

# Customer Relationship Management as Tool to Enhance Competitive Effectiveness: Model Revisited

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## Abstract

Maintaining collaborative relationships of a business firm with the customer is very important in the contemporary competitive business scenario, besides the service rendered by it. Against this backdrop, the study was undertaken which aims to analyse the customer relationship management (CRM) practices and dimensions in the business. The past research studies were reviewed and the CRM frameworks given by the various authors, in particular of Sin, Tse, and Yim (2005, *European Journal of Marketing*, 11(12), 1264–1290), were critically examined. The research article based on the study revisited the four behavioural dimensions of CRM. A total of 225 respondents were conveniently contacted from banks and hotel establishments. In view of the challenges faced by the business organizations in the contemporary scenario, in particular in the service sector, this article identified and discusses ‘customer prospecting’ and ‘personalization’ as additional practices/dimensions that need to be incorporated to design a robust CRM framework which has been presented as revisited model. Structural equation modeling (SEM) had been used to validate the revisited model. These dimensions, though need to be ratified in the future research.

## Keywords

CRM, customer focus, customer prospecting, personalization, banks

## Introduction

Customer relationship management (CRM) is one of the paramount business approaches that enable firms to understand ever changing preferences of customers to induce their behaviour. It involves result-oriented dialogue between an organization and its customers. This is done to improve and increase the customer acquisitions, customer retention, their profitability and positive relationship between firms and clients (Al-hawari, 2015; Hassan, 2018; Heinonen, 2014; Jan & Abdullah, 2014; Maggon & Chaudhry, 2018; Padmavathy, Balaji, & Sivakumar, 2012; Thakur, 2014). Both relationship marketing and CRM are much similar to each other and are used in the maintenance of customer relations (Parvatiyar & Sheth, 2001). However, the trust that is built by the quality of relationship between the seller and the buyer has been the main source of relationship marketing (Huang, 2015). Thus, the relationships

so developed benefits both firms and customers (Filip, 2013; Ku, 2010; Lin, Chen, & Chiu, 2010; Maggon & Chaudhry, 2015; Mechinda & Patterson, 2011). Owing to the successful effects of adopting CRM, majority of business organization have focused their attention to utilize CRM (Akroush, Dahiyat, Garaibeh, & Abu-Lail, 2011; Mohammad, Rashid, & Tahir, 2013; Rahimi, 2017; Santouridis & Veraki, 2017). Also, the extent to which organizations are committed in building and maintaining relationship with client determines market competitiveness. This guides the top management about customer’s behavioural intentions (Mehta, Sharma, & Mehta, 2010). Therefore, for effective and solid customer relations, firms need to implement CRM widely in its settings (Chang, Park, & Chaui, 2010). The key aspect of CRM is customer differentiation; CRM framework needs to recognize the differing needs of customers. However, customer differentiation may lead to dissatisfaction among customers, if the

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organization does not address this issue while implementing CRM framework (Nguyen & Mutum, 2012). Moreover, with the advances in IT infrastructure, the business organizations are serving customers differently as well as effectively and efficiently (Ramesh, 2013; Tian & Wang, 2017; Zablah, Bellenger, & Johnston, 2004).

There are numerous academic evidences of CRM effectiveness and its importance in industry sectors (Brun, Rajaobelina, & Ricard, 2014; Coltman, Devinney, & Midgley, 2011; Elkordy, 2014; Maggon & Chaudhry, 2018; Rahimi, 2017; Rahimi & Gunlu, 2016; Santouridis & Veraki, 2017; Sayani, 2015; Wang & Feng, 2012). There is scarcity of research in the context of service sector to validate the effect of successful implementation of CRM, especially in Jammu and Kashmir region. Also, previous studies have limited their scope in adopting dimension proposed by Sin, Tse, and Yim (2005). On the other hand, other dimension of CRM have largely remained unexplored; thus, this study is pioneering in integrating other dimensions with the existing CRM framework. Moreover, the additional dimensions incorporated in this study are specially tailored to the service organizations such as banks and hotels. The article analyses the results of the study and attempts to develop a CRM framework. This was done so that the firm is benefited to serve the customers more profitably and yet fulfil his aspirations and delight him with better solutions. This shall also benefit the firms in customer retention through positive collaborative relationships. Further, the acquisition costs can reduce to a great extent as well as increase in customer empowerments.

