



ISSN: 0975-833X

RESEARCH ARTICLE

DETERMINANT FACTORS AFFECTING CUSTOMER RELATIONSHIP MANAGEMENT IN ETHIO TELECOM (CASE STUDY OF MEKELLE CITY)

***Hassen Mehammedbrehan Kahsay**

Department of Marketing Management, Collage of Business and Economics, Mekelle University, Ethiopia

ARTICLE INFO

Article History:

Received 05th January, 2015
Received in revised form
22nd February, 2015
Accepted 14th March, 2015
Published online 28th April, 2015

Key words:

Customer Relationship Management (CRM),
Ethio telecom, Mekelle city.

ABSTRACT

Today, most leading companies are developing customer relationship to make loyalty and retention programs. Beyond offering consistently high value and satisfaction, marketers can use specific marketing tools to develop stronger bonds with consumer. First, a company might build value and satisfaction by adding financial benefits to the customer relationship. A second approach is to add social benefits as well as financial benefits. This study focuses on the determinant factors affecting customer relationship management in ethio telecom in Mekelle town branch. In order to collect data both primary and secondary data sources were used in the study. The primary data was collected from users of the services and employees of the ethio telecom by using questionnaire. The secondary data was collected from books and other related records of the corporation. The sampling method used for customers was convenience and simple random sampling was used for employee so as to gather primary data. The collected data were analyzed using descriptive analysis and accordingly interpreted and reported.

Copyright © 2015 Hassen Mehammedbrehan Kahsay. This is an open access article distributed under the Creative Commons Attribution License, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

INTRODUCTION

In recent years however, several factors have contributed to the rapid development and evolution of CRM. These include the growing de-intermediation process in many industries due to the advent of sophisticated computer and telecommunication technologies that allow producers to directly interact with end-customers. For example, in many industries such as the airline, banking, insurance, computer software, or household appliances industries and even consumables, the de-intermediation process is fast changing the nature of marketing and consequently making relationship marketing more popular. Databases and direct marketing tools give these industries the means to individualize their marketing efforts. As a result, producers do not need the functions formerly performed by middlemen. Even consumers are willing to undertake some of the responsibilities of direct ordering, personal merchandising, and product use related services with little help from the producers. Customer Relationship Management is an innovative approach undertaken by the marketers in the process of developing lifetime customers and maximizing lifetime value of the customers. CRM approach is still new for the corporate managers. The concept of CRM and its implementation creates chaos for the marketers, as they are unable to comprehend the benefits of this approach to enhance

their relationships with their customers and ultimately gain the long-term profitability profits. Customer Relationship Management (CRM) is a complex system, consisting of procedures, strategies, software and web applications that assists a company in organizing and managing the relationship with its clients.

Current and previous studies that have been made on issues of CRM are focused on the general understanding of customer needs and desires with the management system but in this study concerned on more complex Pattern of companies with their customers and fulfilling the gap between the customer need and appropriate service delivery by the corporation under study that is the service customers get from the corporation is not satisfying the agents with related problems. CRM signifies identifying the needs of the customers and stretching out ways and means to satisfy them. In this perspective CRM cannot be treated merely as a technology; it also has implications in the strategy formulation for companies. It focuses on the customers looking for value in all their transactions and is willing to pay for that value.

Companies have to be alert in their approach to understand the customer's definition of 'value' and accordingly position themselves on quality, service, performance, and efficiency perspective. It becomes imperative to create value for their customers; a value that is able to bind them to the company and stop them from switching to another company's product. Advertising and promotions can be instrumental in influencing

***Corresponding author: Hassen Mehammedbrehan Kahsay,**
Department of Marketing Management, Collage of Business and
Economics, Mekelle University, Ethiopia.

the purchase decision concerning the product launched in the market; but if the company has built a long-term relationship with its customers, advertising and promotion can become more effective in delivering returns. Reducing costs, aggressive promotion and advertising necessarily did not bring revenues and loyal customers. The whole idea is to develop business models that would enhance the quality and improve interaction with their customers leading to more satisfied and loyal customers.

Ethio telecom plays a major role in exchange of views and information among various sectors of socio cultural and economic groups of society, Modern, communication system, especially ethio telecom is not only essential to a country's socio economic development but also it is one of the most conditions in attracting forging capital and encouraging competition in global markets. This study was focused on the determinant factors affecting customer relationship management (CRM) in ethio telecom in mekelle branch.

Objective of the study

General objective

The general objective of the study was on the determinant factors affecting customer relationship management in ethio telecom with mekelle city as the subject of the case study specifically in main branch.

Specific objective

The specific objective of the study was to

- Examine the customer relationship management programs being run by ethio telecom.
- Identify the determinant factors affecting customer relationship management in ethio telecom.
- Measure strategies of the corporation in delivering better service to customers.
- See customer satisfaction and customer complain handling system of the corporation.

RESEARCH METHODOLOGY

Study Design/ Research strategy

Study design is a way to get specific resource and type of information that employee in this research. The study mainly focuses on assessing the determinant factors affecting customer relationship management of ethio telecom by taking mekelle branch as a case study. Research strategy is at the center of the concept of research design of a study and is logic or the reasoning about which the researcher intends to proceed in order to answer its research questions (Punch, 1998).

