Towards electronic Customer Relationship Management: An e-CRM Solutions Development Methodology

Ahmad jafarnejad, (Ph.D)

(Associate professor University of Tehran)

E-mail: jafarnjd@ut.ac.ir

Caro Loox (Ph.D)

(Professor, University of Tehran)

Asif Ali Monshi

(Ms. Graduat, d From Faculty of Management)

Abstract:

As the businesses get into fiercely competitive world, the importance of customer is felt more and more. Today organizations can't make it faraway without giving attention to their customer's needs. For this purpose organizations try out many concepts which can help them be leader in managing their customers. One such concept is the Customer Relationship Management (CRM). CRM has come a long way since its inception in business circles and its major change is felt in today's internet era. The internet has given rise to the e-CRM. The concept of e-CRM is to manage the customers through the Internet. In deploying CRM/e-CRM solutions, organizations don't tend to plan strategically and also don't have a proper methodology in place that will guide them in rolling out their customer initiatives at any stage of their CRM/e-CRM.

By Taking the above view into consideration, this article will try to define CRM in its real context, analyze the impacts of intent on it, evaluate the benefits and challenges developed by internet on customer scene. After this a positional matrix will be shown that will guide organizations to position themselves on their road towards e-CRM. A guiding methodology known as e-CRM solutions development methodology will be proposed, that will guide the organizations to go through a well-defined plan to ensure the success of their customer initiatives at any stage of the positional matrix.

Keywords:

Customer Relationship Management, electronic Customer Relationship Management, Internet, Strategy, Positional Matrix.

1. Introduction:

As more and more businesses realize the importance of customer, more attention is given to the issues related to customers, such as customer acquisition, customer retention and customer satisfaction. Customers are regarded one of the key assets of organization operating in today's internet-worked economy. Today's customers are more powerful in terms of bargaining power, selection, information and choice. Organizations spend billions of dollars on marketing and sales budgets to initiate various marketing campaigns and sales initiatives. Also those more and more prospective customers could be lured to become actual customers. Within no time organizations realize the need to manage the relationships with their customers and partners. This gave rise to the customer relationship management (CRM) paradigm which addresses the problem of managing customer relationships.

Customer Relationship Management (CRM) aims at developing sustainable, long-lasting affiliations between companies and customers. The main objective thus is to establish customer loyalty. Utilizing on an already existing relationship with a customer is less cost intensive than acquiring a new customer. Customer Relationship Management (CRM) is an organizational task involving all aspects of a company. Customer loyalty is the goal of CRM. Therefore, all activities of a company aiming at building customer loyalty should be a part of the CRM activities.

1. The relative and marked emergences of CRM as a business strategy has radically transformed the way organizations operate. Consequently, there has been a shift in business focus from transactional to relationship marketing where the customer is at the centre of all business activity with organizations now desperately trying to restructure their processes around the needs of their strategically significant customers. The cost of making a new customer is nearly 5 times that of retaining an existing one. No wonder then, that in today's world of decreasing margins, increasing competition and ever changing business environment, corporate success depends on an organization's ability to build and maintain loyal and valued customer relationships (Asif et.al, 2004). Before getting into the main topic of CRM

and e-CRM it is necessary to get an understanding of a "Relationship", "Customer Relationship Management (CRM)" and CRM's current State etc.

The followings try to give an understanding about these terms.

2. Customer Relationship Management

CRM is not a product, not even a suite of products, but a business philosophy that touches upon many independent parts of the organization (Magic software, 2000). To speed customer acquisition, increase customer satisfaction and retention, and the company profit, it is necessary to develop a customer centric business model linking back and front office around the three pillars that are Sales, Marketing and Services. To be usable, a CRM solution needs to be technically, integrated and therefore requires consistent shared customer repository to exchange data between all three areas and analytic capabilities to optimize customer value.

