

May 4th, 9:00 AM - 11:00 AM

Parallel Sessions (Marketing Paradigm): Services Marketing and CRM – Perceptions of academicians and practitioners based on common activities

Salma Rahman
SZABIST, Karachi, sal_haider@yahoo.com

Sarwar Azhar
University of Management & Technology, Lahore, Sarwar.azhar@umt.edu.pk

Follow this and additional works at: <https://ir.iba.edu.pk/icm>



Part of the **Marketing Commons**

iRepository Citation

Rahman, S., & Azhar, S. (2014). Parallel Sessions (Marketing Paradigm): Services Marketing and CRM – Perceptions of academicians and practitioners based on common activities. International Conference on Marketing. Retrieved from <https://ir.iba.edu.pk/icm/2014/day2/4>

This document is brought to you by *iRepository*. For more information, please contact irepository@iba.edu.pk.

Services Marketing and CRM – Perceptions of academicians and practitioners based on common activities

Salma Rahman*, SZABIST, Karachi
salma.rahman@szabist.edu.pk, sal_haider@yahoo.com

Dr. Sarwar Azhar, University of Management & Technology, Lahore
Sarwar.azhar@umt.edu.pk

Similarities between CRM and Services Marketing: Perceptions of academicians and practitioners based on common activities

Abstract

Services marketing and CRM have generated a lot of interest within practicing managers as well as academicians. This paper aims to determine the commonalities in the two paradigms from the viewpoint of academicians as well as practitioners as previous studies indicated a gap regarding the importance being given to CRM as a new paradigm on one hand and its unsuccessful implementation status on the other hand. In order to achieve the above mentioned objectives, research was carried out in two phases. In phase one systematic review of eight Services Marketing and 9 CRM research papers was carried out in order to develop a framework of common activities of Services Marketing and CRM. In the Phase 2 of the research methodology, a questionnaire based survey was conducted to empirically test the logic that SM and CRM are the same and should not be treated as different. The framework developed from Phase 1 through pooling all the common activities from the two concepts of Services and CRM was utilized in developing the survey questionnaire to be used to survey the perception among the 11 academicians from four universities in Karachi and 60 practitioners working in the banking sector in Karachi. The results suggest that the conceptual understanding of the academicians and practitioners regarding the two concepts is on a lower level as both perceive the activities belonging to CRM and service marketing as mostly similar. This supports the notion given in the literature that CRM has evolved from Services Marketing paradigm. This has implications for firms in developing countries such as Pakistan that they should focus on developing and improving their capabilities in services marketing area first before venturing into an area (CRM) which is new and whose effectiveness in terms of firm performance is questionable even globally. This also creates a need to make the academic environment more competitive in terms of the knowledge base of the academicians which would in turn enhance the abilities of the practicing managers.

Introduction

The aim of the present research is to answer if firms in developing countries such as Pakistan should focus on developing the services marketing capability or instead focus on developing the much proclaimed CRM capability. This is investigated by taking the viewpoint of both academicians and practitioners as the two concepts have generated a lot of interest within practicing managers as well as academicians. Researchers have focused on them a lot in their researches (e.g. Blois, 1974; Wyckham, Fitzroy & Mandry, 1975; Gronroos, 1982; Lovelock, 1983; Parasuraman, Zeithaml & Berry, 1985; Berry & Parasuraman, 1991; Zeithaml et. al. ,

1996; Taylor & Baker, 1994; Beckett-Camarata et al, 1998; Parvatiyar & Sheth, 2001; Payne & Ryals, 2001; Dib & Meadows, 2004; Reinartz et al., 2004; Frow and Payne, 2005; Jain, 2005; Boulding et al., 2005; Raman, Wittman & Rauseo, 2006; Persson, 2011; Wang & Feng, 2012). Notwithstanding the similarities between the two, CRM has been publicized as the new trend in the marketing literature, with the premise of returning substantial gains and returns on marketing investments (e.g. Glazer, 1997; Zablah et.al., 2004). However, research shows that majority of CRM implementation efforts are unsuccessful in terms of improved performance (Thompson, 2003; Dickie, 2005; Rahman & Azhar, 2008; Mandic, 2011).

Researchers have associated CRM with various concepts, such as IT use in implementing relationship marketing (Ryals and Payne, 2001) or a connection between IT and marketing strategies (Glazer, 1997), or a resource related to technology induction (Raman, Wittman and Rauseo, 2006). However, a large amount of resources are being spent in implementing CRM activities (Rahman and Azhar, 2008). Aberdeen research carried out in 2002 found out that over \$13 billion was spent in implementation of CRM activities (Thompson, 2003). The outcome in the form of improved performance as a result of this investment is questionable (Rahman and Azhar, 2008). Dickie (2005) as quoted in Raman, Wittman & Rauseo (2006), informs that a survey of 1337 organizations, which had implemented CRM systems, only 25% reported improvement in performance. This result is significant for developing market economies that are becoming enamored with the concept of CRM without sufficient empirical support to establish in their organizations the dimensions that are considered as part of the CRM system.

According to Gronroos (1994), CRM has evolved from services marketing paradigm. Accordingly, CRM was referred to as a “paradigm shift” in the beginning (Jain, 2005; Siems, 2012), but later researchers started voicing their concerns over its ability to completely take over from services marketing paradigm (Brodie et al. 1997; Payne, 2000; Bonnemaizon, Cova and Louyot, 2007, Rahman and Azhar, 2008). According to Kuhn (1970), paradigm shift is necessitated when the problem solving capability of the existing paradigm becomes inadequate and a ‘crisis’ situation develops which is resolved only by taking on a new framework. He further states that the two paradigms should be incommensurable or should be incompatible with each other because of lack of common standards of comparison (Kuhn, 1970). This should make them distinct and not similar in nature. Therefore, for a successful transition from Services marketing to CRM, then the capabilities necessary for CRM implementation and success have to

be incorporated in the academics area, which could subsequently be inculcated to the future practitioners. If a successful transition does not happen then it might be possible that the new knowledge creates confusion in the market with some people having some idea about it and some not having any idea at all. Hence, before investigating the failure of CRM, the two paradigms need to be investigated as to their level of similarities in activities from academicians as well as practitioners point of view.

Therefore, this paper aims to determine the commonalities in the two paradigms from the viewpoint of academicians and practitioners and to determine their perceptions whether they agree or differ in the two paradigms being different or similar.

