

COMPARATIVE ANALYSIS OF CRM STRATEGIES AND OUTCOMES IN ARMENIAN BANKS *

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GOR HARUTYUNYAN

*Armenian State University of Economics,
Chair of Management, Ph.D. Student,
Yerevan, the Republic of Armenia
gorharutyunyan01999@gmail.com
ORCID: 0000-0001-6415-6010*

This study conducts a comparative analysis of customer relationship management (CRM) strategies across three anonymized Armenian banks, focusing on their internal CRM practices, tools, and outcomes.

The research aims to assess how different levels of CRM maturity and technology adoption affect strategic clarity, customer retention as well as service quality and data management.

The main tasks are as follows: to identify common CRM goals, to evaluate CRM software usage and to compare key performance indicators (KPIs).

Methodologically, the study is based on a structured survey and online interviews with CRM, IT, and marketing professionals from the selected banks. Quantitative Likert-scale responses and qualitative feedback were analyzed to derive comparative insights.

Findings reveal that while all three banks prioritize retention, satisfaction, and cross-selling, performance and implementation vary significantly. Bank A leads with a robust CRM system and strategic clarity, while Bank C, despite lacking a dedicated CRM tool, shows promising internal commitment. The study concludes that both CRM technology and strategic alignment are essential for achieving effective customer relationship outcomes in the Armenian banking sector.

Keywords: CRM, Armenian banking system, CRM strategy, CRM implementation, CRM software, customer loyalty, customer satisfaction.

Introduction

The contemporary economy, shaped by globalization, rising competition, and rapid advancements in information technologies, has compelled companies to move away from traditional marketing doctrines and adopt a more customer-centric approach, with a strong emphasis on managing customer relationships (Santouridis and Tsachtani 305). In today's competitive banking industry, effective customer relationship management is essential for acquiring new customers and retaining existing ones. By anticipating demands and providing customized products like cross-selling and upselling opportunities, banks use CRM to increase client retention and lifetime value. CRM refers to practices, strategies, and technologies that companies use to manage and analyze customer interactions and data throughout the customer lifecycle. For Armenian banks, CRM plays a vital role in maintaining a competitive edge, fostering customer loyalty, and

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improving service efficiency by streamlining customer communication and enhancing personalization.

The Armenian banking system is composed of 17 banks (Official Website of CBA), most of which offer similar types of services. Prior to conducting this study, a preliminary survey was carried out to gather customer feedback on various aspects of banking services, including product offerings, security, CRM strategies, loyalty programs, and overall customer satisfaction. This initial phase provided valuable insights, including data on the most frequently used and most frequently abandoned banks (Harutyunyan, Impact of CRM on customer satisfaction and customer loyalty in Armenian banks 94). For the purposes of this research, three banks were selected: two of the most commonly used banks and one that was among the most frequently abandoned. The goal is to analyze and compare their approaches to CRM strategy, the use of CRM software (if applicable), and other related factors. To maintain confidentiality, the banks have chosen to remain anonymous and will be referred to as Bank A, Bank B (from the most used) and Bank C throughout the study.

Armenian banks have increasingly recognized the importance of CRM in driving customer-centric growth. Key goals commonly pursued in banking CRM strategies include improving customer retention and satisfaction, expanding product usage through cross-selling, enhancing communication effectiveness, ensuring data security, and implementing loyalty programs. By examining these banks side by side, we can identify trends, best practices, and areas for improvement in CRM implementation within the banking context. The findings are interpreted with reference to established CRM theory and practice, providing insights into the effectiveness of different CRM strategies.

Research Methodology

This study is based on an analysis of a CRM-focused survey and online meetings conducted among three Armenian banks. The survey collected both qualitative and quantitative data regarding each bank's CRM strategy, tools, and performance indicators. The questionnaire included sections on demographic information of the respondents, the bank's CRM strategic objectives, current CRM software/tools in use, and a series of Likert-scale statements evaluating various CRM outcomes (e.g., effectiveness of customer communication, customer retention levels, data security). Bank A and Bank B each submitted one consolidated team-level response. In these cases, the answers represent the consensus or combined input of the bank's CRM, Marketing, IT, Analytics teams, providing an overall institutional perspective. Bank C, in contrast, had separate responses (given by different departments, such as customer service, IT development, Analytics, CRM unit). For Bank C, three survey responses were received. We computed the average of Bank C's quantitative responses to produce a single composite profile for comparison. The survey's Likert-scale items were measured on a scale of 1 (strongly disagree/very poor) to 5 (strongly agree/excellent). We conducted a comparative analysis focusing on:

