THINK INDIA (Quarterly Journal)

ISSN: 0971-1260
Vol-22-Issue-3-July-September-2019

"The Evolving Paradigms Of Customer Relationship Management - -*A Review Based paper*"

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Abstract :

This papers focusses on the purpose of bringing out the working & implementation issues in CRM . The paper takes into account fundamental concerns of CRM including gathering customer information for devising marketing strategies, offering customer enhanced satisfaction through delivering customised offers & moving on to achieving long term relationships with customers assuring life time value benefits. However, the paper also examines pitfalls in the form of customer perspectives of 'fair' , 'trust' and 'credibility'. The concluding part highlights challenges posed in the event of enhanced customer information availability over the social media and the marketers dilemma to offer customisation & yet be 'fair'.

Objective *This paper examines fundamental CRM issues like examining the concept of ' value' to a customer and how accumulating customer information facilitates developing a unique customised offering thereby satisfying the premise of customer delight through the aspect of uniqueness. Further, the paper moves on to dwell upon issues associated with customer privacy and data sharing & its linkage & overlap with what might be manifested as customer exploitation. An added dimension under study is the paradox of offering uniqueness to each customer while balancing the paradigm of fairness & equality amongst customers. The one-to - one concept which forms the very foundation of the customer relationship ideology is challenged by the challenges of being unfair and unjust on customers parameters.*

The attempt is to understand then what really leads to customers satiety & delight in order to maintain long term relationships. The paper puts fourth postulates around each of the above issues.

Keywords :

Customer relationship management, Advances, Customer Life Time Value , Pitfalls, Futures, Fairness

1. Introduction

This paper intends to examine and review at length and the existing literature on Customer Relationship Management and by way of that , attempt to bring forth the successes & failures of CRM. More specifically , it is focussed on identifying failures in CRM and its implementation . Finally it attempts to evaluate one to one customer treatment and handling pertaining to agenda like fairness & credibility in delivery.

The paper begins with a through discussion on the present scenario & how it has evolved over the years and as a future direction offers gaps & topics to be researched upon.

1.1 The sequential steps taken up in the paper move from :

- Understanding the key elements of successful CRM implementation
- Improvements in CRM
- The changing role of the new age customer
- Elements of customer -company relationship
- Exploitation-Relationship paradox
- Future direction of CRM implementation

Let us try to understand each element at length

2. **Understanding the key elements of successful CRM implementation**

Traditional marketing focussed on the myopic approach by focussing more on the procession oriented strategies thereby trying to cut costs and gain market leadership by way of the lowest price offering. Over the years however, research suggests that the became redundant and non sustainable because low cost operational techniques

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could be replicated and list the competitive advantage. There was a need for identifying alternate means and approaches to sustain and this came in the form of relationship building with customers. The key driver being replacing the transaction based short lived approach to a more sustainable , relationship centric approach. (Gummesson, 1999; Gro¨nroos, 1994; Morgan and Hunt, 1994; Peppers et al., 1999; Boulding et al., 2005; Frow and Payne, 2009; Bull and Adam, 2011).

Even if a business has its focus low price, operational efficiency and product innovation , their has to be a clear customer in place . Customer centrism makes it a business in true sense (Treacy and Wiersema , 1995)

Businesses today need to be defined by way of ongoing relationship with their customers . The customer has to be the starting point to all operationalising and delivery, the core . (Webster, 1992; Peppers and Rogers, 2004; Payne and Frow, 2005; Vargo, 2009). Further the relationship needs to be based on on a continuous dialogue, quality of products & services in offering , innovativeness .

This makes the relationship not only unique and exclusive bringing in a dimension of inimitability thereby making the association sustainable & enhance longevity, in terms of the competitive advantage developed (Gro¨nroos, 1996; Payne and Frow, 2006).

Focussing on the key elements of CRM implementation , the perspective shifts to the approaches in drawing customer loyalty. The paradigm shift from short term goals interns of achieving sales volumes, to larger long term goals achieved by way of longevity of associations and engaging customers on an ongoing basis , has brought forth the newer element of being able to identify individual customer need. This adds on to the firm yet another advantage in the form of enabling 'customisation'(Payne et al., 2009; Peppers and Roger, 2010). Customisation and offering individually designed products and services catering to specific user needs facilitates the evolving of a differential marketing strategy. The next stem to enhancing one to one relationships.

