



Strategies for successful CRM implementation

ThuyUyen H. Nguyen

Han's Corporation, La Canada, California, USA, and

Joseph S. Sherif and Michael Newby

California State University, Fullerton, California, USA

Abstract

Purpose – Customer relationship management (CRM) is an information system that tracks customers' interactions with the firm and allows employees to instantly pull up information about the customers such as past sales, service records, outstanding records and unresolved problem calls. This paper aims to put forward strategies for successful implementation of CRM and discusses barriers to CRM in e-business and m-business.

Design/methodology/approach – The paper combines narrative with argument and analysis.

Findings – CRM stores all information about its customers in a database and uses this data to coordinate sales, marketing, and customer service departments so as to work together smoothly to best serve their customers' needs.

Originality/value – The paper demonstrates how CRM, if used properly, could enhance a company's ability to achieve the ultimate goal of retaining customers and gain strategic advantage over its competitors.

Keywords Competitive advantage, Relationship marketing, Customers

Paper type Research paper

1. Introduction

Today, in the business world, management recognizes that customers are the core of a business and that a company's success depends on effectively managing relationships with them. As a result, one of the first goals that management has its employees achieve is based on a maxim such as "the customers are always right," "do whatever it takes to deliver your promise" or something similar. All objectives are focused to one ultimate goal that is to make customers happy because they are the ones who keep the business running. Not too long ago, many companies did not consider this an important factor and often ignored their customers with the result that many of these customers did not come back. Often, these objectives become constraints for businesses and their employees when they do not have appropriate tools, equipment, or methods to achieve this goal. Today, technology provides businesses with systems that can help companies track customers' interactions with the firms and allow the firms' employees to quickly retrieve all information about the customers. This concept is called a customer relationship management (CRM) system and if used properly, could enhance a company's ability to achieve the ultimate goal of retaining customers and so gain a strategic advantage over its competitors.

CRM can be interpreted as a process of digitizing a staff's knowledge about his or her customers. This is because in a usual business process, customer relation staff would normally be required to remember their clients' requirements, behaviors, tastes, preferences, etc. In essence, CRM focuses on building long-term and sustainable



customer relationships that add value for both the customer and the company. Competitive advantages (Daft, 2003) that could be gained from the CRM systems are summarized in Table I

A CRM system is often integrated with other decision support systems across all functional areas, such as enterprise resource planning system, executive information systems, supply chain management system, and product life-cycle management systems. In doing so, organizations can create better management information in terms of planning, acquiring, and controlling across all channels and thus have superior products and services that lead to larger revenues and larger profits. CRM systems can also help organizations maximize their abilities to interact with their customers. This not only leads to improved quality but will enhance the rapid response to customers' needs (Anderson, 2006).

As such, CRM makes itself a necessary tool for businesses because it distinguishes an organization from its competitors with the knowledge resources about product ideas and the ability to identify and find solutions to customers' problems. CRM can shorten the distance between customers and the organization, contributing to organizational success through customer loyalty, superior service, better information gathering, and organizational learning. Some have argued that customer satisfaction and loyalty is a science; however, Phelon (2004) takes it up a level by saying that "customer leverage is an art."

Many of the CRM tools and applications are now wireless enabled. Mobile sales force automation is becoming more popular everyday. Use of wireless devices by mobile service employees is enabling these services from the customer's site. In addition, communication methods such as short message services (SMS) and e-mail from handheld devices are now being used as a means of improving CRM as well.

When someone mentions CRM, we immediately think of technologies that could improve marketing, sales, customer services and customer relations. However, CRM is more than just technologies, it is a strategic process. CRM helps companies better understand their customers' needs so they can provide these needs to their customers at the right time while improving the company's processes (The ABCs of CRM, 2005). CRM concepts and technologies have been widely accepted by many companies in different industries because they recognize that keeping strong customer relationships is likely to bring profitability in the future. It is hard to find new customers but it is just as difficult to keep existing ones. To achieve this goal, organizations need a right

Competitive advantages	Examples
Increase in customer loyalty	Full information about customer profile and previous requests or preferences is instantly available to sales and service representatives when a customer calls
Superior service	Customer representatives can provide personalized service, offer new products and services based on customer's purchasing history
Superior information gathering and knowledge sharing	The system is updated each time a customer contacts the organization, whether the contact is in person, by telephone, or via the web. Sales, marketing, service, and technical support have access to shared database

Table I.
Competitive advantages
gained from CRM
systems

mix of innovative information technology, effective business processes, better data management and new workforce initiatives.