- CRM Strategy and Goals
- CRM Tool Usage
- KPI Outcomes

Literature Review

Customer Relationship Management (CRM) has become a strategic imperative in the banking sector worldwide. Customer Relationship Management (CRM) can be defined in various ways, with each researcher or organization offering a slightly different interpretation. However, all definitions maintain a common core. CRM is a process of

gathering information to understand better how to manage an organization's relationship with its customers (Shibahathulla and Ashraf 77). Kumar and Reinartz definition is "CRM is the strategic process of selecting customers that a firm can most profitably serve and shaping interactions between a company and these customers. The ultimate goal is to optimize the current and future value of customers for the company" (5). When viewed through a broader lens, CRM can be described in different contexts — as a business approach, a marketing strategy or an information system (Gołąb-Andrzejak 1792). As a business approach, CRM represents the overarching strategy of an organization. As a marketing strategy, it emphasizes the long-term management of customer relationships. From the information systems perspective, CRM functions as a technological tool designed to increase customer value by fostering loyalty among high-value customers. More recently, Rafiki et al. (187) defined CRM as a business philosophy that enables organizations to develop a deeper understanding of customer needs and preferences by analyzing historical data and interactions.

In literature we can find studies where it says that CRM has various dimensions, such as trust, conflict handling, commitment, communication. Others believe CRM dimensions are commitment, trust, bonding, and communication (Zegullaj et al 3).

In banking, this means moving beyond product-centric approaches and focusing on long-term customer relationships. Over the past few decades, CRM in banking has evolved significantly. Studies has shown that there are mainly five stages of CRM evolution especially in the banking sphere (Shibahathulla and Ashraf 78):

- Consumer society and the ascension of modern customer relations (before the 1980 period).
- Customer relations in the computer age (1980s).
- The invention of modern CRM software (1990s).
- In the Internet age, CRM has changed to E-CRM (2000s).
- Era of artificial Intelligence (2010s).

One of the key questions organizations must address, especially before integrating CRM into their strategic framework, is: what is CRM for and what value can it deliver? Understanding the purpose and potential of CRM is essential for aligning it with business objectives and ensuring its successful implementation. For banking industry, CRM provides a wide range of benefits, some of which are (Mehta et al 961):

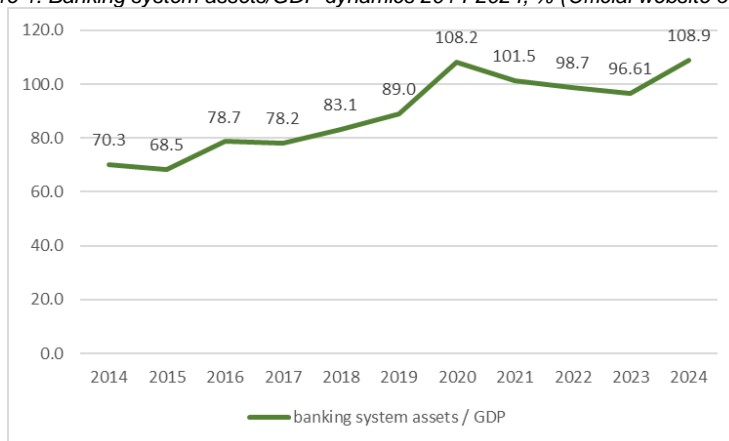
- greater customer satisfaction,
- loyalty,
- trust,
- innovative products and services,
- quick solving problems,
- data security and more.

Buttle and Maklan (20) emphasize in their work that banks primarily adopt CRM for its analytical capabilities, particularly in managing customer churn and improving cross-selling performance. By leveraging data mining techniques, banks are able to identify customers at risk of churning, determine effective retention strategies, segment high-value customers, and tailor communication approaches accordingly. From an operational CRM perspective, many banks initially focused on increasing efficiency by shifting customer service functions from physical branches to contact centers and online platforms.

The banking system is one of the main directions of the Armenian economy, which has undergone major changes over the years. This is evidenced by the dynamics of the

banking system assets / GDP ratio presented in Figure 1. In 2020, 2021 and 2024, the ratio exceeds 100%, and it can be assumed how cornerstone the banking system is for the Armenian economy (Official website of CBA).