### **CRM Dimensions/Constructs: Sin et al. (2005)**

Nowadays in fierce business scenario, the firms are managing their relations with customers through CRM. In this regard, customer knowledge is managed and directed to improve and enhance the delivery of quality products and/or services (Peppers & Rogers, 2004; Swanson, Huang, & Wang, 2014). However, the firms are unlikely to realize its effects without understanding its components. The components of CRM are customer, relationship and management (Sin et al., 2005). The CRM is reported to have profound effects on customer behaviour (Maggon & Chaudhry, 2018). Therefore, better CRM practices make customers loyal to the firm by winning their trust which ultimately improves the profitability and enhances the growth of these business organizations (Wu & Lu, 2012). According to Sin et al. (2005), CRM usually involves (a) focusing key customers, (b) CRM organization, (c) managing knowledge and (d) CRM-based technology (Figure 1). However, though it is unwise to advise practitioners both marketing and academics, the key to successful marketing is through CRM. Nevertheless, it is advisable to validate the practices that are in tune to experience a relationship in the CRM. In

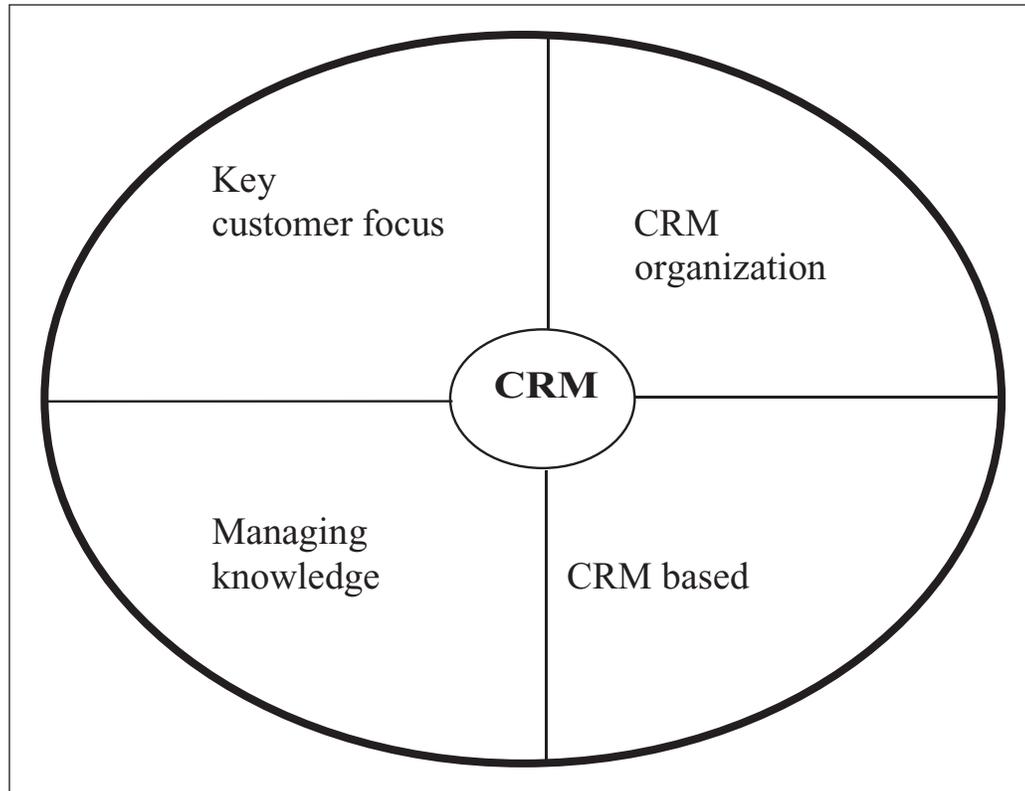
this direction, Zablah et al. (2004) argued that such advises need empirical validation which can help the firm to translate CRM framework effectively and efficiently in its business activities

### **Key Customer Focus (KCF)**

The customer-focused business entity is benefited in terms of profitability and customer lifetime value (Chang et al., 2010; Cheng & Yang, 2013; Mohammad et al., 2013; Mukerjee, 2013; Sin et al., 2005). Further, to address the customer preferences and competitiveness, the firms are implementing organizational-wide CRM frame enriched in customer-focused policy and culture (Ryals & Knox, 2001; Sheth, Rajendra, & Sharma, 2000). It offers firm to address growing customer needs which in turn lead to customer satisfaction and more importantly their retention (Maggon & Chaudhry, 2018; Sigala, 2011; Smith, 2006). However, firms fail to succeed; as such firms are unable to fulfil the individual needs of customers and in turn maximize the value (Priporas, Laspa, & Kamenidou, 2008; Priporas, Vassiliadis, & Stylos, 2012; Vassiliadis, Priporas, Bellou, & Andronikidis, 2013). Additionally, the customer-oriented CRM strategy benefits the business entities to offer economic and non-economic incentives to their identified key customers (Arnett & Badrinarayanan, 2005). Further, key customer focus requires personal and unique relationships with clients. Therefore, organizations enhance customer lifetime value and target more profitable customers (Wang & Feng, 2012). Thus, organizations are able to better understand customer behaviour, and they cater to their changing needs and preferences (Josiassen, Assaf, & Cvelbar, 2014).