2. CRM in business

CRM is an information system that tracks customers' interactions with the firm and allows employees to instantly pull up information about the customers such as past and current sales and/or service records, outstanding records or unresolved problem calls.

A CRM system stores all information about its customers in a database. Information such as customer names, what they bought, and what problems they have had with their purchases, is retained in the CRM database. The system not only uses this data to generate simple reports but can produce critical information to help coordinate sales, marketing, and customer service departments to better and faster serve customers' needs.

Freeland (2003) suggests that companies should define the goal of implementing CRM in their businesses. He proposed the following goals:

- (1) *Guiding principles.* Organizations who want to reshape the focus of their CRM programs should follow these three guiding principles:
 - *Customer experience is essential to creating brand value.* Organization should do something about logos, catchy styles, or memorable commercials that can give customers the impression or awareness that it is their product or service.
 - *Customer insight should inform and drive customer treatment.* Every contact that the company has with its customers determines the economic value of its future because if the customer is happy, he or she will be back.
 - *CRM programs should be executed in a pragmatic way that mitigates financial and delivery risk.* CRM programs should be planned according to both financial ability and risk elimination to the best of the company's practice. It is not to be built with elegant capabilities, or the latest version of the software, or serving the customers at any cost. However, it must be practical, realistic, and provide the capabilities that the users need.
- (2) *Components for success.* To achieve these, organizations should organize their CRM initiatives around the following four components:
 - *Setting the strategy.* Identifying the customers that the company wants based on its existing business model and corporate mission.
 - *Gaining customer insights.* The ability to understand customer needs and accurately predict customer behavior.
 - *Realizing greater value from customer contact activities.* Improving the quality of customer interactions while at the same time driving down the cost of service.
 - *Transforming marketing.* Identifying where money is being wasted or misspent on the market while ignoring the "market noise" to efficiently quantify and optimize all resources in ways that most companies have not yet attempted.

By doing so, organizations can broaden their CRM focus by allowing marketing as well as sales and services to work together efficiently to achieve the ultimate goal which is to serve the customers better with high quality.

2.1 CRM in e-business

Most companies now have online CRM capabilities on their web sites which incorporates technology into consumer services and also provides cost controlled purchasing. These e-commerce web sites or enterprise portals are for sales ordering systems that control the access of retailers and wholesalers to the companies' products at the point of loading while also guaranteeing product level availability and high service level. For example, the oil industry has become a more vertical enterprise, which means that it spans the supply-chain from the exploration and the recovery of crude to refining to retailing of fuel and consumer products and services. As a result many companies take on different programs or strategies to capture more customers. These strategies could include integrated fuel credit cards, personalized services, and so on. Another example is the banking industry (Business Development Unica Corporation, 2006). Almost all banks offer online banking and in each of these web sites, we normally see a rich format of graphical and media contextual format that are designed to please the customers' eyes. These web sites offer customers access to their account anytime they wish. Besides online banking, the banks also offer other information such as credit rating reports, promotional rates for credit cards, personal loans, mortgage, etc. Online banking customers find this very useful. The banks on the other hand, track the web sites that their customers are visiting and use this information to improve customer service. Nowadays, many banks offer CRM on their web site (Beasty, 2006).

Interactive voice response technology is another enhancer for CRM in e-business. It can mimic most actions of live agents such as identifying customers by name, asking for identification verification, speaking in any languages, or connecting to a live agent when appropriate. This new technology can even allow call centers to contact their customers more frequently to offer new services and improve the relationship between the companies and their customer (Lubben, 2006). Based on the stored information, CRM can also be automated to respond to customers in terms of offering special discounts according to the customers' needs.