Figure 1. Banking system assets/GDP dynamics 2014-2024, % (Official website of CBA)



Although academic studies on CRM in Armenian banks are relatively limited, available research and industry reports suggest that Armenian banks have begun integrating CRM practices to enhance customer management and some of them a long time ago. ArmSwissBank integrated and set up Microsoft Dynamics CRM software back in 2014 (The official website of ArmSwissBank 2014). Unibank partnered with Protobase Laboratories to set up their CRM solutions for processing customers applications (The official website of Unibank). The analysis of CRM strategies in Armenian banks, particularly through a survey conducted across three prominent banks, revealed common challenges such as the lack of effective CRM integration and the absence of advanced CRM software at some institutions. Additionally, while customer retention and satisfaction were top priorities, the implementation of personalized services and loyalty programs remained underdeveloped in certain banks.

Results

CRM studies across various regions highlight the importance of tailored CRM solutions. For example, studies from the banking sector in Eastern Europe and Asia have emphasized the necessity of customizing CRM platforms based on customer behavior and market conditions (Rafiki et al 192).

For this research, a survey has been conducted (with online meetings) to gather information from three Armenian banks. Bank A and Bank B were amongst one of the most used banks based on the previous study and Bank C was one of the most abandoned ones.

All three banks reported broadly similar CRM strategic objectives, centered on enhancing customer retention and satisfaction, expanding product usage, and improving service through better customer insight. The respondents were asked to mention the main goals of their CRM strategy and the results can be seen in Table 1. Firstly, the respondents mention their main CRM goals and in section 3, they evaluate the importance and significance of most of them.

Table 1. CRM Strategy Goals and Importance (1–5 scale) for Banks A, B, and C

<i>CRM strategy goals</i>	<i>Banks</i>		
	Bank A	Bank B	Bank C
Build a comprehensive customer data repository	3	4	4
Increase customer satisfaction and retention	5	4	4
Provide correct segments to sales team for better sales and cross-selling	4	4	4.3
Analyze customer data to guide sales/marketing	4	3	4
Offer personalized products/services to customers	4	2	4.3
Implement and automate a loyalty program	3	3	4.3
Automate customer service processes (support)	4	3	3.7
identify and recognize high value customers	4	3	4

As shown in Table 1, customer retention and satisfaction rank among the top priorities for all three banks. Banks A and B placed the highest levels of importance on these goals (with scores of 5 and 4, respectively), which aligns with the widely accepted view that CRM's primary role is to help retain valuable customers. Cross-selling and upselling are also highly prioritized, reflecting a strategic focus across the banks on increasing revenue from existing customers. Bank A and Bank C assign significant importance to leveraging customer data for personalized offerings, whereas Bank B places less emphasis on this objective, suggesting that personalization is not currently central to its CRM strategy. A noteworthy finding is that Bank C's respondents rated the implementation of loyalty programs very highly, in contrast to Banks A and B. However, given that Bank C was identified as one of the most frequently abandoned banks in the previous study (Harutyunyan, Impact of CRM on customer satisfaction and customer loyalty in Armenian banks 100), this suggests that despite prioritizing customer loyalty, the effectiveness of their loyalty initiatives is questionable. All three banks recognize the value of building a unified customer data repository and improving data analysis capabilities, which is in line with CRM best practices that emphasize the importance of centralized and actionable customer insights. Additionally, the automation of customer support and identification of high-value customers are viewed as moderately to highly important across all institutions.

In terms of CRM tools and systems, there is a clear distinction between the banks. Bank A uses Microsoft Dynamics 365 CRM and Bank B uses SAP CRM – both are enterprise-grade CRM platforms (The official website of SAP 2025; The official website of Microsoft 2025). These tools enable advanced data integration, contact management, and automation features, which likely support the banks in achieving their CRM objectives. Bank C, however, reported using no dedicated CRM software. The bank has integrated and used a CRM platform before, but due to the termination of the contract, the cooperation ended. Despite not having a CRM tool, Bank C's team still outlined ambitious CRM goals (as seen in Table 1), indicating an intention to pursue CRM initiatives perhaps through other means. The bank is currently in the process of

integrating Creatio CRM. This is an advanced CRM platform with strong focus on the financial and banking industry (The official website of Creatio 2025). Bank A mentioned the usage of Microsoft Dynamics 365 for more than 10 years and Bank B is using SAP for almost 8 years. Bank A and Bank C also have dedicated CRM teams (more than 10 employees and 6 employees respectively).

