

## TEHNOLOŠKA INFRASTRUKTURA CRM-KAM KONCEPTA - FAKTOR KONKURENTNOSTI FINANSIJSKIH ORGANIZACIJA

### TECHNOLOGICAL INFRASTRUCTURE OF CRM KAM CONCEPT - FACTOR OF FINANCIAL INSTITUTIONS COMPETITIVENESS

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#### Rezime

Izuzetan tehnološki i inovacioni dinamizam na tržištu finansijskih usluga uslovljava konstantnu potrebu unapređenja poslovne konkurentnosti i profitabilnost finansijskih organizacija. Otuda je fokus ovog rada tehnološka infrastruktura CRM-KAM procesa, odnosno procesa upravljanja odnosima sa klijentima (CRM - Customer Relationship Management) s fokusom na upravljanje odnosima sa ključnim klijentima finansijskih organizacija (KAM - Key Account Management) koji svojim lojalnošću, uzrokovanom visokim nivoom pružene usluge, doprinose većoj konkurentnosti i bržem ostvarenju ciljeva finansijske organizacije.

Efektivnost i efikasnost su postali nezaobilazni kriterijum tržišnog poslovanja što je uslovlilo da organizacije, posebno finansijske, usmere svoje aktivnosti ka upravljanju i razvoju odnosa sa svojim klijentima, a posebno sa klijentima koji svojom lojalnošću najdirektnije utiču na profitabilnost kompanije. Ali za postizanje uspeha na dinamičnom tržištu finansijskih usluga kompanije moraju isporučivati superiorniju vrednost ciljanim klijentima koji postaju sve zahtevniji, a izboru proizvoda/usluge pristupaju racionalno, analizirajući odnos cene i kvaliteta. Otuda se konkurentnost finansijskih organizacija velikim delom se zasniva na podsticanju lojalnosti klijenata, integrisanju raznih komunikacionih kanala, snižavanju troškova poslovanja i dobrom upravljanju rizikom. Da bi finansijska organizacija identifikovala, anticipirala i profitabilno zadovoljila zahteve svojih klijenata i, na toj osnovi, osigurala kontinuirani rast i razvoj, neophodno je da se čitava organizacija i aktivnost svih njenih zaposlenih, a posebno onih koji su u stalnom dodiru sa klijentima, zasnivaju na savremenim postavkama marketinga finansijskih usluga. Najznačajnije od njih su da: aktiva organizacije/kompanije malo vredi bez klijenata; zadatak upravljanja marketingom finansijske organizacije nije samo da privuče nove već i da zadrži postojeće klijente; novi klijenti se mogu pridobiti samo putem isporučivanja superiorne vrednosti/ponude; samo zadovoljni klijenti mogu biti lojalni datoj organizaciji; uloga marketinga je da kreira superiornu ponudu i ostvari satisfakciju klijenata, ali i da anticipira buduće potrebe svojih klijenata.

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U tom smislu, razvoj i upravljanje odnosima sa (ključnim) klijentima CRM-KAM je koncept čija adekvatna implementacija doprinosi višem nivou zadovoljstva korisnika usluga, što je preduslov lojalnosti i posledično većoj profitabilnosti finansijskim organizacija. Ali efikasan razvoj CRM-KAM koncepta podrazumeva i relativno visok nivo informatičke tehnologije uključujući modele savremene informatičke arhitekture, baze i skladišta podataka, zaštitu podataka, upravljanje podacima, komunikaciju između računara, savremeni statistički softver način i i druge informatičke alate. Jer tehnološki razvoj zasnovan na ovim osnovama doprinosi izuzetno velikom porastu brzine obrade podataka, uvođenju bankomata, funkcionisanju i procesuiranju raznih vrsta kreditnih i platnih kartica i omogućava finansijskim organizacijama da tržištu ponude bogat asortiman kvalitetnih proizvoda i usluga, što ih čini bolje pozicioniranom na visoko konkurentnom tržištu finansijskih usluga.