### **CRM Organization (CRMO)**

The firms provide their employee modern and sophisticated environment such as better infrastructure, modern equipment, customer information system, rewards, etc., to ensure that their behaviour is directed and focused towards customers (Mechinda & Patterson, 2011). However, CRM ends in failure if it is not well integrated through team-based structure which reflects customer's aspirations (Kasemsap, 2015; Ryals & Knox, 2001). Therefore, the prerequisites of successful CRM are better infrastructure, modern technology and effective and efficient operation procedures. This helps the organizations to fulfil the customer's stated and unstated needs. To build and maintain collaborative customer relations, the highly skilled and experienced employees are prerequisite. Training and development is key in imparting necessary skills to the employees (Sin et al., 2005). Further, the organizational support and resources are beneficial to fulfil the customer needs (Ahmed & Rafiq, 2003).



**Figure 1.** CRM; Four Behavioural Dimensions

Source: Sin et al. (2005).

### *Managing Knowledge (MK)*

The essential function of managing knowledge is collection of customer information, analysis and transformation of customer information into meaningful customer knowledge (Zahra & George, 2002). It has been benefiting the firms to improve their performances (Parvatiyar & Sheth, 2001; Payne & Frow, 2006; Sin et al., 2005). Frequent customer encounters with service employees become the key source of information about the customers. The said information is disseminated to all levels of the firms to address the customer needs (Peppard, 2000; Ryals & Knox, 2001). Hence, the businesses are effectively managing their customer knowledge to build solid customer relations that leads to improved business outcomes (Abdullateef, Mokhtar, & Yusoff, 2010; Akroush et al., 2011).

### *CRM-Based Technology (CRMT)*

The firms are widely utilizing IT-enabled tools to collect customer information; the IT-enabled tools have strong relevance in the contemporary marketing practices of CRM framework (Dev & Olsen, 2000; Moriarty, Jones, Rowley,

& Kupiec-Teahan, 2008). Therefore, role of IT is growing in CRM, thereby adds further to business performances (Kasim & Minai, 2009; Kincaid, 2003; Ling & Yen, 2001). In this regards, Dutu and Halmajan (2011) argued that if IT is not used suitably and its requirements are not implemented properly, then CRM strategy will lead to chaos in the organizational set-up due to confusions. CRM-based technology not only helps the firms to retrieve, store and analyse customer information but it also helps them in the attraction and retention of customers (Butler, 2000; Ramesh, 2013). The database thus generated helps the organizations to deliver value-based customized offerings to individual customers. This benefits the firm to improve and enhance the customer acquisition, customer retention and ultimately enhanced business performances (Pozza, Goetz, & Sahut, 2018; Ramesh, 2013; Tian & Wang, 2017). Further, the implementation of relationship marketing and the establishment of IT-enabled tools and infrastructure helps the firms to understand their customers well to have long-lasting relationships and create better value with them as well as be profitable (Soltani & Navimipour, 2016; Wongsansukcharoen, Trimetsoontorn, & Fongsuwan, 2015). Therefore,

much emphasis needs to be devoted towards the aspects related to the creation of long-lasting relationship through the implementation of IT-enabled tools and infrastructure (Khatoon, 2017; Payne & Frow, 2005).

