

CrM and Customer Retention

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ABSTRACT: This research study has been carried out with an aim to explore the effect that customer relationship management has on customer retention. It will also explore what effect does customer relationship management has on customer loyalty. In other words, it can be said that internet has fostered the level of CRM and this permits the organizations to augment the level of customer loyalty in the sector in consideration in the research study. (Davidson, 2008)

It is extremely essential to take a note of the fact that the process of customer relationship management (CRM) is an extremely important management strategy that considers information technology along with the concept of marketing in the desired manner. This concept originated in USA somewhere in the decade of nineties and then has been adopted by a number of organizations across the globe at a rapid pace. This particular research paper is an attempt in itself to elucidate on the concept of customer relationship management and its effects on the process of winning customer loyalty. This paper will further explore the concept to put forth the mechanism to deal with the concept in future research work.

In earlier days, organizations as well as their management took the process of customer retention for granted but now the panorama has changed. Organizations are now working and toiling hard to retain their key customers. Now a day customer is the king and he/ she has variety of options. Earlier this was not the case but now marketers are presenters and the end user is selector or chooser. Tools in relation to customer retention form an integral part of the overall process of customer relationship management. Customer retention is also important because cost of maintaining and sustaining an existing customer is lower than the cost of acquiring new customer. It is the programs in relation to retention that also facilitate the gathering of data in relation to their highly valuable clientele. Such retention programs make the customer feel special, augment the purchases and recommend prospects as well. If an organization is highly dependent on repeat business, then it has to

have highly effective customer retention mechanism in place. (James, 2007)

I. INTRODUCTION

With the progress on new millennium, business world has incremented the level of focus on variety of issues in relation to the research topic under consideration. In this case, management should render higher level of attention and impetus on issues relating to customer relationship management. With the help of electronic commerce, this particular aspect of research work has modified considerably in a positive manner. It is with the advent of internet that business and its operations have changed substantially. (Shaw, 2000)

In present day business world, World Wide Web has tremendous potential to foster the manner in which business and management has changed considerably. Customer relationship management is the prime novel manner in relation to business mechanism and its operation. Customer relationship management refers to those set of activities that are undertaken with a purpose to initiate, establish, maintain, develop successful long term relationship in form of certain types of exchanges. One of the concluding activities as a result of the process of CRM comes in the form of augmented level of customer loyalty. The advantages of augmented customer loyalty to the business set up are quite a few to name and thereby organizations are too much eager to have a knowhow as to the underlying reason of loyal customer base. In this case, technology has played an important role in case of CRM as it is the one factor that has facilitated the link between CRM and higher degree of customer loyalty.

In this case, there is little degree of present research that has been empirically tested the impact of internet on customer relationship management. In this way internet has augmented the vast galore of opportunities that exist today in the market. CRM acts as a business channel to lead the way towards development and sustainability. (Mark, 2004)

Marketing is a process which can be deployed to decide what product or service offerings may be of interest to end users and the strategy to be deployed in relation to sales, business communication as well as business development. It can be deployed to generate apt strategy that will underline sales techniques and others in this case. It is a comprehensive and integrated process to carve strong customer relationships and carve value for end users as well as organizations.

The process of marketing can be deployed to recognize customers, suffice the customers and retain the customers as well. Customer should be the focus of all the activities in consideration and also marketing management is vital components of the process of business management which is quiet comprehensive in nature. Marketing as a science has evolved over a period of time to meet the needs of developing world. The adoption of different kinds of marketing strategies calls for shift in production to perceived needs and wants of the end users as the mode of staying consistently profitable for a longer time frame.

Marketing as an important concept is a means for accomplishing organizational goals is highly dependent on knowing the needs as well as wants of potential target segment and also rendering higher level of customer satisfaction as well. If the management has to accomplish stipulated organizational objectives, then organization's management should first anticipate the needs as well as wants of consumers better than competition. (James, 2007)

In relation to CRM and customer retention, numerous amount of literature is present which throws light on number of different parameters and thereby customer relationship management can be said to be comprising of a series of events. These particular events are clustered together as per the different types of actions that form the extent of customer relationship management in relation to the context of the study. The extent of customer relationship management includes various types of independent variables which have a part on the conceptual model being discussed in the present study.

