

**JAIPURIA INSTITUTE OF MANAGEMENT, NOIDA**  
**PGDM / PGDM (M) / PGDM (SM)**  
**FIFTH TRIMESTER (Batch 2023-25)**  
**END TERM EXAMINATIONS, JANUARY 2025**  
**MAIN EXAM**

Course Name	Customer Relationship Marketing	Course Code	20127
Max. Time	2 hours	Max. Marks	40 MM

**INSTRUCTIONS:**

- All Questions are Mandatory
- This is a closed book exam to be attempted in pen and paper
- DO NOT copy any part of the case study into your answersheet. This may result in negative marks
- Marks shall be awarded for student's own examples, where applicable.
- Referencing relevant additional knowledge shall reflect student's self study undertaken.

**Read the case below and answer the questions that follow :**

Hello. Yes, sir. How may I assist you?

Yeah, who's speaking?

This is Noor, sir.

yeah, Noor, I hope you have my account details up on your screen. I've come PIN verified.

Yes, sir, I do have. Thank you for verifying it.

Okay, Noor, here is the spiel. I've been your card member for a very long time and you'd struggle to find even one month where I have missed my payment or paid late, I always pay on time.

Okay?

Now, at the moment, you can see the due date is 11th October, correct?

Yes, sir.

Yesterday was 8th October. Since yesterday, I'm trying to make the payment, which is my usual way of payment is going to sc.com website and online payment. But repeatedly, it is giving me an error. In my past call, Noor, I have already highlighted that I am not happy with the new interface, which you guys have changed, I think, two months or three months back. It's causing a lot of trouble.

But apart from that, the fact is that it takes a lot of time to upload the information. So your servers are slower than it used to be earlier. I don't know if it is just a perception.

Okay, sir. What is this method, sir? You did some SC mobile app, right?

No. I am paying from my browser.

Okay. So let me help you on this, sir. Due to RBI guidelines, no customer can make the payment from any, I mean, from any UPI or any from credit or third-party, sir. But then if you want to make the payment, you have to do it from a NEFT, IMPS, SC mobile app or any from cheque, sir.

Cheque? How do I do that?

So you have to visit the branch.

Okay. And so how much time will it take for you to process it?

For cheque, it will take 3 days, sir. But then your due date is at 11, no, sir. Why don't you try doing it from NEFT, sir? NEFT takes 24 to 48 hours for the amount to be credited to the account. I'll send you a link to your registered mobile number, sir.

Okay.

Just follow the link and make the payment. And for that, only your credit card number and IFSC code is used to it.

Wait !.....I have an account with you guys....So it's my IFSC code, right?

Yes, sir. IFSC code for every credit card.

So instead of using the online payment button, are you suggesting I have to use the NEFT?

NEFT will be easy, no, sir.

So I'm not really transferring. It is actually within standard charted to standard charted.

Then, why do I have to use NEFT?

I didn't get you, sir.

I have a credit card with standard chartered. I have a bank account with standard charted.

Yes, sir.

I always go to your portal and there is a button called 'Make Payment'. I click on that and it transfers the money automatically from my bank account to my credit card account.

This is what I've been doing every month from the browser. Are you telling me now that that is not possible anymore?

No, no, sir. That is possible, sir.

Then why am I getting the error code?

That's what I'm saying, sir. There might be some glitches.

No, no, don't give me damn glitches. Don't take me for a joyride. I have called you specifically to highlight to you that since yesterday, I have made at least a dozen attempts to make a payment. Okay, listen to what I'm saying. Answer my query. I make the payment every month on time. Number one. Number two, every month. I pay from the browser. If I've got you right, that is still a valid way of payment. And, I am getting an error. I don't want to miss the deadline, which is 11th October. Today is 9th. You need to solve this problem. Don't send me all over town, with what are the other options. If I had to take other options, I would have taken it by now. I don't have to call Noor to find that out.

If you look at my history, message history, the payment failure message is there almost a dozen times.

Okay, give me a minute. Let me click on it.

Holding. ....

Yeah, go ahead.

Yes, sir. You can make the payments on website, sir. There is no issue. But right now, there is an issue going on, which is why you are facing an issue, sir.

