



TEHNOLOŠKA INFRASTRUKTURA CRM-KAM KONCEPTA - FAKTOR KONKURENTNOSTI FINANSIJSKIH ORGANIZACIJA

TECHNOLOGY INFRASTRUCTURE CRM-KAM CONCEPT- THE COMPETITIVENESS FACTOR OF FINANCIAL ORGANIZATIONS

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Apstrakt

Izvanredan tehnološki i inovacioni dinamizam portfolia 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 brzem ostvarenju ciljeva finansijske organizacije. S tim u vezi, ukazano je na značajnu ulogu primene informaciono-komunikacionih tehnologija, s posebnim akcentom na ažurne baze podataka kao osnove efektivnog CRM-KAM i predložen je okvir aktivnosti koji je u funkciji efikasne implemetacije CRM-KAM koncepta. Takodje, u radu su prikazani i rezultati empirijskog istraživanja o razvijenosti i stepenu implementiranosti CRM-KAM sistema u

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finansijskom sektoru kao jednom od najpropulzivnijih u Srbiji. Rezultati istraživanja potvrđuju da su najznačajnije koristi od implementiranja sistema CRM/KAM za finansijske organizacije Srbije: efikasnija unakrsna prodaja, kreiranje efikasnije strategije prodaje i kvalitetna analiza prodaje, analiza klijenata prema relevantnim karakteristikama, merenje profitabilnosti klijenta, integrisane informacije o klijentu, ušteda u vremenu za razne analize i bolje poznavanje tržišta.

Ključne reči: Tehnološka infrastruktura, CRM-KAM, konkurentnost, finansijske institucije.

Abstract

An outstanding technological and innovative dynamism of portfolios on the financial services market determines the constant need for improvement of competitiveness and profitability in financial organizations. Hence, this paper is focused on technology infrastructure of the CRM-KAM processes – namely, the process of managing relationships with customers (CRM - Customer Relationship Management) and key accounts (KAM - Key Account Management) of financial organizations, who are contributing to greater competitiveness and faster accomplishment of financial organization's goals due to their loyalty caused by high level of delivered services. Consequently we have signified the importance of information and communication technologies application, with a particular accent on updated data bases as a backbone of effective CRM-KAM, and suggested a framework of activities that is aimed at efficient implementation of CRM-KAM concept. In addition, the paper provides the results of empirical research regarding the development and level of implementation of CRM-KAM system in financial sector which is one of the most propulsive in Serbia. The results of the research confirm that the most important benefits of implementation of CRM-KAM system in financial organizations in Serbia are: efficient cross-sales, creating efficient sales strategies and analysis, client analysis based on relevant indicators, measuring customer profitability, timesaving for various analysis and better market understanding.

Key words: Technological infrastructure, CRM-KAM, Competitiveness, Financial institutions.

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