Primena savremenih tehnologija kao osnova čine tehnološku infrastrukturu CRM-KAM sistema. Ažurne, sveobuhvatne baze podataka o korisnicima osnov su CRM-KAM sistema i postaju nezaobilazni faktor bez koga se ne može zamisliti moderno poslovanje finansijskih organizacija. Baza podataka je centralni element CRM-KAM sistema. Izvori podataka, van kompanije i u kompaniji, obezbeđuju podatke koji opisuju relacije sa korisnicima. Sistem sakupljanja podataka konvertuje dolazeće podatke u elektronski medijum ako već nisu u tom formatu. Skladište podataka priprema podatke za memorisanje, memoriše podatke, opisuje podatke kako bi kasnije mogli biti pronađeni i prikazuje kontrole i upravljačku sekciju funkcija. Sistem prenosa informacija omogućava da opseg skladišta podataka bude dostupan informisanju korisnika u elektronskoj formi.

Tehnologije koje se koriste u CRM-KAM sistemima vezane su za tri stepena - sakupljanje podataka, skladištenje podataka i prenos podataka. Primarni fokus sakupljanja podataka su korisnici kompanije, a primarni korisnici prikupljenih podataka su menadžeri kompanije. Osnovna svrha ovog prikupljanja i skladištenja podataka kao i distribucije informacija je da se omogući menadžerima organizacije da razvijaju marketinške strategije kako bi omogućili kompaniji da bolje anticipira potrebe klijenata i da razvije portfolio finansijskih proizvoda zasnovan na njemu. Lanac povratne sprege je karakterističan za sisteme koji kontrolišu svoje operacije i sačinjen je od tri komponente: podatak, informacija i strategija. CRM-KAM sistem transformiše podatak u informaciju i upravlja transformacijom informacije u strategiju. Na primer, CRM-KAM sakuplja podatke koji ukazuju na korisnike koji su promenili ponašanje pri kupovini. Ove promene su date u obliku izveštaja menadžerima koji formulišu nove marketinške strategije koje su rukovođene korisnicima. Nakon kreiranja tehnološke infrastrukture potrebno je napraviti adekvatan strategijski okvir za implementaciju CRM-KAM koncepta, jer je za organizaciju najvažnije da precizira najbitnije aspekte poslovanja, koje informacije treba servisirati klijentima, kakva je finansijska prošlost klijenata, koji su efekti CRM-KAM segmenata. Pri tom procesu treba biti svestan struktura CRM-KAM sistema koja se sastoji od sledećih segmenata: operativnog, analitičkog i saradničkog CRM-KAM sistema.

Najbolji klijenti zaslužuju i najbolji tretman. Ako se prema najboljim klijentima ponašamo kao prema svima drugima, i oni će se uskoro prema našoj organizaciji ponašati na isti način, što nije dobar način da se vodi posao. Zadatak marketara je da identifikuje svoje najbolje klijente i da sa njima održava neprekidnu i personalizovanu komunikaciju kroz KAM, kojim se ostvaruje, neguje i razvija direktna komunikacija sa najprofitabilnijim klijentima. Da bi se dobili valjani odgovori i merljivi rezultati, marketing menadžeri moraju biti obučeni da kreiraju "inteligenciju kupca" na osnovu više desetina i stotina nepovezanih podataka koje nekoliko sektora sakuplja u toku dana. CRM-KAM rešenja su tako dizajnirana da pružaju znanje koje je neophodno za razvoj i implementaciju "pametnih" strategija u cilju maksimiziranja kupčeve profitabilnosti i ostvarivanja konkurentske prednosti organizacije. Analizom pomoću CRM-KAM tehnologija možemo razumeti kupca i anticipirati njegove potrebe. Na taj način se obezbeđuje proaktivnost koja doprinosi

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unapređenju konkurentske pozicije kompanije. Ključni faktor uspeha kompanijskog CRM-KAM koncepta je anticipacija potreba i očekivanja klijenata. Stoga je neophodno izgraditi platformu koja omogućava komunikacije sa klijentima, kao i analitiku relevantnih informacija sakupljenih od njih. U okviru web sajtova specijalizovani statistički softverski paketi omogućavaju nadgledanje i sakupljanje odgovora na razna pitanja, koji se mogu čuvati u odgovarajućoj bazi podataka. Na ovaj način se može voditi evidencija o klijentskim navikama i specijalnim interesovanjima klijenata.

