

**INDIAN INSTITUTE OF BANKING & FINANCE**

**(ISO 9001:2015 Certified)**

**PROGRAMME on**

**Understanding Banking Customer: The Winning Strategy**

From 8th to 9th May 2017

**Venue:**

**Leadership Centre,**

**Indian Institute of Banking & Finance,**

**Kohinoor City, Commercial II, Tower 1, 3rd floor,**

**Off LBS Marg, Kirol Road,**

**Kurla (W), Mumbai – 400070.**

**Website:** [**www.iibf.org.in**](http://www.iibf.org.in)

**For nominations please contact:**

**Mr.Kavan Shah**

**Deputy Director**

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**Mobile :+91 9819459496**

**Programme Understanding Banking Customer: The Winning Strategy**

**BACKGROUND :**

During its 89 years of service, IIBF has emerged as a premier institute in banking and finance education. Along with its various Certification and Diploma programme, IIBF came into training activities in 2012, to increase capacity building in Banks. The training activity which was started at its Leadership Centre in Mumbai, have been expanded to the major cities and according to the requirement of Banks.

**PURPOSE**

Understanding the needs and expectations of the customer is the starting point of any marketing effort. It is more so in financial services marketing due to intangible nature and inherent complexity of any financial product, which makes it difficult for a customer to make a choice. For example, any typical Home Loan product would have a large number of features and options. Understanding and comparing them all, and making a rational choice, is surely challenging in terms of time and effort required.

Research has shown that in such situations, the customer uses some simplifying rules (called, Heuristics) to make it easier for him to compare various options and take a call. These simplifying rules need not necessarily help him reach the most rational conclusion, but the one he is most comfortable with on a psychological plain. For example, use of debit card versus credit card. From a rational decision perspective, credit card should get preference, but from a self-regulation perspective (which the customer may be comfortable with), debit card may be preferred.

This two-day programme on, “Understanding Banking Customer: The Winning Strategy ” aims to discuss various heuristic behavioural patterns and examine their implication for customer’s buying behaviour. The buying behaviour of retail and corporate customer will also be compared and contrasted, besides inter alia, drivers of customer’s bank switching behaviour and buying process.

**OBJECTIVE**

* To understand the factors that influence customer decision-making in financial services
* To enumerate heuristic behavioural patterns observed in financial services customer and examine their implications
* To become aware of differences in behaviour of retail versus corporate customer
* To appreciate what drives a customer to switch bank
* To understand consumer buying process and issues therein

**CONTENT OVERVIEW**

* Unique challenges of decision-making in financial services
* Rational versus heuristic customer behaviour
* Patterns of heuristic behaviour in buying
* Implications of heuristic pattern in customer decision-making
* Retail versus Corporate Customer behaviour
* Drivers of bank switching behaviour among customers
* Consumer Decision making process
* Consumer buying process and issues therein

**METHODOLOGY**

The programme will be highly interactive lectures, case studies, group discussion, experience sharing, Q & A session etc. Programme Pedagogy revolves around knowledge inputs and their immediate application at each stage by participants themselves in Group Discussion, to hone up their practical skills in Internal Marketing

**TARGET GROUP**

* Middle and Senior level Officials in commercial banks , RRBs, Co-op. Banks, NBFCs and MFIs Officials in financial services industry and Trainers.

**DURATION**

From 8th and 9th May  **2017**  (2 days) at Mumbai.

**VENUE**

Leadership Centre, Indian Institute of Banking & Finance,

Kohinoor City, Commercial II, Tower 1, 3rd floor,

Off LBS Margi, Kirol Road, Kurla (W), Mumbai – 400070.

(Nearest Rly stn. Vidya Vihar)

**TRAINING FEE**

Rs. 7,500 per participant plus service tax @15% i.e. Rs.1, 125, aggregating to Rs. 8,625 (In case of TDS deduction, please send us TDS certificate). Programme fees may be remitted to the credit of Institute’s account with Bank of Baroda, details of which are given below:

* Name of the Bank branch: Bank of Baroda, Kurla (West).
* Account no: 19750200000806 IFSC code: BARB0KURLAX(0 is zero)
* (PAN No: AAATT3309D and Service Tax No. AAATT3309DSD002)

**The programme is Non residential.**

In case any participant requests Hotel accommodation, the Institute may arrange in Kohinoor Elite Hotel (within 5 minutes walk from the Institute, contact no 022 61526152, 8879791094) at an all inclusive price of Rs. 5500 per day plus taxes for double occupancy and Rs. 4,500 plus taxes for single occupancy. The rates are only for IIBF trainees and include breakfast, lunch, evening tea and dinner. Four hour internet and free laundry for four pieces of clothing is complimentary**.**

**For further details and nomination please contact:**

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| **Mr.Kavan Shah**  **Deputy Director**  **Phone: +91-22-25047011**  **Email: kavan@iibf.org.in**  **Mobile :+91 9819459496** | **Mr. Shailesh Suvarna**  **Junior Executive**  **Phone : +91-22-25047043**  **Email: Shailesh@iibf.org.in** |



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**NOMINATION FORM**

**Programme Title: "Understanding Banking Customer: The Winning Strategy**

Date: From 8th and 9th May **2017**  (2 days) at Mumbai Programme Type: **Non Residential**

Timing: 09.30 to 17.00 hrs

Participants Nominated:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Sl.No | Name (Mr./Ms./Mrs.) | Designation | Branch/Office | Contact No. | E-mail |
| 1 |  |  |  |  |  |
| 2 |  |  |  |  |  |
| 3 |  |  |  |  |  |

Bank/Organisation: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Pin Code: \_\_\_\_\_\_\_\_\_\_  
Phone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_Fax: \_\_\_\_\_\_\_\_\_\_\_\_\_ E-mail: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Fee: Rs.7,500 per participant plus service tax @15% i.e. Rs.1,125 aggregating to Rs. 8,625 (In case of TDS deduction, please send us TDS certificate)

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* **(PAN No: AAATT3309D and Service Tax No. AAATT3309DSD002)**
* **Kindly narrate: Programme name; date “from …….to”; number of participant**

**Please send your nominations to:**

|  |  |
| --- | --- |
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