With the rapid development of technology, CRM has become a centralized document repository that allows organizations to profile and manage their customers' documents while it is fully integrated with the companies' business system. It gives the capability for customer service staff and their customers to secure access and collaborate over those documents, whether synchronously or asynchronously. It also gives management the ability to apply business rules and processes to those documents in order to achieve greater efficiency and accuracy. Finally, it creates triggers and events to those documents that would enable decision makers to make better decisions and develop better knowledge management capabilities (Hicks, 2006).

2.2 CRM in m-business (wireless CRM)

Besides the traditional click-and-mortar, many e-businesses are implementing wireless CRM applications. This idea is based on the fact that employees carry a mobile device everywhere they go. Mobility implies portability; therefore, employees can initiate a real-time contact with other systems from wherever they happen to be if they can

connect to a wireless network. This characteristic breaks the barriers of geography and time, which is often a constraint for many organizations. The value-added attributes that drive the development of m-business (mobile business) include the following:

- *Ubiquity*. The availability of any products or services at any location at any given time.
- *Convenience*. Users can operate the wireless devices in any environments.
- *Instant connectivity*. Connections are available quickly and easily at anytime and anywhere.
- *Personalization*. The ability to customize the information to the customers.
- *Localization of products and services*. Knowing the exact locations of the customers to offer product or services information is the key factors to success.

As for consumers, they are in the middle of a boom in cellular phone use. Cellular phones have become means of immediate communication; they are both efficient and convenient. As such, this is one of the potential market channels that companies should focus on. The SMS is, in many ways, more practical communication method. In Europe and Asia, SMS has become a primary form of communication. Consumers in the USA are now catching up with this trend. About 2/3 of Americans have subscribed to mobile phone services, and 72 percent of these use SMS text messaging (Springer, 2006).

As e-business gives organizations competitive advantage, m-business promises plenty of opportunity in the future. Wireless changes the way organizations and customers interact with each other. Instead of being constrained to a wired internet, wireless offers instant response to both parties.

3. Strategies for implementing CRM

Before deciding on investing in new CRM programs, Ramsey (2003) suggests critical strategies that organizations need to be aware of. These strategies include:

Customer. One of the most important strategies is to identify the target customers based on the existing business model and corporate mission. This means that before deciding on implementing CRM, organizations must get a better handle on the types of customers they should be serving. In addition, they must identify the types of interactions with each segment that will generate the greatest loyalty among customers and the most profit for the business. One way of identifying the target customers is the use of models of customer-centricity. Customer centricity is customer segment management, which is a process of segmenting groups of customers based on similar attributes and managing those segments in a way that maximizes both the benefits to customers and the long-term profit potential of the organization. A typical customer segment management model would consist of several stages called the continuum. These stages include:

- product-centric analysis;
- marketing segmentation;
- customer management;
- customer segment advisors;
- customer segment owners; and
- customer-centric profit and loss.

Depending on the type of the organizations and what industries they are in, any stages on the continuum should be applicable. The most important thing is to achieve the right balance on this continuum, that is to choose the most appropriate and effective channels to fit with organizations' capability.

Another way of identifying the target customers is for the organization to build a profit-and-loss (P&L) strategy for each of its customers (Wreden, 2004) where:

$$\begin{aligned} \text{Customer profit} &= \text{gross revenues} - (\text{customer allowances}) \\ &\quad - (\text{credits and rebates}) - (\text{product costs}) - (\text{channel costs}) \\ &\quad - (\text{cost-to-serve}) - (\text{administrative costs}) \end{aligned}$$

This customer P&L strategy is as important as the corporation's P&L strategy because it is at the heart of any customer relationship program. Not having one may result in unprofitable customers. This strategy allows organizations to determine the appropriate level of service, pricing, discounts, and distribution. It is also a good way to specify how many resources need to be allocated for the greatest return. It is important that organizations recognize the fundamental business goal, which is not to build sales or market share, but to increase profitability based on understanding who its customers are.

Channel. Choosing the most appropriate and effective channels is another important strategy that organizations must achieve. Organizations must constantly evaluate the potential channels available to them. This means that they must justify which ones they should use and how well they are using those they have chosen. Recognizing these conflicts is not a hard thing to do but how to improve or create a new strategy requires attention and research. Organizations can use the road map matrix of comparing the old business strategy mapping to the new business strategy mapping to achieve this recognition.