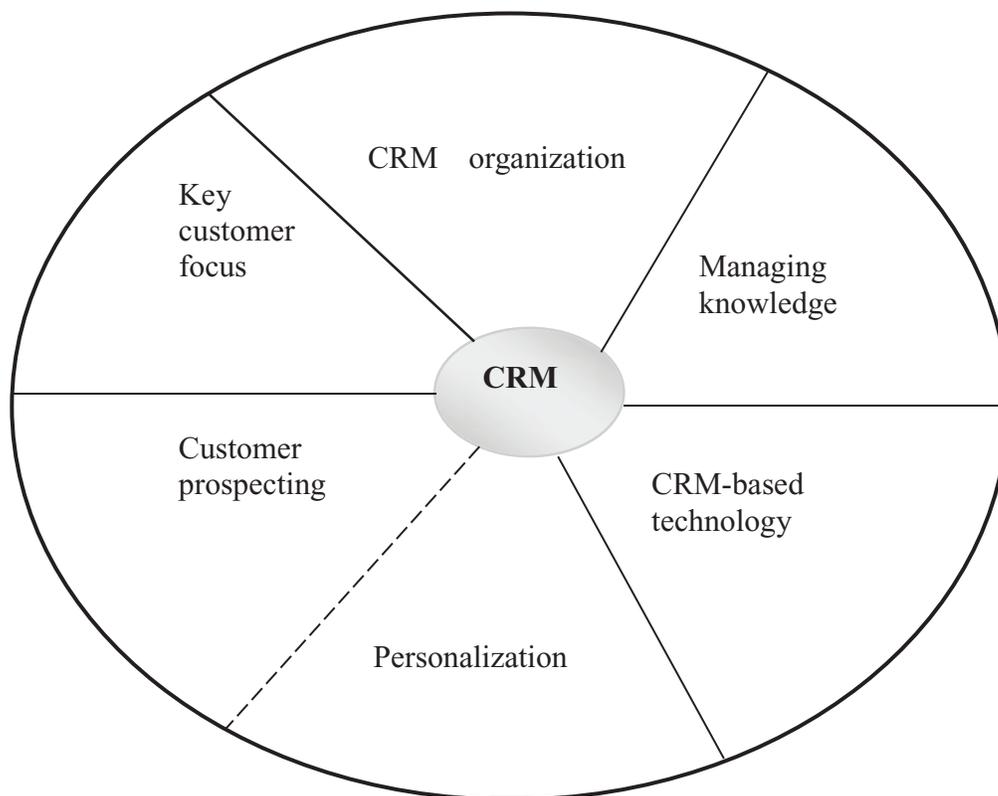
#### *CRM Dimensions: Revisited Model*

This study analysed the additional CRM dimensions in view of the dynamic business environment and the changing customer preferences so as to develop a robust CRM framework for the organizations for improved performances. Further, the dimensions included in the Sin et al. (2005) have been added on relevance and competitiveness (Figure 2). However, ‘customer prospecting’ and ‘personalization’ have been incorporated in the robust CRM framework cum model. Further, the organizations shall be benefited to track their prospects by ‘customer prospecting’. Personalization shall guide organizations to develop interaction with individual customers. Moreover, the notion that customer relations and effectiveness of CRM contribute to businesses at large shall be validated by the revisited model.

#### *Customer Prospecting*

The organizations are rigorously employing different tools and techniques to track their potential clients. In this

regards, customer prospecting plays an important role to track the customers. It is vital for initiating and executing a CRM frame work (Reinartz & Kumar, 2003; Shultz, 1995). In the contemporary world, the IT services have been supporting organizations to develop customer database that reflect interaction of customer with them (Thomas, 2001). This electronic information of the clients or customers is shared on different platforms including virtual and physical form (Venturini & Benito, 2015). The healthy customer acquisition and retention strategy enable to develop positive long-term relationship (Greenberg, 2010; Payne, 1994; Terres et al., 2015; Wasan, 2018). Therefore, to reach its potential customers, organizations are resorting to different tools which are considered as important goal of customer management (Thakur & Workman, 2016). In this context, social media has been an important platform to reach out the target audience (Agnihotri, Trainor, Itani, & Rodriguez, 2017; Ahani, Ab Rahim, & Nilashi, 2017; Charoensukmongkol & Sasatanun, 2017). Hence, a segment of customers rises known as ‘social customer’ who trusts his/her peer group more than others. This strives the firms have to actively interact with social customers (Peppers & Rogers, 2011). Therefore, goal of an organization that is directed towards customer enable them to realize better customer experiences and improving customer relations (Chari, Tarkiainen, & Salojärvi, 2016).



**Figure 2.** Revisited CRM Model

**Source:** Authors.

## Personalization

The customer-focused businesses are better equipped to deliver superior and added value to their identified key customer. This is being done through personalized products and/or services (Vandermerwe, 2004) which is aimed to improve the customer experiences (Ata & Toker, 2012; Krishna & Ravi, 2016). The ‘personalization’ has been included as a separate dimension of CRM for the purposes of the undertaken study. Personalization helps the firms to develop specific products and/or services on the basis of one-to-one interactions between business representatives and individual customers (Halimi, Chavosh, Namdar, Espahbodi, & Esferjani, 2011; Huang & Lin, 2005). Also, the competitiveness of personalization lies in the dissemination of right information regarding the company offerings to clients (Jackson, 2005). Due to regular feedback and dissemination of information, the clients are visiting the company offerings more often than not. Despite, the benefits of personalization to the businesses, its approach has to be interdepartmental (Jackson, 2007). One of the important aspects is that it distributes customized mail to the clients as it aids the business to solidify its relationship with them individually (Dyche, 2002; Hart, 1995; Huang & Lin, 2005). Further, the customer life can be extended through technology-enabled communications and customer commitments (Ryding, 2010). Therefore, much attention is devoted to the customer touch points that benefits the firms its relationship with customers (Baxendale, Macdonald, & Wilson 2015; Li, Konuş, Pauwels, & Langerak, 2015). Further, the better customer expectations are fulfilled, the better customers are satisfied which ultimately strengthens the buyer–seller relationships. Therefore, personalization shall enrich the firms to design their offerings as per the desires and needs of the clients (Halimi et al., 2011) so that customer retention and customer profitability is greatly improved and enhanced (Banga, Kumar, & Goyal, 2013).

## Testing of Model

An integrated model was developed which was tested on the primary data collected through a survey. The research instrument consisted of 33 measurement items adapted from previous studies related to the different dimensions of CRM (Galitsky & Rosa De la, 2011; Khodakarami & Chan, 2014; Lawson-Body & Limayem, 2004; Sin et al., 2005). The statements of the instrument were included on the basis of the suggestions from academic and industry practitioners. The questionnaire was administered to the respondents in an easily understandable language and statements were translated in local languages accordingly wherever required. The responses from the respondents were collected on a 5-point Likert instrument. The denomination of ‘5’ in the instrument was ‘Strongly Agree’ and ‘1’ represented ‘Strongly Disagree’ (Table A1).

