



# **CUSTOMER OPINIONS ON BANK SERVICES IN CHINA CONSTRUCTION BANK**

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**Bachelor's Thesis**

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Abstract			
<p>As the acceleration of the globalization, Customer Relationship Management has become popular idea that many companies and banks accept. Recently, Customer Relationship Management has influenced banks very much, including China Construction Bank, but Customer Relationship Management system has not developed to a mature status. CCB bank is still being exploring the wisdom of Customer Relationship Management system step by step.</p> <p>This thesis mainly wanted to explore how to maintain good relationship with loyal customers and how to start relationship with potential customers. This thesis combines the China Construction Bank internal materials with the actual situation about the CCB, discussing many issues from different views. During one year of writing, including the empirical research process, the data of this study has been collected through both qualitative and quantitative methods so as to get more accurate results.</p> <p>At the end, this thesis makes the conclusions and suggestions to develop CRM in CCB. And there are still some questions about CRM system and how to organize it very well in the future and what kind of CRM systems are suitable for CCB. These problems need to be settled in CCB's future development.</p>			
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## **1 INTRODUCTION**

This thesis will emphasize on how to maintain good relationship with loyal customers in China Construction Bank and explore the methods of finding potential customers. Previously in China, banks didn't usually need to worry about relationships with the customers. In order to make this thesis as actual as possible, China Construction Bank needed to be contacted get their support. This work has been done during the thesis writing process.

### **1.1 Background information about China Construction Bank**

China Construction Bank was founded on October 1, 1954, and was founded under the background that China begins to devote in large-scale economic construction, in order to manage huge construction funds at that moment. Then, over the two decades, the China Construction Bank gave an infrastructure company short-term and long-term loans. Meanwhile, they dealt with plenty of basic business duties. (China Construction Bank Wikipedia 2015 )

At the beginning of early 80s, China Construction Bank started to develop a wide range of bank functions, such as saving deposits, foreign exchange business as well as personal housing mortgage loans and etc. Afterwards, China Construction Bank applauded their employees to donate money so as to set up a charity, which could subsidize the unfortunate ones. For example, this charity not only sends expert teams to impoverished area to build roads, dams, factories and other infrastructures, but train talents and experts for them. (China Construction Bank 2015)

China Construction Bank successfully was listed on the Hong Kong stock exchange market and became the first domestic listed commercial bank. The value in China Construction Bank is that it will always walk ahead and become the world's leading banks. Their mission is that they would provide high-quality service to customers and create maximum profits for shareholders and have to shoulder responsibility to all generations in the society. (China Construction Bank 2015)

The symbol of the China Construction Bank highly depends on ancient copper forming circle of graphics, and it broke the closed circular, which reflects China Construction Bank providing service for China's economic construction through the process of accumulation.



FIGURE 1. China Construction Bank logo

I worked as an intern in China Construction Bank in Huainan, Anhui Province last summer holiday. During the basic and professional Internship, I worked as a bank teller, mainly dealt with the business of individuals. Next I worked as a bank teller just as an intern student, and was responsible for the corporate business, including ash access business, capital settlement business, and housing finance business. Besides, I also worked as the network accountant for one month.

## 1.2 Objective of the thesis

In this thesis, I focus on customer relationship management and explore how to maintain a relationship with loyal customers and how to build up relationship with potential customers. My internship supervisor gave me some advice. I will write down this thesis from China Construction Bank's perspective. (China Construction Bank 2009, 20-21)

First, network accountants should improve their own customer relationship management abilities, emphasizing on having a comprehensive structure of process, steadily expanding the target customer number and evaluating its potential value, finally establishing close relationship with customers. (China Construction Bank 2009, 20-21)

Second, China Construction Bank should give the comprehensive judgement of development prospects through various methods such as analysis of financial figures and current operation conditions. (China Construction Bank 2009, 20-21)

Third, network accountants should improve product portfolios and dig into customers' needs through understanding the overall customer demand. (China Construction Bank 2009, 20-21)

Finally, China Construction Bank should enhance team collaboration and efficient work ability, strengthening time management and lifelong learning in order to improve work passion and work efficiency. (China Construction Bank 2009, 20-21)

## **2 PRESENTATION OF CHINA CONSTRUCTION BANK**

Nowadays, China Construction Bank uses centralization marketing, differentiation marketing and diversification marketing to implement the marketing strategies. These strategies give the opportunity for CCB to face stiff competition between domestic banks and international banks. Based on initial goals of supporting construction industry, the CCB bank now gradually develops to other business. This chapter will analyze the external environment of the CCB bank, in order to decide the next target for marketing. The CCB marketing emphasis is on marketing, but the central focus of marketing is a customer.

### **2.1 Mission**

Nowadays, domestic bank should handle many problems under the market environment, which is complex and changeable. There are an increasing number of financial trade products and service that have the similar characteristics.

China Construction Bank struggles to keep their initial advantage in more and more complex and changeable markets, in order to become the winner bank over the world. They illustrate that becoming the first-class multinational enterprise is ultimately goals. (China Construction Bank 2009, 5)

China Construction Bank tends to pay much attention to customer-centered business and they promise that providing best quality products and service is their unshakable duty. However, they have to be to market-oriented now, and grasp a comprehensive understanding with respect to market as well as customer. China Construction Bank encourages their employees to study the deeper and wider customer financial needs. Only by doing this they can make sure that China Construction Bank will offer differentiated products and services to customers and meet the needs of customer diversification. (China Construction Bank 2009, 6)

China Construction Bank makes their efforts to build a comprehensive outlets within China, which includes single function performing services for the private network.

The bank will add more tellers to handle with a wide variety of corporate business in great number of comprehensive service windows. The bank will also form a consistent marketing team to carry out business. The goal is not only to make their business office to have a sound image and outlook, but also to let corporate business and private business develop well in the same time and make competition advantages stronger, particularly improving network integrated ability and market competitiveness. (China Construction Bank 2015)

First, China Construction Bank launches the implementation of transformation the outlets, which should become as a platform that concludes all sources of network. These integrated outlets could improve the efficiency of dealing with private and corporate business and raise the whole competition capability. (China Construction Bank 2015)

Second, the bank still implements the teller system with unified position setting, using the human network resources rationally and realizing the equilibrium of doing with private business, in order to enhance the overall service efficiency. (China Construction Bank 2015)

Thirdly, banks should compound a marketing team, fully understanding customer needs and excavating customer resources, so as to carry out comprehensive marketing as well as improve the promotion ability. (China Construction Bank 2015)

Fourth, banks should regulate the salary performance system, especially stimulating employee's enthusiasm. It enables the whole bank to develop current business substantially. (China Construction Bank 2015)

Fifth, banks should gradually construct efficient network operation management process that focuses on customers. Last, for the sake of improving the risk management, the bank will improve the pertinence and effectiveness of risk inspection and supervision, using a unified network operational risk management. (China Construction Bank 2015)

## **2.2 External analysis of China Construction Bank**

Nowadays, the rapid development of science and technology, and especially the world economic globalization speed up the integration process, thus the environment where banks stay become more complex. Based on the changes of the external environment, the

financial business faces two opposite aspects, including the environment threats and opportunities. (China Construction Bank 2009, 193-195)

For CCB external threats means that disadvantage trends are formed by the development of challenge. If banks do not take efficient methods, these trends will result in weakening the banking's competitive development. (China Construction Bank 2009, 193-195)

Sustainable and stable economic growth, provides the CCB bank and e-bank a advantageous economic environment. The department of economy promotes the e-commerce law in order to ensure consumer' rights and interests, and standardize market order. On the other hand, the economic growth is always changeable, such as the floating rates. The current policy and growing risks have an detrimental effects on the capital consumption business. (China Construction Bank 2009, 193-195)

With the rapid development of e-commerce, many conventional companies have to transfer to electronic commerce. Thus the dramatic development of electronic commerce brings many opportunities for banks. (China Construction Bank 2009, 193-195)

Electronic commerce concludes cash flow and information flow, and logistic flow. It utilizes the information of a large company in order to make the small company have a flexible and convenient trade. Facing the e-commercial service platform created by a commercial bank and the acceleration related to financing products and innovation, the bank should develop a network loan service for some clients. It will refresh small companies financing from pressure. (China Construction Bank 2009, 193-195)

### **2.3 Business ideas**

The business ideas were launched initially when the company was founded, and these have been operated very well until now.