Research Approach

The study employed both qualitative and quantitative methods. Qualitative data are collected to know more about things that cannot be directly observed and measured like feelings, thoughts, intentions and behavior. It is also used to identify like

methodological problems like meaning and patterns of relationships in the study and to clarify certain issues that were not clear in the problem. Quantitative research is more simply identified as the collection of numerical and statistical data. It is identified by studying few variables on a large number of elements and it is also a formalized and structured method.

Source of data

The main sources of data for the study were both primary and secondary sources. The researcher used primary source of data to get first hand comprehensive information from concerned bodies through interviews and questionnaires and secondary source of data to support the primary source and to get enough information from different documents and society.

Sampling and sampling technique

Description of the Study Area

Mekelle is a city in northern Ethiopia and the capital city of tigray region located around 770 kilometres north of the capital, Addis Ababa with latitudes and longitudes of 13°29'N 39°28'E 13.483°N 39.467°E and an elevation of 2084 meters above sea level. According to local historians Mekelle was established in the 14th century and was flourished in to modern city in 1864 by emperor Yohannes IV as center of his administration. Although Mekelle was founded in 13th century, its heyday came soon after emperor Yohannes IV was crowned as king of kings of Ethiopia (1871-1889) chose mekelle as the seat of his realm and built his graceful palace (Mekelle City Administration, 2009).

Based on figures from the Central Statistical Agency in 2007, mekelle has an estimated total population of 215,914, of whom 104,925 are men and 110,989 are women with 48.6 to 51.4 male to female ratio. The worda has an estimated area of 24.44 square kilometres, which gives mekele a density of 6,923.40 people per square kilometer. Administratively, Mekelle is considered a Special Zone, which is divided into two worda as known as debub and Semien wereda is the largest city in northern Ethiopia and sixth largest in Ethiopia (Mekelle City Administration, 2009).

Study Population

The population involved in this study consisted of customers, employees of ethio telecom in mekelle branch. The targeted population for the study was customers & employees of ethio telecom. The researcher adopted survey type of research in which samples from the target population were used for the study.

Sample Size Determination

Sample size determination is the foremost task prior to conducting a research work based on a sample of the parent population. In order to have an optimum sample size, objective of the study, design of the study, cost (budget) consideration, appropriate use of statistical analysis, has to be taken into consideration. In view of the above issues, the researcher was

used 80 sample size from daily customers of ethio telecom by using convenient sampling because the researcher only used available customers at the time of service because it is cheapest and easiest way to gather information and also the researcher used 20 sample size from the total 400 ethio telecom employs based on simple random sampling method and well-structured questionnaire.

Methods of data collection

The researcher collected data from primary as well as secondary source of data.

The Primary data was gathered through questionnaires, interviews, observations, and a face-to-face and via phone interview was conducted with managers and some concerned bodies of the selected areas. The other is secondary data represents any data that have already been collected for the purposes other than current research problems like manuals, government reports, textbooks, literatures and encyclopedias.

Data analysis

The methods of data analysis used in this research were descriptive methods. The reason is that descriptive research describes systematically a situation, problem, phenomenon, service or program or provides information about, like the living conditions of a community, or describes attitudes towards the issue and obtains information on the characteristics of a particular issue. After the data were collected, the researcher edited, checked, processed and analyzed by using tabulating, frequency distribution and percentage. Finally, reasonable explanations of the relation were identified and the final task of interpretation was accomplished after considering the relevant factors.

customers and 20 employees of ethio tele com of mekelle branch and also personal observations. All respondents replied the questionnaires provided and each of the questions were analyzed and discussed below.

3.1. Demographic Characteristics of the respondents

In this section the researcher would like to discuss the description of the characteristics of the sample respondents. It provides a data on Sex, Age, and educational level.

Based on Table 3.1. Revealed that 30(75%) of the sampled customers were males and 10(25%) of the customers were females. This shows that male respondents were greater than females. Regarding the employees of the corporation Table 3.1. Shows that 15 (75%) of employer were male the remaining 5(25%) were female workers. From this one can understand that there was male dominance in the work area. On the same Table 3.1 When we come to age structure of the customers 12 (15%) of the customers in this study belonged to a young age group of below 25 years, 18(36%) of the customer were in the age of 26-30 years old. majority of the customers 28(66%) were aged between 31 to 40, and the remaining 22(44%) of the customers in the study were aged above 41 years old. From this one can understand that the majority of customers were aged between 31 to 40. From the researcher point of view majority of customers were in the middle age. Regarding employees of the corporation 3(15%) of employees were aged below 25 years old, 6(30%) of employees were in the age of 26-30 years old, 5(25%) of employees were in the age 31-40 years old, the remaining 6(30%) of were aged above 41, therefore majority of employees were in the age of 26-30years old and more than 41years old.