Both Bank A and Bank B report facing challenges with their integrated CRM systems, and many of these issues are notably similar. Bank A, which uses Microsoft Dynamics 365, cites difficulties during the integration process, a lack of user-friendliness, and the high cost of the platform as key concerns. Bank B, which operates on SAP CRM, echoes the concerns regarding user-friendliness and pricing, but does not report any significant issues related to integration.

Respondents were also asked to specify the basis of customer segmentation within their respective banks. Bank A indicated that its primary segmentation criteria include demographic data, customer activity (e.g., active, churned), and risk level. Bank B uses all of the same criteria as Bank A, with the addition of a financial factor, such as income or transaction volume, indicating a slightly more comprehensive approach. In contrast, Bank C relies solely on customer activity as its main key performance indicator (KPI) for segmentation. It should be noted that customer activity (e.g., active, churned) is typically assessed using a combination of factors such as demographic data, risk level, and financial behavior. This suggests that, while Bank C lists only customer activity as its primary segmentation KPI, its approach may not be significantly narrower than those of Banks A and B. Study has shown many ways and approaches to segment users for analytics and personalized offers and it also offers something similar to this to have comprehensive segments of users which will be easy to track and see the movements of users between them (Harutyunyan, Methods of effective customer segmentation in the banking system 177):

- new customers,
- active,
- churned,
- reactivated,
- dormant.

Customer segmentation plays a crucial role in banking, particularly for driving sales and cross-selling initiatives. All three respondent banks indicated that they actively leverage segmentation to deliver personalized campaigns to their user base. The main distinction between the banks lies in the primary communication channel they use to achieve higher response rates:

- Bank A reports that push notifications are the most effective channel for engaging customers.
- Bank B relies primarily on phone calls.
- Bank C favors SMS messaging.

Every organization tracks key performance indicators (KPIs) to assess the effectiveness of their marketing and sales efforts, and CRM is no exception. There are numerous KPIs associated with CRM that help evaluate customer engagement, loyalty, and financial impact. Respondent banks had to choose which metrics they take into account while making strategic decisions. Bank A reported that it monitors a comprehensive set of CRM KPIs, including retention rate, reactivation rate and churn rate, Net Promoter Score (NPS), Customer Lifetime Value (CLV) and Return on Investment (ROI). This suggests a mature and data-driven approach to CRM

performance evaluation. In contrast, Bank B focuses primarily on ROI and NPS. Bank C tracks only retention rate and CLV. Metrics and ratios related to customer relationship management (CRM) offer invaluable insights into the overall value of a company's customer base, its potential profitability, and the effectiveness or viability of new customer acquisition strategies. By consistently monitoring these indicators, organizations can make informed decisions to enhance customer retention, improve targeting, and optimize resource allocation (Harutyunyan, Customer relationship management (CRM) indicators as business evaluation measurements 83).

The implementation of CRM strategies and tools can vary in complexity depending on the industry, organizational structure, and the level of integration desired. In this study, respondent banks were asked to identify the primary challenges they face in realizing their CRM strategies. Bank A reported no significant current issues with either its CRM strategy or software. The only need identified was for ongoing growth and development, which may be attributed to the bank's early adoption of CRM practices compared to its peers. Bank B highlighted two main challenges: the high costs associated with CRM operations and the complexity of managing large volumes of customer data. Bank C also cited high costs as a barrier, along with incomplete internal data and difficulties in integrating a new CRM tool. The bank is currently in the process of implementing Creatio, which may explain the transitional challenges.

The respondents were asked to evaluate some factors related to their CRM strategy. Those key points were divided into five categories: CRM strategy clearness, Customer retention/loyalty, Communication effectiveness, Data security, Customer Service quality. The results of each can be seen in Table 2.

Table 2. Comparison of key CRM performance indicator ratings for Bank A, Bank B, and Bank C

CRM Key Points	Banks		
	Bank A	Bank B	Bank C
CRM strategy clearness	4	3	3.3
Customer retention/loyalty	4	3	3.35
Communication effectiveness	3.7	3	3.4
Data security	5	5	4
Customer Service quality	4	4	3

All three banks tend to have some organized CRM strategy implemented in their daily-to-daily work. From Table 2 it can be seen that Bank A's CRM strategy is the clearest. This point evaluates how clear and understandable the strategy and goals of CRM are to the employees. Also here is the point if the bank has a structured way to gather feedback from the customers to change or develop the current strategy.

