

Register No.: ..... Name.: .....

**SAINTGITS COLLEGE OF ENGINEERING (AUTONOMOUS)**

(AFFILIATED TO APJ ABDUL KALAM TECHNOLOGICAL UNIVERSITY, THIRUVANANTHAPURAM)

**FOURTH SEMESTER MBA DEGREE EXAMINATION (Regular), JULY 2022****(2020 Scheme)****Course Code : 20MBA254****Course Name: Customer Relationship Management****Max. Marks : 60****Duration: 3 Hours****PART A***(Answer all questions. Each question carries 2 marks)*

1. What are the main constituents of CRM?
2. Define operational CRM?
3. Mention any 4 advantages of using Call Centre in customer care management?
4. State any two privacy issue faced by CRM practitioners in managing customer databases:-
5. Differentiate Customer Service vs Customer Experience:-

**PART B***(Answer any 3 questions. Each question carries 10 marks)*

6. Define CRM: State the significance of CRM and discuss the benefits organizations enjoy using this system.
7. Explain Customer Life Cycle. List down the major strategies for retaining the customers using CRM.
8. What is Sales Force Automation? How does it impact the sales performance in an organization? Give brief note on Sales Force Automation eco-system:-
9. Discuss the challenges CRM practitioners face in developing and managing customer related databases:-
10. Discuss recent tools trends in e-CRM citing examples:-

**PART C***(Compulsory question, the question carries 20 marks)*

11. Janalakshmi Financial Services is India's largest urban microfinance firm with millions of customers across the country. The social enterprise provides individuals and groups with much needed loans to fuel their aspirations, including their desire to educate their children or expand their businesses.

“The Indian urban poor rarely have access to loans and financial services for improving their circumstances. With proper funding, they can build a ‘pucca’ or permanent home, or start a business,” explains Ramesh Ramanathan, Chairman, Janalakshmi Financial Services. “We created Janalakshmi, translating as 'People's Wealth', to provide micro-loans that help make families self-reliant and improve their lives.”

Janalakshmi is now set to meet more of its customers' needs with the upcoming launch of its banking business and a full suite of financial services.

### **Taking financial services to the customer doorstep**

Microfinance plays a critical role in India with 40% of the population having limited or no access to traditional banking services. Meeting the needs of the underserved is not easy though. Janalakshmi knew from the start it needed a smart way to service customers and the technology to scale.

“Our vision has always been about improving financial inclusion and providing a full suite of products and services to a growing number of customers. Investment in technology has helped make that possible,” said Vidyasagar Bedida, Vice President, Technology and Processes, Janalakshmi Financial Services.

Scalable and automated processes have reduced time to market for new products and supported Janalakshmi's rapid growth. These include a simplified onboarding process which has halved the time between loan applications and disbursement of funds. Salesforce its technology partner is at the heart of this and has supercharged productivity for Janalakshmi's 10,000 field reps.

Integrated with Janalaskhmi's core banking system and a custom mobile app, Salesforce lets reps capture new leads and service customers from anywhere. Loan disbursement and collection takes place from the ultimate convenience of the customer's doorstep. Biometrics built-in to reps' mobile devices allow for instant customer verification and transactions are authenticated on the spot.

With rich reporting functionality, management can track transactions or drill down into the data to see the total number of customers in any given sector or even the rate of approvals for particular geographies. Analysing these types of trends helps Janalakshmi target customers with the right products at the right time, and identify opportunities for growth.

“The insights and efficiencies we've gained from Salesforce have sustained 100% year on year growth for the past five years,” said Bedida. “Now, we want to harness those capabilities to support even more customers with a broader range of products and services.”

a) Discuss and list the CRM strategies used by Janalakshmi that set its footing high, as it embraced this new trail to success.

Marks (10)

b) Enumerate how imbibing technology in sales force leads to acquisition of new customers?

Marks (10)

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