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**Enrolment No:** 



# UPES End Semester Examination, May 2025

No. of page(s) : 03

## SECTION A 10Ox2M=20Marks

S. No.		Marks	CO
Q 1 Me	ention statement True or False		
	<ol> <li>Resource planning in service operations should prioritize cost minimization above all else, even if it means compromising service quality or customer satisfaction.</li> <li>Capacity planning is irrelevant to service organizations, as services are intangible and do not require physical production capacity.</li> <li>The primary goal of queuing theory is to eliminate waiting lines entirely in service systems.</li> <li>Technology plays a limited role in service layout design, as it focuses primarily on virtual interactions rather than physical spaces.</li> <li>A well-designed service layout can improve employee morale, reduce stress, and enhance productivity.</li> <li>Process improvement should focus solely on internal process metrics without considering customer feedback or external benchmarks.</li> <li>The intangible nature of services makes it easier to measure service quality using traditional quality control methods.</li> <li>Customer Relationship Management (CRM) systems can hinder customer satisfaction by creating a generic and impersonal service experience.</li> <li>Real-time analytics can predict future customer behavior with 100% accuracy, eliminating the need for human judgment or intervention.</li> <li>E-service can expand market reach, enhance customer convenience, and enable new service offerings.</li> </ol>	20	CO1

SECTION B 4Qx5M= 20 Marks

Q 2	Explain how service operations can be directly linked to desired business outcomes. What are the key challenges in establishing and maintaining this link?		
Q 3	Explain how benchmarking can help service organizations identify areas for improvement and enhance their competitiveness.		CO2
Q 4	Discuss the different types of benchmarking and provide examples of how service organizations can apply each type.		CO2
Q 5			CO2
	SECTION-C 3Qx10M=30 Marks		
Q 6	Compare and contrast Business Process Reengineering (BPR) with Lean Thinking as approaches to operational improvement.		CO3
Q 7	Explain how "e-service" and "information systems" are transforming the delivery and management of services.		CO2
Q 8	Compare and contrast the "level capacity" and "chase capacity" strategies for managing service capacity.  OR  Explain how demand management strategies can help service organizations optimize capacity utilization.	10	CO4
	SECTION-D		1

# Case: HDFC Bank's Customer-Centric Approach

#### Introduction

HDFC Bank, one of India's leading private sector banks, has consistently prioritized customer satisfaction and loyalty. The bank has implemented a robust CRM strategy to understand customer needs, personalize services, and build strong relationships. This case study explores HDFC Bank's CRM initiatives and their impact on the bank's growth and success.

**2Qx15M= 30 Marks** 

## **HDFC Bank's CRM Strategy**

- 1. **Customer Segmentation:** HDFC Bank segments its customers based on various factors such as demographics, behavior, and needs. This segmentation enables the bank to tailor its products and services to specific customer segments.
- 2. **Data-Driven Insights:** The bank leverages data analytics to gain insights into customer behavior, preferences, and needs. This data-driven approach helps HDFC Bank to make informed decisions and personalize customer interactions.
- 3. **Digital Transformation:** HDFC Bank has invested heavily in digital technologies to enhance customer experience. The bank offers a range of digital channels, including mobile banking, internet banking, and social media, to interact with customers.

- 4. **Personalized Services:** HDFC Bank uses CRM tools to personalize its services, such as customized product recommendations, personalized offers, and proactive customer service.
- 5. Customer Feedback and Service Recovery: The bank actively seeks customer feedback through surveys, social media, and customer service interactions. This feedback is used to identify areas for improvement and implement service recovery strategies.

### **Challenges and Opportunities**

HDFC Bank faces several challenges in its CRM journey, including:

- **Data Privacy and Security:** Protecting customer data from cyber threats and ensuring compliance with data privacy regulations.
- Changing Customer Expectations: Adapting to evolving customer preferences and expectations in a rapidly changing digital landscape.
- **Employee Training and Empowerment:** Equipping employees with the skills and knowledge to deliver exceptional customer service.

However, these challenges also present opportunities for HDFC Bank to further strengthen its CRM strategy:

- **AI-Powered Personalization:** Leveraging AI and machine learning to deliver highly personalized experiences.
- Omnichannel Customer Experience: Providing seamless customer experiences across all channels.
- Proactive Customer Service: Anticipating customer needs and proactively addressing issues.

#### **ANSWER BELOW QUESTIONS**

Q 9	How can banks effectively segment their customers to deliver personalized services?		
	OR  What are the key challenges and opportunities in leveraging data analytics for CRM?	15	CO4
Q 10	How can banks balance the benefits of digitalization with the need for human interaction?  OR	15	CO4
	What strategies can banks implement to improve customer experience and loyalty?		