CHAPTER-7

RECOMMENDATIONS

The researcher made the following recommendations based on the study objectives and findings:

7.1 The objective which sought to find out how relationship management would be used to create value segmentation: - Value segmentation would be achieved in a much better way if banks implemented a targeted relationship management program instead of a general program. It is always assumed that only 20% of the customers do help a business in profit making. Value segmentation could also be improved through good customer service like call centers, which lacked in both countries.

7.2 To find the impact of customer relationship management activities in assisting banks in their customer retention and maintenance, as regards to this objective bank managers agreed that customer relations management programs helped them in customer retention but customers said that they were not interested in developing a relationship management program, the recommendation is banks need to step up their relationship management activities especially service wise.