

An Overview to Customer Relationship Management

Daniel Catalán-Matamoros
The University of Almeria
Spain

1. Introduction

"[CRM]...isn't a technology. As you will see, that's true, but not strictly. I also heard that it was a 'customerfacing' system. That it is a strategy and/or a set of business processes. A methodology. It is all of the above or whichever you choose" (Greenberg, 2001, p. 4).

Marketing historically has undergone various shifts in emphasis from production through sales to marketing orientation. However, the various orientations have failed to engage customers in meaningful relationship mutually beneficial to organisations and customers, with all forms of the shift still exhibiting the transactional approach inherent in traditional marketing (Kubil & Doku, 2010). However, Coltman (2006) indicates that in strategy and marketing literature, scholars have long suggested that a customer centred strategy is fundamental to competitive advantage and that customer relationship management (CRM) programmes are increasingly being used by organisations to support the type of customer understanding and interdepartmental connectedness required to effectively execute a customer strategy.

Customer relationship management (CRM) is a combination of people, processes and technology that seeks to understand a company's customers. It is an integrated approach to managing relationships by focusing on customer retention and relationship development. CRM has evolved from advances in information technology and organizational changes in customer-centric processes. Companies that successfully implement CRM will reap the rewards in customer loyalty and long run profitability. However, successful implementation is elusive to many companies, mostly because they do not understand that CRM requires company-wide, cross-functional, customer-focused business process re-engineering. Although a large portion of CRM is technology, viewing CRM as a technology-only solution is likely to fail. Managing a successful CRM implementation requires an integrated and balanced approach to technology, process, and people (Injazz et al, 2003).

The marketing community has been more conscious of the need to manage customer relationships in the long term as well as prior to the first sale. The argument has been further strengthened by data on the low cost of better retention as compared with better acquisition (Blattberg and Deighton 1996, Filiatrault and Lapierre 1997) and the increasing profitability of customers the longer the relationship lasts (Reichheld 1996). CRM has come to represent this more balanced emphasis on continuing relationships rather than simply individual transactions.

While some suggest that it is a specialized collection of technological tools, others stress it is a set of business processes that focus on managing the customer experience, and still, others propose that it is best conceptualized as a comprehensive strategy for customer retention. Unfortunately, the ambiguity surrounding CRM's nature has also permeated the academic literature and, as a consequence, has generated research streams that address CRM from seemingly incongruent perspectives.

2. The concept of CRM

As a review of the literature is likely to reveal, numerous definitions of CRM have been proposed by marketing practitioners and scholars alike. While some of these conceptualizations are similar, there is definitely a lack of consensus as to the most appropriate way in which this emerging phenomenon should be defined.

CRM has been defined from different perspectives (Zablah et al., 2004):

1. as a process,
2. as a strategy,
3. as a philosophy,
4. as a capability
5. and/or as a technological tool.

Table 1 provides a description and representative conceptualization of each of the five major perspectives on CRM. Moreover, the table outlines implications for CRM success (i.e., a firm's ability to build profitable customer relationships) that become particularly salient when CRM is defined in terms of one of the individual perspectives.

There could be other views and functionalities of CRM. For example, according to one industry view, CRM may consist of:

- Helping an enterprise to enable its marketing departments to identify and target their best customers, manage marketing campaigns and generate quality leads for the sales team.
- Assisting the organization to improve telesales, account, and sales management by optimizing information shared by multiple employees, and streamlining existing processes (for example, taking orders using mobile devices)
- Allowing the formation of individualized relationships with customers, with the aim of improving customer satisfaction and maximizing profits; identifying the most profitable customers and providing them the highest level of service.
- Providing employees with the information and processes necessary to know their customers, understand and identify customer needs and effectively build relationships between the company, its customer base, and distribution partners.