There are many business for individual in China Construction Bank.

1) The **Deposit card** in CCB bank.

Target group: All generations.

How to deal with this card: clients could offer valid identifications to attain a personal deposit in CCB. The teller just focuses on a business, such as personal notice deposit. The teller needs to review a customer application form for opening an account and valid certificate. Then the teller needs to print an account receipt and savings deposit first, and next add a seal. Last, the teller needs to count the cash and review the terms of the agreements and demand our clients to write a signature.

Image: a deposit card or a deposit book. It has high credibility. The certificate of deposit has high-tech security technology.

## **2) Debit card**

Target group: All generations

How to deal with the debit card: when the teller deals with the debit card, the teller should follow the regular process. In addition, the teller should contact with their clients and remind their clients to bring the card. Thirdly, a business called personal electronic remittance voucher should be reviewed, with the operation system, printed and signed by the clients.

Image: It has high credibility.

## **3) Money transfer business**

Target group: All businesses

How to deal with money transfer business: the teller follows the regular operation process.

Image: It is convenient to transfer money to others. It is a quick way and it also saves much time.

## **4) Credit Card**

Target group: all generations.

How to deal with a credit card: the credit card has many categories and the teller should ask the client which one he/she prefers. Than the teller need to see whether the customer's credit card belongs to CCB, and need to review an identity certificate, and ask the customer's signature. If a client wants to return the foreign currency debt, the teller must show the foreign exchange rates to the customers, the business could go futher

success after client signs the name. As an increasing number of people travel abroad and study abroad at the moment, the teller often deals with this business during the internship. Image : it has high credibility. It is popular. It is convenient to use.

#### **5) Individual foreign exchange business**

Target group: All generations mainly students who go to abroad to further study and people who travel abroad.

How to deal with foreign exchange business: individual foreign exchange business includes the comprehensive service for clients who wants the foreign currency. Customers should give the application form to the bank teller. Bank teller will check it and fill in the information about the customers, then print the international payment deceleration number. Finally, the bank teller gives the foreign currency to customer. Image: have a wide range of foreign currency.

#### **6) Personal financial management business**

Target group: Customers who want to invest.

How to deal with the financial management business. For instance, concerning individual precious metal products, the teller needs to explain all kinds of products to the customer and tell the risks to the customer. The teller should talk to our clients face to face and demand the clients to check the account transaction and financial products documents, and then sign.

Image: it is long term and steady investment.

#### **7) Personal electronic banking business and other personal business**

Target group: All generations.

How to deal with electronic banking business and other personal business: in regard to personal electronic banking business and other personal business, the bank teller needs to receive customer application information and check the mobile number of the client and electronic operation system, and print the receipt. In the end, the bank teller could give the electronic tools to the customer.

Image: it is very convenient to use the bank business at home.

There are many businesses for company in China Construction Bank.

### **1) Cash access business including cash deposit**

Target group: All companies

How to deal with this business: cash access business including cash deposit, if the teller handles the cash deposit business, it should meet the regulations of People's Bank of China and the state administration of foreign exchange and other provisions. The teller should see not only integrity and compliance of the cash vouchers according to the requirement, but also the content of cash withdrawal whether it is qualified and based on regulations, anti-money laundering and the related provisions on cash management measures. After the front desk teller has reviewed the content, scanning input processing is started. While the background process is completed successfully then the teller could deliver the cash to customers.

Image: it can help a corporate to save time when they deal with all kind of internal financial business.

### **2) Fund settlement**

Target group: Each company should open a fund settlement in a bank.

How to deal with the fund settlement: A fund settlement, the cosine-t system, focuses on the main handling check class, prompt payment, clearing, telegraphic transfer, bank draft cashier's check and etc. which is called background centralized processing. Decentralized processing through the CCBS system mainly deals with cash deposit, debit card business, international business and etc. According to Cos-T system, it mainly handles with the audit, the scanning upload, element type, audit inspection and result feedback. The front desk should cooperate with a back desk. The teller should review whether the account and account name is consistent, whether deposit certificates is in accordance with the provisions, signature and whether the signed seal image is consistent with the bank. Then the customer delivers a password and the teller should check that the payment password is correct.

Image: It has strict operation regulations.

### 3) Housing finance business

Target group: All generations.

How to deal with housing finance business: The teller is responsible for making the collection policy and deposit registration. After reviewing of all kinds of certificates, the teller should check and print out the documents carefully and to ensure that the information is consistent with different jobs

## 2.4 SWOT analysis

SWOT analysis was presented by Heinz Wehrich, the professor of San Francisco University in the 1980s. SWOT analysis represents the analysis of enterprises' Strengths, Weaknesses, Opportunities and the Threats. SWOT analysis is a kind of methods that gives detail illustrations in terms of corporate internal and external conditions, and then analyses the advantages and disadvantages of the enterprise, opportunities and threats which it is facing with. At the same time, the analysis of advantages and disadvantages of the enterprise are mainly focusing on its own strengths and compared with its competitors, while opportunities and threats analysis will focus on how the external environment changes may affect the enterprises. (SWOT 2010)

### Strength

China Construction Bank constitutes the majority of the whole bank market. Their profit has been substantially higher than other banks' in China over the three decades.

CCB has a wide variety of business products and service and it tends to transfer banks to diversified and comprehensive platforms and it already has large group customers.

The advanced technology and science used in CCB are the driving force behind the development. High technology products such as clearing, settlement, electronic banking business and good management can greatly improve the productivity of the whole bank and hence the wealth is accumulated at a high speed.

CCB continues expressing the conventional advantages like construction loan and personal housing loan. Those businesses still stay unvarying. It is worth mentioning that

CCB obtains talents and funds from China, because it is a state-owned enterprise. (SWOT analysis 2014)

### **Weaknesses**

The bank cannot spend much time on establishing the enterprise culture, and also the methods are relatively conservative. In the human resources department, staff flows are frequent, they usually lack senior management personnel. (SWOT analysis 2014)

There are many drawbacks in CCB management system. Because CCB has large organization, their structure is too big to be flexible. Many legacy problems hinder the development of CCB. Strategic planning is weak because CCB faces a dilemma that whether to keep traditional business or facilitate other sustainable business. Comparing to other foreign bank or private bank, the creativity in CCB is weak. (SWOT analysis 2014)

### **Opportunities**

First, CCB is one of our Chinese banks, and if they have an insufficiency of funds or labor, they could highly depend on government. As we can see, conventional business in CCB is based on such infrastructure loan.

Many adversaries in the same financial industry could support CCB into a sound circle, and bring many opportunities. Nowadays, globalization not only boosts economic development, but generally has optimistic influences on national identities. For instance, enterprises like CCB when they invest in foreign country, they could take much good management experience and business ideas into China.

As it is widely accepted, computing technology surely brings about remarkable revolution to financial industry, it enables banks to expand to new financial services. Computer and technology innovations still stay at a leading level. Commercial business on the website generates the development of CCB, and brings CCB plenty of opportunities. (SWOT analysis 2014)

### **Threats**

An increasing number of people is concerned that the legal regulation cannot reach everywhere. There are many external risks. The competition between a foreign bank and a stock commercial bank is exaggerated. In addition to description above, commercial

products and services on the website have detrimental effects on traditional private and corporate business as well. Nowadays, many financial products emphasize more on interest rate. There are many problems concerning how to adjust interest rate in order to suit to the current situation. (SWOT analysis 2014)

## 2.5 4P's in China Construction Bank

### Product

TABLE 1. Six categories of products in CCB

1	Electronic bank
2	Bank card like dragon debit card
3	Credit card. For example, dragon card, transformation credit card, my love credit card, European travels card and etc.
4	Individual written guarantee business. It concludes individual foreign exchange settlement and individual foreign exchange purchase business.
5	Housing fund account
6	Opening the commercial website for the members of CCB users

In China Construction Bank, there are plenty of categories of products and services, and they will be introduced one by one.

#### 1) Electronic bank

A Customer could open an account through the website of CCB, such as personal telephone or mobile banking, financial self-service bank and security center and etc. These products have advantages overweight its disadvantages. For example, the customer can obtain his/her account information through short message service or iPad where there is Wi-Fi on. This can make sure that the operation of business transaction is in safety scope. Considering the fact that customers will bring mobile phone with them

all the time, thus the customer can send a message to check personal account information at any time. Sending message could be cost-effective if you have wireless network.