Figures 1 and 2 (Nunes *et al.*, 2003) show two hypothetical channels maps for an equipment manufacturer in the automobile industry. We can use them as models to compare an old and a new channel map. These maps show the market power and the channel added value. Using these models allows us to see the difference and will help organizations recognize the opportunities for implementation. The old map is also called "status quo map" and it identifies the existing business channels. The new map is called "future map" and it incorporates likely change scenarios and new relationships, roles, and interactions in the channel. By comparing the two maps, companies can identify where channel-change is needed and where the channel conflict will be most intense. Once organizations have determined market power and channel value for each existing channel, the matrix becomes a framework for strategic thinking. Implementation of any of the strategies in the matrix requires not just new players and processes, but changes to marketing strategy's core components as well. Organizations must emphasize the importance of avoiding conflict channel strategies among organizations. Table II shows the channel conflict strategy matrix.

Brand. Brand values strategy contributes to the companies' ultimate goal, which is to understand and recognize its customers' behaviors. Brand is more than just a name, icon, or slogan. It is not simply something to grab the customers' imagination. It is all

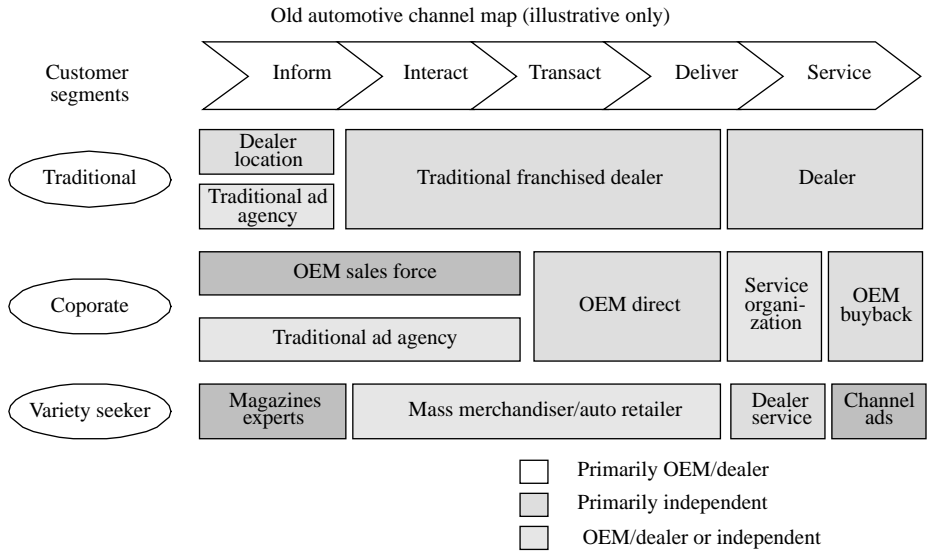


Figure 1.
Old automotive channel map

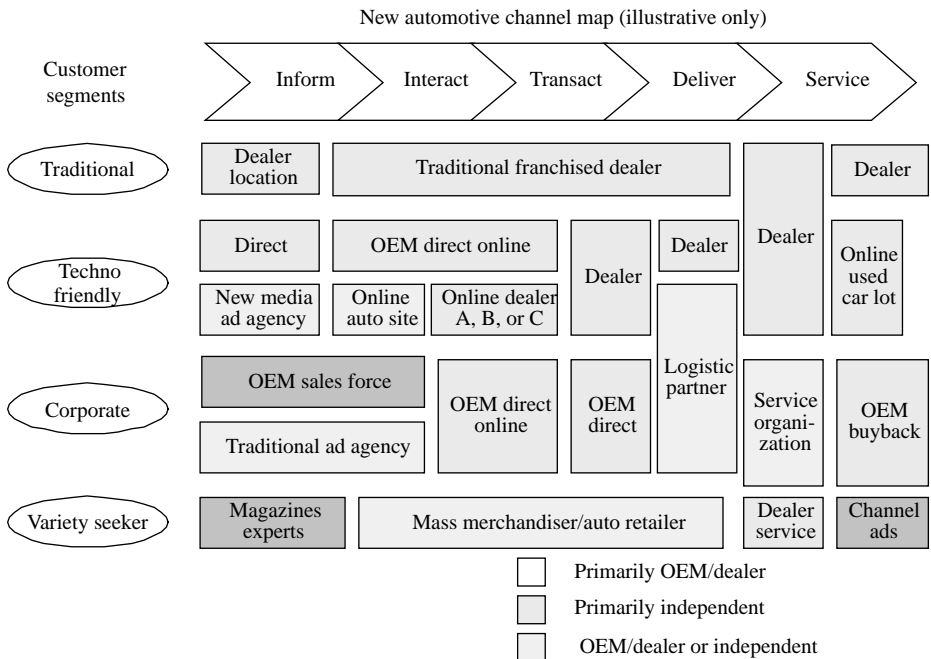


Figure 2.
New automotive channel map

about the encapsulation of all the customers' interactions with the company and its products and services. Brand managers must use more statistical measurement and analysis to direct their decisions. Characteristics that make a strong brand include the following (Eechambadi, 2006):

Table II.
Channel conflict strategy matrix

	Channel controls customers	<i>Forward integrate</i> Identify new value Act fast/independently Fill gaps in channel coverage	<i>Cooperate</i> Look for win-win, grow the pie Seek compromise Look to sell new products through new channels
Market power	Suppliers control customers	<i>Compete</i> Create internet-enabled direct link to customers Shift volume to new channel through promotions Insignificant	<i>Lead</i> Define appropriate approaches or the channel Make initial investment Significant

- *Differentiation.* Products or services should be better and different on a dimension that customers care about than those of other competitors.
- *Consistency.* Promises made to customers should be executed precisely.
- *Effective communication to customers.* What has been promised to the customers must be true no matter what happens.

The following illustrates a successful brand (Dull, 2003):

