

## CRM Typologies Conundrum

### *A Framework of CRM Typology Conundrum*

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#### Abstract

*Businesses have always been in a constant race to keep the current customers and poach the new ones, which is portrayed by the requirement for understanding customers more intently and respond to their desires unequivocally. One of the many sets of tools aimed at aiding the exchange between business and customer is Customer Relationship Management and its typologies, which can help the organization to build individual relationships with customers in such a way that both parties get the most out of the exchange. Customer Relationship Management (CRM) functions as a set of practices that facilitates customer centricity and long-term business perspectives. CRM practices encompass four different but inter-related typologies; strategic, operational, analytical and collaborative. The paper aims to explore the typologies that host the cross-functional process of Customer Relationship Management (CRM) and attempts to propose a framework for the same underlying typology's context.*

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**Keywords:** *Customer Relationship Management (CRM), Typologies, Framework, Strategic, Operational, Analytical and Collaborative*

## INTRODUCTION

Customer relationship management (CRM) as a strategy and technology innovation has gone through a remarkable evolutionary journey. The initial technological approach has been followed by many initiatives only to see the maturing of the concepts and applications in recent years. CRM can empower a firm to have a cross-functional, customer-centric and technology integrated management strategy that optimizes relationship with customers and partners. CRM refers to a strategy, a set of practices, a marketing philosophy, a competitive edge and a technology that has become indispensable in the modern economy. Still there has not been consensus on a universally accepted definition of CRM. According to an article published by Scott Edinger in Harvard Business Review (2018), the rate of successful CRM projects

were reported as one-third of the total, hardly justifying the cost of implementation. CRM involves customer-facing, functional-level and organization-wide practices that have different characteristics and origins, making the whole CRM domain complex and difficult to understand for academicians as well as practitioners. Hence, categorizing CRM system into typologies proved to be more effective, efficient and convenient to understand and implement. Accounting the diversity of CRM's scope, there have been several attempts to produce taxonomies that recognizes four CRM typologies. CRM practices encompass four typologies; strategic, operational, analytical and collaborative. While numerous studies relating to CRM frameworks, implementation strategies, and cases have been conducted, there has been a definite lack of academic efforts, addressing the context of CRM typologies and the understanding of related perspectives. The paper aims to explore various typologies of Customer Relationship Management (CRM) and attempts to propose a framework for CRM typology.

## RESEARCH METHODOLOGY

The study is based on comprehensive overview of scholastic literature on the concept of CRM (Customer Relationship Management) and CRM Typologies during the period 1983–2017. A review of 46 full-length articles across peer-reviewed academic journals, published in the literature for the time span of 10 months (May 2018 to March 2019), was undertaken to provide researchers with a reference guide. A structured approach, to accumulate relatively complete census of articles, was followed, and information was extracted from major online e-journal databases.

## CUSTOMER COMPREHENSION

Rai and Srivastava (2014) proposed customer as one who has a desire to buy, ability to pay and willingness to pay. The concept of customer comes from the word 'custom' which means making something the way an individual wants it to be like. In the present era, customers aspire to be involved in the whole business processes. Customers exchange knowledge and information not only among themselves but they communicate directly with the manufacturers and traders as well, thus creating an unpredictable business environment. Easy access to information and rising income-levels has made customers more sensitive, responsive and aspiring. The empowered customer is exhibiting behaviour that needs proper handling and better planning on the part of the marketer.

CRM came into existence primarily because of diverse customer needs, preferences and purchasing habits in the continuously evolving business world where customer satisfaction, customer loyalty (brand loyalty) and customer retention can be the prime factors for any successful business. According to Rai and Srivastava (2014), customer's evaluation can be understood as chemistry of a customer's expectation from the product and perception about its actual performance. If perceived performance is more than customer expectation, it results into customer satisfaction, which has several associated advantages such as repeat purchase, customer retention, cross-sell, and up-sell. According to a report published by Jia Wertz in Forbes, 2018, it can cost five times more to attract a new customer than retaining one. Researchers have shown that business success in today's volatile environment depends on retaining long term relationships with customers and upgrading the business models to adapt

accordingly the technological advances and industry dynamics. CRM proves to be of great significance for business organisations, marketers and researchers.