Literature Review

Services Marketing

One of the simple and broad definition of services is given by Quinn, Baruch, and Paquette (1987), according to which services are considered to be all those activities related to an economy the output of which is not in the form of a physical thing, it (services) cannot be stored because it is consumed at the time when their production is completed and it also provides enhanced value in various forms such as amusement, comfort or health that constitutes intangibles for its buyers. Services businesses need to adopt consumer-oriented marketing concept (Bessom, 1973). Services sector was lacking in the implementation of this concept (Rathmell, 1974). Rathmell (1974) emphasized on services businesses to implement marketing orientation concept through services marketing theory. A number of researchers have provided conceptualizations of the term “market orientation” (e.g. Kohli and Jaworski, 1990; Day, 1994; Narver and Slater, 1990 etc). Generally a common stream emerging from the works of these researchers suggest three important orientations – customer, competitor and inter-functional coordination in a firm. Thus by presuming an outward focus on customers and competitors, firms can enhance their innovation capability by gaining knowledge and consumer insights and specific customer requests and complicated problems could be addressed by forming and empowering inter-functional coordination teams (Hoffmann, 2000). As market orientation involves organizational and informational resources, it can become a source of SCA (Hunt & Morgan, 1995)

Apart from market orientation, importance of internal marketing's role and relationship-building strategies are also important (Berry, 1983). Relationship marketing concept can provide a source of competitive advantage. According to Hoffmann (2000), various resources have the ability to be combined and this, in turn, creates a higher level of resources, or competencies that can help achieve a competitive advantage. For example, a long-term relationship cannot be replicated by competitors and resources such as trust or reputation cannot be purchased, therefore, the relationships that are developed to obtain various resources such as that related to organization itself, relational or information related will eventually form a SCA (Hoffmann, 2000). As mentioned earlier in chapter 1 that the aim of the thesis is to determine whether Services Marketing and CRM are distinct paradigms or not. The paper, as mentioned earlier, suggests that the two are similar and not entirely distinguishable, where as in theory CRM is being treated as a separate paradigm. The earlier discussion also points towards the presence of relationship marketing in services marketing, which suggests that a paradigm shift is taking place where services marketing activities are being incorporated in Relationship Marketing and subsequently in CRM. This is further explained in the next section on CRM.

CRM

During 1986 – 1993, one of the topics in marketing that gained significant attention was Relationship Marketing. Relationship marketing was a new topic at this time and has not yet gained wide acceptability in the area of marketing. The critics of this subject argued that the concept is poorly defined and does not reflect the paradigm shift in marketing thought with which it has been attributed (Palmer, 1994). Services marketing was considered a strategic element in marketing of services as well as manufactured goods. Relationship marketing follows the concept of augmented product given by Levitt (1960) which stresses that consumers are interested in the total buying experience, not just the core product because it tries to find the specific elements of the exchange process that produce value to the customer (Boulding, Staelin, Ehret and Johnston, 2005).

According to Dibb and Meadows (2004), the growing interest in relationship marketing pertains more for the financial services. They put forward four arguments to prove their point. First is that the relative intangibility of the products has emphasized the need to build differential advantage through improved service quality (Perrien & Ricard, 1995). Second, due to increase in deregulation in the financial services sector competition has gone up and consequently the

relationship marketing's ability to protect the customer base has become even more important (Reichheld & Sasser, 1990; Turnbull & Valla, 1990). Third argument points towards a learning relationship between customers and suppliers (Peppers & Rogers, 1995), and in doing so the customers can achieve proper service delivery which forms a major element reflected by life-time value of the customer in the financial service sector. The fourth and the closing argument is related to the benefit of fast and far-reaching technological change in understanding the customers' needs and buying behavior. Although CRM is a new terminology and is being adopted across different sectors it is 'simply a fresh perspective on relationship marketing ideas' (Dibb & Meadows, 2004). They further opine that CRM perspective is particularly concerned with the impact of direct and database marketing on an organization's ability to create and build linkages with its customer base.

According to Chaffey et. al. (2000), acquiring customer knowledge and segmenting market based on individual customer form a part of one-to-one marketing which is also similar to relationship marketing. Further, they create a link between direct marketing and database marketing, in which a product is made available at individual customer level through various media and the information related to customers is stored and accessed in order to utilize the strategic and marketing opportunities.

Therefore, CRM is a 'new-old' concept that is inextricably connected with more traditional relationship marketing principles. One implication of this connection is that there ought to be a possibility of applying theoretical frameworks developed for explaining different levels of relationship marketing to CRM as tools for measuring performance (Dibb & Meadows, 2004)

Zablah et al. (2004) have classified the CRM definitions in the context of process, strategy, philosophy, capability or as a technological tool. These elements have to receive equal focus to gain success with CRM implementation. Glazer (1997) defines CRM as 'strategic bridge' between IT and marketing strategies which focuses on building long-term relationships as well as firm profitability. This gives rise to 'information intensive strategies' (Glazer, 1997). One common misconception regarding CRM is regarding it as being synonymous with technology (Reinartz et. al., 2004). This paper opines that CRM is more similar in major details with services marketing, except for the type and emphasis on technology. The reason can be traced to CRM's emergence in the information technology vendor community and practitioner community in the 1990s, (Payne and Frow, 2005). But CRM implementation efforts have not always resulted

in success. One of the key reasons given for this failure is viewing CRM as a technology initiative only (Kale, 2004).

According to the resource-based view, Services marketing and CRM can be considered as internal resources that have the ability to be sources of sustainable competitive advantage. This competitive advantage results in better performance outcomes. On the other hand, information technology cannot be considered as a source of sustained competitive advantage that is quite evident from the vast literature on IT's effect on performance and also its inability to satisfy the four major resource attributes of value, rarity, non imitability and non-substitutability. Therefore, this suggests that Services marketing has the ability to be a source of competitive advantage, whereas CRM while having essentially the same dimensions of activities as in Services marketing, except for technology orientation is also a source of competitive advantage as far as its similarities with Services marketing are concerned. Also, the knowledge base of Services marketing and CRM in Academicians becomes a pre-requisite for effective implementation of the concepts by the practitioners who are coming from the educational institutions where such academicians are responsible for imparting such knowledge.

The various dimensions that constitute the precepts of Services marketing and CRM are quite similar as discussed in the literature review. CRM has been considered as an application of one-to-one marketing and relationship marketing (Peppers et. al., 1999). The role of internal marketing or employees' role has also been emphasized by Services marketing (e.g. Subramony et. al., 2004; Gronroos, 1982) as well as CRM (e.g. Yim et. al., 2004; Zablah et. al., 2004). The concept of CRM is not complete without appropriate human interaction with processes and systems involved in technology and related data (Plakoyiannaki, 2005; Boulding et. al., 2005). The elements in CRM that include processes, strategy, people and technology have to receive equal focus for successful implementation (Yim et. al., 2004). One of the proposition given by Boulding et. al. (2005) mentions; "In order to implement CRM effectively, coordination between channels, technologies, customers and employees has to be present (Boulding et al 2005, p.161) and in Services marketing as well, the activities need to be implemented ensuring that they cover all aspects of strategy, people, processes and technology. Similarly, other operational elements that receive similar focus in Services marketing as well as CRM are interactive marketing activities and technology. This suggests that CRM basically entails similar activities as that of Services marketing. In other words, CRM is a part of Services marketing, which constitutes the

same elements or activities. This means that implementing Services marketing in its totality should be the same as CRM implementation. Therefore, according to this paper if the Services marketing activities are fully implemented this would result in better performance. Maybe at this time establishing CRM is too immature as suggested by Bonnemaizon, Cova and Louyot (2007), it is still a thing of the future. Therefore, funds and investments in further strengthening implementation of services marketing paradigm could be the right step in the right direction instead of investing in CRM systems