3. Benefits of CRM

The following lists of desired CRM benefits were collected and summarized from an extensive survey of recent CRM studies (Keith et al., 2008):

1. improved ability to target profitable customers;
2. integrated offerings across channels;
3. improved sales force efficiency and effectiveness;

Perspective	Description	Implications for CRM success	Representative conceptualization
Process	Buyer – seller relationships develop over time and must evolve to perdure.	CRM success is contingent upon a firm’s ability to detect and respond to evolving customer needs and preferences.	[CRM is concerned with] the creation and leveraging of linkages and relationships with external marketplace entities, especially channels and end users.
Strategy	A customer’s lifetime value determines the amount and kinds of resources that a firm invests in a particular relationship.	CRM success requires that firms continually assess and prioritize customer relationships based on their relative lifetime profitability.	[CRM enables companies to] invest in the customers that are (potentially) valuable for the company, but also minimize their investments in nonvaluable customers
Philosophy	Customer retention (and hence profitability) is best achieved through a focus on relationship building and maintenance.	CRM success requires that firms be customer-centric and driven by an understanding of customers’ changing needs.	CRM is not a discrete project – it is a business philosophy aimed at achieving customer centricity for the company
Capability	Long-term, profitable relationships result only when firms are able to continuously adapt their behavior towards individual customers.	CRM success is contingent upon a firm’s possession of a set of tangible and intangible resources that afford it the flexibility to change its behavior towards individual customers on an ongoing basis.	[CRM] means being willing and able to change your behavior toward an individual customer based on what the customer tells you and what else you know about that customer.
Technology	Knowledge and interaction management technologies represent the key resources firms need to build long-term, profitable customer relationships.	CRM success is primarily driven by the functionality and user acceptance of the technology firms implement in an attempt to build customer knowledge and manage interactions.	CRM is the technology used to blend sales, marketing, and service information systems to build partnerships with customers.

Table 1. Dominant perspectives on CRM. (Zablah et al., 2004)

4. individualized marketing messages;
5. customized products and services;
6. improved customer service efficiency and effectiveness; and
7. improved pricing.

According to Kubil & Doku (2010) a number of benefits could be derived from or associated with building customer relations management. Harrison (2000:231) points out some as:

- It allows cross selling opportunities, leading to low customer expenditure over time. For many institutions, the attraction of building customer relationship is the promise of cross selling; selling additional products and services to existing customer base and that it is generally believed that longer term customers will buy more and if satisfied with the company and the company has what the customer wants, the customer will buy from the same financial services.
- Building relationship with customers stops competitors from knowing them. Harrison is of the view that retained and satisfied customers may be less susceptible to competitors appeal and indicates that a satisfied customer may demonstrate immunity to the pull of competition.
- Harrison maintains that sales, marketing and set up cost are amortised over a longer customer life time. Linked to this point is that associated with acquiring a new customer which incurs initial set up cost and can be recouped over time. The ratio of cost to retention is high: it is costing up to five times more to create a customer than to keep one. Customer economics generally improve over time, which is why it is important to take a lifetime value perspective which considers the potential life time income from customer relations to the cost attributed to the customer.

By understanding customers better, firms can provide higher levels of customer service and develop deeper customer relationships and as such CRM can be used to pin point high value customers, target them more effectively, cross sell the company's product and create offers tailored to specific customer requirement (Kotler et al., 2005).

CRM allows firms to develop a robust targeting and enquiry management processes and this help boost new businesses significantly. CRM improves customer retention and loyalty – customer stays longer, buys and buys more often, thus increasing their long term value to the business. Simns (2003) maintains that research has indicated that if a firm aligns the management of customers to their needs, it reduces attrition rate by 25% and in the long term helps the firm to spend less on recruiting new customers to sustain a steady volume of business while cost of sales is also reduced as existing customers are usually more responsive. Through CRM customers also develop a sense of familiarity and even a social relationship with their service providers which make it less likely to switch even if they learn about a competitor that might have better quality service, product or a lower price and in the long run the service provider becomes part of the customer social support system.

Donaldson and O'Toole (2002) highlight one of the benefits of CRM as its ability to identify individual customer's profitability and the identification of customer needs so as to tailor products to individual customer requirements to help retain customer longer. However the purpose of understanding profitability of customers is not to eliminate unprofitable

customers but to make them profitable as their circumstances changed and their needs are met (Fitzgibbon & White, 2004).

In spite of these benefits of CRM in building business value, most organizations have failed to mainstream the benefits of the concept into their activities to enable them develop closer relationship with customers (Kubil & Doku, 2010).