The researches in CRM suggest escalating from the level of the basic offering in terms of the 4P's which for undoubtedly remain the foundation tools to attract & retain customers. The newer add on's could come in the form of RMI- Relationship Marketing Instruments . In a wider sense, these could fall under the categorisation of CRM activities (Bhattacharya and Bolton, 2000; De Wulf and Iacobucci, 2001)& CRM offerings (Nguyen and Simkin, 2009). These could be delivered to the customer by way of multiple forms like customer loyalty bonuses, quality programmes, specially evolved value offers . Also they could extend & involve the use of social media in the form of blogs & net workingg websites targeted at increasing the seller buyer interface & strengtheng the association (Lo et al., 2007; Greenberg, 2009; Peppers and Rogers, 2010; Kaplan and Haenlein, 2010; Nguyen, 2011).

Identifying arenas for enhanced engagement & maintaining long term associations with customers has yielded more returns to firms as against immediate transaction based marketing approaches (Morgan and Hunt, 1994; Jayachandran et al., 2005). Studies have proven that the cost of acquiring a new customer vs. the cost of retaining an existing customer is over 2 to 20 times (Goodman et al., 2000, p. 1). CRM for sure then makes a profitable tool for marketers by identifying customer needs , satisfying them & bringing in loyalty (Thomas and Sullivan, 2005).

Studies go on to support that customer retention is not only less expensive (Reichheld and Teal ,1996) but is also contingent upon new customer acquiring and is more profitable (Gummesson, 1987; Gro¨nroos, 1994; Hollensen, 2003; Payne and Frow, 2006; Frow and Payne, 2009).

Customer loyalty, effort to retain customers rather than trying to recruit new customers to replace the customers that have moved on offers a continuous & regular flow of sales which leads to larger profitability (Dibb and Meadows, 2004).

Based on the above discussion , the paper now moves on to creating postulates to successful implementation.

The first postulate (P1) suggesting that the aim of all CRM is to create a mutually symbiotic association to customers & firms alike. The focus needs to be to maintain ongoing customer interaction leading to discovery of individual specific needs and satiating the same. This leads to the much needed balanced win -win situation of a satisfied & loyal customer & continues steam of return coming to the firm .

However while longevity of associations remains the integral element , maintaining the same and sustaining relations could be easier said than done. While a firm may be practising the best of its customer centric philosophy , there is always an ongoing threat posed by competitors seeking the same target group. The attempts of competitors whether by way of lower prices or other incentives may make customers move away (Peppers and Rogers, 2004).

Added to the above is the fact that in todays day & age markets persist in a liberalised a far more competitive environment open to intense completion both in-terms of domestic market as well as the international players. The competitiveness evokes the need to be competitively aggressive yet ethically & socially correct. Further the advancements in technology & research have enhanced the possibility of engagement by way of diverse networking tools then be it blogging on a firm website or re-marketing or micro site facilitating of preferred products & services. The need of the hour is to be moving from product orientation to enhanced service orientation as the critical differentiator. Also there has to be an enhanced dependence on being information oriented for the niche group of customers a firm is choosing as its

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target. The customer today is aware & exposed and as such more demanding & ever evolving in-terms of not only quality desired but also by way of buying preferences & patterns (Gro ̈nroos, 1994; Buttle, 1996; Gummesson, 2002; Wilson et al., 2002; Peppers and Rogers, 2010; Ernst et al., 2011).

The current scenario thereby presents the increased focus on interactive & individual specific CRM (Peppers and Rogers, 2004; Payne and Frow, 2005; Boulding et al., 2005; Harridge-March and Quinton, 2009).

The technology has to be involved and adapted as such to support the CRM function . The adaptation & successful implementation of CRM in an organisations largely becomes technology driven (Nguyen and Simkin, 2011).

3. **Improvements in CRM**

The competitiveness amongst marketers has increased manifold and the adoption of technology to support immediate and uniquely addressed communication has further aggravated the completion. The individually directed communication whether by way of textual delivery in the form of a personalised email or comment or by way of pickets and vides over social media have estranged the landscape due to quicker and customised customer connect (Greenberg, 2009; Quinton and Harridge-March, 2010).