Table 2 suggests that all three banks have an organized CRM strategy integrated into their daily operations. Among the three, Bank A received the highest rating (4) for CRM strategy clearness, indicating that its CRM goals and initiatives are better communicated and more clearly understood by staff. This metric also reflects whether the bank has a structured approach to gathering customer feedback and using it to refine or adjust the existing strategy. The other banks — Bank B and Bank C — scored slightly lower (3 and 3.3, respectively), which may suggest that while they have CRM strategies in place, these may be less transparent internally or not as actively aligned with continuous customer input.

It is notable that the ratings for CRM strategy clearness closely align with those for customer retention and loyalty across all three banks. This correlation suggests that a

well-defined and structured CRM strategy plays a significant role in a bank's ability to retain customers. Once again, Bank A received the highest scores in both categories, reinforcing the idea that its early and structured adoption of CRM contributes positively to customer loyalty outcomes. Interestingly, Bank C, despite not yet having a fully integrated CRM tool, scored higher in customer retention/loyalty than Bank B. This indicates that Bank B may need to strengthen its CRM framework and loyalty initiatives to better retain its customer base. It also highlights that the presence of a CRM system alone is not sufficient, strategic clarity and effective execution are equally critical.

Bank A also received the highest rating for communication effectiveness, although the margin was smaller compared to the differences observed in CRM strategy clearness and customer retention/loyalty. Respondents were asked to identify the primary communication channels their banks use. Both Bank A and Bank B reported using a wide range of channels, including SMS, email, phone calls, push notifications, and internal messages (via app or web account). In contrast, Bank C uses a more limited and traditional set of channels, relying only on SMS, email, and phone calls. Effective communication is a critical factor in CRM success and its impact depends on numerous variables. These include the creativity and clarity of the message content, content length, accuracy, use of visual elements (such as banners), clear calls to action (CTAs), domain reputation, non-spam compliance, regulatory adherence, message delivery timing and more. Even with advanced CRM tools, the quality and execution of communication remain key determinants of customer engagement.

Data security is a critical component of CRM, particularly in the banking sector, where the handling of sensitive customer information is not only a business priority but also a regulatory requirement. Compliance with data protection laws and industry standards makes safeguarding customer data non-negotiable, and the strategic focus on this area must be consistently high. Both Bank A and Bank B reported that their databases are fully secured, aligning with best practices in the industry. However, Bank C indicated that it faces some data security challenges, which raises concerns given the sensitive nature of financial data. Additionally, Bank C's respondents noted incomplete internal data as a challenge in implementing their CRM strategy (discussed above). These issues may not only hinder CRM effectiveness but could also expose the bank to regulatory and reputational risks if not addressed.

Finally, when it comes to customer service quality, none of the respondent banks rated their performance at the highest level. Bank A and Bank B both assigned a score of 4, while Bank C rated itself slightly lower at 3. It is worth noting that, despite some shortcomings in other areas, Bank B received relatively strong marks for customer service, suggesting that its service operations are perceived as more effective or consistent compared to other CRM dimensions. This indicates that while CRM strategy execution may vary across different functions, strengths in certain areas like customer support can still positively influence the overall customer experience.

With this, we gain a comprehensive overview of the CRM strategy and key performance indicators for each bank. To complement the detailed analysis, respondents were also asked to provide an overall evaluation of their CRM strategy and software effectiveness on a scale from 1 to 5.

- Bank A – 4
- Bank B – 4
- Bank C – 4.3

Despite facing some implementation and data-related challenges, Bank C received the highest overall effectiveness score, which may reflect optimism around its ongoing CRM integration efforts or satisfaction with recent improvements. It is also important to

recall that Bank C was previously identified as one of the most abandoned banks by customers in the earlier research (Harutyunyan, Impact of CRM on customer satisfaction and customer loyalty in Armenian banks 2024). This creates an interesting contrast with its relatively high self-evaluation score (4.3) for CRM strategy and software effectiveness. The discrepancy between internal perception and external customer behavior may suggest a misalignment between the bank's strategic intentions and customer experience outcomes. This underlines the importance of regularly validating internal assessments with external customer feedback to ensure a truly customer-centric CRM approach.