CRM has mainly three goals:

1. Achieve higher revenues per customer by knowing and serving your customers better.

2. Increase customer satisfaction and retention by integrating information from multiple channels stored in disparate systems.

3. Lower costs to acquire and service customers by using technology to automate, manage, and analyze processes and data.

Some, as Peppers and Rogers, sees CRM as the same as one-to-one marketing as both "establish relationship with customers on an individual basis, and then use the information gathered to treat different customers differently" (Peppers & Rogers). But as Lee (Lee et.al) reminds it, "one to one marketing focuses on the definition of customer relationship while CRM focuses on the management of the customer relationship".

CRM is larger than only the management of the relationship between the company and its customers. It encompasses the entire life -cycle from this relationship starting with the acquisition and selection of new customers, going through the sales process to end up with the customer support and filtering.
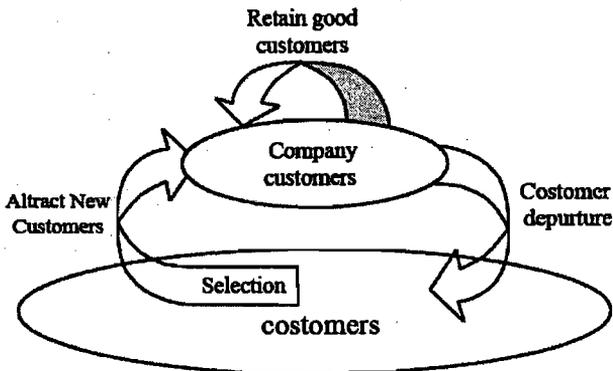
3. The Current State of CRM

In some ways, CRM has come a long way from the early ideas promoted so well in books such as The One to One Future (Peppers and Rogers, 1993). Today, most managers believe that CRM is fundamentally important to the future of their business. Companies are also investing heavily in technologies to understand and touch the customer so much ,so that many think that CRM is actually the implementation of technology. Yet technology investment is often fragmented often made without the strategic integration and alignment needed to deliver superior customer value.

Furthermore, most companies are not yet obtaining a good return on their CRM investment, and many customers report that they have yet to benefit from a meaningful relationship with their suppliers. Perhaps because of the tight link between CRM and technology, few companies have strategic plans for CRM. Could it be that the absence of a strategic plan is the single. most important reason that companies have yet to realize the promise of CRM? If your company is dissatisfied with the performance of its CRM investments, perhaps it is because CRM programs are independently justified in business cases without strategic integration. This seems to be one of the main reasons why companies have yet to secure sufficient yield from CRM.

Lack of integration has yielded a patchwork of programs that seem to be reasonable individually, but which, together, fail to add up to a real vision. If there are differences of opinion as to whether the company's CR\1 initiative is creating, a new mutual, enduring and competitively superior customer value, then it is quite possible that the implementation has been tactical

rather than strategic.

It is not surprising that this has occurred. After all, strategic planning for CRM is uncharted territory for many companies. What is surprising is that so few executives have moved to develop and implement a strategic plan for CR.M. The vice-president for strategy of a major technology company put it like this, "CRM for us is a program, a tactic. It is the implementation of strategy, not strategic in its own right." This view is by no means unique. The position like this is, bluntly, wrong. CRM is not a tactic. It is the business of the company as it could be. In this, CRM needs to be, fuelled by a vision and a strategy.

Anything less Means trying to develop a CRM plan by combining the various impacts of fragmented initiatives. Such a retroactive approach to planning might provide complete vision and perfect accuracy for today's environment. But the approach is all but useless in conceiving a future for the company and its customers. If a company is experiencing difficulty putting the CR1'vl jigsaw puzzle together, perhaps there is no strategic plan to move the company ahead, even though each CRM investment is well justified. And if there is a plan, the company might want to take a second look at the vision and the integration of objectives for the various CRM programs (Ian, 2001).