Also not only can the interaction be immediate & unique, an added dimension is the parallel storage of information in the form of a individualised & segregated customer data base. this facilitates timely information retrieval to track customer preferences and offer customised solutions enhancing customer satisfaction & delight. While this makes life smoother to a customer, it adds to the multi level challenges to the marketer.

Involvement of technology improves the quality of marketing which definitely forms the major objective of adapting CRM (Lehmann, 2004; Rust et al., 2004; Krasnikov et al., 2009). Advancements in technology and its intervention in CRM have helped evolve newer applications like involving tools to identify the ‘right’ customer for business , Cao and Gruca (2005), identifying pricing scheme s with changing customer dynamics ,Lewis (2005) and developing decision support systems to help auto generate customer communication suited to customer location & shopping patterns ,Thomas and Sullivan (2005).

Noteworthy are advancements in technology which have enhanced in-depth understanding of consumer behaviour through brain scanning or physical scanners that monitor customers movement & shopping patterns for future reference.

While technology is evolving , customers also are becoming more demanding . Awareness and exposure have led the customer to have better clarity and conviction to what they want and the way they want it (Peppers and Rogers 2010). Specifications are defined and put in place and expectations set accordingly. The customer expects automation & perfection in delivery . Flawless service is the benchmark and this manifests manifold the need to have accurate customer information in order to satiate & add the delight for extended customer -firm relationship.

Attempts in the direction of building relationships by knowing all and retrieving all as and when required is the key to successful linkage establishment and long term profitability. CRM therefore provides by its mechanics and implementation , a clear linkage between marketing , customer services & quality schemes (Christopher et al., 1991; Boulding et al., 2005). Knowledge of this relationship is the pivotal factor for CRM success (Payne and Frow, 2006; Lusch et al., 2010; Galitsky and De la Rosa, 2011).

These learning relationships once established and subsequently groomed offer many benefits to the firm which cover not only repeat purchases , referrals , publicity& loyalty but also move ape to the level of Cross selling & Up-selling and increased profitability coming out of the CLTV (Customer Lifetime Value) calculation (Zeithaml and Bitner, 1996; Bowen and Shoemaker, 1998; Payne and Frow, 2005; Lusch et al., 2010).

Thereby the next postulate P2 can safely be arrived at:

“ The advancement in technology have led to the discovery of newer advanced ways of managing customer connect & information which aids offering customised individualised packages . The underlying elements then to success are - interaction , learning & evolving based on customer discovery & needs.”

4. **The changing role of the new age customer**

While customer has always been the focus of a forms products strategy , the core driver to profitability, not mush has been done by firm owners in the past to involve active customer engagement into product or services design related research. It is only very recently that thee has been a sea change in the firms customer driven perspective(Gummesson, 2002; Peppers and Rogers, 2010).

Historically , the majority of the firms have maintained a production centre approach based on more productive assembly lines thereby enabling low cost and in turn lower priced produce. The sole tool employed for differentiation and setting a class apart image being resorted to was ‘Branding’. However , branding when used to create familiarity & build trust and loyalty as against a substitute to nurturing customer relationship came out to be an expensive proposition (Fournier, 1998; Peppers and Rogers, 2004; Veloutsou, 2009).

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As expensive as it was was, branding for sure had the advantage of moving through brand awareness thereby leading on to brand loyalty. Brand consumers would stick on and remain loyal as long as they got their preferred brand. The sanctity of the brand , manufacturers or retailers remained whether bought from whatever channel (Peppers and Rogers, 2010). Brands continued offering stiff barriers for newer players to enter into the customers choice set and firms as such focussed on building stronger brands to be reckoned with.

With changing times however, the customers have come to be a more fragmented mass with higher demands & more expectations (Peppers and Rogers, 2004; Payne and Frow, 2005; Harker and Egan, 2006). With the changed and escalated demand set, while the traditional marketing mix remains as the basic support framework , there is an added arena of relationship building and the need to create cross-functional focus on marketing . Enhanced roles with larger engagement & involvement (Christopher et al., 1991; Boulding et al., 2005).