## 2) Bank card.

Because of wide ranges of the business, CCB has many kinds of cards. For instance, dragon debit card, financial identification card and cartoon card and so on. Especially the Long Animal Savings Card, it was launched on the markets in the late 20<sup>th</sup> century. It has been popular over one decade. Zodiac animals are important in traditional Chinese culture. Thus CCB adds each zodiac animal's patterns on the card, and with these pattern the cards have high value of collection.

## 3) Credit card.

Credit card has many categories. For example, a dragon card, a transformation credit card, my love credit card, European travels card and etc. Weipinhui dragon credit card has not only the dragon card basic functions, but also it offers a 90 percent discount on one certain commercial website (Weipinhui). Cardholders can enjoy low-price products, in any special festival activities.

## 4) Individual written guarantee business.

It includes individual foreign exchange settlements and individual foreign exchange purchase business. The products in China Construction Bank enjoy high credibility, because it is a well-known bank and it could offer customers comprehensive service. They also provide professional financial service particularly for people dealing with foreign exchange business. CCB promises that they will collect standard price for each transaction.

## 5) Housing fund account.

There are several various products and services, such as individual housing loans, housing accumulation fund and etc. One product of these categories will be introduced, which is called an accumulation fund to entrust a loan. CCB launched this product so as to satisfy the customer who already applied for the provident loan, or housing individual loans. The bank could extract customer's housing accumulation fund directly to the individual loan account. This product offers convenience and saves time for customers, because customers do not have to come and go to CCB bank anymore.

6) CCB has also opened the commercial website for the members of CCB users. It has wide range of products.

WANG Xiaodong 2006, 150-152

China Construction Bank 2015

### **Price**

Banks have many limits. Banks usually cannot obtain feedback from customers in China. Because banks will not know the customer they will have some complaints of the interests or other bank fees. Price is substantial components in 4P theory. Nowadays, banks have launched many financial products and have not sold out yet. The interests of financial products rocket dramatically, but it cannot be compromised that the products will gain profits. The annual fee of a CCB bank card is 60 yuan. The bank fee of transferring money in CCB for off-site transfers is according to 0.5 % of the transferred money, from the minimum 2 yuan to maximum 25 yuan. If a customer transfers money in the same city, it does not cost anything. Compared to the fees of other banks, CCB has a lower level. (Interests of the bank 2014)

### **Place**

CCB has more than thousands of outlets and ATM machines. It offers fast and convenient financial services. CCB personal loan center will give you professional, convenient loan service. Customer can contact local center branch at any time. Housing accumulation fund center provide customers professional and efficient accumulation fund personal loan service.

### **Promotion**

Promotion has many methods but tends to be formal. There are four basic product promotions such as advertising, personal selling, sales promotion and public relations. CCB emphasize on advertising to spread the business ideas as a goal and strengthening

the customer to be convinced by the products. The quality of sales person is higher than in other banks. The goals for the CCB bank are to set up a long relationship with loyal customers. In terms of public relations, the bank usually considers to strengthen the relationship with customers. (WANG Xiaodong 2006, 195-197)

### **3 CUSTOMER RELATIONSHIP MANAGEMENT IN CHINA CONSTRUCTION BANK**

#### **3.1 CRM in banks in China**

Banks in China have witnessed the process of transferring from the professional foreign banks to commercial banks. Banks in China have already established the market-oriented and customer-focused business service concept. Banks pay more attention to brand building and customer relationship management. However, CRM is still in the beginning of the stage. Banks in China will explore the development of CRM, especially setting up a CRM data base in the near future.

CRM was first introduced by Gartner Group, it is very much popular in the recent companies. CRM mainly uses detailed information to deep analysis, in order to improve customer satisfaction and the core competition of the whole company.

In terms of CRM in CCB, intelligent business decisions play a key role in data analysis management. It is an efficient method, which depends on data base and makes full use of the function of data base in information management system. Besides, the CRM system could help a bank quickly complete the information collection and advanced skill analysis. Intelligence business decisions provide efficient data analysis tools and make the time needed for analysis of large amounts of data shorten rapidly.

CCB has been in CRM technical stage. They use the data base, combing the process, information, human resources and technology to analyze the customers. CCB divide customers into different groups, and then analyzes the needs of the customers. CCB will launch some products and they follow the customers who use it. Thus the bank will improve the business products to fit to the customers' need. (China Construction Bank 2009, 58 )

#### **3.2 Customer retention**

The bank's customer retention is based on the comprehensive understanding of the needs of customers. Network account should take their shoulder to achieve the goal so that the

bank could bring mutual benefit to customer and give the wise investment instruction to them.

For banks, through various customers, they could be divided into two categories including personal customers and corporate one . In terms of individuals, the main factors having the effects on individuals are different, such as individuals' characteristics including cultural, social and psychological factors. For corporate, specific company size, the stage of company development and business strategy could have influence on customer retention. The bank will build the customer manager team, then distribute clear tasks to the customer manager, and create the work concept, and then strengthen the cooperation with the customer. (China Construction Bank 2009, 78-80)

The goals for CCB in China Construction Bank is to attract and retain long-term customers, which will use marketing, business communication information management theory, methods and techniques, and the true value of product. The bank also improves the core competitiveness and establishes the customer-center strategy. Firstly, the bank uses market segmentation, then the bank offers products and services to meet the requirement of customers. The bank will establish and develop and maintain customer relationship, so as to improve customer loyalty and satisfaction. (China Construction Bank 2009 )

### **Type of CRM**

China construction bank is CRM system model mainly includes a customer relationship analysis center, a customer contact system, and application system and integrated business processing systems. The results of analytic CRM in CCB are the combination of management information system and decision support system.

The bank's resources are limited. The bank should bring major benefits to the bank's key clients. The resources which customers get from the bank might be proportional with its contribution to the bank. It is significant to pay attention to the high-quality customers, and especially exploring predictive high-quality customers. Thus Collaborative CRM needs the bank to improve customer loyalty and maximize the realization of customer lifetime value.

### **3.3 Customer psychology in CCB**

Sociological studies have shown that a customer could bring at least 5 customers, up to 49 customers. Because when customers write the evaluation reports, the bank officer should understand and analyze the existing customers. The existing customers will tell other people about the business service what they dealt with in CCB. (China Construction Bank 2009, 40-42)

The bank leader has ruled that one network account should have more than 200 customers. This will increase the probability of success. Otherwise it is easy to go out of business. Thus the manager should use his or her connections. (China Construction Bank 2009, 40-42)

The more credit card consumption is usually used more by higher income customers. Based on personal customer information collection above the bank needs to screen the target company customers. The advantages of using the existing personal customer resources to expand target customers could be enumerated. The customer has perceived knowledge of products in CCB. Another is that we could easily screen the value customers from superior customers. (China Construction Bank 2009, 40-42)

## **4 RESEARCH IMPLEMENTATION AND RESEARCH RESULTS**

### **4.1 Research background and significance**

China Construction Bank plays an important role in construction in the whole country. Internal and external environmental analysis of the CCB marketing shows that CCB bank should actively implement the strategy of customer satisfaction. Based on this, it is necessary to analyze the CCB customer satisfaction. Customer satisfaction research helps to solve the question of customer complaints about bank service and products. The bank could use relatively little time and money to understand marketing needs, which facilitate a bank to develop higher customer loyalty. In the contemporary society, with the increasingly fierce competition in the Chinese banking markets, customer have become the valuable resources of commercial banks, particularly CCB. Customer relationship management has become a significant issue facing China's commercial banks.

My internship supervisor Mr. Shen supported me to do this research to deep into the issues relating to customer satisfaction in CCB bank. During this thesis, the researches project is about how to maintain a long relationship with loyal customers. Thus , several research have been done to settle the questions, e.g. what are the methods that CCB has set up in customer segmentation, how is the customer satisfaction towards CCB bank, how CCB has collected large amounts of information about its customers, does CCB have an effective CRM analysis system to deal with this valuable data. In this chapter the implementation and analysis of the result will be presented.

The data of this study have been collected through both qualitative and quantitative methods so as to get more accurate results.

### **4.2 Results from the interview**

Qualitative methods takes important role in this research projects, since the project is concerned with how to maintain good relationship with loyal customers in China Construction Bank and to explore the methods of finding potential customers. Therefore interview is very important and useful.