OBJECTIVES OF THE RESEARCH

There are various research objectives which are as follows-

- To assess effect of various types of customer retention strategies on the process of customer relationship management
- To elucidate the impact of performance of customer relationship management process as

a whole and especially its superior performance as well

- To find out how customer relationship management techniques can be deployed and managed to perfection
- To assess the sub parts of customer relationship management so that future can be secured

II. LITERATURE REVIEW

Marketing is a process which can be deployed to decide what product or service offerings may be of interest to end users and the strategy to be deployed in relation to sales, business communication as well as business development. It can be deployed to generate apt strategy that will underline sales techniques and others in this case. It is a comprehensive and integrated process to carve strong customer relationships and carve value for end users as well as organizations.

In relation to CRM and customer retention, numerous amount of literature is present which throws light on number of different parameters and thereby customer relationship management can be said to be comprising of a series of events. These particular events are clustered together as per the different types of actions that form the extent of customer relationship management in relation to the context of the study. The extent of customer relationship management includes various types of independent variables which have a part on the conceptual model being discussed in the present study.

Prospecting Customers- in this case process called as customer prospecting is being followed which is all about variety of means that are deployed in relation to the business activities so that new customers can be tracked, located as well as lured. In this case, numerous organizations come up with an extensive database in relation to prospective new customers. As per the process viewpoint detailed by Payne (1994), the basic concept of customer relationship management has to be comprehended in relation to loyalty scale which will pave way from the point of view of customer via customer, client and supporter to partner.

Customer Relationships- this particular component of customer relationship management revolves round the extent, to which organizations initiate, develop, maintain and foster relationships with different organizations. In numerous definitions, literature in this respect depicts the keystone of customer relationship management process. In this case, customer himself or herself relates to the sub process of customer loyalty. In

viewpoint of Chow and Holden (1997), organizations are highly inclined towards the advantages that can be garnered from the process of customer loyalty.

Interactive Management

It can be easily gauged that interactive management is the prime aspect of the entire set of customer relationship management functions. This includes all the various actions that have been carved out to transform the intended clients who get into contact with the business representatives into an active and effective customer. This is conceptually based on reciprocity which is yet another important parameter of the core of interactive management concept. As per the viewpoint of Evans and Laskin (1994), customer feedback should be considered as a quintessential step of the entire customer relationship management process and thereby this should be defined as the best mechanism for various organizations to have a knowhow of perceptions of intended as well as present customer segment.

Comprehending Expectations Of Customers-

This particular concept stresses the vitality, that is, significance, of recognizing the different kinds of desires of customers and then sufficing those demands with various kinds of multiple offerings. This will help in meeting and surpassing customers' expectations. As per the viewpoint of Szeinbach, Barnes and Garner (1997), describe the process of understanding customer expectations as per the strategy resorted by organizations with the help of best possible means with a specific purpose to win customer loyalty.

Empowerment- this generally refers to the specific process in which an organization resorts to fostering and rewarding the associates who practice, carve valuable creative contributions and undertake whatever is feasible so as to aid customers in solving their problems. As per the viewpoint of Reichheld (2001), if an organization has accomplished extremely high customer loyalty without strengthening similarly high loyalty among associates, then it is very good.

Alliances-

In this case alliances are formed when suppliers work in close contact with customers and add desired services to their traditional product offering as well as service offering. In the viewpoint of Payne (1994), creating alliances should be kept at extreme end of loyalty scale in relation to the fact that it is an important step that consequently paves the way for institutionalization of close as well as durable relationship between

supplier and the end customer. As per the viewpoint of Wilson (1995), there is an integral model which is devoted to explanation of customer relationship management process and its phases. In this particular model, selection of the right partner is considered as first step in customer relationship management process. (Teo, 2003)

Customization

This is yet another aspect of customer relationship management process which refers to the degree of which an organization assigns one business representative to each of the customers and carves specific product offerings for specific end users. Customization is about choosing or filtering information for an organization by deploying information about that particular customer profile in detail.