Firms today have adapted a two way brand creation strtegy , delivering on the basis of customer interaction. The continuous and ongoing customer interaction enables the firm to constantly monitor the need based demands and offer to the customer his specific choice thereby enhancing faith & loyalty (Gummesson, 1987; Gro ̈nroos, 1991; Peppers and Rogers, 2004; Payne and Frow, 2005, 2006; Veloutsou, 2009).

The emergence of the concepts of one-to-one marketing (Peppers and Rogers 1993) and mass customisation (Pine 1993) have endorsed the concept of mass customisation. Ever since trying to gather individual customer data and work upon it for retaining customers and higher profitability has come to stay. The firms today believe in a learning based relationship with the customer which is ever evolving.

Based on the above discussion , we arrive at the next postulate P3:

As increased customer engagement & interaction has gained impetus due to active CRM adoption, the customer has acquired a new role of moving to an integrated partner rather than just a buyer for the firm. Learning based and evolving customer firm relationships are now the benchmarks for profitability.

5. **CRM conceptualisation:**

While literature and researches have contributed a great deal to the the multiple meanings of CRM ,there remains an ambiguity over its clear conceptualisation (Payne and Frow, 2005) and segregation from Relationship Marketing, its predecessor. This lack of clarity of concept & constituents makes CRM adoption a problem (Reinartz et al., 2004; Harker and Egan, 2006; Frow and Payne, 2009).

Relationship Marketing , RM and CRM have had multiple area overlaps with no universally accepted definitions and this has led to the dilemma in conceptual clarity (Sin et al., 2005). Further Barnes and Howlet (1998) add on on the divide between RM approaches as defined by academics vis-a-vis the practitioners. Harker (1999) puts together some 26 definitions of RM and Gummesson (1999) establishes 30 types of relationships at 4 levels.

In sync with the discussion the conceptualisation of CRM is embodied is contingent with the level at which it is adopted in the organisation and also the researchers perspective on its correct level of implementation (Reinartz et al., 2004). The confusion then on conceptualisation & stream lining of concept becomes pronounced. Multiple researchers have diverse approaches and this multi-faceted nature owing to the same has brought CRM to be looked at as flexible and adaptive .

While CRM & RM appear to be synonymous in approach , there are some key differences which need to be understood :

- While RM is more strategic in nature, CRM has more of tactical orientation and implementation (Ryals and Payne, 2001; Zablah et al., 2003).

- CRM by its approach is more managerial, the intent being to draw customers and hold on to them for longevity leading to lifetime returns. RM on the contrary is more behavioural and based on human elements of credibility,empathy & mutual bonding (Morgan and Hunt, 1994; Yau et al., 2000).

- CRM is exclusively customer driven , it focusses on identifying and working around key customers (Tuominen et al., 2004; Lewis, 2005; Galitsky and De la Rosa, 2011) while RM has a more extensive focus including all stakeholders then be it suppliers or employees or customers or even the government (Morgan and Hunt, 1994; Sin et al., 2005).

Researchers (Srivastava et al., 1998; Payne, 2001; Plakoyiannaki and Tzokas, 2000, 2002; Grabner-Kraeuter and Moedritscher, 2002; Hart et al., 2003) have put together the need to define CRM as a holistic approach putting together market orientation with information communication technology. Boulding et al. (2005) diverges from CRM as being only the concept of customer focus and rather places it as a concept of integration of relationships and systems put together to collect and analyse customer data the timely retrieval & processing of which will help the capabilities & network of the firm thereby lading to higher customer value. Piercy (2009), Fan and Ku (2010) and Ernst et al. (2011) support the study.

Palmer (1995), classifies CRM into three aspects comprising of tactical, strategic & philosophical perspectives. It has also come to be know as a process, a tech-

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nology based tool & a capability used for strategic advantage Zablah et al. (2003).

Much accepted view is put forth by Peppers and Rogers (2004) by way of broadly dividing CRM into a framework of 2 key areas: Operational & Analytical. While operational focussed on IT related processes impacting the day to day implementation of concepts, Analytical propagates the larger perspective of using customer relationships as the backbone to dwell upon and build the firms competitive strategies incorporating elements of measuring culture, value base and accordingly suggesting organisational changes.

CRM as per Reinartz et al. (2004) comprises of three stages, initiation of a relationship, maintaining the same & finally the termination of the relationship.