4. Managing CRM to mainstream the benefits

For firms to effectively practice CRM or be able to diagnose the root cause of failed initiatives, a clear under-standing of what the phenomenon entails is needed. Zablah et al. (2004) has taken that first step by proposing what is (hope-fully) an adequate, representative conceptualization of CRM and providing a brief description of the process. As a result, it is now possible to outline a basic framework that identifies the key steps towards CRM success. From a management perspective, it is important to mention that based on the proposed conceptualization, CRM success is defined hereafter as a firm's ability to efficiently build and sustain a profit-maximizing portfolio of customer relationships.

Fig. 1 illustrates the proposed framework for achieving CRM success and indicates that the first step towards this goal is specifying a relationship management strategy. Successful relationship management requires that firms prioritize relationships and allocate resources destined for relationship building and maintenance based on customers' value to the firm. Thus, a firm's relationship management strategy should reflect how it plans to allocate available resources when dealing with customers belonging to different priority levels (Zablah et al. 2004). In other words, the relationship management strategy should specify, exante, how a firm plans to build durable relationships with customers who (potentially) value different things and differ in terms of their profitability to the firm. For instance, a firm might divide its customer base (and classify prospects) into three tiers based on the amount of after-sales support that they require and on their apparent price sensitivity. After defining the different customer groups, the firm can then proceed to define the specific elements of the marketing mix as they pertain to individual customer groups. Hence, in this situation, tier one customers might warrant individualized attention from a key account manager, while tiers two and three customers might primarily be serviced through self-service technologies.

Moreover, it is also important to highlight that the objective of the relationship management strategy should be to maximize both the value that customers derive from their relationship with the firm as well as long-term corporate profitability. The goal, however, is not to devise a strategy that enables firms to form close, highly collaborative relationships with all customers. Rather, it is to articulate a strategy that enables firms to form mutually beneficial, durable relationships with their customers. For some, this relationship might be based on close collaboration or high levels of service. For others, it might be based on cost savings and no-frills service. The point is that the strategy should help the firm build a loyal, profit-maximizing customer base. Finally, it is worth mentioning that to construct a relationship management strategy, firms must have a profound understanding of the types of customers that they serve, what they value, and how they differ from each other and from other

customers who do not form part of their target market. Such an understanding is critical to the development of an effective relationship management strategy.

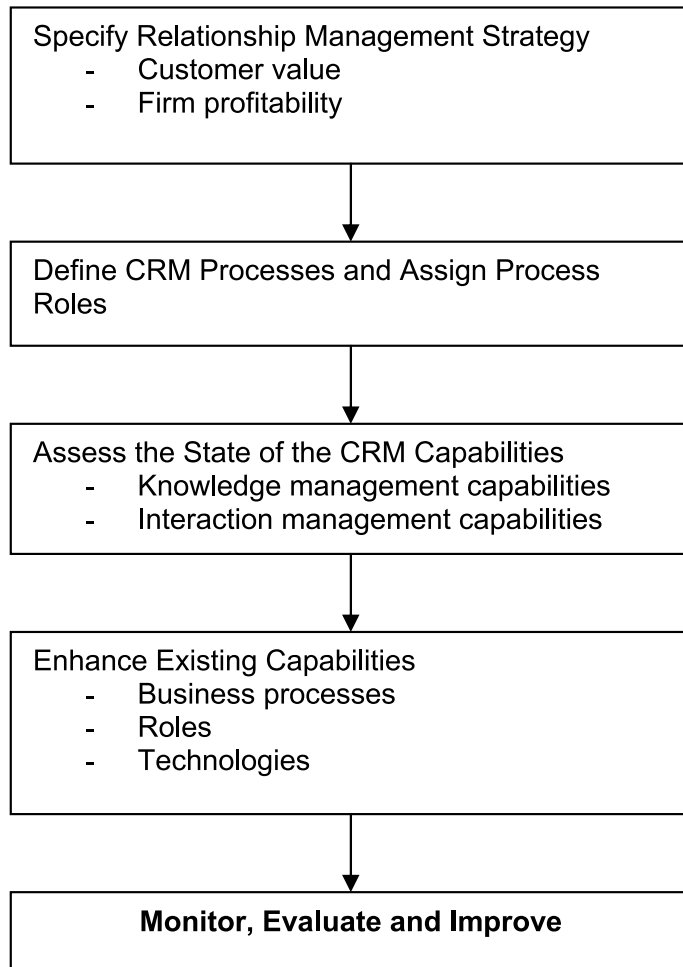


Fig. 1. A framework for achieving CRM success (Zablah et al. 2004)

