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MARKETING ACTIVITY MANAGEMENT THROUGH THE EFFECTIVE CRM-SYSTEM

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ABSTRACT

This paper determines the features of the marketing activity management process in the CRM-system and offers an original technique, according to which it is possible to distinguish a typical customer's "portrait" and his preferences with regard to the service product parameters in the practice of service activities. The proposed technique provides an opportunity for the service organization management to form an idea of customers, as well as provides an opportunity for the commercial banks to ensure the focus of banking services and to increase the intensification of their promotion in the banking services market. The studies of the internal customer base consist in the allocation and analysis of the formed customer groups and their comparison with the potential customer base [1].

INTRODUCTION

Given the trends in the development of the banking services market and the features of forming the product offer, the price competition plays and will play an increasingly less important role. The non-price competition tools are most popular in a competitive environment. In this situation, it is relevant to use the marketing tools. Therefore, the commercial bank "Ak Bars" has implemented and successfully uses a model that includes the following stages: external and internal environment analysis, marketing mix analysis and interaction process with customers to form their loyalty [2].

In order to identify the ways to improve the customer aspects of the commercial bank operation, we outlined the features of the marketing management process through the CRM-systems [Table 1] [3, 4].

Table 1: The marketing activity management process through the CRM (developed by the authors)

The marketing management process in the classical version	The marketing activity management process in the CRM-system
Analysis of market opportunities 1) Market research 2) Self-analysis	The marketing audit process is simplified through the implementation of the "continuous" marketing research procedure. Based on the analysis of financial performance of the company unloaded from the CRM, it is formed the information about the market's capacity and understanding of the current company's positions.
Selection of the target audience: 1. Conjuncture analysis 2. Market segment analysis 4. Development of the positioning strategy	The demand volumes are segmented and defined automatically with use of a database. The priorities of marketing activities for each customer are also profiled and determined automatically.
Marketing mix development: 1. Analysis and development of the range of products and services 2. Pricing process 3. Selection of promotion channels 4. Selection of distribution channels	The product testing system allows selecting the best option for future sales and determining the range of acceptable prices. The optimization system allows selecting the most likely buyers. The CRM assesses the likelihood of customer churn, which allows implementing the loyalty program in a more focused nature
Implementation of marketing activities: 1. Organization of the activities implementation 2. Control	The assessment of the effectiveness of marketing activities, the analysis of market representation and market share accounting, the profitability calculations and the marketing costs analysis. The CRM allows receiving the information about: execution of the business plan as a whole and execution of the plans in the context of customer managers and other

The bank "Ak Bars" has an information management system for the customer relationship management (CRM-system), which allows increasing the efficiency and manageability of marketing activities, reducing the costs and gaining additional competitive advantages. After the system introduction, the customer's satisfaction with the service quality was increased as a result of in-creasing the customer loyalty to the bank and reducing the negative feedback about the bank's work.

MATERIALS AND METHODS

We have developed and proposed to use the technique, according to which it is possible to identify the customer's "portrait" and his preferences. According to the technique, it is formed an idea about the customers and their preferences, which allows commercial banks ensuring the targeted ness of the provided banking services and significantly improving the efficiency of their promotion. The technique is based on the evaluation of the following factors:

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- 1) Segmentation by customer groups;
- 2) Segmentation by type of consumed banking services;
- 3) Analysis of the servicing quality of the allocated segments;
- 4) Construction of the results evaluation table.

These factors cover the main aspects of customer segmentation and his preferences, which make it possible to identify the "portrait".

It is possible to identify the customer needs by the degree of gap between the customer's expectations and perceptions (actual situation) based on a customer survey, where the respondents mark rating scores under certain characteristics (Likert scale: 5 scores - completely agree, 1 score - totally disagree, 2, 4, 5 - close in value).

The following criteria were used when assessing the quality of services:

Tangibility (M1-M5); Stability (H6-H7); Susceptibility (O8-O10); Conviction (V11-V13); Empathy (C14-C17)

[Likhachev Rodion Venediktovich. The concept of assessing the quality of legal services and the creation of marketing tools for ranking the expertise of advocacy subjects: Thesis of the Candidate of Economic Sciences: 08.00.05 Kirov, 2006 177 p. Thesis Department of the Russian State Library, 61:07-8/1015].