The Level of Interactivity on the Internet

The entire concept of interactivity is quite complex and tedious. It is also a fact that it is multi dimensional as well in its overall approach. As per the viewpoint of Rafaeli and Sudweeks (1997), in a similar manner to face to face communication, even the computer mediated communication intends to have the capacity of enabling higher level of interactivity. Here there are two major parameters that distinguish internet from all the other present media of communication. There is plethora of new opportunities in this space. As per the viewpoint of Angehrn (1997), there should be a higher level of interactivity that should be involved over the internet which is presumed to be an extension of traditional spaces economic agents which were deployed to meet, interact and exchange valuable ideas and experience in a better amplified manner. This will, thus, influence opinions, negotiate the level of potential collaborations, engage in relationships and henceforth create new communities as well. Therefore, the level of interactivity on the Internet refers to the extent to which organizations engage in online communication without being affected by distance and time constraints.

There are two important components of customer relationship management. The only real sustainable business growth strategy is through a mutually symbiotic relationship with customers which permits the business entity to comprehend the needs of customers in a clear manner so as to carve and render superior value in the end. Organizations must try to suffice the promises in a better manner to pave the way for higher level of customer satisfaction, customer retention and long term sustainable profit for the organization. It is

important to have seamless two way communication as well as conflict handling mechanism in place for the betterment of organization. (Sheth, 1995)

In earlier days, organizations as well as their management took the process of customer retention for granted but now the panorama has changed. Organizations are now working and toiling hard to retain their key customers. Now a day customer is the king and he/ she has variety of options. Earlier this was not the case but now marketers are presenters and the end user is selector or chooser. Tools in relation to customer retention form an integral part of the overall process of customer relationship management.

III. RESEARCH METHODOLOGY QUALITATIVE RESEARCH

In this case interviews and focus group interviews form the major part of data collection methods being deployed for this particular research work in consideration. It is pretty obvious that research subject is quite vast in nature. In this method the information is collected using the perceptions and the views of people on a given topic taken for study. The topic is discussed in the group taken for the interview purpose and the key person to take the accurate information from the "focus group" is the interviewer. The qualitative research is cheaper than the survey based research and the people can be taken as desired. This research method does not require any "measurements". The groups of people are interviewed by asking questions and the analysis is done for a given issue. (Kumar, 2003)

QUANTITATIVE RESEARCH

The methods that are being discussed at length render a kind of support to each other and form a certain specific kind of hybrid design which is based on combination of qualitative as well as quantitative methodologies to be considered. The methods deploy information assessment and measurement aspects of the research work. But then such methods are cost and time intensive as well. The examples in this case include online surveys and panel surveys.

In this particular research study, researcher has deployed qualitative research on extensive basis. In this, there is strategic integration

of information technology with respect to customer relationship management process and this wins customer loyalty for the organization as well. In this particular model, numerous organizational constructs such as associates, employers as well organizational culture will be deployed.

SELECTING THE PRESENTATION TECHNIQUE

It is obvious that researcher has an array of options that are present which a researcher can utilize to present the derived findings in a proper manner. After meticulous assessment of data, researcher should choose the right and apt technique in this case as well. There are various parameters that should be given due consideration in the process which are listed as under-

1. Nature of the data collected in the process
2. Target audience for the research report in consideration
3. Communication of findings
4. Aim of research study
5. Length of research paper and proportion allocated for presentation tools
6. Proper alignment

QUESTIONS REGARDING CRM

The literature review raises a number of pertinent questions.

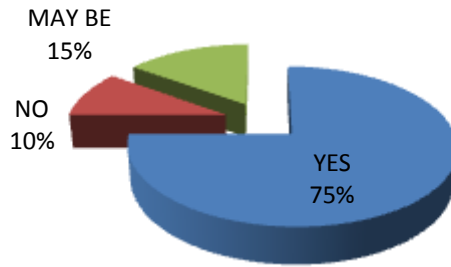
1. What is the effect of organizational culture on various Customer Relationship Management strategies?
2. What is the strategic frame work for Customer Relationship Management?
3. What is the responsibility of effective human resource strategies on Customer Relationship Management and business?
4. How can the diverse leadership styles effect the Customer Relationship Management?