Conclusions

The comparative results highlight how different CRM approaches and contexts can yield varying outcomes even within the same industry. All three banks share core CRM objectives of customer retention, satisfaction, and cross-selling. Among the three institutions, Bank A demonstrates the most robust CRM performance, which can be attributed to several key factors. Firstly, Bank A has invested in a comprehensive and powerful CRM platform (Microsoft Dynamics 365) which provides a solid technological foundation for managing customer data, executing detailed segmentation, and delivering personalized communications. This infrastructure appears to support a more strategic and organized approach to customer relationship management, reflected in consistently high scores across most CRM performance indicators. Secondly, Bank A's high score in strategic clarity indicates strong organizational alignment around its CRM goals. A clearly defined and well-communicated strategy ensures that employees across various departments understand the purpose of CRM, whether it's focused on retention, cross-selling, or customer satisfaction and recognize their role in achieving those objectives. This level of clarity at Bank A may be facilitating better organizational focus on CRM initiatives, which likely contributes to its superior performance across several key areas. When strategic objectives are well-understood internally, it becomes easier to align processes, prioritize initiatives, and ensure consistency in customer interactions—resulting in more effective CRM execution overall.

Bank B's performance reflects a bank with solid foundations, but also some unrealized potential. Although it's using SAP CRM, a platform comparable in capability to Microsoft Dynamics, the bank's self-assessed outcomes were mostly average, with several scores around 3. There can be few possible reasons for this. One possibility is that Bank B's CRM implementation is still in a maturing phase. They have the right tool in place, but may not yet be using it to its full potential. For instance, their lower ratings on personalized offerings and loyalty programs suggest that they're not fully leveraging CRM data for targeted, customer-specific marketing. That said, Bank B does show strength in customer service and data security, which are fundamental for any successful CRM strategy. The gap seems to lie more in the strategic use of CRM, particularly in areas like campaign targeting, customer insights, and loyalty initiatives. With the right focus and effort, Bank B has a clear opportunity to unlock much more value from the tools they already have. Bank C doesn't have integrated any CRM tool currently.

The team at Bank C clearly understands the value of CRM: they've identified nearly all the key goals, such as retention, cross-selling, communication, and loyalty programs, as high strategic priorities. The main challenge for Bank C lies in execution without a centralized CRM platform. Without a system to easily track customer interactions or personalize offerings, their customer service and loyalty efforts are likely less consistent and harder to scale. On the bright side, their strong strategic focus on loyalty and personalization shows they're thinking in the right direction. If Bank C were to invest in a robust CRM tool, it could significantly enhance their ability to act on these priorities, enabling better data collection and segmentation, automating campaigns, and

making loyalty initiatives more structured and effective. With the right system in place, Bank C could likely boost communication effectiveness and service quality, bringing them closer to the levels achieved by Bank A and Bank B. Bank C still pursues CRM goals but shows somewhat lower or inconsistent outcomes. This suggests that having a formal CRM tool might contribute to better execution of CRM strategy (as seen with Bank A's strong results), although tool adoption alone is not a guarantee (Bank B's middling performance indicates the quality of implementation matters).

In conclusion, this analysis confirms that while Armenian banks are at varying stages of CRM maturity, they all recognize customer relationship management as a vital component of their long-term success. As the banking sector continues to evolve in response to digital transformation and rising customer expectations, those institutions that invest in and excel at CRM will be better equipped to retain customer trust, foster loyalty, and drive sustainable growth in an increasingly competitive environment.

The recommendations provided in this study can be particularly valuable for banks like Bank A and Bank B, which are equipped with advanced CRM platforms. For banks which are in the early stages of CRM adoption, the focus should be on refining customer interaction processes, ensuring that the CRM strategy is aligned with the bank's goals, and gradually adopting CRM tools that suit their operational scale.

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ՀՀ ԲԱՆԿԵՐՈՒՄ ՀԱՃԱԽՈՐՀՆԵՐԻ ՀԵՏ ՀԱՐԱԲԵՐՈՒԹՅՈՒՆՆԵՐԻ ԿԱՌԱՎԱՐՄԱՆ ՈԱԶՄԱՎԱՐՈՒԹՅՈՒՆՆԵՐԻ ԵՎ ԱՐԴՅՈՒՆՔՆԵՐԻ ՀԱՄԵՄԱՏԱԿԱՆ ՎԵՐԼՈՒԹՈՒԹՅՈՒՆ