By having a look at the winning point, any customer initiative i.e having a clear vision and strategy about customers, it is clear that the strategic planning is a must ingredient for any customer initiative. But still today, many organizations give technology more importance than strategy. For any CRM strategy to be implemented technology is a must but it must be driven by the strategy. The next section highlights this issue by having a look on it.

4. Technology is not the only Solution

The level of CRM technique you choose, then, ought to depend on your company's strategy and its processes. Above all, one must not fell into the trap of buying an expensive high-tech CRM solution just because it's there. Consider the case of Mshow, a company that produces training and marketing programs via the Internet. The company invested $300,000 to equip its sales force with a "killer application" designed to boost their performance. In reality, however, the sales force never intended to use the software.

So Mshow pulled the application, spent more time figuring out what would help the sales force and installed a more suitable system. Customer

Relationship Management is, above all. :..about building a relationship with your most valuable customers. You need to know your customers well enough to determine what kind of relationship they want to have. Do they want an open relationship? Or would they prefer to be anonymous? If your customers wish to be left alone. don't make the mistake of pestering them with questions and offers of more goods or services.

They'll sense they're being manipulated rather than managed. Getting to know your customer doesn't necessarily mean investigation in the biggest and most powerful data gathering tools available. Build loyalty doesn't mean asking customers for their phone number every time they buy something from you. Good relationships and trust are built over time, with give and take on both sides, and not too much pressure. Technology won't create loyal customers CRM software can help increase customer loyalty in many ways. It can track customer defection and retention levels. It can tell you how satisfied your customers are. But in the end, technology is not the answer.

Therefore importance of having a well defined customer strategy must be taken into consideration when planning for any CRM initiative.

5. Importance of having Customer Strategy

Customer Relationship Management (CRM) is wildly popular, very expensive and hard to resist. Yet many executives remain unhappy about CRM and its lack of results. A Bain & Company survey has shown that 72 per cent of executives planned to use CRM by the end of 2001. Still, CRM ranked fourth from last out of the 25 tools we tracked for executive satisfaction. Tellingly, one in five executives had abandoned CRM altogether, saying that it drove away valuable customers. Why are so many executives unhappy about a management tool that is so popular? Why do so many CRM projects fail? (Darrell, 2003) Because they lack the required customer strategy.

For all its power, CRM cannot replace a sound, customer-focused strategy. In fact, you'd better have one in place before you even consider buying CRM software, because if your strategy is not customer-focused,

CRM will not help you. To develop a customer strategy, you need to start by asking a deceptively simple question: Who is your target customer? Successful businesses. Like Dell and Wal-Mart, know exactly which customers they want and how valuable they are: They relentlessly seek to exceed those customers' expectations. On the other hand. if you don't know

who your most attractive customers are, you may wind up a Kmart not a Wal-Mart, a Company not a Dell, trying to appeal to too many segments and failing to capture the most attractive ones.

Until you know who your profitable customers are, you can't make proper use of the powerful tool that is CRM. It can help you in many ways- for instance, in analyzing customer revenue and cost data; in identifying current and future high-value customers: or in capturing data on consumer behavior related to products and services. But the CRM software is no substitute for the hard job of crafting a unique strategy for acquiring and building relationships with customers, and then retaining them. Some companies work out their customer-focused strategies without any help from the new software. Wal-Mart, for example, figured out exactly who its customer was long before CRM software was created (Darrell, 2003).

So far we have neglected the effect of Internet or Web on CRM, which when discussed shows the tremendous impact. Organizations are starting to manage their customers via internet by implementing novel innovations and techniques. These innovations give rise to the new concept of e-CRNI, Which is all about interacting and managing customers online. Before touching the issue we will have a look on Internet's impact on CRM, opportunities and challenges created by internet on customer front and distinction between CRM and e-CRM.