IV. DATA ASSESSMENT RESULTS

The questionnaire that was deployed for this particular research study included following questions-

1. Do you think that there is any relationship between customer retention and customer relationship management?
 - a. Yes (75%)
 - b. No (10%)
 - c. May be (15%)

CUSTOMER RETENTION AND CRM



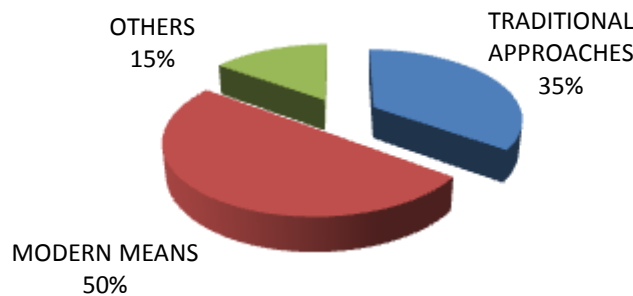
In this particular question, out of 100 respondents, seventy five percent of respondents felt that customer relationship management and customer retention are directly related whereas only ten respondents felt that there is no relationship between the processes of customer relationship management and customer retention. But 15 respondents in this case were not sure that whether

two variables under consideration shared any kind of relationship or not.

2. What are the different ways in which CRM takes place?

- a. Traditional and conventional approaches (35%)
- b. Modern means of telecommunication (50%)
- c. Others (15%)

CRM DIFFERENT WAYS

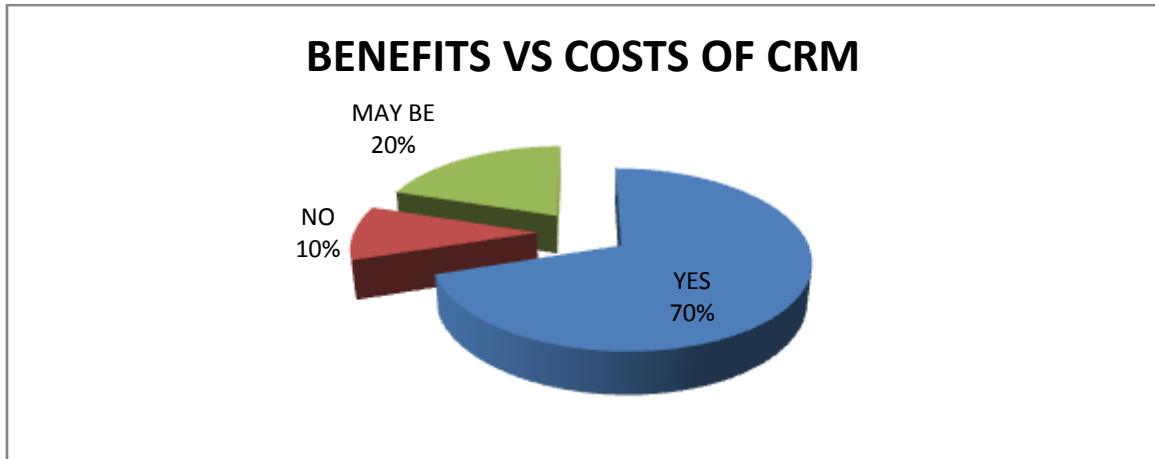


In this particular question, out of 100 respondents, fifty percent of respondents felt that customer relationship management can be undertaken through modern approaches whereas only 35 respondents felt that customer relationship management can be undertaken through traditional approaches. But 15 respondents in this case told

about other mechanisms for the process of customer relationship management.