Arriving then at the next postulate P4:

CRM may be understood & conceptualised based on the level of implementation. A universal view on the same is difficult to establish on account of multiple contrasting versions. Each firm thereby has to comprehend it and apply as per their unique ned based set.

6. Elements of customer -company relationship

For CRM to be effective, a good relationship between company & customer are integral (Boulding et al., 2005; Frow and Payne, 2009). The customer -firm bond is comparable to that as would be in a personal relationship. It has to be mutually rewarding and fetching greater returns for both parties for the bond to sustain and flourish (Kumar et al., 1995a; Britton and Rose, 2004). There however remains some ambiguity on how and why good CRM bonds persist. Researches have put together 4 pillars /elements for a lasting bond:

- **Trust & Commitment**
- **Customer satisfaction**
- **Symmetry & dependence**
- **Fairness**

6.1 Trust & Commitment

A feeling or a sense of security which rests on the premise that there are positive intentions and welfare underlying a transaction as against taking undue advantage of the other party (Moorman et al., 1992; Morgan and Hunt, 1994). Trust thereby constitutes an important element of commitment and draws a linkage with satisfaction & loyalty (Morgan and Hunt, 1994; Ballester and Aleman, 2001).

Relevance then of trust is exhibited in the form of:

1. Enhanced co-operation amongst the relationship parties (Dwyer et al., 1987; Moorman et al., 1992; Morgan and Hunt, 1994).

2. Larger Commitment on account of increased trustworthiness & openness to personal data (Morgan and Hunt, 1994; Selnes, 1998).

3. Longevity of association based on arriving as mutual rewarding goals surpassing individual agendas (Morgan and Hunt, 1994; Ballester and Aleman, 2001).

4. Improved Qulaity of relationships as there is no hostility and even disputes can be handled amicably in an atmosphere of mutual regard & understanding (Morgan and Hunt, 1994; Selnes, 1998; Michell et al., 1998; Britton and Rose, 2004).

6.2 Customer Satisfaction

There exists a close connection between satisfaction & customer loyalty (De Wulf and Iacobucci, 2001; Zins, 2001; Verhoef, 2003). While customers high on satisfaction gradient tend to remain loyal, those that are low on the same , have a higher chance of moving away. As per Zeithaml et al., 1996; Gustafsson et al., 2005, in the context of the services sector, customer satisfaction can be treated as equivalent to overall evaluation of the service quality delivered. Thereby firms seek to measure the degree of customer satisfaction as a way to measure the overall customer relationship quotient.

Yet another connect exist between customer satisfaction and the longevity of association. A parallel was drawn in the telecommunication sector between duration of the customer firm relationship & overall customer satisfaction in the same sector Bolton and Lemon (1999). The longevity os the the relationship is predominantly based upon customers subjective assessment of the value the relationship offers which further depend on perceptions the customer can relate to in terms of past experiences (Britton and Rose, 2004).

6.3 Symmetry & dependence

While dependency for a while creates a relationship, it may not evolve into a lasting lasting one since it is tough to maintain. It plays a role in building a relationship but may not be able to maintain one over time.

The stronger bond develops a prospers where the reaction exhibits, ‘relationship symmetry’ i.e. the mutual dependence exists because both partners balance each other in terms of power, information and stake. This equivalence in mutual hold voters relationships which span over

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longer time frames and are stronger as they are mutually rewarding. In a relationship tweaked towards one end on the other hand, there is a high possibility of seeking advantages which would creates a dent and damage the association. Adams' , 1965, supports the same by way of proposing the 'theory of equity' which propagates that interpersonal relationships prosper only when the allocation of resources is just & equitable.

6.4 **Fairness**

Studies indicate a clear tilt of relationship quality & longevity over the perceptual fairness in a relationship (Kumar et al., 1995b). It therefore becomes imperative to adopt processes which are perceived as fair for the relationship . Two different categories of fairness have been put under study.

6.4.1Distributive: Measuring at the relationship outcomes on the basis of weighing relationship rewards vis-a-vis the obligations involved.

6.4.2Procedural: Assessing the fairness in process delivery & conduct

As such while the distributive approach is more outcome /end result based, procedural is more process /behaviour based (Thibaut and Walker, 1975).