6. Internet or Web and its impact on CRM

Internet has touched almost every sphere of our lives in one way or another. It seems that it is creating tremendous impact on businesses also in interacting, nurturing, maintaining their customer bases. It all started from the emergence of electronic commerce which is related with the transacting online and electronic business which encompasses the integration of front and back office systems. E-commerce and e-business gave rise to interacting with the customers through internet. Due to this organizations and customers reap many benefits such as its ease of use, cheap source of interaction, consumes so much of time etc. Therefore the real battle between the organizations is who can leverage this channel better to manage customers, any company successful in this game would be the winner, others who lag behind will not survive in today's fiercely competitive world.

The impact of the process of managing and interacting customers via the internet has affected CRM too. By leveraging, the internet for customer management we get the new structure of CRM known as eCftNI. E-CRM is

all about managing customers online using internet as the primary channel of interaction.

7. Customer related opportunities and challenges of internet

With the advent of Internet, it became possible for organizations to reach to their customer in a novel way that give rise to many opportunities as well as poses many challenges to the organizations to make use of this channel effectively. Some of the opportunities for organizations from using the internet to reach to the customers are:

Less cost: the cost of reaching to customers is far less than the cost which incurred during the traditional model to interact with the customers.

More reach: organizations can reach many customers in less time.

Responsiveness: organizations can be more responsive than before, because internet makes it possible to respond to customers in many ways such as e-mail, chat, voicemail etc.

But apart from opportunities, organizations face some challenges while leveraging this new model of doing business. Some of these challenges are:

More customer power: customers today posses virtually endless power in terms of greater choice for shopping created by the web, more product or service information that eventually lead to more empowered customer.

Offering discounts: to keep pace with other major players, an organization needs to offer considerable discounts on its products and services, thereby lowering its profit margin Maintaining high quality of service: after purchasing from the company, customers expect high quality after sale service, therefore if a company cannot offer such a service the customers may deviate towards competitors.

Threat of competitors: organizations face ever increasing challenge from competitors, and new entrants, who by using internet, enter the market over-mightily and challenge the position of an established organization in the marketplace.

In this situation an organization cannot survive without making use of all of its resources, to leverage the broad base of customers and serve them according to their wishes. This situation makes the use of-internet, to offer suitable customer service inevitable.

8. Distinction between CRM and e-CRM

The distinction is made between CRM and e-CRM, on the basis of three parameters of Approach, Cost, and Service. The first parameter here is the

Approach: The approach taken by the CRM to address the organizational needs related to customers, is fragmented, that means CRM tries to make full use of many different channels to reach the customers. Therefore CRM gives the fragmented view of each customer across different channels, for example, the interaction of customers through website is not reflected across the call center channel, therefore the same customer is viewed differently when seen from different channel perspectives. The Figure 2 shows the difference between CRM and e-CRM.

	Approach	Cost	Service
CRM	Fragmentel	High	Efficient
e-CRM	Consolidated	low	Effective

Figure 2. Shows the difference between CRM and e-CRM (Source Asif et al, 2004)

On the contrary, to CRM's fragmented approach, the e-CRM takes upon the consolidated approach. This is done in a such a way that, e-CRM enhances the integration of different channels, therefore giving rise to the organization wide customer database, which records all the transactions of a customer, no matter through which channel, the customer has interacted. The same database is working on the backend of an organization's website, therefore when a customer makes a web query or make a contact, the company agent can view his/her profile in a real time and respond to the customer accordingly. Consolidating all the customer related data in a single database is a high level integration for which the organizations strive. This concept makes the channel integration possible, i.e whether a customer interacts through Telephone, Fax. E-mail or any other communication channel, it is seen as a same customer throughout the way. That is why we say that e-CRM takes on a consolidated approach.

Another parameter is the cost, cost is the major factor for which organizations are really worried all the way, while competing in today's internet-worked economy. The overall cost of CRM is high, because different channels must be supported separately by an organization to communicate with the customers. Taken into consideration, the cost of using

toll free telephone by customers, can give the glimpse of the overall cost incurred on organizations while maintaining such channels. But with the advent of internet, organizations can reduce the communications cost drastically, by using this medium of communication to interact with its customers. E-CRM is all about making the extensive use of web to maintain the relationships with the customers.