3. Do you think benefits owing to the process of customer relationship management outweigh the costs?

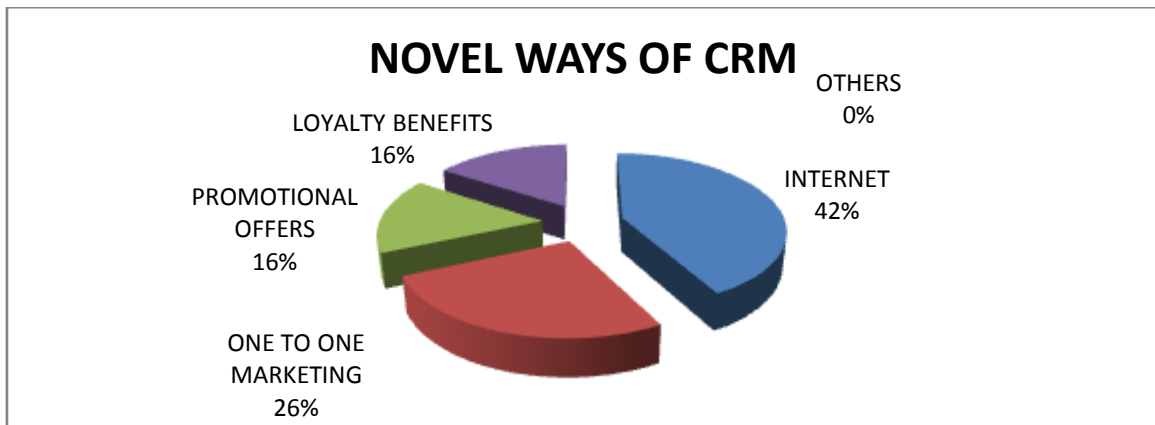
- a. Yes (70%)
- b. No (10%)
- c. May be (20%)



In this case, almost seventy respondents feel that benefits accrued from the process of customer relationship management outweigh the costs involved but 10 respondents feel that benefits in this case do not outweigh costs in any manner.

- a. Internet (40%)
- b. One to one marketing (25%)
- c. Promotional offers (15%)
- d. Loyalty benefits (15%)
- e. Others (5%)

4. What are the novel ways in which the process of customer relationship management can take place?



In this case, 40 respondents feel that internet is the right way whereas 26 respondents voted for one to one marketing in this particular case. 15 respondents voted in favor of promotional offers.

6. Is the process of customer loyalty related to CRM and customer retention?
- a. Yes (65%)
 - b. No (20%)
 - c. May be (15%)

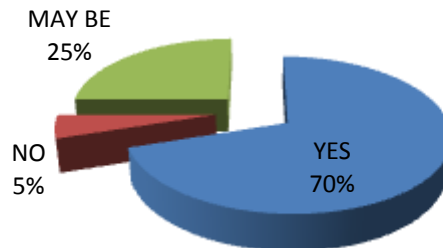
CUSTOMER LOYALTY, CRM & CUSTOMER RETENTION



Almost 65 respondents out of 100 felt that customer loyalty is highly related to customer relationship management and customer retention as well. In this case, 20 respondents felt that there is no relationship between the variables in consideration.

7. Is it all about sustaining relationship or is it about delivering an experience to the end user?
- a. Yes (70%)
 - b. No (5%)
 - c. May be (25%)

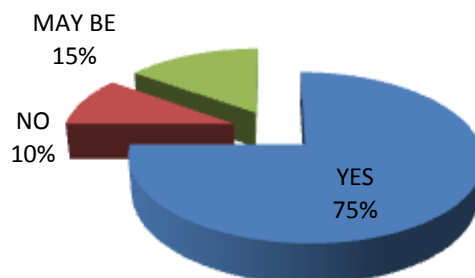
RELATIONSHIP VS EXPERIENCE



70 percent felt that it is all about delivering the right experience whereas 5 respondents felt that it is about sustaining relationship. In this case 25 respondents were not at all sure that it is about relationship or experience.