## CUSTOMER RELATIONSHIP MANAGEMENT (CRM): CONCEPTUAL COMPREHENSION

There have been numerous research works defining CRM, some of the worth mentioning are as follows:

Parvatiyar and Sheth (2001) defined CRM as 'A comprehensive strategy and process of acquiring, retaining, and partnering with selective customers to create superior value for the company and the customer.'

Greenberg (2001) defined 'CRM is enterprise-wide mindset, mantra, and set of business process and policies that are designed to acquire, retain and service customer, CRM is not a technology, though technology is a CRM enabler.'

Rigby, Reichheld, & Schefer (2002) stated that CRM aligns business processes with customer strategies to build customer loyalty and increase profits over time.

Gartner Group (2003) identified the best four practices that lead to CRM success and four areas where those practices should be applied. The four practices are vision, strategy, valued customer experience, organizational collaboration, and the four areas where they should be applied are process, information, technology and metrics. It is popularly called eight building blocks of CRM.

Reinartz, Krafft, and Hoyer (2004) conceptualized CRM as, 'A systematic process to manage customer relationship initiation, maintenance, and termination across all

customer contact points in order to maximize the value of the relationship portfolio.’

Reinartz and Kumar (2006) opined that the main outcomes of CRM include maintaining successful customer relationships and building customer profitability and loyalty.

Gronroos (2007) defined CRM as a process of managing the whole relationship between a firm and its customers, with all contacts, interactive processes and communication elements.

Richards and Jones (2008) defined CRM as a set of business activities supported by both technology and processes that is directed by strategy and is designed to improve business performance and customer management.

Reinartz & Kumar (2012) and Vella and Caruana (2012) postulated that CRM comprises the organization’s management interactions with its customers via analysing their historical data in order to enhance and improve the relationship between the organization and its clients with the aim to enhance the customers’ retention rates.

Rai (2013) posited that ‘Customer Relationship Management is a continuously updated process of identifying relative value of customers and designing customized company interaction to delight them so that they do not just remain with the company profitably but also be the company’s ambassador. Full involvement and empowerment of employees and appropriate technology are two essentials for successful CRM.’

Chan & Khodakarami (2014) indicated that the objective of using technologies in CRM is to facilitate and automate the business processes in various areas such as marketing, customers support, sales, management and analysis.

Hollensen (2015) asserted that CRM has two central dimensions, human and business dimensions, human dimension concerns responding and recognizing the human needs whereas the business dimensions are the core marketing components.

Naveed et al. (2016) opined that the dynamics of market, competitive pressures and the changing needs of customers have urged upon the service industry to adapt CRM in a full-fledged manner to maintain long term profitable relationship with customers and to acquire a competitive advantage.

## RATIONALE FOR CUSTOMER RELATIONSHIP MANAGEMENT

Rai (2013) opined that ‘Customer Relationship Management is a continuously updated process of identifying the relative value of customers and designing customized company interaction to delight them so that they do not just remain with the company profitably but also be the company’s ambassador. Full involvement and empowerment of employees and appropriate technology are two essentials for successful CRM.’ Customer relationship management is a cross-functional process that benefits an organisation in many ways, such as increased sales, improved operations, easy project management, quick-tactical business decisions, customer satisfaction, customer retention, customer loyalty, social media marketing and cost-effective deployment of available resources.

Practising CRM by a business organisation could essentially provide several benefits over traditional approach of marketing, some of which are as follows:

- CRM presents a great up-sell and cross-sell opportunities.

- CRM enables a customer to be valued and cared by the company or its support services.
- Retained and loyal customers can act as a brand ambassador by sharing their positive experiences as they are likely to perform free word of mouth publicity.
- CRM can provide valuable feedback and corrective measures for the company or its product line by providing an insight of weak points.
- It costs significantly more to acquire a new customer than retaining an existing one.
- Retained customers are more likely for larger transactions than the new customers.
- CRM framework assembles an abundance of data from clients and different sources, which is connected to various offices wherever required. Assembling this database, a firm gets ready to identify trends, inefficiencies and genuinely accumulate a total perspective on the on-going business.