The third and final parameter chosen here for distinction between CRM and e-CRM is service parameter. CRM while using different channels to communicate with the customers, gives out an efficient service. Because an organization cannot see the consolidated view of a customer, therefore not so much value is created for both the customers and organization when a customer interacts with the company. Efficiency is doing the things right, that is in CRM, the concern is to ensure that customer while interacting with the company gets treated well, and his/her needs gets addressed in a right way. It is the tough job in CRM to think of personalized service, that must be given to the customers in order to make them loyal. E-CRNI, on the other hand wants to make the effective use of the web channel.

As effectiveness is concerned with doing the right thing, the whole process of customer interaction are tried to be done as effectively as possible. This paves the way for a company to think of giving out personalized services, so that more value is created for both the customers and the organization. After distinguishing between CRM and e-CRM, and by taking into consideration the view of growing customer expectations of treating them differently, it is clear that e-CRM is the future of CRM, and no company, which wants to have a long lasting, relationship with its customers, can do without it. It will add to the charm of e-CRM if there exists a mechanism to show how can organizations with differ levels of CRM in their organizations; position themselves on the CRM scene.

9. Positional matrix mechanism for accessing organizational position relative to CRM

For this purpose a positional Matrix is proposed which show the position of an organization, in the field of customer relationship management, which starts with CRM and ends up with e-CRM. In this matrix, two organization related factors of efficiency and effectiveness are taken into consideration, i.e organizations want to be efficient in giving out customer services at the initial stage of CRM, but tries to be effective at the advanced stage in the same field when it gets enough experience. The other

two customer related factors of convenience and value is taken into consideration according to organizational point of view. Customers in its initial stage of interaction with organization gets convenience of buying the company products and services, but at the advanced stage get the maximum value of being the customer of the company. The positional matrix is shown in Figure 3.
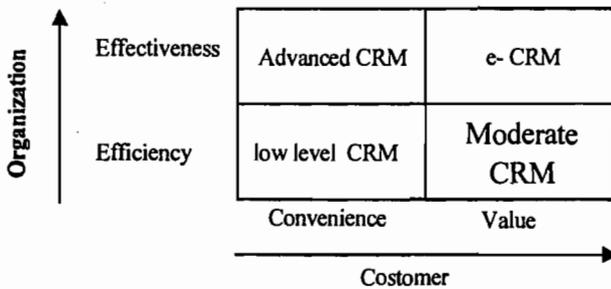
Figure 3: Shows the positional Matrix
(Source Asif et.al, 2004)

The matrix is used in such a way that if organization wants efficiency in its customer service and wants to give convenience to its customers, then the organization is starting to think of CRM and it is known as the initial or low stage of CRM. Organizations in this situation are positioned in the lower left quadrant of the matrix. If an organization creates value to customers while remaining efficient, the organization is at its moderate stage of CRM and its place is in the lower right quadrant of the matrix. If an organization is giving convenience to its customers and tries to give this convenience in an effective manner, the company is in its advanced stage of CRM and is positioned in the upper left quadrant of the matrix.

Finally, when an organization creates value for its customers, and is gives out customer services effectively. It is employing an e-CRM to manage its relationship with its customers, and is positioned in the upper right corner of the matrix. This Matrix mechanism shows the place of each organization, while doing CRM or e-CRM. The meaning of e-CRM is reflected in a more convenient way here, i.e e-CRM creates both value for its customers as well as for the organization, and it also helps organizations to