The interview was done with Mr. Shen, a vice manager in the bank and a bank teller who deal with the foreign exchange business in the bank. The interview has been done through Skype and it was a useful talk. It took quite a long time to find the right person to do the interview. Mr. Shen has been working in CCB Huainan Branch for more than 10 years. He has much professional knowledge about the products in this bank. Also he has long working experience and he knows much about the customer purchase behavior. Mr. Li, a bank teller, who graduated from the university for about two years ago, does not have much work experience but maybe he has a unique vision about the development of bank. Mr. Shen and Mr. Li, they both helped a lot during the process of the research in this thesis. Thus I interview Mr. Shen and Mr. Li, I use skype to do this interview. It took me 30 minutes separately. The interview was done in 5<sup>th</sup> April,2015.

The following shows the questions which have been used during this interview:

1. What is your position in CCB bank and what are your main responsibilities in CCB bank?
2. What are the strengths of CCB?
3. What are the weaknesses of CCB?
4. What are the opportunities of CCB in the market?
5. What are the threats of CCB in the market?
6. What do you think of CRM system?
7. What is the relationship between your job and CRM?
8. What are the methods that CCB has set up in customer segmentation?
9. Do you think CRM system will bring long term benefits to CCB?
10. What are the benefits that CCB will get?
11. CCB has collected large amounts of information about its customers, does CCB has an effective CRM analysis system to deal with this valuable data?
12. How do you see the future of CCB in China?

13. Will CCB explore the foreign markets in the near future?

14. How does the company promote its development in the future?

Through this interview, a lot of useful information has been got for the research.

TABLE 2. SWOT analysis base on the interview of Mr. Shen and Mr. Li

<b>Strengths</b>	<b>Weaknesses</b>
<ul style="list-style-type: none"> <li>1 A strong market position in domestic market</li> <li>2 Increasing loan business, high profit</li> <li>3 Operational agencies are diverse</li> <li>4 Techniques stay ahead</li> </ul>	<ul style="list-style-type: none"> <li>1 Bank cards are single</li> <li>2 Business philosophy is relatively conservative</li> <li>3 Some employees have low education level</li> <li>4 Legacy interrupting development</li> </ul>
<b>Opportunities</b>	<b>Threats</b>
<ul style="list-style-type: none"> <li>1 CCB belongs to a large state owned commercial enterprise, the strength of traditional business base offers a solid foundation.</li> <li>2 Excellent enterprise image makes CCB have large clients</li> <li>3 Computer and communication systems are lead at high level</li> <li>4 Improvement of management system has formed excellent human resources.</li> </ul>	<ul style="list-style-type: none"> <li>1 Legal regulation is not completed</li> <li>2 Some financial business have big risks</li> <li>3 Employees with professional skills always job-hop.</li> </ul>

CCB employees regard the CRM system as important. They define CRM in three ways:

- (1) CRM is a new idea and concept. Based on the guidance of the CRM system, CCB could built the customer-centered business model, by integrating internal and external resources. The CRM integration and application system ensures the growth of corporate profit.
- (2) CRM is an innovative management and operating mechanism, especially improving the relationship with customers and improving marketing shares, sales and services.
- (3) CRM is also the enterprise information technology, which is the sum of management methods and hardware and software application integration combined.

CCB has applied the CRM system into three aspects:

#### 1) Business intelligence

Business intelligence utilities the large amount of data and information, excavating the useful knowledge for decision-making in order to make profits. In CCB the CRM system, business intelligence is a highly used data warehouse analytic and decision-making function, which can help the bank to quickly complete the information gathering.

The details of setting up business intelligence are as follows:

- 1) **Identify data resources.** Business intelligence has a variety of data sources, for example, the order information from the transaction-processing software, customer information and product information.
- 2) **Data integration and storage management.** Urgent data integration usually occurs in data warehouse technology. It can anticipate user needs. Then data can be extracted from a data source in advance, through transformation, filters and combined with other information.
- 3) **Data analysis and modeling.** Interactive information, mining tools, data analysis software, business intelligence tools, they all be combined together in order to analyse data patterns and trends. Finally, it provides detailed information to support business activities and make a profit.

## 2) Data Warehousing

CCB has accumulated large amounts of data that records details of the each business. Data warehousing can provide an effective method of decision-making information. Data warehousing is not just the simple accumulation of data, but to extracting data from a large number of transaction database, then cleaning it and converting to the new storage format.

## 3) China Construction Bank call center

When people consult the products and services in an enterprise, a customer call the service in CCB, thus it enables bank to provide satisfactory service to the customers.

China construction bank has many benefits when they the use the CRM system:

1) CRM could establish good customer relations. The bank can use full record of customer information. The bank can quickly understand and predict changes in customer demand, enabling the bank to accurately determine target market. Product designers can provide the service and products which meet the needs of customer.

2) CRM used in the bank can reduce the cost of unnecessary waste of resources. Because the process of service delivery and marketing of the commercial bank system will be consolidated and redesigned. CRM will avoid the traditional way of promoting and CRM will pay much attention to most potential customers. The Bank can offer the products and service to people who need the specified financial products. It helps the bank to save time and labor cost.

3) The bank can increase the volume of business and achieve higher customer retention rate.

The CCB bank will co-ordinate the development of international and domestic markets. CCB has the responsibility to provide products to meet customer demand for financial service with the objective of speeding up the establishment of a foreign institution. For example, insurance, trust, investment banks, funds, leasing and other service are concerned when. Overseas distribution and business development is accelerating.



FIGURE 2. China Construction Bank Building in China

### **4.3 Implementation of the Survey**

The quantitative method was designed as a survey by using a form of questionnaire. It is used as a complementary tool for the validity and reliability of the whole research. This includes just e-mail responses. This is because the questionnaires are all sent by e-mail to respondents.

#### **4.3.1 Sampling and Data Collection**

200 copies of questionnaires were been sent, respondents by e-mail, and finally 176 replies were received. The response rate was 88 % which is quite high.

200 copies of questionnaire were all sent through email to people in Huainan City, Anhui province, China. The questionnaire was translated into Chinese. 100 people's email address was gotten from my internship supervisor, which were customers in CCB. When customers open an account in CCB, they write their personal information including e-mail address. This may, I received 90 replies. 100 people's email addresses was gotten

from my elder brother who works in China Everbright Bank. Their customers' e-mail addresses were written down in personal information when they first opened an account at the bank. 86 replies were received.

#### 4.3.2 Questionnaire Overview

There were 15 questions which were very easy to understand and answer in the questionnaire. They were not time-consuming, and importantly, they were translated in Chinese language, so they just needed some minutes to finish. Through this questionnaire it can be found whether customer IS SATISFIED when using CCB bank services and also gotten some ideas to do the promotion if the bank wants to improve customer's satisfaction.

#### 4.4 Results from the survey

There are five questions about personal information concerning the customers. This includes the age, the gender, education status, salary per month and career of the respondents.

##### The age of the respondents

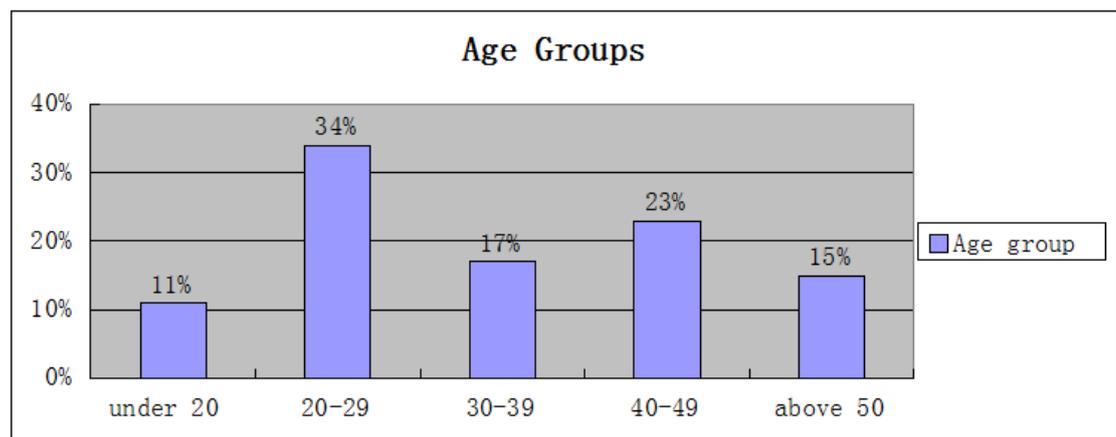


FIGURE 3. The age of the Respondents (n=176)

The question aimed to obtain a clear idea how old these respondents are and put them into several groups. Figure 6 illustrates that the people who are under 20 make up the smallest group of the respondents while the largest group is the people who are from 20 to 29. People who are from 30 to 39 are 17 % and who are from 40 to 49 are 23 % and respondents above who are above 50 years old ( 15 % ) account for around 20 %.