A prior study conducted by the author of this paper (Rahman and Azhar, 2008) provided the necessary impetus for the present research, the results of which suggested that implementing services marketing precepts would be more beneficial compared to implementing CRM paradigm in the banking industry in Pakistan. The focus of the research was to determine commonalities in the activities of both Services Marketing and CRM, and then using these common denominated activities to ascertain whether service oriented Pakistani firms such as banks are performing these activities. A framework based on the common activities was presented and the activities were grouped into four factors that included employee training & support, operational strategy focus, customer focus and process orientation. The results suggested that the service firms, banks in particular, are far behind in implementing the services marketing activities successfully. The four groups of activities mentioned earlier are not being implemented by the banks equally; customer oriented focus is being paid the least amount of attention, while operational strategy is the one being given the most attention and among the two remaining areas, employee training and support is comparatively more important for banks. The results suggested that instead of focusing on CRM, it will be more logical to focus on implementing services marketing precepts, as according to the literature CRM has been referred to as the evolution of services marketing paradigm. This is supported by Erffmeyer and Johnson (2001) who posit that the lack of successful implementation of CRM lies in the lack of capabilities. Therefore if a paradigm shift has to take place from services marketing to CRM, then the capabilities necessary for that shift has to be developed fully in order to shift to the new paradigm. Before investigating this issue, it is important to know whether the academicians as well as practitioners agree on the frames of the two paradigms or not. And if they do then what is the extent of this agreement before going into any further investigation.

Objective & Hypotheses

Keeping the above discussion in view, the major objective of this paper is to analyze whether the thinking process of academicians and practitioners is same or not. If both academicians and practitioners think that the two paradigms are distinct or similar then this means that they agree on the frames relevant to the two paradigms.

The hypotheses that were subsequently developed were:

H1a: Academicians treat activities of Services marketing and CRM as similar

H1b: Practitioners treat activities of Services marketing and CRM as similar.

H1c: Academicians and practitioners perceive Services Marketing (SM) and Customer Relationship Management (CRM) as synonymous and not distinct.

Research Methodology

In order to achieve the above mentioned objectives, research was carried out in two phases. The phase 1 undertakes systematic review as the methodology used for drawing out the common activities from the two areas of SM and CRM. In the second phase, survey, which is a different form of methodology, is conducted through questionnaires through which an empirical analysis of the hypothesis is conducted.

In phase one systematic review of eight Services Marketing and 9 CRM research papers was carried out in order to develop a framework of common activities of Services Marketing and CRM. For identifying the studies to be used in the research, a comprehensive literature search was carried out to locate appropriate studies to be used in the analysis.

Depending on the database, the search strategy and the search terms varied. The search term that was used first was “Services Marketing” and the period defined was from 1980 - 2007. The results were further narrowed by subject by adding ‘marketing’ term. This generated a total of 1232 research papers. The selection of Services Marketing research papers for developing the integrative model was based on the following criteria:

- The research paper had to involve services marketing dimensions like employee attitudes, service climate etc.
- Preferably, the impact of service dimensions on outcomes such as customer satisfaction was also empirically tested. However, the paper does not empirically test the impact of Services marketing and CRM activities on performance outcomes.

Based on these criteria a total of eight research papers were finally selected.

Similarly, for CRM the search term used was “customer relationship management”. Subject ‘customer relationship management’ further narrowed the results. This resulted in 351 research papers. The selection of CRM papers was based on the criteria that the research paper had to involve CRM dimensions or activities and should preferably include their impact on outcomes such as customer satisfaction. In the final selection a total of 9 research papers were selected satisfying the above mentioned criteria.

A total of 17 studies related to both the areas were finally included in the research. This size was considered acceptable since there is no specific rule for minimum number of studies.

All the common activities related to Services marketing and CRM were pooled together from the 17 papers. The details of all activities noted in the articles are presented in Table 1a (Services marketing) and Table 1b (CRM). Common themes or dimensions related to both areas were drawn from table 1a and 1b have been consolidated and presented in Table 2. For example, in case of Services marketing, the framework by Johnson (1996) includes meeting customer needs, while Liao & Chuang (2004) also focus on service climate that includes seeing to the needs of the customer. In the area of CRM, Yim et al. (2004) and Raman et. al. (2006) also emphasizes understanding the customers’ needs and having a customer-centric orientation. Therefore, all these have been included under one column of the table 3. Similarly training of employees as an activity is relevant to both CRM and Services marketing; therefore they are also listed under a column. Thus, common activities have been integrated into common themes or similar areas of focus.

In the Phase 2 of the research methodology, a questionnaire based survey was conducted to empirically analyze the hypotheses. This phase would consist of empirically testing the logic that SM and CRM are the same and should not be treated as different. The framework developed from Phase 1 through pooling all the common activities from the two concepts of Services marketing and CRM was utilized in developing the survey questionnaire to be used to survey the perception among the academicians as well as practitioners that the activities of SM and CRM are the same. A total of 62 items were converted into questionnaire with nominal scales. The scale items associated with each of the common dimensions were derived from the research papers from where they were taken. As the questionnaire consists of the activities belonging to

Table 1a: Services marketing Activities

		ACTIVITIES								
1	Johnson (1996)	<p>Service strategy This means providing a clear statement explaining what is meant by excellent service & how it is created, paying attention to small details, and setting standards for response time to customer questions or complaints.</p>	<p>Service support This means the extent to which different parts of the company cooperate to deliver service, demonstrated by teamwork b/w units in meeting customer needs & providing excellent service to internal customers</p>	<p>Service system This includes the extent to which policies & procedures contribute to the delivery of excellent service</p>	<p>Information seeking This includes continuously seeking information from customers & employees on how to improve service quality, tracking the success of efforts to improve service quality & sharing customer evaluations with employees.</p>	<p>Training It includes providing sufficient training on products & services offered, employees' specific roles in delivering excellent service, day-to-day things they can do to deliver excellent service, how to deal with angry customers, communicating regularly about</p>	<p>Rewards & recognition It includes rewarding & recognizing employees who provide superior service & take personal interest in resolving customer problems, celebrating top service accomplishments, & making it clear that delivering excellent service</p>	<p>Management service orientation This means the extent to which managers exemplify commitment to excellent customer service & support employees in their service quality efforts.</p>	<p>Employee service orientation This means the extent to which branch employees go out of their way to solve customer problems, cooperate to solve customer problems, committed to providing excellent service & feel personal responsibility for their work.</p>	<p>Sales service relationship This includes the extent to which sales employees communicate to other employees about the expectations of current, new & potential customers.</p>
2	Liao & Chuang (2004)	<p>Service Climate, e.g. & helpful to customers, approaching customers quickly, asking good questions and listening to find out what customers want, pointing out and relating item features to a customer's need, explaining item's features and benefits to overcome customer's objections</p>	<p>Employee Involvement, e.g. This includes whether employees can influence what goes on in the work area, employees' opinions regarding decisions affecting their work, contribution in meetings on new work developments, resolving customer complaints on their own.</p>	<p>Service Training This includes aspects such as cleanliness of the dining area & restrooms, importance of staff members being clean, neat & well dressed, serving food exactly as ordered, providing accurate guest check, quick & prompt service, handling busy times smoothly, introducing customers to menu items, ingredients & method of preparation, answering customer questions in a friendly manner, being sensitive to customers' needs & wants, being sympathetic & reassuring if something is wrong, having customers' best interests at heart</p>	<p>Performance incentives This includes monetary rewards not related to employees' regular pay, tying ages to employees' performance, promoting good employees to a higher level position.</p>	<p>Personality</p>				
3	Schmit & Allscheid	<p>Management Support</p>	<p>Supervisor support</p>	<p>Monetary support</p>	<p>Service support</p>					
4	Majaro	<p>Developing a customer oriented culture</p>	<p>Corporate image</p>	<p>Proactive marketing</p>	<p>Differentiated marketing</p>	<p>Marketing Innovation</p>	<p>Marketing organization</p>			