Procedural approach because of its ongoing nature has a stronger impact on the commitment in a relationship and as such constitutes the basis for a stronger & more profitable relationship thereby accounting to higher quality for better CRM (Britton and Rose, 2004).

Understanding elements underlying the fairness , trustworthy & rewarding sustainable relationship leads to the next postulate:

P5 Well maintained buyer -seller relationships rest upon the solid foundations of mutual trust, dependence, symmetry & fairness. The end goal of such relationships being mutually rewarding interactions & accomplishments , they have to rest upon mutual parity & transparency in conduct & spirit.

7. **Data Handling**

(Privacy & Confidentiality)

While earlier studies hint at maintaining a customer -firm parity relationship with equal value trade offs to both, Boulding et al. (2005) differs and observes that extensive research on CRM may be more driving more value for the firm & less for the customer.

The intent of the firm is clearly to derive more information from the customer and modify its practices accordingly. But if this was known to the customer, he may deliberately exhibit altered behaviour (Wright, 1986; Lewis, 2005) thereby leaving the firm at a lesser advantage. The customer may also attempt to selectively share information keeping it partially discreet as per his call or may even get into data distortion. The firm as such needs to be proactive on handling these risks especially in case of customers choosing to not maintain transparency in sharing (Boulding et al., 2005; Nguyen, 2011).

A firm relies highly on customer information and as such the ongoing interaction between the firm and its customers becomes imperative. Also while attempting to interact the firm must remain sensitised to the fact that customers may or may not like to share all that the firm expects. For e.g., while it may acceptable to a customer ordering a sandwich to express his choices of sauces and breads and add-ons, he may not like to talk about his demographics and financial status etc. . This intact may be a deterrent for me to go ahead with the transaction initiated. clearly the customer did not see the 'What is in it for me?' i.e. the value of sharing this information to him.

As such the customer may not always be assumed to be proactive and open to shard the required information ,more so, if the firm has earned for itself an image of one engaging in huge profits (Campbell, 1999, 2007). Wright's, 1986, theory of Schemer's Schema supports the same when it propagates that customers manipulate their reaction & behaviour based on their experiences in firm interactions. The steep incline in instances of mistrust & deceptions in marketing & CRM schemes validates the same (Heath and Heath, 2008; Nguyen and Simkin, 2011).

In todays day and age, social networking sites and online public forums have provided multiple easy access forums for customers to express their concerns and experiences. Any act of dubious credibly by the firm can invite immediate posting of negative thoughts and thereby reducing the value of CRM the firm is trying to achieve. Ongoing use of Spyware to track customer shopping behaviour and digging put shopping histories & cookies for products searched and sought have increased customer instances of distrust and enhanced need for privacy.

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Customers have become increasingly conscious of how the information shared by them would by used and so a little hesitant especially if the firm is oblivious to customer concerns . In the event of a customer become doubtful of how the information shred will be used, may try to distort , manipulate or even conceal the correct information. CRM activities may be inferred as intrusion of privacy and so the purpose & objectives of gathering the same might be defeated. On the contrary it may lead to dissatisfaction and decreased trust which is damaging for the firm (Deighton, 2005).

It must therefore be understood that customer privacy and data confidentiality must be maintained and mores customer credibility earned in terms of correct and fair data handling and usage (Boulding et al., 2005).

Value creation over the long term can only be exuded through excessing privacy regulations and respecting customer confidentiality , thereby leading to the next **postulate , P6**: Data collection by firms for CRM must be carefully monitored & tracked and customer privacy must be exercised and noms propagated. Excessive and uncontrolled use of data may lead to future damaging effect s in terms of loss of customer credibility and also inviting hostilities on account of regulation violation.

8. Intra Customer Relationship Paradox

With the CRM philosophy of knowing more about the customers and develop individually scenic and customised offerings, marketers today have arrived at a paradox stemming out of being ignorant to customer vs customer discrimination , Nguyen (2011). While this policy of favouring a few customers in terms of offering specially designed offers & promotions has the benefit of developing and moving on with this group as a part of larger loyalty customers with assured returns and also the added advantages of cross selling & up-selling, what emerges as the ‘Dark side of CRM’ (Nguyen, 2011; Nguyen and Simkin, 2011) is the paradox as being bracketed as unfair & unjust be the customer groups left out by the firms. The not ‘chosen’ ones. While one group may offer the possibility of long term associations, the remaining may be hostile , thats the emerging CRM paradox.