Having specified a relationship management strategy, firms can proceed to define the relevant CRM processes and process roles. This includes providing a detailed mapping and description of the relevant processes (knowledge and interaction management) and subprocesses, as well as an allocation of responsibilities for process activities among individuals and groups. The objective here is to ensure that all CRM processes are well defined and that members of the organization have a clear understanding of what they are expected to do. Moreover, a specification of the processes and roles enables managers to specify interfunctional dynamics, including communication flows and coordination patterns.

Once the CRM processes have been defined and roles assigned, managers must assess the state of their CRM capabilities to ensure that they have the requisite resources to effectively execute the activities related to each of the CRM processes. In general, CRM capabilities refer to the mix of human, physical (including technological), and organizational (e.g., capital) resources that enable firms to execute the knowledge and interaction management processes. In other words, the management must decide whether the firm can execute the CRM processes – as they have been specified – given the firm's current mix of resources. Following the capability assessment, management can proceed to make enhancements as necessary. For instance, new technologies might have to be adopted and/or processes and process roles might need to be re-specified. The point is to ensure that the appropriate mix of resources is available to execute the CRM process. Upon the completion of this stage, all of the "pieces of the puzzle" needed to achieve CRM success should be in place.

Finally, the last step in the framework involves the continual monitoring, evaluation, and improvement of the process and individual subprocesses. The management's focus here should be on ensuring that the process is delivering the desired outcomes and finding new ways to enhance the productivity of the process. The following are some examples of appropriate measures that can be utilized to assess the firm's level of CRM success: (1) the relative efficiency with which resources destined for acquisition and retention efforts are deployed, (2) the quality of relationships in the customer portfolio, (3) the number of cross- and up-selling opportunities that are generated, and (4) the share of a customer's business that the firm is able to capture.

Aside from providing the foundations for a CRM success framework, there are several other issues that are of managerial importance. First, implicit in the definition of CRM as a process is the notion that customers derive value from building long-term relationships with their exchange partners. Thus, before embarking on a CRM initiative, managers must really consider if their customers are interested in being "managed." For instance, some customers might resent the fact that a supplier is trying to manage the relationship, and others simply might not see any benefits in forming a long-term relationship with a particular supplier (Zablah et al., 2004). That is, when considering CRM investments, the management needs to address the following question: What is in it for our customers? Careful consideration of this issue might help firms save substantial amounts of money on CRM ventures that are essentially doomed from the start.

A second key implication stemming from this effort is the idea that CRM success is highly dependent on a process management orientation. While the literature has stressed (Zablah et al. 2004) that CRM success cannot be achieved without customer orientation, it has failed to emphasize the importance of a process-oriented culture. More specifically, when attempting to build customer relationships, managers also need to focus on directing and coordinating the cross-functional activities that enable firms to build such relationships. By focusing on the processes themselves, managers can ensure that organizational resources will be effectively utilized to generate the desired outcome (i.e., profitable, long-term relationship).

Third, it was suggested that to effectively manage customer relationships, firms need to develop capabilities related to the knowledge and interaction management processes.

Judging by the reportedly high failure rate of CRM initiatives, it appears that these capabilities (which involve tangible and intangible resources) are hard to imitate and thus represent a potential source of competitive advantage. Consequently, in industries where competition is intense, firms can achieve superior performance if management focuses its efforts and resources on acquiring and fostering the development of such capabilities.

Finally, a profit-maximizing portfolio of customer relationships was identified as the desired output of the CRM process. This indicates that the customers belonging to this portfolio are likely to change over time and that the strategies used to relate to individual customers are also likely to change as the relationship progresses through the lifecycle. Consequently, managers should demonstrate a willingness not only to change their behaviors towards individual customers over time (e.g., decrease in request turnaround rate) but also to discontinue relationships with those customers who are no longer maximally profitable to the firm (Zablah et al. 2004).