### The gender of the respondents

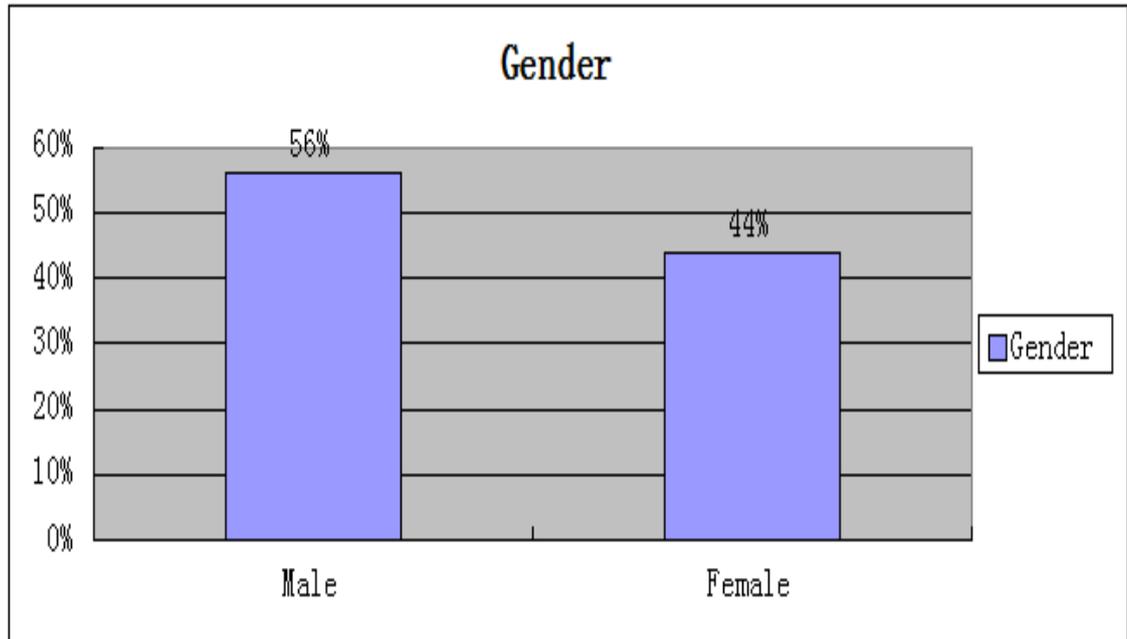


FIGURE 3. The gender of the Respondents (n=176)

This question aimed to find which gender provided bigger proportion. Males accounted for 56 % of the whole research group and the rest were females. The answer has little relevance with the different gender.

### The education status of the respondents

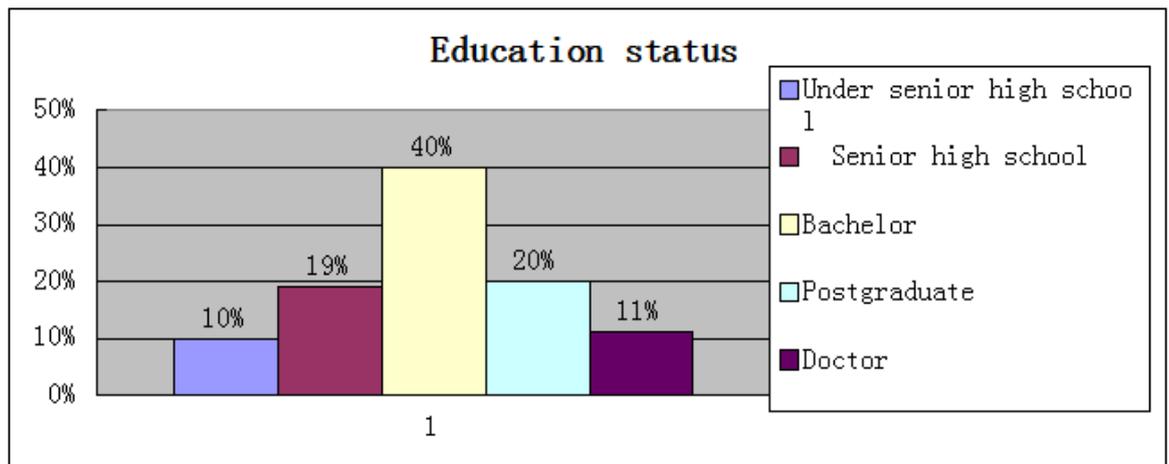


FIGURE 4. The education status of respondents (n=176)

This question wanted to find the education statuses of the respondents. There were five categories. Apparently, the respondents who have a bachelor degree constitute the minority of all the people, and are 40%. At the same time, the respondents who are from senior high school and who have got a postgraduate degree have the same percentage which is separately 19% and 20%. Last, customers with doctor degree (11%) and those with less than senior high school education make both up around 10%.

### The salary per month of the respondents (in yuan)

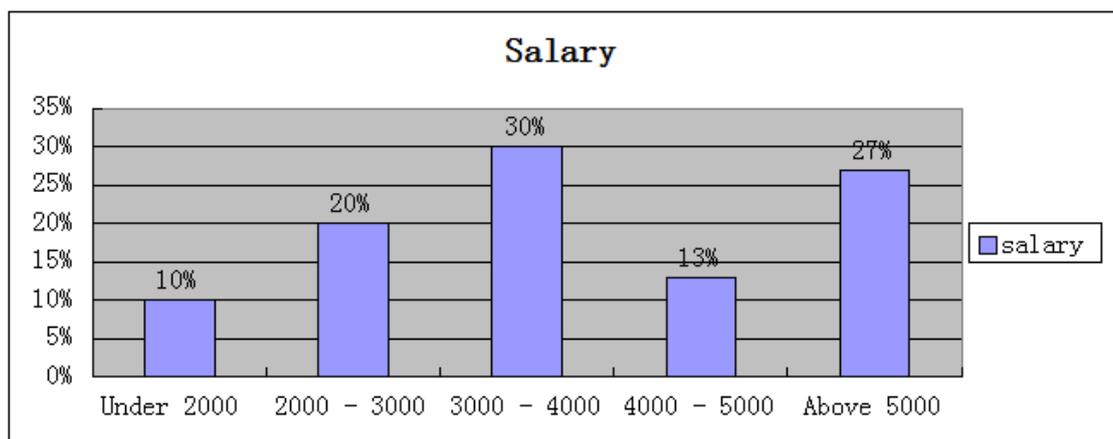


FIGURE 5. salary per month of the respondents. (n=176)

As we can see, the respondents who have the salary from 3000 to 4000 yuan and above 5000 yuan represent a high proportion of the whole group, which is separately 30% and 27%. Income between 2000 and 3000 yuan per month is for 20% of the whole. People

who have 4000 to 5000 yuan make up nearly 13 % of the whole group. Last, respondents who have the salary under 2000 yuan just account for 10 % of the total.