The sample study organizations for the purposes of the undertaken study were banks and hospitality organization (hotels). The study was investigated in Jammu and Kashmir, the northern part of India. The respondents from both public and private sector were selected to gauge their views on various dimensions of the study. The banks such as State Bank of India, HDFC Bank, PNB, ICICI Bank, etc., were included. The respondents from three-, four- and five-star hotel establishments were also contacted to disseminate their view point’s pertaining to the study purposes. Further, the sample businesses were included in view of their importance to the economy of Jammu and Kashmir. The service organizations in particular banks and hotels are the major contributors to the state economy and provide more employment opportunities than other sectors. In this context, Mir (2014) indicated that a great population is dependent on tourism sector. Such research evidences were also added by Singh and Magray (2017), Shah, Beig, and Ahmad (2014) and Singh and Unjum (2016). Moreover, the financial needs of all other industry sectors are catered by banks, hence acts as lifeline to other economic sectors of the state.

With regards to sample size, suggestion of Hair, Black, Babin, Anderson, and Tatham, (2011), Hair, Black, Babin, and Anderson (2010), Hair, Anderson, Tatham, and Black (2006) and Tabachnick and Fidell (2007) were considered in view of inappropriate sampling frame. In this regard, a sample size of greater or equal to 98 was found to be sufficient ( $N \geq 50 + 8 * M = 98$ ,  $N =$  no. of independent variables). The number of independent variables for present study was 6. However, 225 questionnaires were supplied and 183 responses were received back. The respondents were contacted conveniently. The demographics of the respondents are presented in Table 1.

Internal consistency of the scale was tested by assessing Chronbach’s alpha (Nunnally, 1978), which is above 6, thus, confirmed satisfactorily EFA and CFA were used to test validity of the instrument. EFA was assessed to identify the items tapping the same concept. The other determinants of EFA results assessed were sampling adequacy (Kaiser–Meyer–Olkin measure (0.5); eigenvalue (more than 1); sample size, factor loading of 0.4 for each item and varimax rotation (Field, 2009; Hair et al., 2010; Molina, Montes, & Ruiz-Moreno, 2007). Statistical package, SPSS 16.0 was used to examine the EFA results (Table 2). The items of research instrument loading poorly (<0.04) were excluded from further analysis and subsequently items with high factor loading were put for the next stage of analysis to confirm their validity. Therefore, items such as KCF7, CRMO5, CRMO7 and CRMT5 were removed from further analysis. The ‘ $\alpha$ ’ coefficients for each dimension were found to be more than the threshold value of 0.70 (Agarwal & Karahanna, 2000).

Subsequently, the EFA results were further analysed to indicate the validity of CRM dimensions. The validity of

**Table 1. Demographic Characters of Respondents**

Characteristics	Value	<i>n</i>	Percent-age
Industry	Banks	104	56.83
	Hotels	79	43.16
Education	Graduate	69	37.70
	Postgraduate	76	41.53
	Diploma	38	20.76
Hierarchy	Lower	75	40.98
	Middle	73	39.89
	Top	35	19.12
Age	20–30	31	16.93
	31–40	73	39.89
	41–50	51	27.86
	Above 51	28	15.31

**Source:** Authors.

**Note:** *n* = number of respondents.

dimensions was assessed through measurement model using structural equation modeling (SEM). The measurements such as factor loadings, *t*-values, GFI (goodness of fit index) are examined to arrive at the result findings. The value of factor loadings was above 0.6 (Gerbing & Anderson, 1988). Also, the SEM results reveal that value of GFI was 0.94; AGFI was 0.93 and the value of root means square error of approximation (RMSEA) was 0.062. Further, CFI (0.94) indicates measurement model was within the data structure (Hu & Bentler, 1999).

#### Fit Indices

$\chi$	P-Value	CFI	RMSEA	GFI	AGFI	NFI
692.10	0.000	0.94	0.061	0.94	0.93	0.92

### Structural Equation Results

The result finding of SEM was analysed with the help of Amos 20.0 (Figure 3). In Table 3, the value of average variances extracted (AVE) was found to be more than 0.05, which indicates that CRM dimensions have been able to explain greater variances. Therefore, it is evident that convergent validity of the survey instrument is sufficient (Hair et al., 2011; Molina et al., 2007). Convergent validity was further examined and revealed by assessing the values of factors (factor loading), variance extracted and constructs reliability. The convergence was assessed to reveal whether the items a particular dimension shares has a high proportion in common. The results indicate that AVE for the dimensions is more than 0.05, which supports the convergent validity (Hair et al., 2011; Molina et al., 2007). Further,

*t*-values ( $P < 0.05$ ) also supported convergence of the dimensions extracted (Gerbing & Anderson, 1988).