Sir, if you want, you can try after some time. Sir, may I know, when was the last time you tried it?  
15 minutes back.

Before that, half an hour back. Before that, one and a half hour back., Before that, yesterday evening.

Before that, yesterday evening, multiple times. Then, before that, yesterday afternoon.

Multiple times. Are you not able to see these failed attempts in your record?

No, sir. It's transaction failed attempts you can see, but not the payment failed attempts, sir.

Sir, I'm really sorry for hearing this, sir. But then, I requested you. If you're not able to do it from website, sir, so why don't you do it from online mobile app, sir?

So, there is a reason why I do it from the browser, is that I don't work with apps.

Okay.

Because apps suck out data. So, I'm not an app person. I don't use apps. Not for you. Not for any other bank. Not for any other transaction.

So, coming back to the point, I'm not looking for alternate modes of payment. I hope I've made it clear by now. I'm looking for an answer.

You said there must be an issue right now. I have demonstrated well enough that the issue is going on right now. It is going on at least since yesterday.

Okay. ....

Thank you for staying on call, sir. Sir, I request you to please take the screenshot and send it to cards.services at the rate sc.com. I have sent it to cards.services at the rate sc.com. The message that has come back is invalid email id. Invalid email id? Cards.services, sir? Yes, you heard me.

Sir, but this is the services where the customer sent it. I am telling you, I can send you screenshot of even the message that has come back that it is incorrect email id.

Okay, sir. Please send the screenshot.

Where do I send it?

Customer.care at the rate sc.com. Yes, sc.com is the name. Customer.care at sc.com. Okay.

I will send you both the screenshot of the transaction field and the message that I have received. Okay, sir.

Bank will revert you within 24 hours regarding this. And sir, till that I request you to please make the payment from any other way, sir.

Don't you understand English? Now you are irritating me more.

Sir, I am saying you for yourself.



What for yourself? If you are giving me a card and I am making you payment from the browser, if your browser is not working, then this is your problem. You will solve it. I will not solve it.

Okay, sir.

Don't make it my problem. I am sending the screenshot. You solve it within 24 hours. It will still be before the due date which is 11th October.

Okay.

I need a complaint number for this.

There is no number regarding that, sir.

Am I on the complaints line on the IVR? I am making a complaint.

Okay, sir. I will arrange a call back.

I won't need a call back which never happens.

I want to escalate this call. I want to speak to your supervisor, don't argue with me. I want to speak to your supervisor.

I am so sorry, sir. I will not be able to connect your call to a supervisor. However, I can arrange a call back.

Are you denying me an escalation on a complaints call?

Sir.

I am recording this now.

Sorry, sir?

Are you denying me escalation of this call to a supervisor?

Sir, I can try it, sir. Give me a minute. Let me try it.

Why do I have to insist and you try it? Earlier, you said you can't do it. Now, because I persisted, you said, okay, I will try. Is that how your process works?

Sir, right now, as you mentioned, I can arrange a call, sir. Please understand.

Ma'am, you have joined Standard Chartered only in the past few years, I think. I have been with Standard Chartered for more than two decades. The call back never happens.

So, don't tell me about call back. Have you got it? Now, don't argue about it. Make the escalation.

Okay, sir. Give me a minute.

END OF CASELET

Q1. Critically analyse the gaps related the relationship management of the Bank in the above caselet, and propose remedial action plans for : (30 Marks)

- a. Customer Experience
- b. Customer Service
- c. Service Recovery
- d. Complaint Management
- e. eCRM

Q2. Leveraging AI in CRM is becoming increasingly urgent due to its ability to significantly enhance customer experiences, .... allowing businesses to proactively address needs which are critical in today's highly competitive market where customer satisfaction is paramount.

AI significantly enhances data automation, which allows businesses to understand customer journeys deeply and tailor their strategies effectively.

(<https://blog.prodwaregroup.com/crm/top-ai-crm-features-for-business-growth-in-2024/#:~:text=AI%20significantly%20enhances%20data%20automation,and%20tailor%20their%20strategies%20effectively.>)

Explain with 10 distinct examples of your own, how AI could be leveraged for competitive advantage in various aspects of CRM in the context of a 5 star Hotel. (10 Marks)