- Brand must be “top-of-mind” which means that it should be built based on loyal customers, emotionally, and financially committed to repeat purchasing.
- Advertising is the key to successful brand building. Not all companies use advertising to create their brands, but they must focus on their strength such as long history of reputable products, investment management expertise, excellent service, and stability.
- Brand must be consumer-driven because the key point here is customer focus.
- “Marketing owns the customer” is no longer a rule. Nowadays, maintaining a high-quality relationship with long-term customers is important. Building and enhancing those relationships has become the province of the sales force and the customer care representative, not the marketers.

Chryst (2006) suggests that companies must commit themselves to their brands. To do this, companies need to find out what their customers’ needs, obtain feedback to improve services, provide adequate training to their employees about their brands, and sufficiently equip their businesses to live up to their brands.

Recognizing the importance of brand can pay real dividends, increase revenues, and have greater capital efficiency for many organizations. By understanding brand in this way, marketers can move past their preoccupation with advertising and consumer awareness-building activities and start seeing branding from a much more holistic perspective. Understanding and expanding the definition of brand shows the critical role that CRM is playing in the branding process and that activities formerly considered outside the scope of a company’s brand are actually the principal contributors to the brand’s strength or weakness. However, if these characteristics are overlooked, organizations can struggle over times to be successful.

CRM applications choices. The last step for an organization is to determine or choose the alternatives that are most appropriate for supporting these critical interaction

points and channels to reach target customers. The new technology, CRM applications, can assist organizations in achieving their most difficult goals, which are to attract and retain loyal customers. When companies implement CRM and adapt its capabilities, CRM can bring significant business benefit for those investments. Swift (2001) and Smith (2006) suggest the following rules for discussions with CRM solution providers:

- never take a vendor's claims at face value;
- never assume a vendor reference is valid;
- always talk with the reference's IS staff;
- never take IS claims at face value;
- always talk to the users of the system;
- always talk without the vendor present; and
- always talk with the users without the IS organization present.

If any of the above do not check out or cannot be achieved, then these should raise red flags about the vendor and their ability to provide a satisfactory solution.