be effective in given out their services to their customers. It also shows the major flaw of CRM in such a way that either effectiveness or value component is addressed, not both of them simultaneously (Asif et.al, 2004).
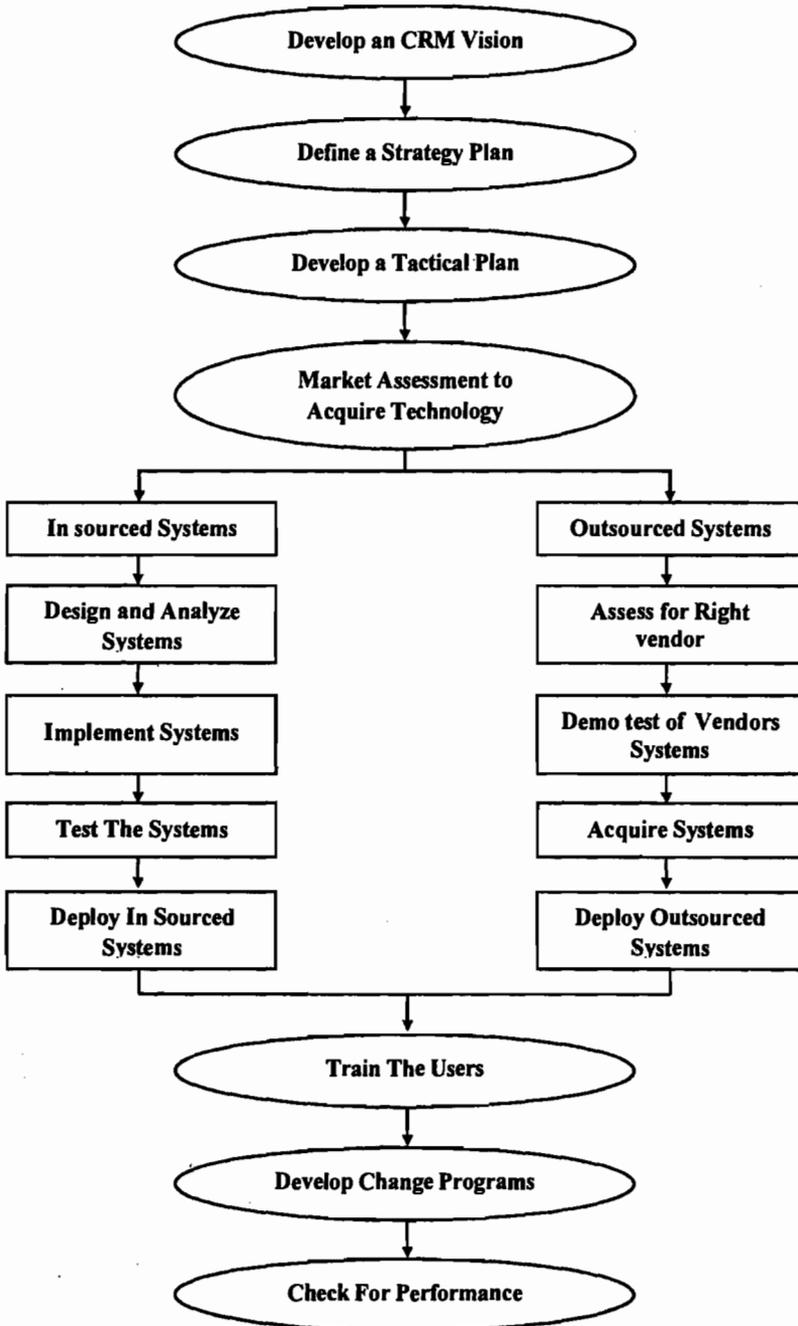
10. E-CRM Solutions Development Methodology

After distinguishing between CRM and e-CRM, and developing the mechanism to show the place of an organization in the CRM, e-CRM bandwagon, it is necessary to have a methodology or framework in place that will assist an organization to develop and plan for customer initiative at each level of maturity. Methodology of this kind is shown in Figure 4. This methodology would assist organizations to go through actual steps when they want to implement any customer program.