### how long have you been a customer of CCB bank

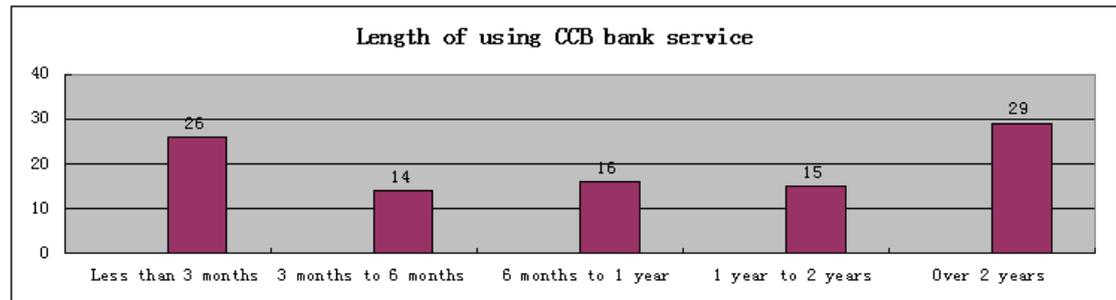


FIGURE 6. Length of using CCB bank service (n=176)

This question aims to investigate the length of the time period customer have been using CCB bank services. According to the graph in Figure 9, answers divide the whole groups into five length groups, which are less than 3 months, 3 months to 6 months, 6 months to 1 year, 1 year to 2 years and over 2 years. People with using CCB bank services for over 2 years, 29 %, are the highest figure among the five categories, followed by people using less than 3 months. The lowest number, 14 %, belongs to customers having customer relationship from 3 months to 6 months.

### What kind of services you usually use when you go to bank

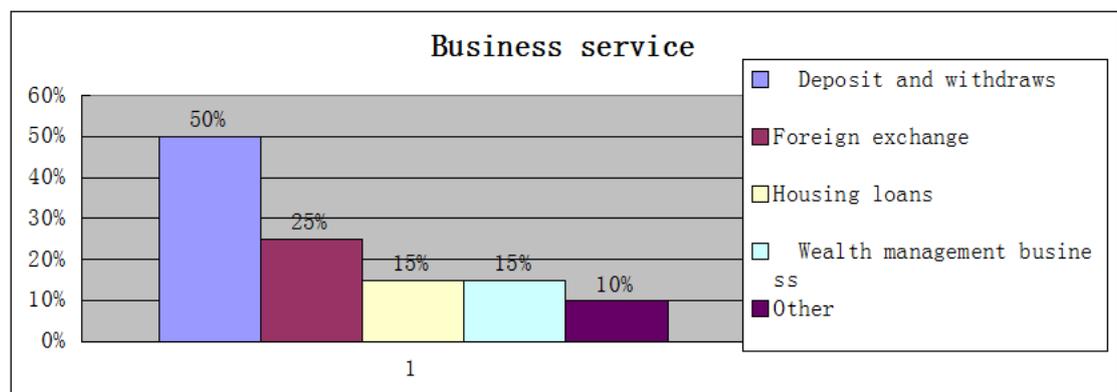


FIGURE 7. Which service are used usually (n=176)

This question has the goal to finding out which business services are popular among the clients. Just 10 % chose from others service, 15 % of the whole respondent group is using

housing loans and wealth management business. Half of the respondents use the deposit and withdraws service, which is double the percentage of people using foreign exchange service (25 %).

### How satisfied you are with the service attitude of CCB bank staff members

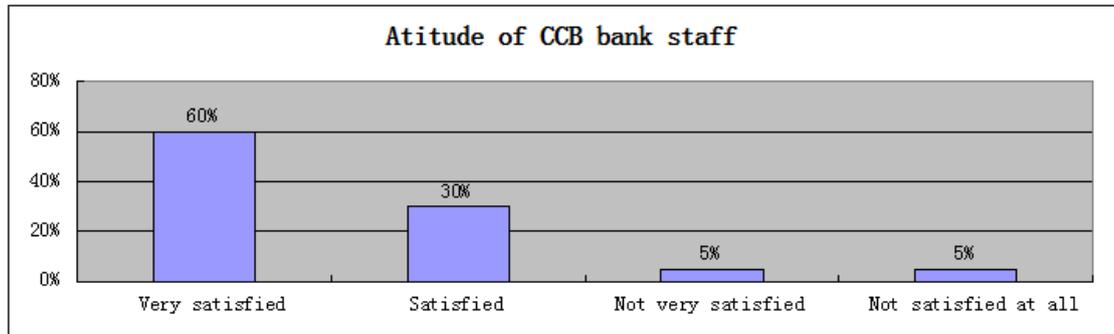


FIGURE 8. The respondent's satisfactions to the service attitude of CCB bank staff (n=176)

This question want to investigate the satisfaction toward attitude of CCB bank staff. The majority (60 %) respondents are very satisfied with the CCB staff. And 30 % of all the respondents are satisfied with the CCB bank staff. People who are not very satisfied and people who are not satisfied at all are 5 % separately.

### How satisfied you are with the whole bank industry service

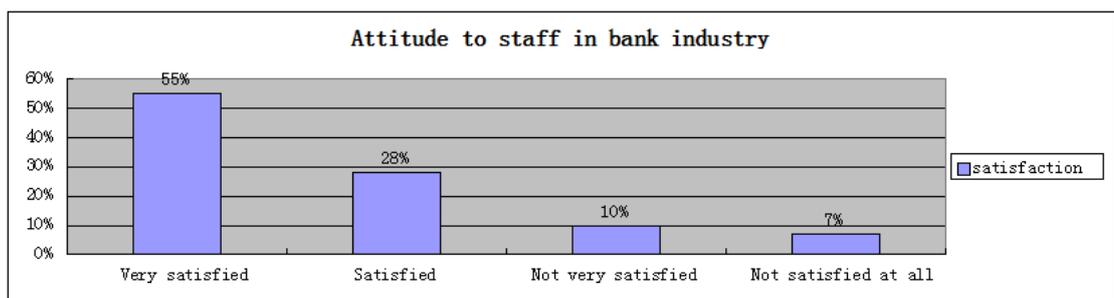


FIGURE 9. The respondent's satisfaction to the service in the whole bank industry (n=176)

This question was compared to the previous question above. In this question, the scope of question is staff in CCB bank and in this question, the scope of question is the whole bank industry. This survey wanted to compare CCB bank with other bank in bank industry. The majority (55 %) people are very satisfied with the bank staff. And 28 % of

the all the respondents are satisfied with the bank services. People who are not very satisfied and people who are not satisfied at all are 10 % and 7 % separately.

**Do you think that the annual fee charged from the your debit card is reasonable in CCB?**

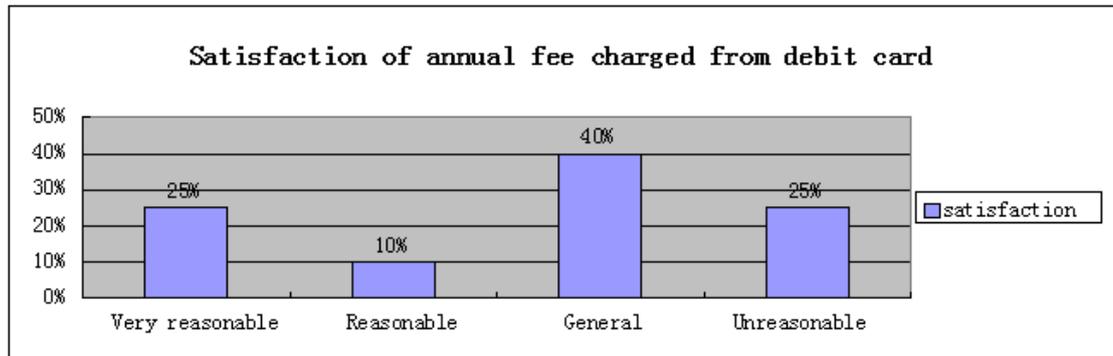


FIGURE 10. Whether the customers are satisfied with the annual fee charged from debit card (n=176)

This question wanted to find out whether the customers are satisfied with the annual fee charged from the debit card. The question also wants to find out whether customers have the complaints with the annual fee charged from debit card. The graph in FIGURE 13 shows the satisfaction level about the annual fee charged from debit card. According to the graph, about 40 % of the respondents feel general about it. Surprisingly, people who feel very reasonable and people who feel unreasonable provide 25 % of the total. By contrast, 10 % of the respondents think the annual fee charged from the debit card is reasonable.