CRM as its core ideology maintains the differential treatment of customers owing to differently arousing needs and set of satisfiers and delight elements. This at its conceptual level seems most appropriate , however at its implementation raises issues as customers feel the pinch of disparities and biases towards a few who others are ignored and on a holistic perspective, is damaging for the image of the firm. Boulding et al. (2005) firmly believes that the what leads to customer trust & credibility is fairness in approach and customer may be inclined to continue a long term relationship with a firm only if he perceives fairness and equality

Feinberg et al. (2002, p. 277) states it as:

Few things stir up a consumer revolt quicker than the notion that someone is getting a better deal. That’s a lesson Amazon.com has just learned [. . .] Amazon was recently revealed to be selling the same DVD movies for different prices to different customers.

While the CRM rests its foundation on the principle that each each individual customer must be treated a different and unique and so offered product & service mix which might even extend to promotion & prices, the treatment surely does create a rift and unrest on account of biases & partial approach. There are however few examples of customer satiety even when treated differentially. Reitz (2005) has cited an situation where customers were staffed even when different treated on the same airline. His observation is that customers have their own criterion of classifying between the ‘fair’ and the ‘unfair’ treatment from marketers.

Firms need to as such relate to and understand the the significance of observing & managing customers perspectives on fairness & trust. These two in place would lead to appropriate & complete information sharing basis which a marketer can draw his correct marketing plan. Incomplete , incorrect or distorted information more than being any good can actually damage the marketers strategy and lead to failures over period of time.

Based on the above, the next **postulate P7** can now be arrived at:

Trust , credibility & fairness in delivery remain as the pillars of successful CRM conceptualisation & implementation. The efforts of drawing unique, customer specific marketing plans may prove futile and back fire if perceived as being biased and unfair. The attempt of the marketer should then be to work on customer differential strategy but alongside , be able to justify its relevance and purpose and also offer equivalent compensation to all customer groups in order to maintain their satiety and to avoid undue discord.

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9. **Future direction of CRM implementation**

Researchers Peppers and Rogers (2010) have stated that too many marketers have gone into adapting CRM without getting into the spadework on it. They believe that CRM is all about training the staff to be polite & cordial and may be to the next dimension, develop predate based on the need of the customer (Peppers et al., 1999, p. 151).

CRM implementation though complex, is not totally dependent upon advanced analytics or high end technology (Boulding et al., 2005). On the contrary , researches prove that CRM till discovers its methodologies in traditional approaches of segmentation (Lewis, 2005; Thomas and Sullivan, 2005; Dibb and Simkin, 2009). Further , in a few scenarios, CRM focusses on minute activities like calculation of Customer Lifetime value, CLTV and its relevance and its impact on a firms performance & profitability (Ryals, 2005).

While CRM rests on individually customised offerings, the basic segmentation marketing approach still holds for firms, the variation in terms of CRM may however be in the form of escalating from simple demographics to a detailed study and analysis of observed behaviour (Cao and Gruca, 2005; Lewis, 2005; Ryals, 2005; Thomas and Sullivan, 2005; Boulding et al., 2005; Simkin, 2008).

The overlap and the deviation study in basic marketing & CRM implementation yields that the customer information is primarily looked upon to deliver value, Boulding et al. (2005). All researches collate on this, the degree of simplicity & complexity of data gathered is not as significant as is the fact that as long as the data was available, there was a noticeable difference. Essentially then, the main pillar of CRM implementation was information.

It can be safely concluded that using even the simplest of CRM practices could get reasonable benefits to a firm so far as it is used for value creation for both the firm & the customer (Fan and Ku, 2010). setting relationship building process in place, acquiring customer information and incorporating it for developing customer offering gave good mileage to firms in terms of improved performance Jayachandran et al. (2005).

CRM helps the firm to gather information which may be used for strategic decision making. Inputs like acquisition cost and comparing it with retention costs , the profitability derived from customer on the basis of the longevity of association, CLTV , buying behaviour etc yield the necessary inputs which enable the firm to draw a clear picture of customers expectations an as such put in them in a situation of devising better and more profitable marketing plans & CRM strategise. This goes in the larger interest of the firm as weighed against the short term interest of immediate shareholder profit.