5	Goldstein (2003)	<p>Work systems</p> <ul style="list-style-type: none"> - Job design to support organizational structure - Employee empowerment - Compensation & recognition 	Staff development & Training	Staff well being & climate	<ul style="list-style-type: none"> - Staff satisfaction & turnover evaluation 	Establish relational markets	Recognize the importance of intangibles	Evaluate interpersonal competencies of personnel who have customer contact	Utilize unobtrusive control mechanisms with personnel who have customer contact	Manage customer participation	Customer feedback	
6	Bowen, Siehl & Schneider (1989)	Service related climate and culture	Collect customer data on organizational effectiveness	Integrate production and marketing								
7	Pugh et. al. (2002)	Customer orientation & service quality emphasis	Management support	Hiring		Training	Rewards & recognition	Teamwork	Support system			
8	Schneider (2004)	Get marketing, HRM and OM talking to each other	Put in place measurement systems that focus on service quality indicators This includes Sharing this data within organization, setting specific goals for their achievement, and Rewards and recognition based on achieving these goals	Do an analysis of the strategic focus accorded to all HRM practices. This includes selection procedures, training programmes, promotion systems, performance management systems, mentoring and career development initiatives		Explicitly identify what managers at all levels actually do to produce positive service climates and high levels of customer satisfaction	At all costs avoid the "coffee mug and posters" approach to service quality.					

Table 2: Commonalities of Services marketing & CRM Activities

<p>Services Marketing Activities</p> <ul style="list-style-type: none"> • Meeting customer needs • Service Climate • Service support • Developing a customer oriented culture • Collect customer data on organizational effectiveness • Establish relational markets • Customer orientation and quality service emphasis • Customer feedback 	<ul style="list-style-type: none"> • Information seeking • Sharing Data 	<ul style="list-style-type: none"> • Training • Service training • Employee service orientation • Staff training and development • Training 	<ul style="list-style-type: none"> • Computer systems 	<ul style="list-style-type: none"> • Service support • Sales and service relationship • Integrate production and marketing • Teamwork • Cooperation b/w Marketing, HRM and Operations 	<ul style="list-style-type: none"> • Service strategy • Management service orientation • Management, supervisor & monetary support • Service related climate and culture • Activities of all levels of managers to produce positive service climate & high customer satisfaction 	<ul style="list-style-type: none"> • Rewards & recognition • Performance incentives • Rewards and recognition systems • Promotion systems & performance management systems • Rewards and recognition based on achieving the goals. • Work systems: tie compensation & recognition to strategic goals 	<ul style="list-style-type: none"> • Service system • Management support in facilitating employees' service delivery • Work system: employees are given broad range of tasks & responsibility. Staff well being & development
<p>CRM Activities</p> <ul style="list-style-type: none"> • Focusing on key customers • Data utilization for customer mgt. • Learning orientation for customer • Data utilization for management • Customer centric orientation • Customer orientation • Conduct on-going systematic customer research • Multi-channel integration process • Customer relationship orientation • Customer centric management system • Market orientation 	<ul style="list-style-type: none"> • Managing knowledge through communication channels • Leverage of data warehouse • Develop effective feedback mechanism • Relational information Processes • Business Orientation • Information management process • CRM capability: HR skills & experiences in converting data to customer knowledge 	<ul style="list-style-type: none"> • Training • Team capabilities • Build and train the right teams • Training of employees. • Org. learning in the context of technical training & knowledge of innovation. 	<ul style="list-style-type: none"> • Incorporating CRM-based technology • Hardware, Software • Task-technology fit • Level of CRM related IT infrastructure • Information management process • IT, analytics • CRM technology use • Gain board awareness of strategic potential of IT • Manage IT infrastructure 	<ul style="list-style-type: none"> • Cross-functional teams • Team orientation • Facilitating improved cross-functional working within organization • Cross functional approach • Organize around customer: Cross functional teams to champion the customer perspective 	<ul style="list-style-type: none"> • Relationship marketing philosophy • Managerial beliefs • Strategy development process • Creating CRM vision • Organizational architecture (alignment of incentives, customer strategy & structure) 	<ul style="list-style-type: none"> • Measuring and rewarding employees performance • CRM related measurements & rewards 	<ul style="list-style-type: none"> • System orientation • Empowerment • Manage and sell internally • Employee's buy-in • Involve users interactively in system design

SM and CRM, they were not identified as belonging to their respective paradigms of SM or CRM. Each item was anchored using four nominal categories that includes Services marketing, CRM, Both and N/A (Not applied). The questionnaire consisted of statements that were, as mentioned above were taken from the research papers from where they were adapted. The statements represented the common activities in SM and CRM. The purpose behind selecting the nominal scale was to categorize the activities represented through scale items into either SM, CRM, Both or none of them. As the aim of adopting such a format for questionnaire was to classify the items and since the focus was Academicians and Practitioners, therefore nominal scale seemed to be more appropriate for this type of survey.

Sample

The sample selected was based on 11 academicians from four universities in Karachi and 60 managers related to the CRM function belonging to 15 banks in Karachi were selected. The sampling techniques used for the selection of both academicians and practitioners were judgmental sampling.

The criteria used to select academicians was that they should be teaching marketing and faculty considered to be experts in teaching Services Marketing and CRM were identified. The reason behind using this technique is that Services marketing and CRM are specialized subjects and the faculty that teaches them is assumed to be expert in these fields.

The criteria for selecting bank managers was based on identifying those managers who have a direct interaction with customers and are serving in their present position for at least 3 years. This included customer service managers, customer relationship managers, branch managers etc.

