1. Please provide the information below:

1.1. Department:

i. Strategy Planning Department

ii. Customer Relationship Management

iii. IT Department

1.2. Position Held: ____________________

1.3. Years employed by the bank: ______________

1.4. Degree of involvement in the implementation and operation of the Customer Relationship Management programme:

i. Planner

ii. Supporter

iii. User

1.5. Ownership Based

i. Foreign Based Bank

ii. Local Based Bank
2. Following are some possible definitions of CRM. Please tick whichever (1 or more) in your opinion best describe the definition of CRM for a banker.

i. CRM is to develop systems that get the right information to the right people in the most efficient manner.

ii. CRM is a way to identify, acquire and retain customers.

iii. CRM is a technology based business strategy whereby companies leverage increased customers' knowledge to build profitable relationships, based on optimising value delivered and realised from their customers.

iv. CRM is a business strategy focused on maximising shareholders value through winning, growing and keeping the right customers.

v. CRM is the management of the capability to interact with customer such that every interaction is positive and reinforces the relationship.

vi. Should your definition be wider or different from the above, please tell us how you will define CRM.

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3. This question relates to the correlation between an effective CRM and the bank's profitability. Please rank in the order of importance (from 1 to 6) the factors below, which in your opinion is most effective in increasing profitability for your bank.

i. Individual customer loyalty that leads to customer profitability.

ii. Individual product or service profitability leads to the increase in revenue.

iii. Gaining new customers

iv. Getting existing customers to buy new products (cross selling and up selling).

v. Enhancing productivity through instant access to the needs and wants of customers for instance reducing the number of calls necessary to finalise a transaction.

vi. Elimination of loss from unprofitable customers.

vii. Please provide other situations where the implementation of the CRM programme will result in an increase to the bank's profitability
4. Please rank (1 to 11) in order of importance the facilities below in accordance to their contribution to an effective CRM program for your bank:

i. Call centres

ii. Mobile phone technology

iii. Interactive TV

iv. Direct Contact

v. Location of branch – easily accessibility by customers

vi. Internet – web sites i.e. Maybank 2 U.com

vii. Direct Mails

viii. Remote dial-in servers.

ix. Sales support i.e. after sales support

x. Data mining facilities, which facilitates the sharing of information.

xi. High capacity database, which facilitates the storage of customers’ information.

* Please ignore the facilities above should in your opinion that it does not contribute to an effective CRM program for a bank.
5. This question relates to the barriers in implementing the CRM programme. In your opinion please tick (1 or more) the factors that might deter your bank from implementing the programme.

i. Difficult to measure, as it is difficult to associate numbers against soft benefits i.e. customers loyalty. In other words, many benefits are intangible, hard to quantify and many independent variables

ii. Integration and process re-engineering costs are increasing, as project scope becomes more ambitious and customers' information are too voluminous.

iii. Cultural issues, for instance, resistance to change attitude by employees.

iv. There are no benchmark or guidance for successful CRM programme implementation.

v. The high cost of implementing CRM programme i.e. setting up of call centres, setting up of high-capacity databases and recruitment of sales personnel to cater to the increasing needs of the customers.

vi. The speed of implementation is time-consuming

vii. Lack of support from top management

viii. Lack of understanding about the concept of CRM

ix. Customers' concern about security and privacy of data used in CRM programme.

x. Please state other barriers that deter your bank from implementing the CRM programme
6. This question relates to the benefits in implementing the CRM programme. Please tick (1 or more) whichever in your best opinion that might encourage your bank in implementing the programme.

i. Customers data shared real time across business units

ii. Improved response time to customer requests for information

iii. Delivering product that meets the customer requirements

iv. More responsive technical support

v. Greater breath of solution options

vi. Reduce the cost of customer acquisitions

vii. Improve cross selling of other products and services

viii. Give established players the ability to react effectively against, for instance, new entrants

ix. Please state other advantages that CRM could provide your bank

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7. This question relates to the instrument that your bank could use to measure the effectiveness of the CRM programme. Please tick (one or more) of the following alternatives, which could best measure the effectiveness of the CRM programme

i. Customer retention and customer satisfaction through the growth of the individual customer’s portfolio and the revenue earned from the customer

ii. Using statistical modules such as Customer Solution Profit model, Profit Multiplier Model and Time Profit Model.

iii. Using the current operation as the benchmark against operation after the implementation of the CRM programme.

iv. Attracting new customers i.e. new customers portfolio

v. Please provide other instruments that, in your opinion, could measure the effectiveness of the CRM programme.

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THANK YOU FOR TAKING THE TIME TO COMPLETE THIS QUESTIONNAIRE.
8. Is your bank undertaking any CRM programme? If yes, please briefly explain the programme(s), the status and the result today. If no, please provide the possible reason.


THANK YOU FOR YOUR COOPERATION AND THE TIME TAKEN TO ANSWER THIS QUESTIONNAIRE.