At this point it is necessary to discuss about the link between the positional matrix and the proposed methodology. There exists, one to one link between each of the quadrant of positional matrix and the eCRM solution development methodology. Each of the quadrants of positional matrix shows a kind of a stage where an organization exist in customer game. It is explicit that every organization at any stage of CRM or e-CRM needs some sort of strategy as well as technology. If an organization would have a sophisticated plan to implement its customer initiative at each stage then it is overwhelmingly welcome, otherwise organizations would tend to implement their customer initiatives by taking random steps. The random approach would increase the probability of failure of customer initiative. Therefore well defined plan, that shows actual steps to be taken into consideration while planning for a customer initiative would be always welcomed. That is why we felt the need to develop this kind of methodology.

The methodology as shown in Figure 4 starts its course by stressing on the "Development of e-CRM Vision-. The vision will show the actual perception of top management executives about their customer plans. This may be becoming the market leader according to market share in next five years or so. E-CRM vision gives organizations a kind of a target, for which an organization must mobilize all possible resources to achieve that.

The next step in the methodology is to "Define a clear and well defined strategy". Strategy is the most important factor in any customer initiative. If strategy goes well, all goes well, if not, nothing is well and everything is doomed to become failure. As vision gives target, strategy gives a plan of how to achieve that target. Therefore between the present situation of an

```
                    ┌─────────────────────────┐
                    │   Develop an CRM Vision  │
                    └─────────────────────────┘
                                 │
                    ┌─────────────────────────┐
                    │   Define a Strategy Plan │
                    └─────────────────────────┘
                                 │
                    ┌─────────────────────────┐
                    │  Develop a Tactical Plan │
                    └─────────────────────────┘
                                 │
                    ┌─────────────────────────┐
                    │   Market Assessment to   │
                    │    Acquire Technology    │
                    └─────────────────────────┘
```

In sourced Systems	Outsourced Systems
Design and Analyze Systems	Assess for Right vendor
Implement Systems	Demo test of Vendors Systems
Test The Systems	Acquire Systems
Deploy In Sourced Systems	Deploy Outsourced Systems

```
                    ┌─────────────────────────┐
                    │      Train The Users     │
                    └─────────────────────────┘
                                 │
                    ┌─────────────────────────┐
                    │  Develop Change Programs │
                    └─────────────────────────┘
                                 │
                    ┌─────────────────────────┐
                    │   Check For Performance  │
                    └─────────────────────────┘
```

**Figure 4: e-CRM Solutions Development Methodology
(Author's Own Construction)**

organization and the target their lies a well defined strategy. Strategy is neglected in most of the customer initiatives, which is the main reason of failure for them. That is why we stress the point that strategy be given its required importance when planning for any customer initiative.

After strategy, there comes the "Assessment step for Acquiring a Technology". Every e-CR.M strategy needs some sort of technology dose to get it implemented. But many organizations tend to give more importance to technology rather than strategy, which is a bad practice and incurs heavy losses on organizations. Technology acquirement step must come after strategy development. At this step, the needed technology is assessed and is decided whether its development be in sourced (ced or outsourced.) In source and outsource development gives our methodology two different tracks to follow. First of which starts with in-source development and the other one with outsource development. We will analyze the in-sourced track first.

10.1 The In-sourced Track

The first step in this track is shown by "Insourced Systems" in the methodology. If we decide to develop the required systems internally then the organization's department is responsible of doing this. Its department must be capable enough to develop the systems. All the internal assessment of its department of this sort is done in this step.

The next step is to "Design and Analyze the Systems" to be developed. At this step, all the works related to the systems analysis and design is done in a systematic fashion. Some of these works are requirements elicitation, project management, systems analysis, data modeling etc. the end product of this step is the design of systems ready for implementation.

Another step is the "Implement Systems" step. As its name suggests, it is the actual implementation of the designed systems in the previous step. Here the actual coding is done to develop the systems, the end product of this step are the systems ready to install.