3.1 Strategies for implementing wireless CRM

As opposed to the wired web site, that are rich in graphics, with multiple navigation structures and various selections, mobile CRM must be simple and plain. Most mobile customers are on the run and are much more interested in convenience and reliability than graphics and infinite options. In addition, graphical content requires power, so that if the web sites the mobile customers visit contain too much graphical content, the customers will run out of battery before completing the orders. Regardless of the type of wireless devices that are used to access the web site, the following are some basic rules for mobile business (SAP, 2006):

- *Basic function.* The interface designs on the web site for wireless are very important. One could easily lose a customer because of design factors that are device dependent or out of control. For example, most web-enabled cellular phones have a "soft key" that can be assigned multiple actions such as to go "back" or "home." By programming logical navigation functions into these soft keys, the web site can be designed to help the customer to navigate the wireless site in a similar way they navigate the wired web sites. Since, the soft keys are dynamic, the function assigned to each key should be evaluated screen by screen for the wireless site to enable those actions required by the users at that particular moment in the buying process.
- *Basic structure.* Simple and descriptive web sites save customers time and prevent them from getting lost in the wireless web site. Naming menus and numbering options will help. A help option should be available on all pages. Text-based descriptions are best for guiding customers through the selection and purchasing processes.
- *Basic content.* As mentioned, basic content is important because power is a critical issue. Therefore, instead of building a super store on a wireless web site, designers should build a mini convenience store. Designers should allow quick navigation ability to the customers because to these customers, time is important and they will not have time to spend on browsing.

4. Barriers to CRM (pre-CRM)

Knowing that CRM is a tool, or a smart agent, that could help organizations achieve their goals is one thing, but applying CRM concepts and technologies to a business operation needs thorough dedication. Depending on the types of businesses and how far they want to extend their CRM applications, management has to research possible problems encountered during the process of before, during, and after implementing these applications. Some of these problems are cited by Ramsey (2003) and include the following:

- *Lack of definition.* CRM is surrounded with new concepts, new technology, new methodologies, and is constantly evolving. Therefore, many companies are unsure of where to start and what to give up or acquire in the new technology. Management is often not sure how to approach CRM and how it would affect other aspects of the company's operation.

One of the most common mistakes is that organizations often become a victim of management "fad" that is to follow the trend of the current market to get "the latest technology" or the "approved" name of certain departments or services. Recently, most companies refer to their customer service as "Customer Relations" although no major changes took place. We still see the same staff doing the same work everyday. Or we see transportation services changed to "Logistics" while carriers are still transporting on the same route in the same way everyday.

- *Poor leadership.* Leaders of CRM efforts are often functional heads who often do not have enough strategic plan or perspective experience of CRM. They are strictly being measured on improving specific activities within their functions; whereas, working on the overall strategies of the company should be the main focus.

Another factor is that most CRM programs are implemented or projected based on a technical-requirements focus rather than on business-needs focus. As mentioned earlier, CRM is a strategic process that could help companies gain a better understanding of their customers' needs. As the result, companies can provide these needs to their customers at the right time while improving their processes (Oracle, 2006). Management commitment of support and responsibility makes a major contribution to success. Like many other projects, most successful CRM implementations have a project champion; a person with authority, a leader who can make things happen.

- *Insufficient help from CRM vendors.* CRM vendors are the ones who provide or introduce the new tools to organizations. Often, they only highlight the CRM aspects that are involved in their products rather than addressing the important factors of CRM in many areas of the business. CRM is not "just another information tool." If applied properly, CRM programs can contribute exceptional economic value to the company as well as competitive advantage. Therefore, to overcome or realize the full potential of CRM, and before incorporating a strategic perspective into all of their efforts, organizations must understand some basic principles. In fact, there are vendors who would convince their customers that by implementing CRM systems, the customers can solve all the problems that they currently have.