5. The concept of customer retention in CRM

Customer retention is a challenge in nowadays organizations. Retained customers are generally more profitable than newly acquired customers. Based on the 2nd edition of Customer Relationship Management (Buttle, 2009), the major strategic purpose of CRM is to manage, for profit, a company's relationships with customers through three stages of the customer lifecycle: customer acquisition, customer retention and customer development. A customer retention strategy aims to keep a high proportion of valuable customers by reducing customer defections (churn), and a customer development strategy aims to increase the value of those retained customers to the company.

Customer retention is the maintenance of continuous trading relationships with customers over the long term. Customer retention is the mirror image of customer defection or churn. High retention is equivalent to low defection.

Companies should focus on retaining customers that contribute value (Buttle, 2009). Sometimes this will mean that the focus is not on retention of customers, *per se*, but on retention of share of wallet. In the banking industry, for example, it may be more important for companies to focus on managing the overall downward migration of customer spending than managing customer retention. Many customers simply change their buying behaviour rather than defect. Changes in buying behaviour may be responsible for greater changes in customer value than defection. One bank, for example, lost 3 percent of its total balances when 5 percent of checking account customers defected in a year, but lost 24 percent of its total balances when 35 percent of customers reduced the amounts deposited in their checking accounts. The need to manage migration, rather than defection, is particularly important when customers engage in portfolio purchasing by transacting with more than one supplier.

Improving customer retention is an important objective for many CRM implementations. Its definition and measurement need to be sensitive to the sales, profitability and value issues discussed previously. It is important to remember that the fundamental purpose of focusing CRM efforts on customer retention is to ensure that the company maintains relationships

with value-adding customers. It may not be beneficial to maintain relationships with all customers; some may be too costly to serve, others may be strategic switchers constantly in search of a better deal. These can be value-destroyers, not value-adders.

There is a strong economic argument in favour of customer retention. The argument goes as follows:

1. Increasing purchases as tenure grows: over time, customers come to know their suppliers. Providing the relationship is satisfactory, trust grows while risk and uncertainty are reduced. Therefore, customers commit more of their spending to those suppliers with whom they have a proven and satisfactory relationship. Also, because suppliers develop deeper customer intimacy over time, they can enjoy better yields from their cross-selling efforts.
2. Lower customer management costs over time: the relationship startup costs that are incurred when a customer is acquired can be quite high. It may take several years for enough profit to be earned from the relationship to recover those acquisition costs. For example, it can take six years to recover the costs of winning a new retail bank customer. In the B2B context in particular, ongoing relationship maintenance costs such as selling and service costs can be low relative to the costs of winning the account. Therefore, there is a high probability that the account will become more profitable on a period-by-period basis as tenure lengthens. These relationship maintenance costs may eventually be significantly reduced or even eliminated as the parties become closer over time. In the B2B context, once automated processes are in place, transaction costs are effectively eliminated. Portals largely transfer account service costs to the customer. In the B2C context, especially in retailing, the assertion that acquisition costs generally exceed retention costs is hard to prove. This is in part because it is very difficult to isolate and measure customer acquisition costs.
3. Customer referrals: customers who willingly commit more of their purchases to a preferred supplier are generally more satisfied than customers who do not. They are therefore more likely to utter positive word-of-mouth and influence the beliefs, feelings and behaviours of others. Research shows that customers who are frequent buyers are heavier referrers. For example, online clothing customers who have bought once refer three other people; after ten purchases they will have referred seven. In consumer electronics, the one-time customer refers four; the ten times customer refers. The referred customers spend about 50 to 75 percent of the referrer's spending over the first three years of their relationship. However, it is also likely that newly acquired customers, freshly enthused by their experience, would be powerful word-of-mouth advocates, perhaps more than longer-term customers who are more habituated.
4. Premium prices: customers who are satisfied in their relationship may reward their suppliers by paying higher prices. This is because they get their sense of value from more than price alone. Customers in an established relationship are also likely to be less responsive to price appeals offered by competitors.