Results

Reliability Analysis

One of the measures to assess consistency of the overall scale is the reliability coefficient known as Cronbach's alpha (Hair et al., 2006). The 62 scale items were subjected to internal consistency and reliability analysis using Cronbach alpha . The reported alpha is 0.90 indicating high consistency (Nunnally, 1978). This reflects that the scale items used for the purpose of questionnaire development are highly consistent and reliable.

The questionnaire developed for the survey used a jumbled method of collecting CRM and SM activities. This means that the questionnaire consists of all the activities common to both CRM

and SM. The similarity in the activities of both SM and CRM was assessed by whether the respondent has chosen a CRM activity, for instance, as belonging to 'Both' category in the questionnaire or 'SM'. Similarly for an SM activity it was determined whether 'Both' was or 'CRM' was chosen. Choosing the opposite area or 'Both' means that the respondent is not able to distinguish between the two areas and thus is taking them to be similar, which is the premise of this thesis. This means that an activity though originally derived from CRM paradigm would also be applicable for SM. For this reason the activities derived in the methodology section as being common to both the areas were used for developing the questionnaire. If the academicians and practitioners who select a CRM activity such as "Coordinated efforts by the departments involved to modify a product/ service as and when required by the customer" as belonging to SM or both then this means that they are not able to identify or differentiate between the activities of CRM and SM.

To fulfill the objective of the research, the **frequencies** related to the nominal categories for all SM and CRM activities were surveyed. This information is presented in table 3a and 3b.

As shown in Table 3a, for SM activities, 30% Academicians treat SM activities as CRM activities and 35% treat them as belonging to both the paradigms; in case of practitioners, 28% treat SM activities as CRM activities and 42% treat them as belonging to both the paradigms. Overall, for SM activities, 65% of the academicians and 70% of practitioners treat SM activities similar to CRM. For CRM activities, as shown in Table 3b, 18% of the academicians treat CRM activities as SM activities and 37% of the academicians treat them as both. In case of practitioners, 17% of them treat CRM activities as SM activities and 38% treat them as both (SM and CRM). Overall, for CRM activities, 54% of the academicians and 55% of the practitioners treat CRM activities similar to SM activities. Overall, for SM and CRM, 60% of academicians think that the activities of SM and CRM are similar. In case of practitioners, 63% think that SM and CRM are same in terms of activities. These percentages have been calculated by taking the average of the combined percentages for SM and CRM activities for academicians and practitioners respectively as given in Table 3a and 3b. Therefore, the results fail to reject the hypotheses H1a and H1b, as majority (more than 60%; calculated by taking the average of 60% and 63%) of the total respondents including both practitioners and academicians consider the activities of both the paradigms to be similar.

Table 3a: Similarity Percentage – Services marketing

SM Activities	Academicians		Practitioners	
	CRM	Both	CRM	Both
Meet customer needs	30	40	26	61
Customer-oriented culture	50	40	42	23
Collect customer data	20	40	29	36
Customer expectations	20	40	32	36
Feedback from customer	20	60	32	48
Seeking information from employees and customers	30	20	26	48
Sharing data regarding measures on customer and employees	40	30	36	45
Training on products n services	20	50	19	48
Communicating about importance of providing excellent service	20	20	36	26
Solving, cooperation in customer problem solving and commitment, responsibility	40	30	52	26
Having customers' best interests at heart	60	10	23	52
Training to equip employees with knowledge, capabilities and skills to service customers	30	30	32	29
Learning new skills in training programs	40	40	26	39
Management support in designing systems	50	30	42	26
Cooperation and teamwork b/w different parts of the company	20	40	16	74
Communication b/w sales and other employees about current, new and potential customers	40	30	13	52
Integration of production and marketing functions	30	20	13	36
Providing clear statement regarding excellent service	40	30	29	29
Managers setting examples of excellent customer service	10	60	39	45
Supervisor support	20	40	29	48
Management support	20	40	13	45
Monetary support	20	40	19	32
Inculcation of service-related climate and culture	30	30	19	52
Identification of what managers at all levels actually do for positive service climate	30	30	26	52
Average similarity percentage	30	35	28	42
Combined (CRM + Both) percentage	65		70	

Table 3b: Similarity Percentage – Customer Relationship Management

CRM Activities	Academicians		Practitioners	
	SM	Both	SM	Both
Coordinated efforts by departments	40	40	42	36
Customer centric performance standards	20	30	23	23
Data utilize for customer mgt	20	40	16	52
Learning orientation	10	60	19	36
Customer Orientation	20	30	10	42
Systematic customer research	20	30	23	39
Multi channel integration	10	10	7	48
Customer relationship orientation	10	30	19	13
Customer centric management system	20	60	16	32
Organizing company around customer-based groups	20	40	23	32
Marketing orientation to have IT system	20	50	23	16
Channels for two-way communication	10	20	16	32
Leverage of data warehouse	10	20	26	39
Business process orientation	20	20	26	13
Feedback from customers, service personnel, advertising agencies, finance etc.	20	30	26	39
Information management process by collecting and collating customer information	30	30	32	16
Relational information processes	0	80	13	52
Organizing skills in converting data to customer knowledge	10	30	26	32
Designing employees' training programs	10	50	19	39
Appropriate organizational structure	30	30	13	29
Training program to gain employee acceptance and usage of S/W applications	30	40	13	23
Board awareness of strategic potential of IT	30	20	13	29
CRM based technology	20	30	7	39
Employees skill building in s/w, h/w and project management.	20	40	10	26
Organizational task-technology fit	10	20	16	23
Information management process including data repository, IT system, analytical tools and applications	10	30	26	36
Technology use in sales, marketing, service, data integration and access support	20	40	13	68
Organize around customers by developing cross-functional teams	20	40	16	45
Organizational learning through team orientation	20	40	10	58
Developing project management concept	20	40	19	52
Coordination b/w various functional activities	10	60	7	65
Establishing clear business goals regarding customer acquisition, development, retention and reactivation	30	30	26	39
Having sales and marketing expertise and resources to succeed (in CRM)	20	30	13	48
Having relationship marketing philosophy	0	30	3	45
Dual strategy development process focus: organizing business and customer strategy	10	50	3	55
Having a (CRM) vision of creating shared values and customer focus	10	50	3	48
Level of managerial orientation regarding (CRM) programs in improving productivity and competitive standing	20	40	19	32

Developing superior (CRM) capability in overall organizational architecture	20	30	29	39
Average Similarity Percentages	18	37	17	38
Combined (SM + Both) Percentage	54		55	

For SM activities, the percentage of respondents who think that SM and CRM are similar in terms of activities is 68%, while for CRM the percentage is 55%. These percentages are calculated by taking the averages of academicians and practitioners' percentages for SM and CRM activities respectively. Overall 62% of the respondents (including academicians and practitioners) think that SM and CRM are same in terms of activities. This percentage is calculated by taking the averages of 68% and 55% as mentioned above. Therefore, the results fail to reject the H1a and H1b hypothesis.