In order to analyse whether respondents were able to differentiate the CRM dimensions, discriminant validity was examined. The results of AVE and squared multiple correlations were assessed by comparing them (Table 4). The result findings in the table indicate that AVE is above square multiple correlations of CRM constructs; which sufficiently confirm the discriminant validity (Fornell & Larcker, 1981; Hair et al., 2006).

### Conclusions and Implications

The objective of this study was to revisit the Sin et al. (2005) CRM model. The model was revisited keeping in view the challenges faced by the firms in a developing economy like India. The study did identify various other behavioural dimensions of CRM than those already proposed by Sin et al. (2005). The other dimensions are customer prospecting and personalization. The dimensions were therefore added to recast the four behavioural dimensions of CRM model propounded by Sin et al. (2005). EFA and CFA by using SEM analysis technique were used to revisit the model. The study findings reveal that the service organizations such as banks and hotels are constantly focused to develop and maintain lasting customer experience. This has been due to the applications of effective customer relationships. It was also revealed that success of implementing CRM not only depends on four behavioural dimensions but also on other aspects of such as customer prospecting and personalization, as validated by the study. Therefore, the study presents a new robust model which is quite an improvement over the model propounded by Sin et al. (2005), though needs further ratification in other business contexts and cultural settings. Electronic interface has also been found to be handy tools in the study, to redress the grievances of the customers as both the service organizations have been devoting resources such as sales persons, web pages, pamphlets, etc., for the information and post-sale services of new customers.

The nature of CRM is multidisciplinary (Kevork & Vrechopoulos, 2009). The organizations are adopting it at all levels, so that a competitive customer base is developed (Mylonakis, 2009; Nguyen, Sherif, & Newby, 2007) and its purpose is to establish long-lasting mutual relationship (Chen & Wu, 2016; Lin et al., 2010). The relationship can be realized by the firms through superior service so that customer dissatisfaction is reduced and customer loyalty is improved (Chahal & Bakshi, 2015; Chen & Wu, 2016). Thus, customer value is an important strategic weapon that aid organizations to build and sustain competitiveness by improved CRM performances (Nguyen, Sherif, & Newby, 2007; Wang, Lo, Chi, & Yang, 2004). Therefore, to ensure customer oriented approach, firm needs frequent revisit of increasing customer knowledge, which enhances its

**Table 2.** Exploratory Results for CRM Dimensions

CRM best practices	KCF	CRMO	MK	ICRMT	CP	PZ
KCF1	0.703					
KCF2	0.851					
KCF3	0.780					
KCF4	0.817					
KCF5	0.801					
KCF6	0.819					
CRMO1		0.799				
CRMO2		0.805				
CRMO3		0.796				
CRMO4		0.784				
CRMO6		0.754				
MK1			0.767			
MK3			0.776			
MK4			0.809			
MK5			0.759			
ICRMT1				0.917		
ICRMT2				0.820		
ICRMT3				0.771		
ICRMT4				0.730		
CP1					0.869	
CP2					0.803	
CP3					0.854	
CP4					0.849	
CP5					0.829	
CP6					0.841	
PZ1						0.803
PZ2						0.750
PZ3						0.737
Chronbach's alpha	0.917	0.839	0.861	0.893	0.939	0.829
Eigen value	14.37	4.604	3.366	2.631	2.008	1.833
		KMO				0.847
		P-Value				0.000

Source: SPSS output.

competitiveness (Kim et al., 2004). Thus, CRM framework influences the competitive alterations for the firms (Chahal & Bakshi, 2015; Chang, Wong, & Fang, 2014; Lin et al., 2010; Maggon & Chaudhry, 2018; Santouridis & Veraki, 2017; Thakur & Workman, 2016). Therefore, customer bonding is developed as a result of improved customer's service, which can generate revenues and can prove to be a competitive advantage more specifically (Alshura, 2018; Nguyen et al., 2007). The organizational objective should be clearly understood before implementing CRM, because the customers are not treated equally. Moreover, the businesses should focus on the areas where they are having

a distinctive competitive edge (Chen & Wu, 2016; Reicher & Szeghegyi, 2015; Soltani & Navimipour, 2016; Triznova, Maťova, Dvoracek, & Sadek, 2015; Venturini & Benito, 2015).