Organizations implement CRM system to achieve certain business outcomes. Different organisations may have different arrangement of objectives behind the implementation of a CRM framework depending on their priorities and nature. Therefore classification of various typologies of CRM is a prerequisite so that a business firm or a manager can perfectly align their objectives with appropriate CRM framework within their organisation. Hence, a need arises to produce different taxonomies for CRM typologies.

## EXPLORING CUSTOMER RELATIONSHIP MANAGEMENT (CRM) TYPOLOGIES

**Typology** is a composite measure that involves the classification of observations in

terms of their attributes on multiple variables (Earl Babbie 2012). Typology is a study or systematic classification of types that have characteristics or traits in common.

Accounting the diversity of CRM's scope, there have been several attempts to produce taxonomies that recognizes different CRM typologies. Gefen & Riding (2002) and META Group (2001) established three different CRM typologies: operational, analytical and collaborative. Later, Payne and Frow (2005) recognised three typologies as strategic, analytical and collaborative. A literature review of the four CRM typologies; strategic, operational, analytical and collaborative CRM is discussed as follows:

1. **Strategic CRM:** Turnbull & Zolkiewski (1997) proposed that strategic CRM enables companies to segment their customer base that can then be treated to specific relationship management strategies. Lin and Su (2003) added that Strategic CRM expands the potential to capitalise customer knowledge and produce value for parties involved. Buttle (2004) defined Strategic CRM as 'a top down perspective on CRM, which outlooks CRM as a core customer centric business strategy, targeted at winning and keeping profitable customers'. Buttle (2004) identified seven basic relationship strategies: start a relationship, re-engineer the relationship, enhance the relationship, protect the relationship, harvest the relationship, win-back the relationship, and end the relationship. Payne and Frow (2005) noted that strategic CRM encompasses the strategy development process and the value creation process, with an objective to align the broader business strategy with customer strategy. Customer strategy is concerned with

tuning of different customer segments to respective relationship management strategies. According to Kumar & Reinartz (2012), CRM encompasses three perspectives: the functional level, the customer-facing level, and the company-wide level. A functional perspective of CRM brings up to the automation functions. The customer-facing perspective of CRM confirms customer information is available uniformly through all interacting channels. CRM process at the company level recognizes the need to balance organizational with customer interest which has significance for the entire organization falls in the domain of Strategic CRM. Kumar & Reinartz (2012) stated that CRM strategy entails four components: Customer management orientation, Integration and alignment of organizational processes, Information capture and the alignment of technology and CRM strategy implementation. The objective of strategic CRM is to enrich the interactions between a company and its customers in a way that optimizes the lifetime value of customers with respect to the company.

2. **Operational CRM:** META Group (2001) identified that operational CRM encompasses all the business processes and technologies that are accountable to enhance the competency and preciseness of day-to-day customer-facing operations. Gefen & Riding (2002) identified operational CRM as front-office CRM, which facilitates communication and the areas where direct customer contact occurs. Speier & Venkatesh (2002) identified that sales force automation ensures smoothening of information flow between sales force and management. Payne and

Frow (2005) stated that Operational CRM commonly includes managing all the physical and virtual channels through which customers interact. Operational CRM assures multi-channel integration to furnish uniformity and quality in customer's experience across all channels. Xu & Walton (2005) recognised that the prime motive of operational CRM is to improve the efficiency and effectiveness of customer management processes, by personalizing with customers and refining organizational response to customers' needs. Kumar & Reinartz (2012) postulated that ideally, operational CRM should integrate information and databases from marketing, sales, customer service, e-business, call-center, and other sources.

3. **Analytical CRM:** META Group (2001) identified that Analytical CRM involves the analysis of customer records and behavioural patterns to support business decisions. Peppard (2003) described that analytical CRM provides insight about customer that can be used to assist value creation process, determine customer lifetime value and support business decisions. Gebert et al. (2003) identified that data warehousing and data mining solutions are customary technology applications in Analytical CRM. Buttle (2004) defined Analytical CRM as "a bottom-up perspective, which highlights the intelligent mining of customer data for strategic or tactical purposes." Payne and Frow (2005) recognised that Analytical CRM involves the information management processes that circle around the collection and interpretation of customer Intel from all customer interfaces. Xu & Walton