To test the H1c hypothesis, **independent sample t-test** was conducted in order to test whether the proportions of the two samples are equal. The independent samples t-test is used to test the hypothesis that the difference between the means of two samples is equal to 0. The results are shown in table 4. The proportions in Table 4 show the percentage of academicians and practitioners who have correctly identified the activities. Correctly assigned percentages are those for which the respondents have classified for example a Services marketing activity as SM. While incorrectly assigned percentage would be if the respondent has chosen CRM, Both or N/A for that activity. Similarly, for a CRM activity, if the respondent have classified it as 'CRM' then that would be termed as correctly identifies activity.

The p-value determines whether the equality of proportions of academicians and practitioners who have correctly identified the activities is significant or not. If the p-value is greater than 0.05, then the proportions of both the samples are equal and vice versa The results in Table 4 show that in case of only one activity i.e. SMCI2 (Customer oriented culture) the p-value is less than 0.05. This means that in case of customer oriented culture the perceptions of both academicians and practitioners are not equal. Therefore, the result fails to reject the above hypothesis H1c.

Table 4: Independent Samples t-Test

Correctly Identified SM & CRM Activities	Sample	Proportions	p-value
Meet customer needs	Practitioners	0.13	0.637
	Academicians	0.20	
Customer-oriented culture	Practitioners	0.27	0.003
	Academicians	0.00	
Collect customer data	Practitioners	0.35	0.451
	Academicians	0.22	
Customer expectations	Practitioners	0.30	1.000
	Academicians	0.30	
Feedback from customer	Practitioners	0.19	0.967
	Academicians	0.20	
Seeking information from employees and customers	Practitioners	0.23	0.671
	Academicians	0.30	
Sharing data regarding measures on customer and employees	Practitioners	0.13	0.808
	Academicians	0.10	
Training on products n services	Practitioners	0.20	0.516
	Academicians	0.11	
Communicating about importance of providing excellent service	Practitioners	0.37	0.700
	Academicians	0.44	
Solving, cooperation in customer problem solving and commitment, responsibility	Practitioners	0.17	0.828
	Academicians	0.20	
Having customers' best interests at heart	Practitioners	0.23	0.832
	Academicians	0.20	
Training to equip employees with knowledge, capabilities and skills to service customers	Practitioners	0.33	0.724
	Academicians	0.40	
Learning new skills in training programs	Practitioners	0.23	0.306
	Academicians	0.10	
Management support in designing systems	Practitioners	0.13	0.637
	Academicians	0.20	
Cooperation and teamwork b/w different parts of the company	Practitioners	0.10	0.106
	Academicians	0.40	
Communication b/w sales and other employees about current, new and potential customers	Practitioners	0.29	0.573
	Academicians	0.20	
Integration of production and marketing functions	Practitioners	0.43	0.861
	Academicians	0.40	
Providing clear statement regarding excellent service	Practitioners	0.39	0.259
	Academicians	0.20	
Managers setting examples of excellent customer service	Practitioners	0.13	0.319
	Academicians	0.30	
Supervisor support	Practitioners	0.16	0.421
	Academicians	0.30	
Management support	Practitioners	0.16	0.799
	Academicians	0.20	

Monetary support	Practitioners	0.23	
	Academicians	0.20	0.832
Inculcation of service-related climate and culture	Practitioners	0.16	
	Academicians	0.40	0.201
Identification of what managers at all levels actually do for positive service climate	Practitioners	0.16	
	Academicians	0.20	0.799
Coordinated efforts by departments	Practitioners	0.19	
	Academicians	0.10	0.457
Customer centric performance standards	Practitioners	0.42	
	Academicians	0.40	0.919
Data utilize for customer mgt	Practitioners	0.23	
	Academicians	0.30	0.704
Learning orientation	Practitioners	0.23	
	Academicians	0.20	0.869
Customer Orientation	Practitioners	0.33	
	Academicians	0.50	0.391
Systematic customer research	Practitioners	0.32	
	Academicians	0.40	0.681
Multi channel integration	Practitioners	0.42	
	Academicians	0.56	0.503
Customer relationship orientation	Practitioners	0.65	
	Academicians	0.40	0.206
Customer centric management system	Practitioners	0.52	
	Academicians	0.20	0.066
Organizing company around customer-based groups	Practitioners	0.26	
	Academicians	0.30	0.811
Marketing orientation to have IT system	Practitioners	0.27	
	Academicians	0.22	0.796
Channels for two-way communication	Practitioners	0.48	
	Academicians	0.60	0.544
Leverage of data warehouse	Practitioners	0.13	
	Academicians	0.50	0.060
Business process orientation	Practitioners	0.32	
	Academicians	0.40	0.681
Feedback from customers, service personnel, advertising agencies, finance etc.	Practitioners	0.29	
	Academicians	0.40	0.559
Information management process by collecting and collating customer information	Practitioners	0.47	
	Academicians	0.20	0.117
Relational information processes	Practitioners	0.30	
	Academicians	0.11	0.194
Organizing skills in converting data to customer knowledge	Practitioners	0.37	
	Academicians	0.22	0.415
Designing employees' training programs	Practitioners	0.38	
	Academicians	0.40	0.913
Appropriate organizational structure	Practitioners	0.21	
	Academicians	0.30	0.595

Training program to gain employee acceptance and usage of S/W applications	Practitioners	0.37	
	Academicians	0.20	0.313
Board awareness of strategic potential of IT	Practitioners	0.10	
	Academicians	0.30	0.243
CRM based technology	Practitioners	0.37	
	Academicians	0.40	0.860
Employees skill building in s/w, h/w and project management.	Practitioners	0.19	
	Academicians	0.30	0.539
Organizational task-technology fit	Practitioners	0.33	
	Academicians	0.60	0.171
Information management process including data repository, IT system, analytical tools and applications	Practitioners	0.16	
	Academicians	0.50	0.084
Technology use in sales, marketing, service, data integration and access support	Practitioners	0.10	
	Academicians	0.40	0.106
Organize around customers by developing cross-functional teams	Practitioners	0.19	
	Academicians	0.40	0.269
Organizational learning through team orientation	Practitioners	0.10	
	Academicians	0.22	0.454
Developing project management concept	Practitioners	0.13	
	Academicians	0.30	0.319
Coordination b/w various functional activities	Practitioners	0.26	
	Academicians	0.30	0.811
Establishing clear business goals regarding customer acquisition, development, retention and reactivation	Practitioners	0.26	
	Academicians	0.30	0.811
Having sales and marketing expertise and resources to succeed (in CRM)	Practitioners	0.35	
	Academicians	0.40	0.811
Having relationship marketing philosophy	Practitioners	0.48	
	Academicians	0.60	0.544
Dual strategy development process focus: organizing business and customer strategy	Practitioners	0.42	
	Academicians	0.40	0.919
Having a (CRM) vision of creating shared values and customer focus	Practitioners	0.45	
	Academicians	0.40	0.786
Level of managerial orientation regarding (CRM) programs in improving productivity and competitive standing	Practitioners	0.45	
	Academicians	0.33	0.544
Developing superior (CRM) capability in overall organizational architecture	Practitioners	0.20	
	Academicians	0.33	0.480

Conclusion and Implications

The findings of the research suggest that the Services Marketing and CRM are not distinct paradigms as the theory states. Rather the activities belonging to both the areas are quite similar to each other. This further strengthens the notion given by Gronroos (1994) that CRM has

actually evolved from services marketing. This shows that a large number of activities are common in SM and CRM, and as suggested above CRM is a part of a broader area known as Services Marketing. Therefore, firms in developing countries such as Pakistan should focus on developing and improving their capabilities in services marketing area first before venturing into an area which is new and whose effectiveness in terms of firm performance is questionable even globally (Bonnemaizon, A., Cova, B. and Louyot, M., 2007).

