



CERTIFICATE

This is to certify the project work entitled
"A STUDY ON CUSTOMER SATISFACTION
MANAGEMENT IN PERSONAL LOAN"

Is done by

NAME : GULLA PRAHARSHA

ROLL NO : 110420405084

As a part of their Curriculum in the Department
Of commerce

IDEAL DEGREE COLLEGE FOR WOMENS

HYDERABAD - 500007

This work has been carried out under my guidance

B. Madhusudhan

PRINCIPAL: B.MADHUSUDHAN



External EXAMINER

MENTOR: S. BHAGYA LAXMI

ANNEXURE -1 DECLARATION

I hereby declare that the project entitled "A STUDY ON CUSTOMER EXPERIENCE MANAGEMENT IN PERSONAL LOAN" is an original work done by me and has been submitted to the Department of Commerce Osmania University, Hyderabad in partial fulfilment for the award of the Degree of Bachelor of Commerce. This report has not been submitted anywhere else for award of any other degree or diploma or certificate.

Name and address of the student

GULLA PRAHARSHA

G. Praharsha

Signature of the student

Ideal Degree College for Women

ABSTRACT

The implementation of CRM is likely to have an effect on customer satisfaction for at least three reasons: Firstly, firms are able to customize their offerings for each customer. By accumulating information across customer interactions and processing this information to discover hidden patterns, CRM applications help firms customize their offerings to suit the individual tastes of their customers. This customization enhances the perceived quality of products and services from a customer's viewpoint, and because perceived quality is a determinant of customer satisfaction, it follows that CRM applications indirectly affect customer satisfaction. Secondly, CRM applications enable firms to provide timely, accurate processing of customer orders and requests and the on-going management of customer accounts. For example, Piccolo and Applegate (2003) discuss how Wyndham uses IT tools to deliver a consistent service experience across its various properties to a customer. Both an improved ability to customize and a reduced variability of the consumption experience enhance perceived quality, which in turn positively affects customer satisfaction. Thirdly, CRM applications also help firms manage customer relationships more effectively across the stages of relationship initiation, maintenance, and termination

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CONCLUSION

Companies have always tried to influence and manage their customers' experiences through marketing, sales, and service and support activities. They have always tried to deliver a consistent set of cues, messages and human interactions that, taken together, create "the customer experience." CEM however, is very new. A perfect complement to CRM initiatives, CEM allows companies to understand what a customer thinks, feels, wants, and experiences with regard to their people, products, and processes. It does so at a granular level enabling the organization to take immediate action to exploit opportunities, reduce costs, and improve revenues, while directly improving overall customer satisfaction and loyalty.