(2005) acknowledged that customer information aids the organization to segment its target market effectively. Payne (2006) stated that analytical CRM is used to develop customer portfolios to support Operational CRM applications. According to Ngai et al. (2009), Analytical CRM practice encompasses four stages: customer identification, customer attraction, customer development and customer retention, which are discussed as follows:

- (a) *Customer identification:* involves segmentation and establishment of target customers depending on their anticipated value by the organisation.
- (b) *Customer attraction:* Organisations concentrate efforts to allocate resources in these identified target segments with the help of competitive advantages such as price, product differentiation, etc.
- (c) *Customer development:* Augmented transactional value and customer lifetime value are the main motives of customer development. Customer lifetime value is the total net income that a company can expect from a customer (Drew et al., 2001; Rosset et al., 2003).
- (d) *Customer retention:* Customer satisfaction is considered as the main factor for customer retention. The customer value (one-to-one marketing, loyalty and bonus programs, complaints management, etc.) delivered by company leads to customer retention which finally results into customer loyalty.

4. **Collaborative CRM:** META Group (2001) posited that Collaborative CRM comprises ‘the components and processes that allow an enterprise to interact and

**Table 1:** Attributes of CRM Typologies

Strategic CRM	Customer-centric approach which involves the strategy development process and the value creation process.
Operational CRM	Operational CRM ensures personalisation and multi-channel integration of all the physical and virtual channels of customers’ interaction.
Analytical CRM	Comprises the analysis of customer data and behavioural patterns to support business decisions and using it tactically for future strategies.
Collaborative CRM	It comprises information sharing and collaboration with value chain actors (e.g. suppliers, partners, customers) to optimize relationships. Channel management & Interaction management.

**Table 2:** Intended Outcomes of the CRM Typologies

<i>CRM Typologies</i>	<i>Intended Outcomes</i>
Strategic CRM	Moving towards a more customer-centric way of doing business and optimizing CLTV.
Operational CRM	Reducing cost-to-serve in customer facing operations and improving efficiency, consistency and quality in customer interactions.
Analytical CRM	Better marketing and sales program, assigning right product to right customer through right channel with enhanced cross-selling and up-selling.
Collaborative CRM	Optimise any possible collaboration amongst the company and customer or value chain partners with a view to maximize value creation potentials.

collaborate with their customers.’ Gefen & Riding (2002) recognized collaborative CRM as a communication centre connecting companies to their customers, suppliers, and business partners. Reinhold and Alt (2009) proposed that collaborative CRM is still in conception and primarily has two interpretations. The first is closely associated with efficacy of communication and interaction channels between a company and its customers. The second expands the notion of CRM to value chain networks to create value by sharing of resources and capabilities. It enables producers, distributors and service providers to extend customer acquisition, retention and development beyond company’s margin and even to involve the customer directly. Collaborative CRM can be broadly identified by two aspects: Interaction Management and Channel Management.

The main attributes of CRM typologies are tabulated as in Table 1.

The intended outcomes of the CRM typologies (as per the literature) are shown in Table 2.

### CRM TYPOLOGY – FRAMEWORK

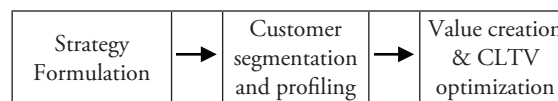
Payne and Frow (2005) derived a strategic framework for CRM consisting of five interdependent cross-functional processes: strategy development process, value creation process, multi-channel integration process, information management process and performance assessment process. Based on this strategic framework and the review of literature, the researcher has incorporated a preliminary conceptual framework for CRM typologies that host the cross-functional process of CRM, illustrated as in Figure 1.

### SIGNIFICANCE OF THE CRM TYPOLOGIES: EXPLANATION OF THE FRAMEWORK

#### *Strategic CRM*

It involves the formulation of strategy for value creation (both, businesses as well customers’ perspectives). The business strategy decides upon the customer strategy development and its continuous updating. Company’s vision, competitor’s profile, so forth are involved in business strategy. Identifying appropriate segmentation amongst the existing and potential customer base is involved in customer’s strategy. The yield of the strategy development process is transformed into implementable programs by the value creation process. The main action-plan is prepared under Strategic CRM for rest of the CRM typology systems and the areas relating to customer centricity, organisation wide commitment around CRM including HR, Back office, other branches.