Further, the results also show that the academicians and practitioners share the same perception regarding the similarity of the activities in both Services Marketing and CRM; they agree on all its frames suggesting that these two areas are not distinct. Therefore, these two cannot be treated as distinct paradigms. Rather CRM is more of an offshoot of Services Marketing which includes an additional dimension of IT incorporation. It is only the extensive involvement of the IT element that makes it different from Services Marketing.

The infrastructure in developing countries such as Pakistan does not allow focusing on CRM. Rather the focus should be towards developing the Services Marketing paradigm first. As the only distinct element between the two paradigms seems to be the IT incorporation, therefore the growth in IT would eventually create a need for its incorporation in the firms, thus carving out a way for CRM elements. As less developed countries have relatively low level of competition intensity and product saturation (Dawson, 1985), therefore, they need to develop their resources that would form the basis for further developments.. Therefore, such countries in order to attract capital and technology offer various trades, investment and tax incentives (Dawson, 1985).

Dawar and Frost (1999) give various survival strategies for local companies in emerging markets in the face of tough competition they have to face from multinational companies. According to them multinational enterprises bring enormous advantages when they enter emerging markets, but they are also subject to important constraints. In such a scenario local companies can adopt any of the four strategies (dodger, defender, contender, extender) depending upon whether their competitive assets are customized to home market or transferable abroad and whether the pressures to globalize in the industry are high or low.

The last decade has seen a remarkable growth of mobile phone service and banking industry in Pakistan, which could be attributed to intense competition. For this research study, banking industry is selected that has been marked with the advent of foreign banks and deregulation has spurred this growth. The level of service intensity is quite high in banks and customer

communications form an integral part in the sector. As already mentioned Pakistan being a developing country is far behind in relationship marketing or CRM and lacks any formal system therein. In order to further build the system it is necessary that some activities common to both the paradigms are already being practiced by the banks. Thus, implementing Services Marketing activities first would be the right step in the right direction, instead of venturing into CRM.

The results of this study provide us an insight into whether the firms in developing countries like Pakistan are ready to take the burden of incorporating CRM system (Rahman and Azhar, 2008). Perhaps at this point in time incorporating CRM in the current system is premature as suggested by Bonnemaizon, Cova and Louyot (2007), it still remains a thing that could be considered in future. Instead of making Investments and allocating funds in CRM, it would be more pertinent to focus on implementation of services marketing, which may prove to be the right step in the right direction rather than investing in CRM processes and systems (Rahman and Azhar, 2008).

The role of academicians in developing a sound theoretical ground for implementation by the practicing managers cannot be over-emphasized. Academicians provide the ground to practitioners through which they can achieve enhanced performance of their banks. Another important area to focus is the level of understanding of the concepts from academicians' end. In our research context of a developing economy there is a need to further enhance the academic abilities of the faculty member who are responsible to inculcate the conceptual understanding in the students. This creates a need to make the academic environment more competitive in terms of the knowledge base of the academicians which would in turn enhance the abilities of the practicing managers.

References

- Beckett-Camarata, E.J., Camarata, M.R. and Barker, R.T. 1998. “Integrating internal and external customer relationships through relationship management: A strategic response to a changing global environment”, *Journal of Business Research*, Vol 41, pp.71-81
- Berry, L.L. 1983. “Relationship marketing”, in Berry, L.L. and. Shostack, G.L. and Upah, G.D. (Eds), *Emerging perspectives on services marketing*, American Marketing Association: Chicago, pp.25-28
- Berry, L.L. and Parasuraman, A. 1993. “Building a new academic field – the case of services marketing”, *Journal of Retailing*, Vol 69 (Spring), pp.13-60
- Bessom, R.M. 1973. “Unique aspects of marketing services”, *Arizona Business Bulletin*, No 9 (November), pp.14
- Blois, K.J. 1974. “The Marketing of Services: An Approach,” *European Journal of Marketing*, Vol 8 No 2, pp.137-145
- Bonnemaizon, A., Cova, B. and Louyot, M. 2007. “Relationship marketing in 2015: A delphi approach”, *European Management Journal*, Vol 25 No 1, pp. 50-59
- Boulding, W., Staelin, R., Ehret, M. and Johnston, W.J. 2005. “A CRM Roadmap: What is known, potential pitfalls, and where to go”, *Journal of Marketing*, Vol 69 (October), 155-156
- Bowen, D.E., Siehl, C. and Schneider, B. 1989. “A framework for analyzing customer service organizations in manufacturing”, *Academy of Management Review*, Vol 14 No 1, pp. 75 - 95
- Chase, R.B. and Bowen, D.E. 1991. “Service quality and the service delivery system”, in Brown, S.W., Gummesson, E., Edwardsson, B. and Gustavsson, B. (Eds.), *Service quality*, Lexington Books: Lexington, MA, pp. 157–178
- Dawar, N. and Frost, T. 1999. “Competing with giants”, *Harvard Business Review*, March – April, pp.119-129.
- Dawson, L.M. 1985. “Marketing to less developed countries”, *Journal of Small Business Management*, Vol 23
- Day, G.S. 1994. “The capabilities of market-driven organizations,” *Journal of Marketing*, Vol 58 No 4, pp. 37-52
- de Sola Pool, Ithiel. 1959. “Trends in Content Analysis,” Urbana: University of Illinois Press