4.1 Barriers to wireless CRM

Getting into the world of wireless is not as easy as many people think. The reason is that compared to e-business, m-business is very different. Actually, they are two different business applications. There are many constraints to implementing m-business. They are based upon aspects of the business (Priemer, 2006) such as:

- *Not enough customer demand.* Currently, not many people have wireless on their PDAs, about 16 percent according to the 1500 tech-savvy survey. Less than half of this 16 percent actually use their wireless to do business. As the result, only 16 out of the top 100 most popular retailers on the web have the necessary mobile site to support these customers.
- *Large capital investment requirement.* To promote business using wireless, business providers must promote the use of handheld devices such as PDAs, cell phones, etc. Another cost is that of development. Currently in the market, there are no standards on how screens on these handheld devices work in terms of model, manufactures, features, etc. so they all display in different ways. Therefore, to develop a web site that offers the ability to display on most handheld devices' screen requires vast capital investment.
- *Meeting customer expectations.* It is important to meet the customers' expectations. These expectations include: connection, convenience, consolidation, constancy, consumption and control. Such strategies are not easy to achieve. If the customers do not get what they want, generally, they will not come back to the site.

5. Difficulties after implementing CRM (post-CRM)

A survey conducted by the research and advisory firm Gartner (Zimmer, 2006) found that more than half of the organizations who have implemented CRM have difficulties after implementation. There are two principal reasons why CRM does not always meet expectations. They are "The disconnection of CRM vision and execution" and "The rising standard for CRM excellence":

- (1) *The disconnection of CRM vision and execution.* Many organizations did not do enough research and did not have appropriate planning before implementing CRM. One of them could be that the system does not have enough flexibility. Often, these CRM projects focus on the technical rather than business strategy that is to increase the value of the customer relationship. The other factor is these projects do not have enough commitment and support from top management. Finally, project executions often failed or suffered from lack of senior management support, poor project management, or insufficient skills to complete the project.
- (2) *The rising standard for CRM excellence.* In the past decades, with the enhancement of technology, the market has been rapidly changing and has become a very competitive place for businesses. Customers are becoming more demanding and competitors are growing faster everyday. Organizations, in order to survive in the market, must outdo each other to be able to succeed. If these difficulties are not recognized, organizations who rush into implementing CRM programs will stumble. Also, not all companies who implement CRM have been successful. Often, these companies have overlooked the critical factors that lie behind a CRM project. These factors include (Kovacs, 2006):

- Failure to obtain and maintain executive support for the project.
- Failure to align key internal functions or business units on goals and mission of the project.
- Inability to accurately link the CRM project to higher-level business strategies.
- Focusing on capability building instead of ROI creation.
- Lack of an integrated plan for project implementation.
- Failure to achieve successes early in the project.

6. Successful CRM implementation

To have a successful CRM implementation, management must make sure that they have done research in both the industry's best practices and the adaptation capability of their organization in the new application. The following are the recommended key steps to a successful CRM strategy (Crockett and Reed, 2003):

- *Strategic context.* The organization should understand how CRM fits into the context of the company's overall business strategy.
- *Capabilities assessment.* The assessment is to be done to confirm the company's current CRM capabilities.
- *Business case development.* The organization needs a good reason to implement CRM other than new technology fever.
- *Implementation plan creation.* Create and execute a plan, which clearly defines how to achieve the goal and execute it.

7. Lessons learned

A CRM system can provide a powerful competitive advantage for organizations to enable them to survive in today's market. It helps management track customers' interactions with the organization and allows the organization's employees to pull up all past information about the customers. Competitive advantages that organization could gain from CRM systems include the following: increase in customer loyalty, superior service, superior information gathering and knowledge sharing and organizational learning.

In industries that have major contact with customers such as financial services and telecommunications, CRM implementation is a highly recommended step. In other industries such as consumer goods producers, retailers, high-tech organizations, CRM implementation is a should-be-done step. This is because CRM is important for industries that have close contact with end customers but have lesser value to industries that are further away from the end customers. However, while CRM could promise all of these benefits, many organizations failed or have failed to implement CRM systems. This is mostly due to lack of knowledge and research, lack of project management skills, lack of commitment from the executive management, etc. To avoid wasting money and time, organizations before implementing CRM system should be aware of the difficulties, traps, and mistakes that can lead to failure.