Flowchart showing Relevance of Strategic CRM

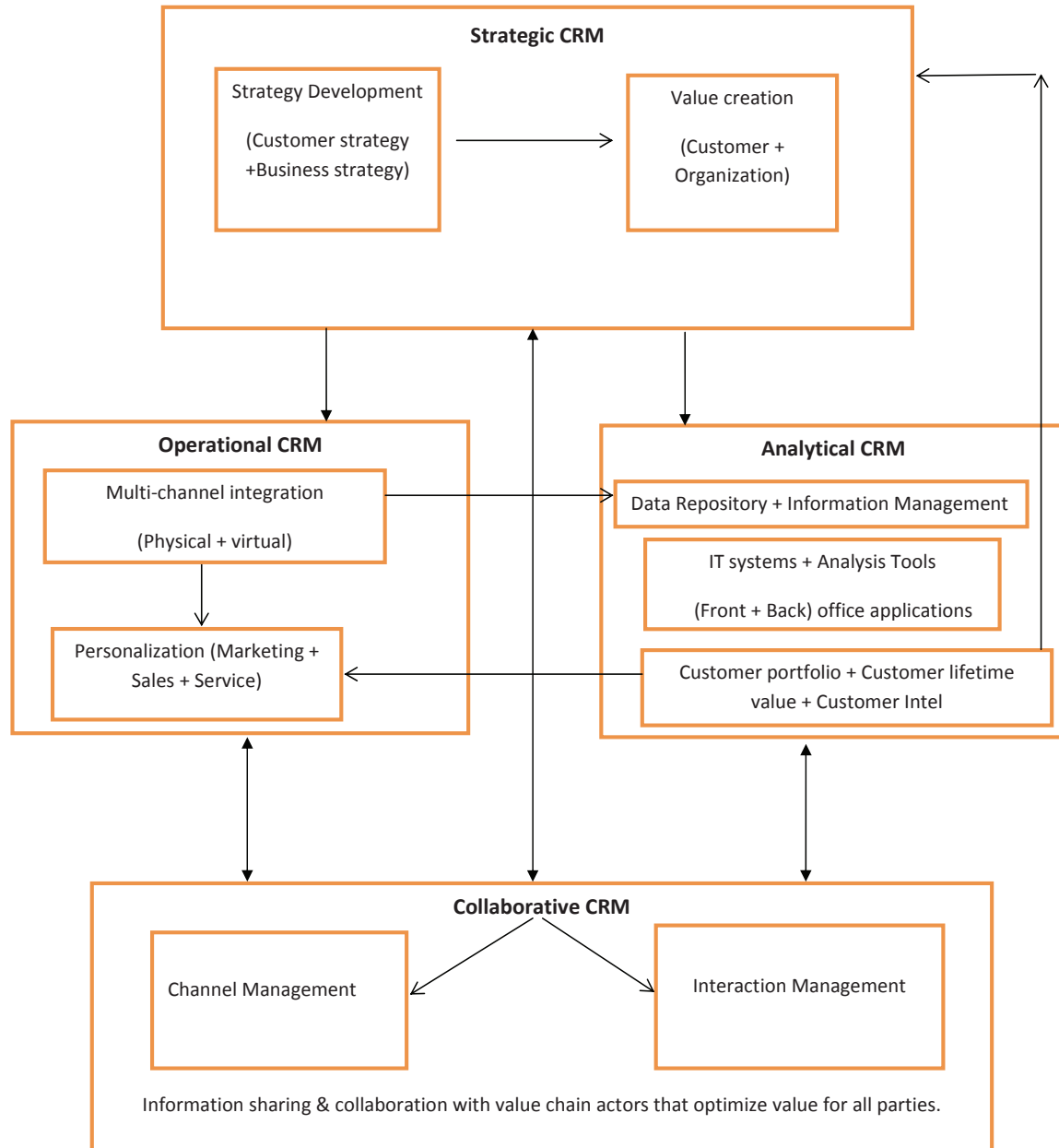


#### *Operational CRM*

Managing all the physical and virtual channels through which customer and company interacts or transacts comes under the domain of operational CRM. It utilises the output of the strategic CRM and translates them into operational activities such as multichannel integration and personalisation. Multichannel integration process ensures the most suitable combination of channels to operate with uniform, highly positive interactions within those channels. Personalisation enables alteration and customisation in the offering