Koncept razvoja dugoročnih odnosa sa klijentima mora voditi računa o lancu vrednosti upravljanja odnosima sa klijentima, odnosno o aktivnostima koje treba preduzeti da bi se razvili profitabilni odnosi. Lanac upravljanja odnosima sa klijentima zasniva se na: definisanju vrednosti ponude; segmentaciji, targetiranju i pozicioniranju; sistemu poslovnih operacija i isporuke; merenju i povratnoj sprezi. Uspešna implementacija CRM-KAM koncepta u finansijskim organizacijama doprinosi: efektivnijoj segmentaciji ciljnih grupa; analitičkom predviđanju tržišnih trendova; bržoj reakcija na tržišne promene; analiza profitabilnosti pojedinačnih kupaca; efektivnijem usmeravanju ponude na visoko profitabilne klijente, unapređenju kvaliteta usluge, većoj lojalnosti klijenata; većoj profitabilnosti procesa prodaje; unapređenju efikasnosti i fleksibilnosti poslovanja; intenzivniji razvoj konkurentske prednosti i reputacije kompanije kao jakog poslovnog partnera; analiza klijenata prema relevantnim karakteristikama, merenje profitabilnosti klijenta, integrisane informacije o klijentu, ušteda u vremenu za razne analize i bolje poznavanje tržišta.

Sektor finansijskih usluga sa svojim globalnim načinom poslovanja i razmišljanja danas u velikoj meri kreira ekonomsku i političku mapu sveta, a tehnološka infrastruktura kompanija uz kvalitetan menadžment postaju sve značajniji faktori uspeha. Otuda je i upravljanje odnosima sa klijentima u sektoru finansijskih usluga postalo neizostavan koncept u procesu modernizacije finansijskih organizacija, kako u svetu tako i u Srbiji. Značajan faktor intenzivne primene novih tehnologija je usmerenost poslovanja finansijskih organizacija na direktnu komunikaciju sa klijentima, o kojima je neophodno imati što više kvalitetnih, relevantnih i ažurnih informacija što je i bitan preduslov profitabilnog zadovoljenja potreba klijenata, a preduslov takvog pristupa je optimalna tehnološka i funkcionalna infrastruktura CRM-KAM koncepta.

**Ključne reči:** implementacija, primena savremenih tehnologija, odnos, faktori

## Summary

Remarkable technological and innovational dynamism in the financial services market causes a constant need to improve business competitiveness and profitability of financial institutions. Hence, the focus of this paper is on technological infrastructure of the CRM-KAM process, or of the process of customer relationship management (CRM - Customer Relationship Management) with the focus on relationship management with key account management in financial organizations (KAM - Key Account Management) and they, with their loyalty caused by the high level of offered services, contribute to increased competitiveness and faster achievement of the objectives of the financial organization.

Effectiveness and efficiency have become an essential criterion of market economy causing that organizations, particularly financial ones, direct their activities towards managing and developing relationships with their customers, especially the customers who, as being loyal, most directly affect the company's profitability. But to succeed in the dynamic market of financial services, companies must deliver superior value to targeted customers who are becoming more demanding, and having rational approach to a choice of product/service, analyzing the relation between price and quality. Therefore, the competitiveness of financial institutions is largely based on fostering customers' loyalty, integrating a variety of communication channels, lowering management costs

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and having good risk management. In order to identify, anticipate and profitably meet the demands of its customers and, on that basis, to ensure the continuous growth and development, it is essential that the whole financial organization and activities of all the employees, especially those who are in constant contact with clients, are based on contemporary settings of financial services marketing. The following are the most important: assets of an organization/company is worth little without customers, the task of marketing financial organization management is not only to attract new, but also to retain existing customers; new customers can be gained only by delivering superior value/supply, only satisfied customers can be loyal to the organization, the role of marketing is to create a superior offer and achieve customer satisfaction, but also to anticipate the future needs of its clients.

In this regard, development and relationship management with (key) customers CRM-KAM is a concept whose proper implementation contributes to a higher level satisfaction of the customers satisfaction, which is the precondition of loyalty and consequently greater profitability of financial organizations. But the efficient development of CRM-KAM concept implies a relatively high level of information technology, including models of modern computer architecture, databases, data protection, data management, computers communication, modern statistical software method and other IT tools. Consequently development, based on these grounds, contributes very large increase in the speed of data processing, the introduction of ATMs, operation and processing of various types of credit and debit cards, and enables financial organizations to give to market a wide range of quality products and services, making them better positioned in a highly competitive financial services market.