According to the study results, it is made a comparison with the service quality factors, which are determined by the scoring method. The proposed quality criteria for the services evaluation are divided into sub-items. [1].

$$SQ_{ij} = P_{ij} - E_{ij} \quad (1)$$

Then they are grouped by means of the arithmetic simple mean into five quality factors SQ [65]:

$$SQ_k = \frac{\sum_{i=1}^k (P_{ij} - E_{ij})}{k} \quad (2)$$

By the same principle, five quality factors SQ are grouped into the global quality factor GSQ of the service provision using the arithmetic simple mean [4]:

$$GSQ = \frac{\sum_{k=1}^5 SQ_k}{5} \quad (3)$$

Based on the results obtained, it is determined to what extent the quality of the banking services provided has satisfied the needs of the service organization's customers, i.e. assessment of the consumer expectations level. If the service quality factor is zero, it is determined that the expectations and perceptions coincidence level is the same.

The resulting factor negative values cause the expectations level to exceed the perceptions level. If the factor has positive values, it is determined that the quality offered has exceeded the expectation degree [5].

RESULTS AND DISCUSSION

Based on the technique offered, it is possible to identify the "portrait" of the target customer. To determine the effectiveness of the technique offered in the Russian banking practice, it has been made the segmentation of the customer base of PJSC "Ak Bars", as a result of which it has been revealed that the share of enterprises with revenues from 50 to 100 million troubles is 50.74%; therefore, the expansion of the bank's customer base has been mainly due to large enough customers.

Based on the segmentation of the bank's legal entities by the economy branches, it can be concluded: The bank is characterized by a fairly high level of concentration of the customer base in certain industries. Thus, it is observed a high proportion (more than 60%) of agricultural enterprises throughout the analyzed period.

The segmentation of legal entities of the banks in terms of the number of employees has revealed that the largest share in the customer base of the bank is occupied by the enterprises with 100-250 employees. At the same time, the share of enterprises with a number of 16-100 employees is also significant, which indicates a gradual reorientation of the bank "Ak Bars" for servicing a larger number of smaller enterprises. Based on the results of segmentation of the bank's legal entities on various grounds, it is possible to compile the bank's customer "portrait", which forms the basis of the customer base. Thus, the "portrait" of the bank's legal entity is represented by the agricultural enterprises of the Republic of Tatarstan with the number of 100-250 employees, with an annual revenue of 20 to 100 million troubles. Then we will segment the bank's individuals, since they constitute the main part of the customer base.

Obviously, a large proportion of the bank's customers live in the city (67.9%). The most common segment for the retail customer market is segmentation by demographic characteristics (customer's gender, age, race, nationality, family composition, etc.), which allows the bank identifying the promising groups of the population and working with them to maximize the deposits and optimize the loan placement.

Segmentation of the customer base, depending on the customer's age, revealed that the growth in the share of persons aged 26-30 and over 60 years old (up to 18.82% and 32.65 % respectively) was structurally noted among the customers-individuals of the bank (and this is a share of more than 83%). At the same time, the percentage of customers aged 22-45 years is still high and attractive enough.

Segmentation of individuals by the income amount showed that the majority (50.9%) of the bank's customers had a monthly income of 12,000 to 32,000 troubles as of the second half of 2017. Summarizing the obtained study results, it is obvious that the bank is characterized by specialization in servicing a wide range of customers-"individuals" of different ages and income levels. It shall also be noted that the bank has paid insufficient attention to the category of customer-"pensioners", which is characterized by a high propensity to savings and constitutes a significant part of the deposit base of any bank, as is well known.

The final stage of the analysis was represented by a survey of current re-al customers of the bank using at least one of the banking products (loans, de-positions, various types of cards, etc.). The respondents included 153 customers of the group "legal entities" and 201 persons - "individuals". The sample scope has presented and processed 354 questionnaires, which is a representation of the adult population of the city and suburban areas of the age of 18-70 years old, including gender composition (58% of female respondents and 42% of male respondents).

When analyzing the service of legal entities, the aggregate customer service quality ratio was formed equal to 0.012. Therefore: the expectations and perceptions rating of the legal entities are the same, that is, they get what they expect. At the same time, it is revealed the criteria by which the expectation exceeds the perception. For example, the parameter H7 (if the customers have some problems, the bank's management and employees are sincerely trying to solve them), H8 (the bank has a reliable business reputation in the banking services market sector), H9 (online banking meets all requirements), O13 (the bank's employees respond quickly to the customer requests), U17 (the bank's management provides comprehensive support to the service personnel for its effective work with customers). [6]

The situation analysis conducted according to five basic criteria has revealed that the criteria of "reliability" and "conviction" are problematic for respondents. Therefore, special attention shall be paid to the following problems: terms and speed of service delivery; elimination of errors in banking transactions and elimination of inaccuracies in online banking operation. It was noted a different situation in analyzing the service quality of individuals. The generalized service quality ratio for a group of individuals was formed at 0.9706. This means that the customers who perceive the services as with a relatively low quality level exceed the number of customers satisfied with the quality of customer service.