ԳՈՒ ՀԱՐՈՒԹՅՈՒՆՅԱՆ

*Հայաստանի պետական տնտեսագիտական համալսարանի
կառավարման ամբիոնի ասպիրանտ,
ք. Երևան, Հայաստանի Հանրապետություն*

Այս աշխատանքում ներկայացված է հաճախորդների հետ հարաբերությունների կառավարման (CRM) ռազմավարությունների համեմատական վերլուծություն երեք անանուն հայկական բանկերում՝ կենտրոնանալով նրանց ներքին CRM գործընթացների, գործիքների և արդյունքների վրա:

Հետազոտության նպատակն է գնահատել, թե ինչպես են CRM ռազմավարության և տեխնոլոգիաների ներդրման տարբեր մակարդակները ազդում հաճախորդների պահպանման, սպասարկման որակի և տվյալների կառավարման վրա:

Հիմնական խնդիրներն են՝ CRM-ի ընդհանուր նպատակների բացահայտումը, CRM ծրագրային ապահովման օգտագործման գնահատումը և հիմնական կատարողականի ցուցանիշների (KPI) համեմատությունը:

Մեթոդաբանորեն ուսումնասիրությունը հիմնված է ընտրված բանկերի CRM, IT և մարքեթինգի մասնագետների հետ կազմակերպված կառուցվածքային հարցման և առցանց հարցազրույցների վրա: Իրականացված հարցման արդյունքում ստացվել են քանակական և որակական տվյալներ:

Արդյունքները ցույց են տալիս, որ չնայած երեք բանկերն էլ առաջնահերթություն են տալիս հաճախորդների պահպանմանը, գոհունակությանը և խաչածեղ վաճառքին, կատարողականը և ներդրումը զգալիորեն տարբերվում են: A բանկը առաջատարն է հզոր CRM համակարգով և ռազմավարության հստակությամբ, մինչդեռ C բանկը,

չնայած CRM գործիքի բացակայությանը, ցուցաբերում է խոստումնալից ներքին նվիրվածություն: Ուսումնասիրությունը եզրակացնում է, որ և՛ CRM տեխնոլոգիան, և՛ ռազմավարական հստակությունը կարևոր են Հայաստանի բանկային ոլորտում հաճախորդների հետ հարաբերությունների կառավարման արդյունավետ արդյունքների հասնելու համար:

Հիմնաբառեր՝ CRM, ՀՀ բանկային համակարգ, CRM ռազմավարություն, CRM ներդրում, CRM ծրագրային ապահովում, հաճախորդների հավատարմություն, հաճախորդների գոհունակություն:

СРАВНИТЕЛЬНЫЙ АНАЛИЗ СТРАТЕГИЙ CRM В АРМЯНСКИХ БАНКАХ И ИХ РЕЗУЛЬТАТОВ

ГОР АРУТЮНЯН

аспирант кафедры менеджмента

Армянского государственного экономического университета,
г. Ереван, Республика Армения

В данном исследовании проводится сравнительный анализ стратегий управления взаимоотношениями с клиентами (CRM) в трех анонимных армянских банках, уделяется особое внимание их внутренним практикам, инструментам и результатам CRM.

Цель исследования — оценить, как различные уровни зрелости CRM и внедрения технологий влияют на стратегическую ясность, сохранение клиентов, качество обслуживания и управление данными.

Основными задачами исследования являются: определение общих целей CRM, оценка использования программного обеспечения CRM и сравнение ключевых показателей эффективности (KPI).

Методологически исследование основано на структурированном опросе и онлайн-интервью со специалистами по CRM, ИТ и маркетингу из выбранных банков. Для получения сравнительных выводов были проанализированы количественные ответы по шкале Лайкерта и качественная обратная связь.

Результаты показывают, что, хотя все три банка отдают приоритет удержанию клиентов, их удовлетворенности обслуживанием и перекрестным продажам, их производительность и реализация значительно различаются. Банк А лидирует, имея надежную систему CRM и стратегическую ясность, в то время как Банк С, несмотря на отсутствие специального инструмента CRM, демонстрирует обнадёживающую внутреннюю политику. В исследовании делается вывод о том, что как технология CRM, так и стратегическое согласование имеют решающее значение для достижения эффективных результатов взаимоотношений с клиентами в банковском секторе Армении.

Ключевые слова: CRM, армянская банковская система, стратегия CRM, внедрение CRM, программное обеспечение CRM, лояльность клиентов, удовлетворенность клиентов.