Keeping in view the significance of the adoption of CRM framework, the new proposed model in the study can be of great help to the organization not only in acquiring customers but also in their retention in the long run as well. Further, this shall also help the businesses to maintain and improve the strength of customer bonding and enter into future strong collaborative partnerships. Thus, it reflects that effectiveness of CRM framework has great bearing on

**Table 3.** Structural Equation Results for Revisited Model

Latent Variable	Items	Regression weights	t-Value	AVE	CR
<b>KCF</b>	KCF1	0.680	10.94**	0.62	0.910
	KCF2	0.849	12.18**		
	KCF3	0.778	11.53**		
	KCF4	0.816	12.20**		
	KCF5	0.804	12.63**		
	KCF6	0.823	12.11**		
<b>CRMO</b>	CRMO1	0.790	11.158**	0.61	0.833
	CRMO2	0.806	12.218**		
	CRMO3	0.796	10.978**		
	CRMO4	0.783	11.397**		
	CRMO5	0.791	11.85**		
	CRMO6	0.751	11.85**		
<b>MK</b>	MK1	0.761	11.93**	0.60	0.857
	MK3	0.776	11.67**		
	MK4	0.807	12.18**		
	MK5	0.754	11.73**		
	MK6	0.754	11.73**		
<b>ICRMT</b>	ICRMT1	0.917	13.73**	0.66	0.885
	ICRMT2	0.827	12.06**		
	ICRMT3	0.770	11.92**		
	ICRMT4	0.729	11.53**		
	ICRMT5	0.729	11.53**		
<b>CP</b>	CPI	0.865	12.24**	0.71	0.937
	CP2	0.812	12.98**		
	CP3	0.860	12.64**		
	CP4	0.857	12.75**		
	CP5	0.827	12.33**		
	CP6	0.853	12.47**		
	CP7	0.853	12.47**		
<b>PZ</b>	PZ1	0.801	12.82**	0.58	0.828
	PZ2	0.754	11.61**		
	PZ3	0.744	11.00**		

Source: Amos output.

Note: \*\* denotes  $p < 0.01$ .

building lasting customer relationship which ultimately determines business performance (Abbas, Chachar, & Bilal, 2017; Santouridis & Veraki, 2017; Thakur & Workman, 2016). In this direction, the study revealed that two important dimensions in the CRM framework such as customer prospecting and personalization—apart from the key customer focus, customer knowledge, CRM-based organization and technology aspects—if implemented by the organizations, in particular by the service sector, could benefit them to reach out their potential as well as current customers to develop a solid and collaborative partnerships with their clients. Also, it could help the organizations to induce a positive word of mouth that will be added value addition to the organizations in terms of acquisition of new customers without much further investments.

### Limitations and Future Research Directions

This article examined the CRM models propounded by various authors and critically reviewed them, in particular the model propounded by Sin et al. (2005). These CRM framework/models have been analysed and revisited in the context of a developing business economy. Since the business interactions and perspectives are in a state of evolution and development in the developing business economies, hence change element is inherent in the nature of the studies in these contexts; hence, the present study does not escape from such volatility in the business environment. More so, the organization chosen, sample respondents, cultural settings, etc., do also pose challenges in validating the results of the study. In this context, the current article

therefore is not short of certain limitations. In these directions, one of the limitations of the present study is number of organizations/sectors chosen, as only two sectors from the service sector, that is, banking and hospitality sector were chosen which limits the scope of the findings of the study. The inclusion of other business sectors would have enhanced the applicability of the study results and the model implementation. Second, sample size has been under

200 hence needs a larger sample to validate the results. Third, Jammu and Kashmir being a conflict zone, the priorities of the business and the clients could vary from the other regions of the country, hence a limitation. Further, the result findings of the present study need to be ratified not only in other business contexts including manufacturing sector but also across cultural settings. Despite the earlier referred limitations, the finding of the study definitely add