Analyzing the situation of servicing the customers of a commercial bank according to the proposed significant criteria, it was identified a number of existing problems in terms of servicing the group "individuals". At the same time, the greatest gap in expectations and actual perception of service quality is determined by such criteria as "reliability", "responsiveness" and "sympathy". It is desirable and important for the customers of this group to have high speed of providing banking services and accuracy of their execution. At the same time it is significant that the commercial bank as a whole and the front office in particular implement a quick response to requests and pay personal attention to the consumers of banking services.

CONCLUSION

The analysis results made it possible to generate the generalized data on the identified differences in the customer needs and expectations in various segments of a commercial bank's consumers:

1. There were significant differences in the customer requests of the segments "pensioners" and "commercial customers". In particular, the characteristics of "tangibility" and "sympathy" are significant for age customers, while "conviction" and "reliability" of service - for the "commercial customer" segment.
2. The minimum time spent on obtaining the banking services and the clarity of the staff activities with the support of the bank's management are important for the representatives of the group "legal entities". This makes it possible to exclude negative communications, maintain the necessary positive level of service perception, and shape the focus on long-term cooperation with the bank.
3. Customer expectations of the "individuals" segment mainly reduce to a reduction in the service period in case of queues, as well as to a more attentive and polite attitude towards them by the bank's employees.

4. In all the analyzed segments of banking customers, the characteristic "lack of queues" is noted as the most important one, which creates an urgent need for quality and competent banking management. [7]

As a result, we will form the [Table 2] of the customer base analysis results in order to: identify a "typical portrait" of a bank customer, determine his preferences, formulate recommendations for working with each customer segment

Table 2: "Portrait" of the bank's customer-legal entity

No.	Sign	Portrait of the bank's legal entity
1	Annual revenue, mln. roubles	from 20 to 100
2	Economy sector	agriculture
3	Number of employees, persons	from 16 to 250
4	Characteristic	Collective farms, large farms
5	The generalized service quality factor GSQ by criteria	0.01175
	a) tangibility	0.156
	b) reliability	-0.5625
	c) responsiveness	0.00775
	d) conviction	0.3625
	e) sympathy	0.095
6	Desired parameters	Reliability and business reputation of the bank, lack of queues, speed of response and quality of service, understanding on the part of management, lack of miscalculations in the interaction.

Table 3: "Portrait" of the bank's customer-individual

No.	Sign	Portrait of the bank's individual
1	Geographical location	City
2	Age	31-45 years old
3	Monthly income	from 10,001 to 30,000 roubles
4	Characteristic	Living in the city, middle-aged people and pensioners
5	The generalized service quality factor GSQ by criteria	-0.99572
	a) tangibility	-0.4819
	b) reliability	-1.56
	c) responsiveness	-1.205
	d) conviction	-1.3124
	e) sympathy	-0.4193
6	Desired parameters	Reduction of service time, lack of queues, competent communications with the bank's service personnel, diversity and profitability of the offer of banking products

The studies have shown that the proportion of corporate customers (enterprises and cooperatives operating in the agricultural sector with a membership of 15-250 employees, as well as average revenue within 100 million troubles per calendar year) is 16.7%. [Table 3]. At the same time, it has been determined that the customers of corporate group as a whole are more loyal to the set and qualitative parameters of banking services in comparison with the aggregate of customers of "individuals" sector. At the same time, it has been revealed that the customers of the group "individuals" are also interesting for the bank, since they have composed a significant share of the customer base. They are the customers of the age of 31-45 years old with an average income level of 12-32 this. troubles per month. The obtained data give the basis for strengthening the bank's orientation to quality work with the individuals and keeping the current state of affairs in this segment. [8]

SUMMARY

Within the segmentation and monitoring of the customer base, as well as the analysis of the quality of customer service for a commercial bank, it is formed a real opportunity to allocate a customer "portrait", which ultimately allows the customer manager offering the service products tailored to the individual preferences of the recipients of banking services and speeding up the organization of interaction with it. Therefore, it is proposed to rework the existing customer database in the CRM-system, which shall be conducted with the involvement of an integrator and the bank's employees from the IT department. It is recommended to lay the opportunity for dividing customers into existing and former, prospectuses and so-called "leads", since the customer systematization in a single database provides a better customer "overview" [9,10].

CONFLICT OF INTEREST

There is no conflict of interest.

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