8. Do you think CRM techniques need to be interactive in nature?
- a. Yes (75%)
 - b. No (10%)
 - c. May be (15%)

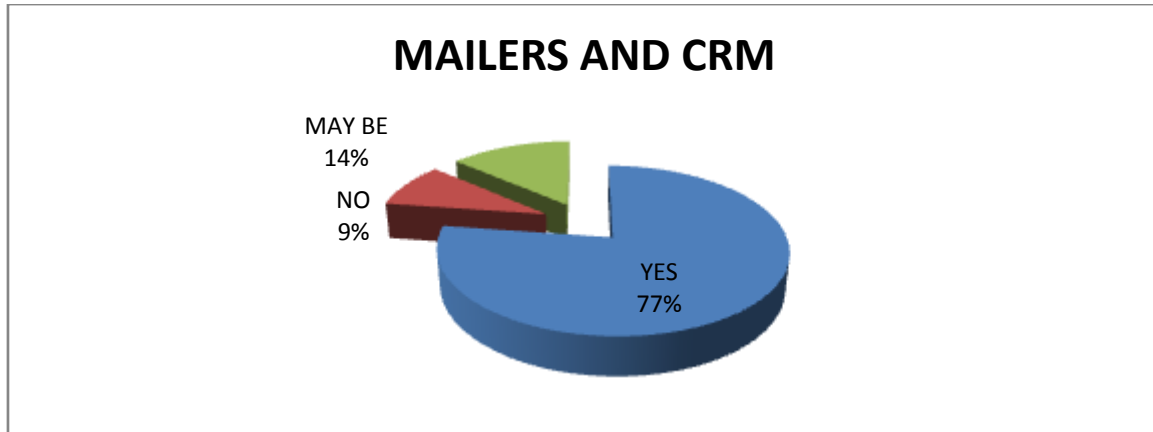
INTERACTIVE OR NOT



Almost 75 respondents felt that CRM techniques need to be highly interactive in nature whereas ten respondents did not think that the process of CRM needs to be interactive.

9. Do you think mailers are the right way for maintain CRM?

- a. Yes (85%)
- b. No (10%)
- c. May be (5%)



85% respondents felt that mailers were the right way whereas 10 respondents felt that mailers are not the right way.

V. ASSESSMENT

In this case it is essential to note the fact that the overall process of customer relationship management can be resource consuming especially in terms of finances. But then the return that organizations gain by deploying this mechanism is enormous. There should be proper mechanism to measure the results in this case as well. It is quite obvious that economy is experiencing highly turbulent times and thereby organizations have to render impetus on various financial parameters in a better manner especially in case of return on investment. It is facts that return on investment assessment is an intangible process that is they are outcomes beyond tangible cost savings and growth of revenue. Return on investment can be determined through returns divided by investments.

In the process of assessing the total cost of ownership of customer relationship management tools and techniques, it is quintessential to add ongoing costs and so forth in this case. It is important to figure out the amount of returns, matter becomes even more complex as it involves a considerable amount of tangible as well as intangible benefits. In this case the various kinds of tangible benefits include cost savings as well as revenue growth as well. Intangible benefits include higher level of customer satisfaction, improvement of market predictive ability as well as product development in alignment to customers' needs.

As per this research study, it was revealed that there are varieties of mass marketing

approaches that existed earlier such as television, radio or print advertising which are even prevalent today as well. But then if properly assessed then we realize that these mediums are not up to the mark as specified by the process of customer relationship management as well. In this case traditional approaches in case of targeting the chosen customer segment comprise of portfolio of modes such as direct marketing (telemarketing, direct mail, direct sales and others to mention. The organizations should initiate dialogue with their potential as well as existing customer base with the help of targeted approaches instead of talking at the customers with the aid of mass media.

The new formula is to engage in one to one marketing which is feasible through deployment of internet to facilitate individual relationships building with the customers. In this case internet based direct marketing is deployed in the form of personalized electronic mails. (Hoffman, 1996)

As per the secondary data assessment, research study depicts that electronic mailers are cost effective approach in the way to retain existing loyal base of customers. In this case direct contact with the customers is an essential part of the overall process of customer relationship management, it can be established that it is a technique rather than a program in itself.

The basic goal of this customer retention and customer relationship management is to render higher level of customer satisfaction instead of what competing organizations render in the market

place. Today managers have to realize the fact that customers have certain expectation and they in all conditions should be sufficed in the right manner as well.

In addition to the former fact, research studies have indicated that there is strong and positive relationship between parameters such as customer satisfaction and profits. Managers should engage in measuring the satisfaction level of customers so that performance can be matches.

