



## CERTIFICATE

This is to certify the project work entitled  
“A STUDY ON CUSTOMER EXPERIENCE MANAGEMENT IN  
PERSONAL LOAN”

Is done by

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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

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EXTERNAL EXAMINER

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MENTOR: **Ms. S. BHAGYA LAXMI**

## DECLARATION

I here by 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 (Computer Applications).

This report has not been submitted anywhere else for award of any other degree or diploma or certificate.

Name and address of the student

**JADHAV SWAROOPA**



Signature of the student

**Ideal Degree College for Women**

## ABSTRACT

CEM enables organizations to automatically understand what customers know about them. It is customer-driven and increases profitability by positively engaging customers to detail what they think, feel, and experience according to their specific interactions. It captures the 'voice of the customer' within the context of their experience and personal circumstance – resulting in better than 80% customer participation rate! CEM collects information directly from customers across all customer touch points – telephone, Web, email, and chat. Information is in context of customer interactions and specific to their experience. CEM rapidly increases profitability and operational efficiency by giving executives, managers, and marketing professionals critical information required to improve profitability – automatically. CEM reports customer experience information at its most granular level – by agent, process, product(s), or customer(s). It gives management (organizations) the ability to influence customer behavior by accurately understanding the drivers of customer experience (what, who, where, and how) and act upon them immediately. CEM encompasses the ability to combine CRM deliverables (customer profiles and segmentation) with actual customer experiences and transactional/productivity information. It delivers unprecedented opportunity, analytics, and decision metrics and quickly provides what CRM originally promised – a measurable return.

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## CHAPTER 5

### SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

#### 5.1 FINDINGS

- ✗ It is found from the analysis that maximum (41.3%) of the respondents are working as professional.
- ✗ It is stated from the analysis that maximum (54.0%) of the respondents are not having the personal loan.
- ✗ It is noted from the analysis that maximum (31.3%) of the customers are known about the personal loan from references.
- ✗ It is cleared from the analysis that maximum (52.0%) of the respondents are not waiting for the information of the personal loan.
- ✗ It is observed from the analysis that maximum (43.3%) of the respondents are good in satisfaction of personal loan amount.
- ✗ It is obvious from the analysis that maximum (38.7%) of the respondents are preferred first personal loan.
- ✗ It is revealed from the analysis that maximum (34.0%) of the customers are purchased another product.
- ✗ It is evident from the analysis that maximum (50.7%) of the customers are not using coupons or received a discount.
- ✗ It is inferred from the analysis that maximum (30.0%) of the customers are rating 3-medium value of personal loan.