### CONCEPTUAL FRAMEWORK: CRM TYPOLOGY

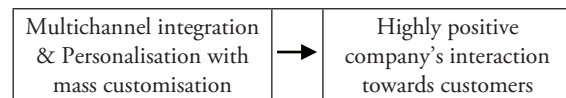


### FLOWCHART: CRM TYPOLOGY FRAMEWORK

Figure 1: Cross-functional Process of CRM

to the customer throughout all the channels. It gathers customer database and send it to the Analytical CRM system. The output of Operational CRM is primarily of summarised database level only.

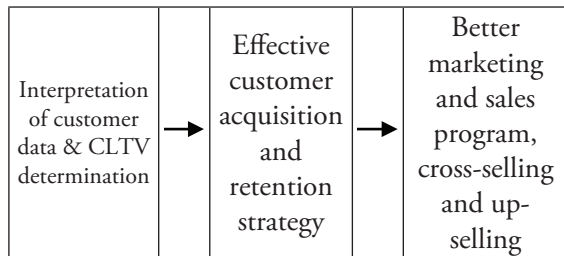
Flowchart showing Relevance of Operational CRM



### **Analytical CRM**

It ensures availability of insights into customer behaviour needed to implement intelligent customer personalisation through analysis and interpretation of data collected by Operational CRM. The data repository or data warehouse provides a fruitful corporate memory of customers to discover meaningful patterns and relationships. Analytical CRM ensures an effective customer acquisition and retention strategy formulation with greater up selling and cross selling opportunities. Analytical tools enable companies to determine customer lifetime value and supports Operational CRM by feeding the right information at the right time to the channels interacting with customers. Analytical CRM helps the organization to identify different segments of customers, buying patterns and trends, discover causal relationships.

Flowchart showing Relevance of Analytical CRM

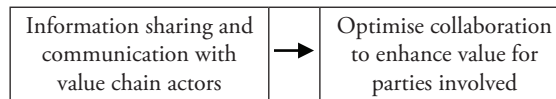


### **Collaborative CRM**

The concept of collaborative CRM can be comprehended as collaboration between one or more value chain actors (suppliers, partners or customers). Collaborative CRM primarily functions as a communication centre connecting companies to their customers, suppliers, and business partners for effective identification, acquisition, development and retention of customers with a motive to optimize the value for business

and customers. It also deals with designing of new communication channels tuned with customers' preference and convenience to optimise communication with customers, prospects, partners, and internal employees across various channels.

Flowchart showing Relevance of Collaborative CRM



### **FINAL REMARKS**

Reviewing the aforementioned literature on CRM, it is able to be inferred that the four different CRM typologies are inter-related. Strategic CRM formulates the necessary action plan required by the rest of the CRM typologies is to create value for customers and organizations alike. Operational CRM gathers customer database and send it to the Analytical CRM framework. Analytical CRM drives the decision making in operational CRM, e.g. sales arrangement, marketing actions, and customer service processes. Moreover, the data processed by analytical CRM tools could not be used effectively by different branches of an organization without collaborative CRM. Summing up, strategic CRM, operational CRM, collaborative CRM and analytical CRM altogether have the ability to create value for business as well as customers. From the customer's end, the value received maybe in the form of customer satisfaction. To achieve CRM typology goals successfully, CRM should necessarily be conceived as a cross-functional, integrated, holistic and enterprise-wide approach with an organisation wide commitment towards the customer including HR, Back office, other branches.

## FUTURE RESEARCH

Researcher's literature review on CRM typologies and related perspectives can be used to generate an exhaustive set of attributes for each typology that would be used subsequently to describe and discriminate between different typologies of CRM. The CRM typology perspective maybe useful for quantifying the value of CRM for any specific organization, and subsequently for evaluating the performance of CRM with respect to its typologies. This context might be useful in future CRM typology related research such as to explore the outcomes of each CRM typology, final outcomes of the integrated CRM typology framework, and to examine the impact of each CRM typology on customer satisfaction, customer loyalty. Future studies may enhance the explanatory power and predictability of the above framework.

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