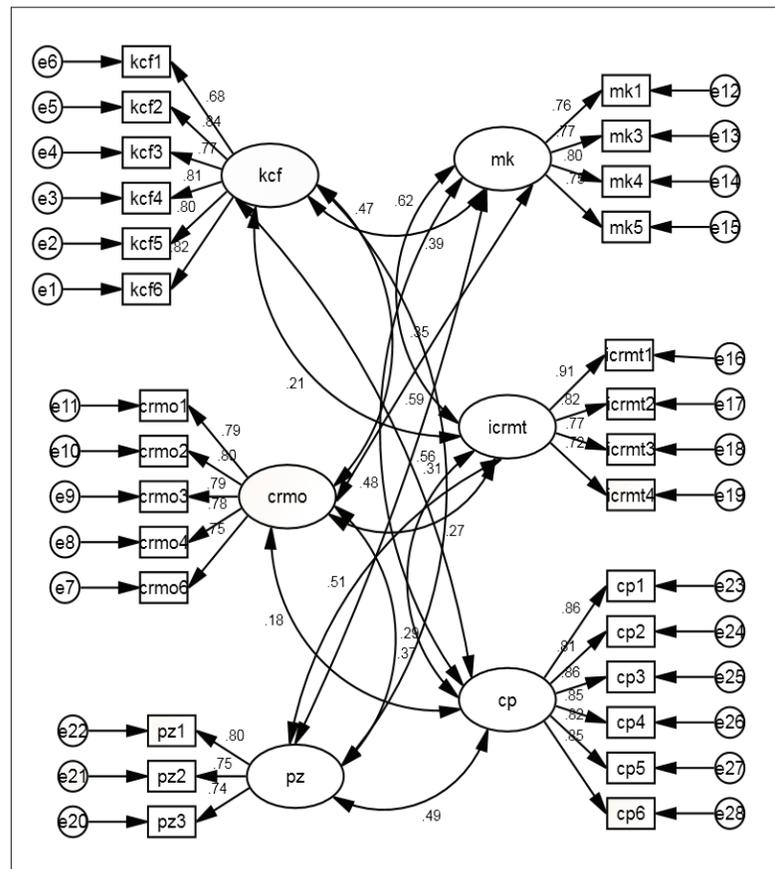


Figure 3. Measurement Model

Source: Amos output.

Table 4. Discriminant Validity of CRM Dimensions

Constructs	KCF	CRMO	MK	ICRMT	CP	PZ
KCF	<b>0.62<sup>a</sup></b>					
CRMO	0.22**	<b>0.61<sup>a</sup></b>				
MK	0.15**	0.02*	<b>0.60<sup>a</sup></b>			
ICRMT	0.04*	0.07*	0.38**	<b>0.66<sup>a</sup></b>		
CP	0.31**	0.03*	0.23**	0.13*	<b>0.71<sup>a</sup></b>	
PZ	0.09*	0.08*	0.34**	0.26**	0.24**	<b>0.58<sup>a</sup></b>

Source: Authors.

Notes: <sup>a</sup> denotes AVE, \* denotes  $p < 0.05$  and \*\* denotes  $p < 0.01$ .

## Appendix

**Table A1.** Scale Items

CRM Dimensions	Item Code	Item Statements
<b>Key customer focus (KCF)</b>	KCF1	My organization provides service as per the individual requirements of customer(s).
	KCF2	My organization strives to constantly improve on their services beyond customer expectations.
	KCF3	My organization strengthens the emotional bonds with customers by wishing them on important occasions
	KCF4	My organization charges comparatively less on its offerings (accommodation, etc.).
	KCF5	My organization employee directly works with individual customer(s).
	KCF6	All the people in organization treat customers with great care.
	KCF7	My organization makes efforts to find needs of customer(s).
<b>CRM organization (CRMO)</b>	CRMO1	My organization provides guidance for building and maintaining long-lasting customer relationships.
	CRMO2	My organization commits time and resources in managing customer relationships.
	CRMO3	It is easy to use the offerings of the organization.
	CRMO4	Generally, my organization does not offer rewards/discounts on its offerings.*
	CRMO5	My organization delivers consistent customer service across all the customer touch points.
	CRMO6	Customer centric performance standards are established and monitored at all customer touch points
	CRMO7	My organization employees clearly understand customer relationship management (CRM) responsibilities.
<b>Managing knowledge (MK)</b>	MK1	My organization does not take customer feedback very seriously.*
	MK2	My hotel provides effective guarantee for service failures.
	MK3	At the organization, the customer feedback is taken through e-mails, schedule (questionnaire), etc.
	MK4	My organization does not use customer information for improving products/services.*
	MK5	My organization has a process in place to obtain and validate customer's permission to interact with them through various channels.
<b>Incorporating CRM based Technology (ICRMT)</b>	ICRMT1	My organization has automated marketing, sales and other departments.
	ICRMT2	My organization does not have well developed customer information system.*
	ICRMT3	The organizations CRM provide for integration of touch points to obtain a single view of customer at every point of customer contact.
	ICRMT4	My organization has right infrastructure to serve customers promptly.
	ICRMT5	My organization has technical staff to provide technical support to customers.

(Table A1 Continue)

(Table A1 Continue)

CRM Dimensions	Item Code	Item Statements
<b>Customer prospecting (CP)</b>	CP1	My organization tracks and prospects new customer(s).
	CP2	My organization does not devote resources to help in the information of new customer(s).
	CP3	My organization distributes brochures, booklets, pamphlets, to share their action plan with the customer(s).
	CP4	My organization sales people use reference while reaching out to prospective customer(s).
	CP5	My organization does not participate in trade shows. Conferences, expositions too often.*
	CP6	My organizations tracks customer through social media.
<b>Personalization (PZ)</b>	PZ1	My organization sends customized mail to customer(s).
	PZ2	The customer complaints are addressed on one to one basis.
	PZ3	My organization manages its customer problem(s) while dealing with the electronic transactions.

**Note:** \* denotes reverse coded items.

to the body of knowledge and is worth to be considered by the stakeholders, in particular the businesses to implement the revisited robust CRM model-cum-framework to improve their business performances. However, the future studies should focus on other business settings to validate the result findings in additions to larger sample respondents across cultural settings. Besides, the future research studies could also be devoted to examine the relationship of CRM and business performances with the help of revisited CRM model as validated by the result findings of the current research study.

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