- Dibb, S. and Meadows, M. 2004. "Relationship marketing and CRM: a financial services case study", *Journal of Strategic Marketing*, Vol 12 (June), pp.111-125
- Dickie, J. 2005. "Does CRM = Sales Effectiveness or Sales Ineffectiveness?", ITToolbox, Scottsdale, AZ, August 4 (available at crm.ittoolbox.com/documents/document.asp?I=3604)
- Erffmeyer, R.C. and Johnson, D.A. 2001. "An exploratory study of sales force automation practices: Expectations and realities", *Journal of Personal Selling & Sales Management*, Vol 21 No 2, pp.167-175
- Glazer, R. 1997. "Strategy and structure in information-intensive markets: The relationship between marketing and IT", *Journal of Market Focused Management*, Vol 2 No 1, pp. 65-81
- Gronroos, C. 1982. "An applied services marketing theory", *European Journal of Marketing*, Vol 16 No 7, pp. 30-41
- Gronroos, C. 1994. "From scientific management to service management. A management perspective of the age of service competition," *International Journal of Service Industry Management*, Vol 5 No 1, pp.5-20
- Gronroos, C. 1994., "Quo Vadis, Marketing? Toward a relationship marketing paradigm," *Journal of Marketing Management*, Vol10 No 5, 347-60
- Hair et al., 2006. "Multivariate Data Analysis", 6th Ed., Pearson Prentice Hall: New Jersey
- Hoffman, N.P. 2000. "An examination of the sustainable competitive advantage concept: Past, present and future", *Academy of Marketing Science Review*, Vol 2000 No 4
- Hunt, S.D. and Morgan, R.M. 1995. "The comparative advantage theory of competition", *Journal of Marketing*, Vol 59 (April), pp. 1-15
- Jain, S.C. 2005. "CRM shifts the paradigm", *Journal of Strategic Marketing*, Vol 13 (December), pp. 275-291
- Johnson, J.W. 1996. "Linking employee perceptions of service climate to customer satisfaction", *Personnel Psychology*, Vol 49, pp. 831-851
- Kale, S.H. 2004. "CRM failure and the seven deadly sins", *Marketing Management*, Vol 13 (September – October), pp.42-46
- Kohli, A.K. and Jaworski, B.J. 1990. "Market orientation: the construct, research propositions, and managerial implications," *Journal of Marketing*, Vol 54, pp. 1-18

- Liao, H. and Chuang, A. 2004. "A multilevel investigation of factors influencing employee service performance and customer outcomes", *Academy of Management Journal*, Vol 47 No 1, pp.41-58
- Lovelock, C.H. 1983. "Classifying services to gain strategic marketing insights," *Journal of Marketing*, Vol 47 (Summer), pp. 9-20
- Narver, J.C. and Slater, S.F. 1990. "The effect of a market orientation on Business profitability", *Journal of Marketing*, October, pp. 20-35
- Nunnally, J.C. 1978. "Psychometric theory", 2nd ed., McGraw-Hill Book Company: New York
- Palmer, A. 1994. "Relationship Marketing: Back to Basics?," *Journal of Marketing Management*, Vol 10, pp. 571 – 579
- Parasuraman, A., Zeithaml, V.A. and Berry, L.L. 1985. "A conceptual model of service quality and its implications for future research", *Journal of Marketing*, Vol 49 (Fall), pp.41-50
- Parvatiyar, A. and Sheth, J.N. 2001. "Conceptual framework of customer relationship management", in *customer relationship management – Emerging concepts, tools and applications*, Sheth, J.N., Parvatiyar, A. and Shainesh, G., eds., Tata/ McGraw-Hill, New Delhi, India, pp. 3-25
- Payne, A. and Frow, P. 2005. "A strategic framework for customer relationship management", *Journal of Marketing*, Vol 69 (October), pp.167-176
- Peppers, D. and Rogers, M. 1995. "A new marketing paradigm", *Planning Review*, Vol 23 No 2, pp. 14-18
- Peppers, D., Rogers, M. and Dorf, B, 1999. "Is your company ready for one-to-one marketing?" *Harvard Business Review*, Vol 77 (January – February), pp. 151-60
- Plakoyiannaki, E. 2005. "How do organizational members perceive CRM? Evidence from a U.K. service firm", *Journal of Marketing Management*, Vol 21, pp.363-392
- Quinn, J B, Baruch, J.J. and Paquette, P.C. 1987, "Technology in Services" *Scientific American*, Vol 257 No 6, pp. 50-58
- Rahman, S. and Azhar, S.M. 2008. "CRM or Service Marketing: Is there a choice in developing market economies?," *International Review of Business Research Papers*, Vol 4 No 2, pp.249 – 264

- Raman, P., Wittmann, C.M. and Rauseo, N.A. 2006. “Leveraging CRM for sales: The role of organizational capabilities in successful CRM implementation”, *Journal of Personal Selling & Sales Management*, Vol 26 No 1, pp. 39-53
- Rathmell, J.M. 1974. “Marketing in the service sector”, *Winthrop Publishers, Cambridge, Mass.*
- Reichheld, F. F. and Sasser, W.E. Jr. 1990. “Zero Defections: Quality Comes to Services,” *Harvard Business Review*, Vol 68 (September–October), pp. 105–111
- Perrien, J. and Ricard, L. 1995. The meaning of a marketing relationship: a pilot study,” *Industrial Marketing Management*, Vol 24, pp. 37 – 43
- Reinartz, W., Krafft, M. and Hoyer, W.D. 2004. “The customer relationship management process: Its measurement and impact on performance”, *Journal of Marketing Research*, Vol 41 (August), pp.293-305
- Ryals, L. and Payne, A. 2001. “Customer relationship management in financial services: towards information-enabled relationship marketing”, *Journal of Strategic Marketing*, Vol 9 , pp.3-27
- Schmit, M.J. and Allscheid, S.P. 1995. “Employee attitudes and customer satisfaction: Making theoretical and empirical connections”, *Personnel Psychology*, Vol 48, pp. 521-536
- Schneider, B. (2004). Welcome to the world of services management. *Academy of Management Executive*, 18, 144-150.
- Subramony, M., Beehr, T.A. and Johnson, C.M. 2004. “Employee and customer perceptions of service quality in an Indian firm”, *Applied Psychology: An International Review*, Vol 53 No 2, pp.311-327
- Taylor, S.A. and Baker, T.L. 1994. “An assessment of the relationship between service quality and customer satisfaction in the formation of consumers’ purchase intentions”, *Journal of Retailing*, Vol 70 No 2, pp. 163-178
- Thompson, B. 2003. “What is CRM? Customer think guide to real CRM”, White Paper, CRMGuru.com, San Francisco (available at [www.crmguru.com/ member/ papers/ guide.pdf](http://www.crmguru.com/member/papers/guide.pdf))
- Turnbull, P.W. and Valla, J.P. 1990. Strategic planning in industrial marketing – an interaction approach,” in: D. Ford (ed) *Understanding Business Markets: Interaction Relationships and Networks*, London: Academic Press

- Wyckham, R.G., Fitzroy, P.T. and Mandry, G.D. 1975. “Marketing of Services: An evaluation of the theory,” *European Journal of Marketing*, Vol 9 No 1, pp. 59-67
- Yim, F.H., Anderson, R.E. and Swaminathan, S. 2004. “Customer relationship management: Its dimensions and effect on customer outcomes”, *Journal of Personal Selling & Sales Management*, Vol 24 No 4, pp. 263-278
- Zablah, A.R., Bellenger, D.N. and Johnston, W.J. 2004. “Customer relationship management implementation gaps”, *Journal of Personal Selling and Sales Management*, Vol 24 No 4, pp.279-295
- Zeithaml, V.A., Berry, L.L. and Parasuraman, A. 1996. “The behavioral consequences of service quality”, *Journal of Marketing*, Vol 60 (April), pp. 31-46