CRM implementation largely depends upon its integration into the overall operations strategy of the firm (Piercy, 2009). It may however be noted that depending upon where & when CRM is implemented in firm, the activities might have different results (Jayachandran et al., 2005; Boulding et al., 2005).

In certain cases, prior information actually creates a rigidity to adapt and as such CRM has also known to be creating a negative impact and decreased the firms performance.

Such examples have been cited by Srinivasan and Moorman, 2005 where in e-retailing , prior experience decreases the level of CRM investment. As such , CRM is known to either way impact, positively or negatively on the retailers performance depending on where & when it is applied (Krasnikov et al., 2009).

Jayachandran et al. (2005)believe that as long as a firm can get a way to extract customer in formation and act upon it , smooth customer relationships are maintained. Thomas and Sullivan (2005) supported the same by way of showing how enterprise CRM enabled firm to acquire knowledge on customers and used it for better performance of the firm.

It may as such be concluded that while CRM applications & implementation might vary firm to firm , its core foundation remans gathering customer information & its correct processing thereon to deliver value to the firms & the customer (Boulding et al., 2005; Canhoto, 2009). This idea of a win win situation by way of value offering to both the firm & the customer should as such be the focus of marketers & resources aiming at acquiring , processing & using information.

An added dimension to information sharing has been the recent & extensive use of social networking websites. Blogging, website aggregators, FaceBook , Twitter etc, have increased customer interface . Reviews of peer groups and easy access to specific offers have brought changes in customers shopping behaviour & experience and as such CRM needs to undergo a change, Harridge-March and Quinton, 2009; Greenberg, 2009) . Offers like 'Black Friday', 'Deal of the Day', ' Hourly Deals' et all have been capitalising on market shares & customer experience sharing of these on social meds, the viral buzz is enhancing their supremacy over other websites. As such , CRM has to dwell upon a way to tackle this

ISSN: 0971-1260
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information reaching to its customer y=through reviews which are probably the strongest referral group. The web generated & dispersed content is easy to share and help in improving or dampening a firms reputation in no time (Greenberg, 2009; Kaplan and Haenlein, 2010).

The ambiguity caused by the same is huge but their is certainly no denying the fact that social media being a integral part of the new age customers behaviour is here to stay. Basis which comes down the next adaptive postulate P8:

While CRM and relationships dwelling through it should be the utmost priority of a marketer, what can not be ignored is the fact that technological advancements , viral marketing would reach the customer far and wide.

The emerging paradigm then would be to rest on the foundations of fairness & trust and to be proactive and adaptable to the world & buzz around simultaneously. The use of CRM has to be rational, fair & in the customers interest in order to maintain long term productive & mutually beneficial relationships.

10. Conclusion:

This research paper is a compilation of extensive reviews on multiple researches on CRM and basis the review it boils around the major issue if trying to create a mutually rewarding win win symbiotic relationship between the customers and the firms seeking to modify their marketing strategies basis the customers information shared & collated. While delivering value o the customer is the ultimate goals, the paper moves through various themes like what as per the customer is ‘Fair’ and unbiased. Further, the sensitive issue of maintaining customer privacy & confidentiality needs to be examined while using data shared. In the last section , another important aspect of technological advances and peer sharing of data through social websites has also been touched upon.

And this leads to the future direction of the paper. Studies on CRM in the digital age just focus on how to balance customer privacy & yet deliver value using customer information. Also , another key area would be how to offer customisation in the dawn of wide spread information & review exchange over social media websites. Bansal et al. (2005) hints at researches which would enable better understanding of highlighting what really drws the customer to the firm and what pushes him away. While current CRM practices are focussed on collecting data, with advancements & technology access, the focus needs to shift . dat would not be available through social media and the networks but the successful strategies would revolve around how to optimise data to offer customisation in the event of customers being well connected & interlinked. Newer sources of technology available for better customer understanding need to be continuously researched upon and CRM strategies adapted as per findings.

The challenge despite all for a marketer would be however, to use , adapt & be flexible to technology, to maintain customisation & deliver value beyond customer expectations for extended longevity of customer relationships & above all to offer uniqueness & yet remain fair.

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