These conditions mean that retained customers are generally more profitable than newly acquired customers. Drawing from their consulting experience, Dawkins and Reichheld report that a 5 percent increase in customer retention rate leads to an increase in the net present value of customers by between 25 and 95 percent across a wide range of industries,

including credit cards, insurance brokerage, automobile services and office building management. In short, customer retention drives up customer lifetime value.

In regards to which customers to retain, according to Buttle (2009), it should be the customers who have greatest strategic value to your company are prime candidates for your retention efforts. These are the customers we defined as having high lifetime value or who are otherwise strategically significant as high volume customers, benchmarks, inspirations or door openers. The cost of customer retention may be considerable. The most valued customers are also likely to be very attractive to competitors. If the costs of retaining customers become too great then they might lose their status as strategically significant. The level of commitment between customers and the company will figure in the decision about which customers to retain. If the customer is highly committed, they will be impervious to the appeals of competitors, and you will not need to invest so much in their retention.

However, if you have highly significant customers who are not committed, you may want to invest considerable sums in their retention. Some companies prefer to focus their retention efforts on their recently acquired customers. They often have greater future lifetime value potential than longer tenure customers. There is some evidence that retention rates rise over time, so if defections can be prevented in the early stages of a relationship, there will be a pay-off in future revenue streams. A further justification for focusing on recently acquired customers comes from research into service failures. When customers experience service failure, they may be more forgiving if they have a history of good service with the service provider. In other words, customers who have been recently acquired and let down are more likely to defect or reduce their spending than customers who have a satisfactory history with the supplier.

Retention efforts where there is portfolio purchasing can be very difficult. Should effort be directed at retaining the high-share customer with whom you have a profitable relationship, the medium-share customer from whom you might lose additional share to competitors or the low-share customer from whom there is considerable lifetime value potential? The answer will depend on the current value of the customer, the potential for growing that value, and the cost of maintaining and developing the relationship (Buttle, 2009).

6. Conclusions

The data maintaining and exchanging processes need to be supported by a CRM system, comprising CRM functionality. The Country Information System, through the CRM software facilitates collection and analysis of stakeholders' data, which results in more effectively managed relations and communication between the ECDC and them. Consequently, the connection between Microsoft CRM functionality and country information gives a complete view on how a CRM system can be used.

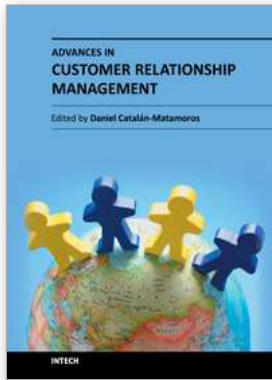
The development of the Country Information System improves the exchange and dissemination of relevant good quality information, and ensures accessibility to the information derived from the system, in particular through networking and partnership.

Countries increasingly look at the communicable diseases inventory as an effective, efficient and sustainable approach to improve national capacities. In order to assess existing national CD systems, it is essential to constantly compare and review existing strategies and models in the rest of the EU countries. It will allow countries to identify challenges and constraints, as well as lessons learnt to consolidate achievements.

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Customer relationship management (CRM) strategies have become increasingly important worldwide due to changes in expectations from customers as well as changes in the nature of markets. This book puts forth a conceptualization that attempts to not only outline CRM's domain but also to reconcile the divergent perspectives found in the academic and popular literature. Readers can see through measurable data-containing examples how the theory is applied with great success by various real-life examples. This book presents innovative proven methods for determining whether a CRM strategy for changing the way a company provides service (by adding new technology, processes, and procedures) will realize the return on the investment projected. It could be a great help to CRM personnel, student, managers and any one that works directly or indirectly with customers.

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InTech Europe

University Campus STeP Ri
Slavka Krautzeka 83/A
51000 Rijeka, Croatia
Phone: +385 (51) 770 447
Fax: +385 (51) 686 166
www.intechopen.com

InTech China

Unit 405, Office Block, Hotel Equatorial Shanghai
No.65, Yan An Road (West), Shanghai, 200040, China
中国上海市延安西路65号上海国际贵都大饭店办公楼405单元
Phone: +86-21-62489820
Fax: +86-21-62489821

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