### Have you often encountered any banking transaction or service problems in CCB?

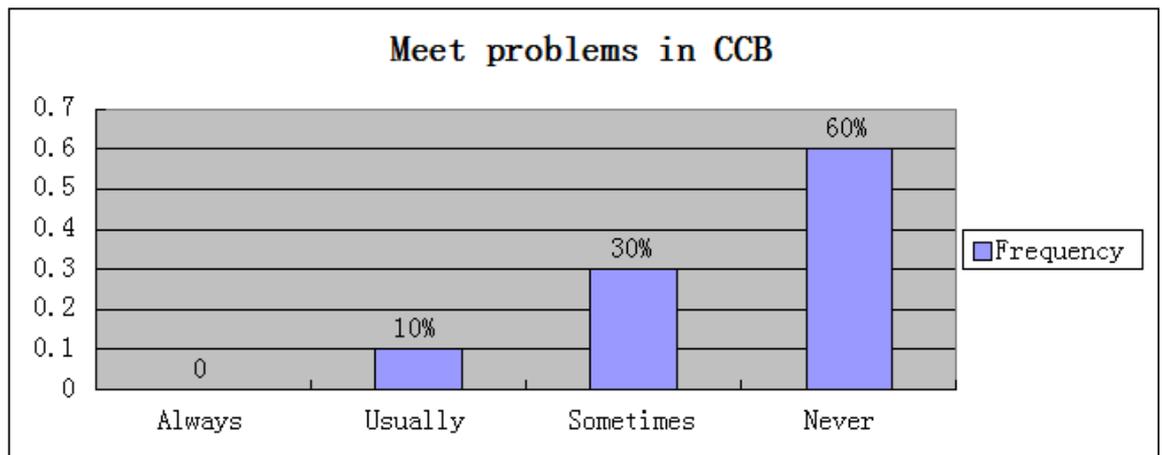


FIGURE 11. Frequency of meeting any banking transaction or service problems in CCB. (n=176)

This graph shows the percentage of respondents towards the frequency of encountering any banking transaction or service problems in CCB. As can be seen from the graph, the proportion of never meeting some trouble of the service in CCB is 60 %. The percentage of customers who sometimes have met the problems of CCB service is 30 %. 10 % of the respondents have usually encountered some questions when they use CCB services. Finally, there is no one who always encounter banking transaction or service problems in CCB.

### How satisfied are you with the CCB bank complaint event processing efficiency?

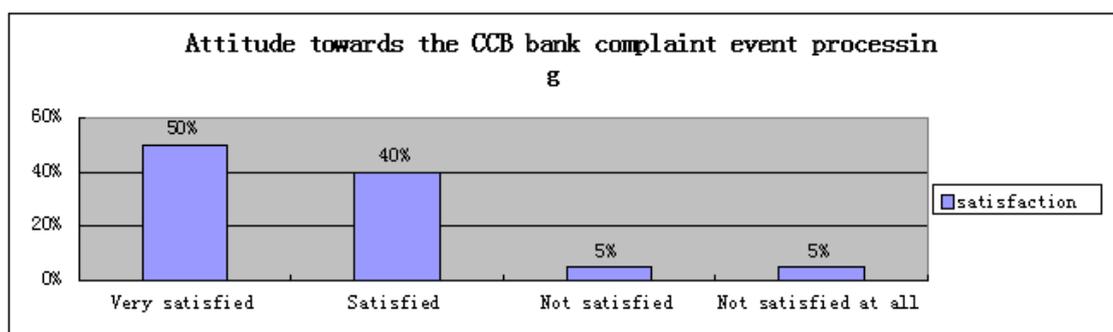


FIGURE 12. Whether the customers are satisfied with the CCB bank complaint event procession (n=176)

The graph in Figure 17 shows the attitude in terms of the CCB bank complaint event procession. According to the graph, half of the customers are very satisfied with the

CCB bank complaint event procession, followed by customers who are satisfied with that (40 %). By contrast, 5 % of respondents are not satisfied with the CCB bank complaints event procession, and the rest 5 % of all the respondents are not satisfied at all with the bank service.

**What do you think about the product diversity in CCB? How many options the respondent can select?**

TABLE 1. The number of people who choose the five categories of CCB products. (n=176)

Categories	Number of people
Products fit every type of customers and meet the requirements of specific customers.	63
Products have a comparative advantage.	55
Products have similarities with other banks.	30
The quality of products are inferior to the products of other banks.	20
Products cannot reflect individual characters.	8
SUM	176

The table gives information about five attitudes towards CCB products and what are the results of people choosing the CCB products. As we can see, there are 63 customers who think that products fit for every type of customers and meet the requirements of specific

customers. The number of respondents who think products have a comparative advantage is 55. The data of people who consider products have similarities with other banks is 30. 20 customers think the qualities of products are inferior to the products of other banks. The last 8 of the total group think that products cannot reflect individual characters.

**What do you think about the bank loan interest in CCB?**

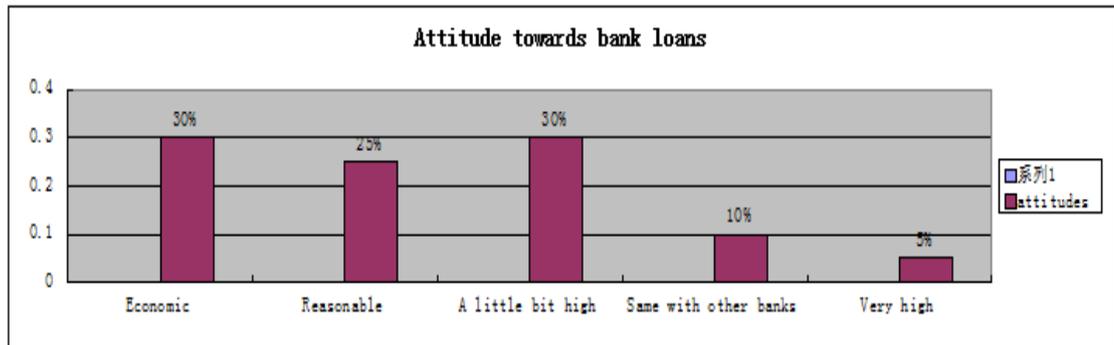


FIGURE 13. Customer’s attitudes toward bank loan interest. (n=176)

This question wanted to investigate about the satisfaction of customer bank services like bank loan interests. According the the graph in Figure 17, people who think that bank loan interests are economic and a little bit high account for same proportion (30%). This is followed by 25 % of the total who consider bank loans interest is reasonable. By contrast, customers who think bank loan interests are same with other banks provide for 10 % of the total. Respondents who think bank loan interests are very high make up 5 % of all the people.

**How about the protection of the secrets of customers?**

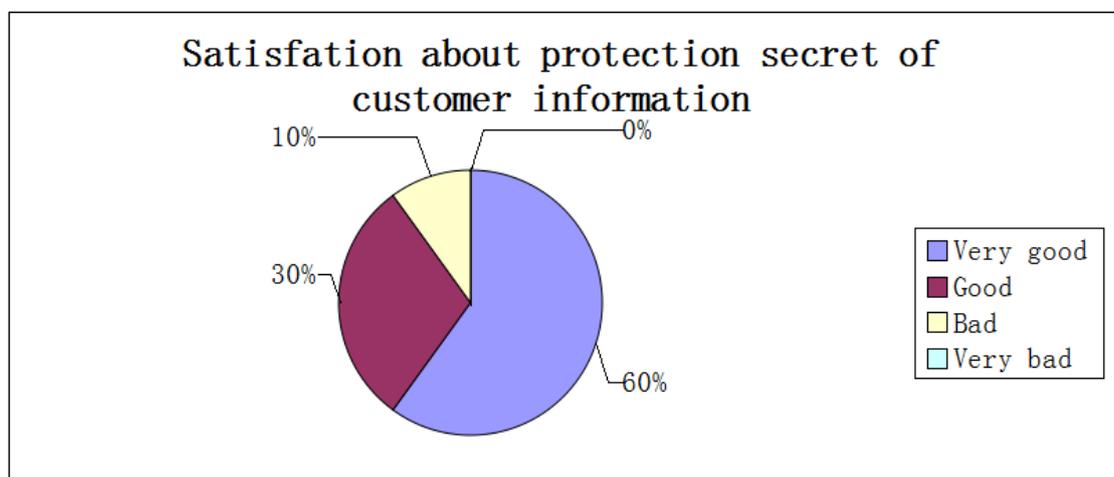


FIGURE 14. Satisfaction about protection of secrets of customers (n=176)

This question wanted to make sure whether customers have some complaints about the protection of secrets of customers. As can be seen from the graph in Figure 18, most of the customers are satisfied with the protection of secret of customer information, including very good with 60 % of the total and good accounting for 30 % of the total. By contrast, 10 % of the customers think it is bad how the CCB bank to protects the secrets of customers. No one considers protection of secrets as very bad.