8. Conclusion

CRM system is not “just another information tool.” If applied properly, CRM programs can contribute exceptional economic value to the company as well as competitive advantage. Implementing CRM systems can enhance an organization’s ability to improve customer service, which in turn can generate revenue. However, not all organizations who implement CRM have been successful. In order to have a successful implementation of CRM, organizations should evaluate how CRM fits into their overall business strategy, evaluate its current CRM capabilities, and have a business reason for implementing CRM. They should then create a plan and execute it. In conjunction, organizations should also look into CRM in m-commerce or m-business. This is new in both B2B and B2C so it needs lots of research and investment. The future of CRM m-commerce provides plenty of opportunities for both businesses and consumers. The next level of CRM could be “untethered-commerce” u-commerce “untethered” by the hard wires of traditional computers and telephones, “unbounded” by traditional definitions of commerce, and “ubiquitous” in that business can take place anywhere and at anytime.

References

- Anderson, S. (2006), “Sanity check”, *Destination CRM*, Viewpoint, available at: www.destinationcrm.com
- Beasty, C. (2006), “How sales teams should use CRM”, *Destination CRM*, Feature, available at: www.destinationcrm.com
- Business Development Unica Corporation (2006), “HDFC bank enhances bottom-line revenue through customer lifecycle marketing”, *CRM Project*, available at: www.crmproject.com
- Chryst, D. (2006), “Live the brand”, *Destination CRM*, Viewpoint, available at: www.destinationcrm.com
- Crockett, B. and Reed, K. (2003), “The foundation of insight: three approaches to customer-centric understanding”, *The Ultimate CRM Handbook*, McGraw-Hill, New York, NY.
- Daft, R. (2003), *Management*, 6th ed., Thomson South-Western West, Mason, OH.
- Dull, S. (2003), “Brand strategy: why brand is at the forefront of next-generation CRM”, *The Ultimate CRM Handbook*, McGraw-Hill, New York, NY.
- Echambadi, N. (2006), “Designing a customer experience that is consistent with the brand promise”, *CRM Project*, Vol. 6, available at: www.crmproject.com
- Freeland, J. (2003), “The new CRM imperative”, *The Ultimate CRM Handbook*, McGraw-Hill, New York, NY.
- Hicks, D. (2006), “Customer focus meets business agility: the business case for SOA”, *CRM Project*, Vol. 6, available at: www.crmproject.com
- Kovacs, J. (2006), “How to embrace e-business and make it succeed”, *Destination CRM*, Viewpoint, available at: www.destinationcrm.com
- Lubben, M. (2006), *Ringling Down Costs*, Factiva database by Primedia Business Magazines & Media, Chicago, IL, June 18, 2006.
- Nunes, P., Bendix, B. and Goodman, J. (2003), “Channel strategy: avoiding channel conflicts”, *The Ultimate CRM Handbook*, McGraw-Hill, New York, NY.
- Oracle (2006), “Oracle customer relationship management”, available at: www.Oracle.com
- Phelon, P. (2004), “Destination CRM: why customer satisfaction and loyalty are not enough”, available at: www.destinationcrm.com

- Priemer, B. (2006), "Five questions to ask when integrating content with business processes", *KMworld*, available at: www.kmworld.com
- Ramsey, S. (2003), "Introduction: strategy first, then CRM", *The Ultimate CRM Handbook*, McGraw-Hill, New York, NY.
- SAP (2006), "CRM without compromise: with move to hybrid model, SAP offers customers more deployment options and more flexibility for growth without disruption", *News*, available at: www.sap.com
- Smith, R. (2006), "The state of the CRM market", *Destination CRM*, Viewpoint, available at: www.destinationcrm.com
- Springer, S. (2006), "The new frontier for retailers", *Destination CRM*, Viewpoint, available at: www.destinationcrm.com
- Swift, R.S. (2001), *Accelerating Customer Relationships: Using CRM and Relationship Technologies*, Prentice-Hall, Upper Saddle River, NJ.
- The ABCs of CRM (2005), "The ABCs of CRM", *CIO Magazine*, available at: www.cio.com
- Wreden, N. (2004), "Build a customer P&L sheet", *Destination CRM*, Viewpoint, available at: www.destinationcrm.com
- Zimmer, J. (2006), "Be ready to take the heat", *Destination CRM*, Viewpoint, available at: www.destinationcrm.com

Corresponding author

Joseph S. Sherif can be contacted at: jsherif@fullerton.edu

Reproduced with permission of the copyright owner. Further reproduction prohibited without permission.