Application of modern technology, as the basis, constitutes a technological infrastructure of the CRM-KAM system. Updated, comprehensive users database is the basis of the CRM-KAM system and becomes an essential factor, without which you can not imagine modern business of financial organizations. The database is a central element of the CRM-KAM system. Sources of data, outside and inside the company, provide data describing the relationship with customers. Data collection system converts the incoming data in electronic media if they haven't been in that format yet. A data warehouse is preparing data for storage, stores the data, describes how data could later be retrieved and displays control and management sec in electronic form. The information transmission system enables the scope of the data warehouse available in electronic form for the information user. The technologies used in CRM-KAM systems are related to the three levels - data collection, data storage and data transfer. The primary focus of data collection users are the company users while the primary users of the data collected are the company managers. The primary purpose of the collection and storage of data and distribution of information is to enable the organization managers to develop a marketing strategy and therefore to enable the company to better anticipate customer needs and to develop a portfolio of financial products based on it. Chain feedback is characteristic of systems that control their operation and it is made up of three components: data, information and strategy. The CRM-KAM system transforms data into information and manages the transformation of information into a strategy. For example, the CRM-KAM collects data indicating users who have changed their behaviour in purchasing. These changes are made in the form of reports to managers who formulate new marketing strategies that are guided by the users. After creating the technological infrastructure, it is necessary to make adequate strategic framework for the implementation of the CRM-KAM concept, because the most important fact for the organization is to specify the most significant aspects of the business, what information needs to be serviced to clients, the financial background of clients, the effects of CRM-KAM segments. In this process you should be aware of structures of the CRM-KAM system consisting of the following segments: the operational, analytical and collaborative CRM-KAM system.

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The best customers deserve the best treatment. If you treat the best customer like everyone else, soon they will behave to our organization in the same way, which is not a good way to run a business. The task for marketers is to identify their best customers and to keep constant and personalized communication with them through KAM, which provides, fosters and develops direct communication with the most profitable customers. In order to obtain valid responses and measurable results, marketing managers should be trained to create "customer intelligence" based on dozens and hundreds of unrelated data collected in several sectors in the course of a day. The CRM-KAM solutions are designed in order to provide the knowledge necessary for the development and implementation of "smart" strategy in order to maximize the customer's profitability and gain a competitive advantage of the organization. With the analysis using the CRM-KAM technology we can understand the customer and anticipate his needs. In this way it provides a proactive approach that contributes to improving the competitive position of the company. The key factor for the company success concerning the CRM-KAM concept is the anticipation of the customers needs and expectations. Therefore, it is necessary to build a platform for communication with clients, as well as analytics of relevant information collected by them. Within the web sites, specialized statistical software packages enable the monitoring and collection of answers to various questions, which can be stored in the appropriate database. In this way you can keep track of the client's habits and their special interests.

The concept of developing long-term relationships with clients should regard the value chain of customer relationship management, and the activities to be undertaken in order to develop profitable relationships. The chain of customer relationship management is based on: the definition of bid price, segmentation, targeting and positioning; business operation and delivery system, measurement and feedback. The successful implementation of the CRM-KAM concept in financial organizations contributes to the following: more effective segmentation of target groups; analytical prediction of market trends; faster response to market changes, profitability analysis of individual customers, more effective directing of the offer to the highly profitable customers, improve service quality, greater customer loyalty, higher profitability of the sales process, improvement for the management efficiency and flexibility, intensive development of competitive advantage and the company's reputation as a strong business partner; the analysis of customer according to relevant characteristics, measuring customer profitability, integrated client information, time savings for various analysis and better understanding of the market.

The financial services sector with its global business and the way of thinking today creates largely the economic and political map of the world, and company technology infrastructure with quality management is increasingly becoming important success factors. Therefore the customer relationship management in financial services sector has become an essential concept in the process of modernization of financial organizations, both in the world and in Serbia. An important factor of intensive use of new technology is focus of financial organizations management to communicate directly with customers, of whom it is necessary to have as many quality, relevant and current information, which is an essential prerequisite for profitable meet to the customers' needs, and the prerequisite of this approach is the optimal technological and operational infrastructure of the CRM-KAM concept.

**Keywords:** implementation, the application of modern technology, relationship, factors

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