But before installing or deploying systems, it is necessary to check and test them for errors. This is done in the "Test The Systems" step. All the systems are rigorously checked and tested for errors. If errors are found they are fixed. This step's end product is the ready to deploy systems.

Systems are deployed at -Deploy Insourced Systems- step of the methodology. It is the actual introduction of new systems to users and customers for which they were intended. This step finished the insourced

track.

10.2 The Outsourced Track

If we had decided to go for the technology hunt through` outsourcing, then the track taken would have been different. The outsourced track starts from the -Outsourced Systems" step. In this step all placing for getting required technology is done such as budgeting, financing etc.

The next step in this track is "Assess For Right Vendor" step. This is somehow related to the marketing side of the business. The vendors are searched and short listed that can provide us the required technology economically, efficiently and with greater ease.

The demo systems of a chosen vendors are evaluated with the help of demo versions of their systems. It is done in -Demo Test of Vendor's Systems" step. Demo evaluation gives many insights about the systems, which are being acquired such as how interactive the system's User Interface (UT) is, how easy it is to work with the systems, how much training does the user need to get familiar with the system etc. The next step is related with getting the technology shown by "Acquire Systems" in the methodology. It is related with the signing of a contract between vendors and an organization.

The final step in this track is the "Deployment of Outsourced Systems" in the real environment. It is somewhat same as the last step of insourced track. It must be noted that the insourced track is best suited for only the development of software and database systems. If the technology requires hardware systems, organization may probably go through the outsourced track to have them. After this step, both of the tracks get merged in just one track as before.

The next step in the methodology is "Train The Users". Users of the systems must get familiar with the actual working of the systems. It is done by introducing many training programs to different organizational departments. Through this step, systems get actual evaluation and users may report more bugs and discrepancies etc which may be solved at the later stage.

After training, users work with the new systems. Some may like new systems and some may not. It is the responsibility of top and low level management together, that if the systems is giving benefits to organization, then to comply the users to use them without any hitch. This would involve the development of different change programs and incentive systems. This is

done in "Develop Change Programs" step. The main theme of this step is to comply users to abandon the old style of doing things and try to do things differently with new systems with a new mindset. This is also considered to be the crucial step to the success of any system.

The last step of the methodology is "Check The Performance". It is concerned with checking the real performance of whole customer initiative. The performance must match with the strategic goal of an organization. If they match, then the customer initiative is a success. If not, the required changes must be made to ensure its success.

11. Conclusion

Organizations tend to plan for customer initiatives randomly without any solid plan, which is one of the main mistake in any such initiative. Customers don't evaluate an organization on the basis of how much technology does it have but on the basis of how effective their products and services are and how agile an organization is to customer's demands.

If an organization plan for customer initiatives by taking vision and strategy of the organization into consideration, then it will get all of the initiatives right because vision and strategy will act as a guiding force for any such program. Also at any stage, an organization lies in one of the quadrants of positional matrix. This matrix shows the actual position of any organization in CRM/e-CRM scene. But at each stage, there is a need for a methodology which can guide an organization to come out as a winner from its customer initiatives at any particular stage.

The e-CRM solutions development methodology proposed in this Article can act as a well-defined plan, which can be used and accessed at any stage of CRM/e-CRM.

References

1. Darrell K.R, Frederick R, Chris D," Winning customer •'loyalty is a key to a winning CRM strategy", (2003) Ivey Business Journal, Ivey Management Services, a division of the Richard Ivey School of Business, London, Ontario, Canada.

2. Ian G, "CRM is a strategy, not a tactic", (2001), Ivey Business Journal, Ivey management services, a division of the Richard Ivey School of Business, London, Ontario, Canada.

3. Lee T., "One to one marketing & CRM", Journal of Web Marketing Research,www.webcmo.corn/Marketing/CRM/On e_ to _ one_ marketing_and_CRM.html

4. Peppers & Rogers Group, w   Ito I .com "The CRM Phenomenon", white paper, Magic Software Enterprises Ltd., 2000