## 5 SUGGESTIONS TO DEVELOP CRM IN CCB

China Construction Bank was founded in October 1950s. China Construction Bank was founded in order to support infrastructure in China relating to roads, buildings and so on. China Construction Bank gave small company and large company loans for short-term and long-term periods.

Initially China Construction Bank offered construction funds for companies. As the acceleration of globalization, stiff competition make China Construction Bank pay much attention to customer relationship management.

According to the research results from the interview and survey, there are some suggestions about CRM development in China Construction:

1) China Construction Bank has the sound branding and value all the time.

The mission of China Construction Bank is delivering kindness to everyone. China Construction Bank will attract potential customers and keep contact with existing customers by showing the sound brand and value.

2) Three positions in the bank are the basis for the responsibility to customer relationship management.

The bank tellers leave first impression to customers, according to questions about the satisfaction of the China Construction Bank service and satisfaction of bank service in other bank industries. The majority of customers chose options very satisfied and satisfied. The suggestion for a bank teller is to smile to every customer even though some customers have some complaints to the bank. The bank teller should report the customers' needs what they discover in their work.

The network accountant, which could face the customers, has the opportunities to deep into customers and build close relationship with customers. The network accountants should improve the customer relationship management ability as soon as possible. The conventional methods have been replaced by modern methods. According to the interview results, China Construction Bank have used data base to analyze customer information and business intelligence. Network accountants should learn the CRM system and communicate with the information technology talents in CCB. Network

accountants could also give some suggestions to help information technology talents to deal with the problem about collect was large amount of customer information.

The bank manager, who integrates all the information about the bank, plays an important role in keeping customer relationship with loyal customers. The bank manager should not focus on customers who save small deposits to the bank, they should pay much attention to people who have large deposits in bank. The customer should get benefits from the bank with the same proportion as they have done contribution to the bank.

3) China Construction Bank have strong foundations in the bank basic service. They should pay much attention to some financial products, for instance, a small-size bank called China Everbright Bank. This company has a wide range of financial products to meet different customers who want to investments.

## 6 CONCLUSION

China Construction Bank utilizes the theory about the customers to find excellent customers. That is to say, based on the interview results, CCB will develop internal work like a data base, internal websites and business information.

There is little resource within the bank. The bank should pay much attention to main customers that will bring interests to the bank. Since China takes part in WTO, there are stiff competitions between each business that happens with the bank. The customer has various demands about the bank service. Thus the CCB bank should transfer traditional way which just pays much attention to bank business to customer-central management. In other words, nowadays, customers have different appetites, and the CCB bank should satisfy customers' diverse appetites.

In terms of the CCB bank, not only for the bank to find customers, but also find the right customers, that means classifying the customers in general. According to the deposit customers in the CCB bank, the bank offers differentiated service to each target group customers. When the bank digs the high quality customers, the bank will grow up with the customers. In this method, the bank could improve the loyalty of the customers.

Customer diversifying reflects two aspects. One is that different customers represent different value level. Other is that customer has various demands. Thus, when the bank obtains and collects the information about the customers, they should classify the customers reasonable. The bank will decide what kind of target group could make maximum value for the bank, then the CCB bank can understand what they really need. Finally, the bank could distribute resources better and modify the bank products, only in this way can bank hold on to customer with most potential value, obtaining the maximum interests.

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## INTERVIEW QUESTIONS FOR EMPLOYEES IN CHINA CONSTRUCTION BANK

1. What is your position in CCB bank and what are your main responsibilities in CCB bank?
2. What are the strengths of CCB?
3. What are the weaknesses of CCB?
4. What are the opportunities of CCB in the market?
5. What are the threats of CCB in the market?
6. What do you think of CRM system?
7. What is the relationship between your job and CRM?
8. What are the methods that CCB has set up in customer segmentation?
9. Do you think CRM system will bring long term benefits to CCB?
10. What are the benefits that CCB will get?
11. CCB has collected large amounts of information about its customers, does CCB has an effective CRM analysis system to deal with this valuable data?
12. How do you see the future of CCB in China?
13. Will CCB explore the foreign markets in the near future?
14. How does the company promote its development in the future?

THANK YOU FOR THE INTERVIEW!

## CHINA CONSTRUCTION BANK CUSTOMER SATISFACTION SURVEY

This survey is to get a clear idea whether you can get satisfaction when using CCB bank services. We want to understand your needs and wishes for CCB services. The target group about this survey are persons who enter the CCB network in Huainan City, Anhui province.

Questionnaire is a real and effective method to get information from the target group.

Please find the most suitable answers, if necessary write your own answers. Thanks for your co-operation.

1. How old are you?

- Under 18
- 19-25
- 26-30
- 31-50
- More than 50

2. What is your gender?

- Male
- Female

3. What is your education status?

- Under senior high school
- Senior high school

- Bachelor
- Postgraduate
- Doctor

4. What is your salary per month? (yuan)

- Under 2000
- 2000 - 3000
- 3000 - 4000
- 4000 - 5000
- Above 5000

5. What is your position?

- Student
- Civil servant
- Company staff member
- Self-employed
- Other, what? \_\_\_\_\_

6. how long have you been a customer of CCB bank?

- Less than 3 months
- 3 months to 6 months
- 6 months to 1 year
- 1 year to 2 years

- Over 2 years

7. What kind of services you usually use when you go to bank?

- Deposit and withdraws
- Foreign exchange
- Housing loans
- Wealth management business
- Other, what? \_\_\_\_\_

8. How satisfied you are with the service attitude of CCB bank staff members?

- Very satisfied
- Satisfied
- Not very satisfied
- Not satisfied at all

9. How satisfied you are with the whole bank industry service?

- Very satisfied
- Satisfied
- Not very satisfied
- Not satisfied at all

10. Do you think that the annual fee charged from the your debit card is reasonable in CCB?

- Very reasonable
- Reasonable
- General
- Unreasonable

11. Have you often encountered any banking transaction or service problems in CCB?

- always
- Usually
- Sometimes
- Never

12. How satisfied are you with the CCB bank complaint event processing efficiency?

- Very satisfied
- Satisfied
- Not satisfied
- Not satisfied at all

13. What do you think about the product diversity in CCB? How many options the respondent can select?

- Products fit every type of customers and meet the requirements of specific customers.
- Products have a comparative advantage.
- Products have similarities with other banks.
- The quality of products are inferior to the products of other banks.

- Products cannot reflect individual character.

14. What do you think about the bank loan interest in CCB?

- Economic
- Reasonable
- A little bit high
- Same with other banks
- Very high

15. How about the protection of the secrets of customers?

- Very good
- Good
- Bad
- Very bad

## 客户满意度问卷调查分析

1 你的年龄?

低于 18 岁

19 到 25

26 到 30

31 到 50

超过 50

2 你的性别是?

男

女

3 你的教育状态是?

低于高中

高中学历

大学学历

研究生

博士

4 你的工资有多少?

低于 2000

2000 到 3000

3000 到 4000

4000 到 5000

高于 5000

5 你的职位是?

学生

公务员

公司职员

自我经营者

其他

6 你用中国建设银行的服务有多久?

低于 3 个月

3 到 6 个月

6 月到一年

至少 1 年

超过两年

7 你经常在中国建设银行办理的业务是什么?

存款和取款

外汇业务

房屋贷款

理财产品

其他

8 你对中国建设银行服务的态度如何?

很满意

满意

一般

不满意

9 你对整个银行业界的服务态度如何?

很满意

满意

一般

不满意

10 你认为银行从借贷卡里收取年费?

十分合理

合理

一般

不合理

11 你是否遇到银行交易发生问题？

经常

偶尔

从不

12 你对银行投诉的效率感觉如何？

非常满意

满意

一般

不满意

13 中国建设银行的产品多样化？

产品符合各个类型的客户，可以满足特定客户的需求。

产品有比较优势。

产品和其他银行有同质性。

产品的质量远远低于其他银行的产品

产品不能反映个体客户的个性。

14 你怎么看银行的贷款利率？

比较经济

合理

有一点高

和其他银行一样

非常高

15 银行对于顾客的个人隐私保护如何？

非常好

好

一般

不好

非常不好

**THANK YOU FOR YOUR CO-OPERATION!**