In this case as per the research study it was found that one of the major utilities of web in its present state in case of online and offline businesses is to carve a network of end users for exchanging product related information as well as to institutionalize relationships between end users and the organization in consideration in this case. The networks as well as relationships are referred to as communities. In this case the basic aim is to take this growing relationship with the offering and convert this into more of positive personal experience. In this manner, organization's management can come up with an environment which will make it more difficult for the end user to leave the family of offerings as well as other acquaintances who also engage in purchasing from the same organization. (Ghosh, 1998)

VI. FINDINGS & RECOMMENDATIONS

As per the assessment in this research study, it is quite evident that internet will facilitate the business setup to be highly aware about the consequences of network of internet on the parameter of real time customer loyalty. The findings as per secondary data assessment have shown that there are various reliable methodologies in relation to solving the issue of customer loyalty which is being rendered through internet playing the role of facilitator. The consequential effects of this particular research study will permit internet and other information systems experts to inform businesses about the effects of internet network usage in relation to customer loyalty. These research studies have also depicted business reliable methodologies that comprise of augmenting the level of presence and interactivity rendered by internet.

As per the theoretical contributions of various researchers in relation to the research topic, it is quite significant to point out that originality is quite important as it will facilitate the way for future scope of research in relation to the research topic.

In this case various findings as per the research will facilitate the implementation of customer relationship management parameters in

relation to the process of customer retention and increased level of customer loyalty as well. at bare minimum level, the process of customer relationship management is IT enabled which centers on various parameters such as alliances, customer relationships, empowerment as well as customization. In this case business entities should commence, sustain as well as carve relationships with loyal customers by deploying various kinds of forms, forums, chat rooms, online conferences and news groups to mention in particular.

If we consider the process of empowerment, then associates should be empowered in a manner so that various tasks are able to generate repetitive purchases through various tools and techniques. The results of this research study depict that it can be a big mistake to believe that individualistic usage of sophisticated means to augment customer loyalty.

With the progress on new millennium, business world has incremented the level of focus on variety of issues in relation to the research topic under consideration. In this case, management should render higher level of attention and impetus on issues relating to customer relationship management. With the help of electronic commerce, this particular aspect of research work has modified considerably in a positive manner. It is with the advent of internet that business and its operations have changed substantially. (Shaw, 2000)

VII. CONCLUSION

It is quite obvious that customer relationship management philosophies in relation to organization depict a higher level of efficiency and better allocation of organizational resources as well. This will pave way for marked improvements in relation to how organizations work and executed stipulated tasks. This will lead to establishing and nurturing long term relationship with present customer base of the organization. But, it is for our understanding to comprehend the fact that there is a high degree of difference between spending money on such people as well as product offerings and implementation as well.

In present day business world, World Wide Web has tremendous potential to foster the manner in which business and management has changed considerably. Customer relationship management is the prime novel manner in relation to business mechanism and its operation. Customer relationship management refers to those set of activities that are undertaken with a purpose to initiate, establish, maintain, develop successful

long term relationship in form of certain types of exchanges. One of the concluding activities as a result of the process of CRM comes in the form of augmented level of customer loyalty. The advantages of augmented customer loyalty to the business set up are quite a few to name and thereby organizations are too much eager to have a knowhow as to the underlying reason of loyal customer base. In this case, technology has played an important role in case of CRM as it is the one factor that has facilitated the link between CRM and higher degree of customer loyalty. (Rego, 1998)

Now various organizations are able to recognize the significance of carving databases and deriving creative measures to capture the intended customer information as well. Real-time analyses of customer behavior on the Web for better customer selection and targeting is already here (e.g., Net Perceptions) which permits companies to anticipate what customers are likely to buy. Organizations are now learning to come up with enhanced communities around their respective brands in relation to rendering customers more incentives to recognize themselves with these brands and exhibit higher levels of loyalty.

One way that some companies are developing an improved focus on CRM is through the establishment or consideration of splitting the marketing manager job into two parts: one for acquisition and one for retention. The kinds of skills that are need for the two tasks are quite different. People skilled in acquisition have experience in the usual tactical aspects of marketing: advertising, sales, etc. However, the skills for retention can be quite different as the job requires a better understanding of the underpinnings of satisfaction and loyalty for the particular product category. In addition, time being a critical scarce resource makes it difficult to do an excellent job on both acquisition and retention.

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