Table 3.1. Demographic characteristics of the respondents

Item		Customers		Employees	
		Frequency	Percentage (%)	Frequency	Percentage (%)
Sex	Male	50	62.5%	15	75%
	Female	30	37.5%	5	25%
	Total	80	100%	20	100%
Age	<25 yrs	12	15%	3	15%
	26-30 yrs	18	36%	6	30%
	31-40yrs	28	56%	5	25%
	>41yrs	22	44%	6	30%
	Total	80	100%	20	100%
Education	Master	15	18.75%	5	25%
	Degree	35	43.75%	15	75%
	Diploma	10	12.5%	0	0%
	High school	20	25%	0	0%
	Total	80	100%	20	100%
Job description	Government	35	43.5%	20	100%
	Private	17	21.5%	-	-
	Other	28	35%	-	-
	Total	80	100%	20	100%
Experience	1-3year	-	-	4	20%
	4-5 year	-	-	11	55%
	>6	-	-	5	25%
	Total			20	100%

Source: own source

DATA ANALYSIS AND DISCUSSION

As stated in the methodology section of this paper the researcher collected data from questionnaires distributed to 80

In relation to educational level Table 3.1 shows that 15(18.75%) of total customers were those who have master level, majority 35 (43.75%) of customers whose educational

level was degree level. while 10(12.5%) of customers whose educational level was diploma holders. The remaining 20(25%) had 12 completed, this show that majority of customers were degree holders. When come to employees' educational level Table 3.1. Shows that 5(25%) of the employees were master holders, majority 15(75%) of the employees were degree holders, while 0(0%) of employees were diploma holders, the remaining 0(0%) of employees were high school completed. From this one can understand that majority of employees were degree holders.

As shown in the above Table 3.1. Majority 35(43.5%) of the sampled customers replied that they were government workers, 17(21.5%) of the customer respondents replied that they were privet owners, the remaining 28(35%) of the sampled customers were replied as other. from this one can conclude that the highest proportion of the customers respondents were government workers.

According to the above Table 3.1. Small portion 4(20%) of the employees had an experience of 1-3 years, were as 11(55%) of employees had an experience of 4-5 years, the remaining 5(25%) of employees had an experience of more than 6 years. From this one can understand that majority of employees had an experience of 4-5 years.

Table 3.2. Customer service related questions

Item	Frequency	Percentage (%)
1. For how many years you are using services offered by ethio telecom?	0-2 Years	0
	2-4 Years	20
	>4 Years	60
	Total	80
2. Rate your overall satisfaction with the services offered by ethio telecom?	Highly satisfied	17
	Satisfied	18
	Somewhat satisfied	20
	Highly dissatisfied	45
3. Does ethio telecom inform you about the new services / changes in the services on time?	Yes	35
	No	45
	Total	80

Source: own source

Item 1 of Table 3.2 shows 20(25%) of customers replied that they had been using the service of ethio tele com for at least 2-4 years, majority of customers replied that they had been using the service of ethio tele com more than 6 years. None 0(0%) of customers replied that they had been using the service of ethio tele com for at least 0-2 years. From this one can conclude that majority of customers replied that they had been using the service of ethio tele com for more than 6 years. Item 2 of Table 3.2. Indicates that 17(21.25) of customers they had rate the level of satisfaction as highly satisfied, 18(22.5%) of customers they had rate the level of satisfaction as satisfied, 20(25%) of customers they had rate the level of satisfaction to some what they were satisfied, the majority 45(56.25%) of customers they had rate the level of satisfaction as highly dissatisfied, there for, the majority of customers were highly dissatisfied by the services offered by ethio telecom.

Item 3 of Table 3.2 shows that 35(56.25%) of sampled customers replied 'Yes' this means that they were informed about the new services / changes in the services on time, the rest 45(53.75%)of sampled customers replied as 'No', this means that they were not informed about the new services / changes in the services on time. From this one can revealed that majority of customers responded that they were not informed about the new services / changes in the services on time.

Table 3.3. Customer improvement related questions

Item	Frequency	Percentage (%)
1. How important is improving customer relations to a company's core strategy?	Not too important	0
	Fairly important	25
	Very important	55
	Total	80
2. How important is the use of Internet in establishing good customer relations for the company?	Very important	48
	Fairly important	22
	Not too important	10
	Not at all important	0
3. Describe the overall state of relations between ethio telecom and its customers?	Total	80
	Excellent	32
	Very good	33
	Good	10
	Poor	5
Total	80	100%

Source: own source

Item 1 in the above Table 3.3. shows that majority 55(68.75%) of customers replied that improving customer relations to a company's core strategy is Very important, while 25(31.25%) of customers replied that improving customer relations to a company's core strategy is fairly important, none 0(0%) of customers replied that it is not important. From this one can conclude that majority of customers replied that improving customer relations to a company's core strategy is very important. Item 2 in the above Table 3.3. Shows that majority 48(68%) of customers replied that it is very important the use of Internet in establishing good customer relations for the company, were as 22(27.5%) of customers replied that the use of Internet in establishing good customer relations for the company is fairly important, 10(12.5%) of customers replied that of customers replied that the use of Internet in establishing good customer relations for the company is not too important, none 0(0%) of customers replied that the use of Internet in establishing good customer relations for the company is not important. From this one can conclude that majority of customers replied that the use of Internet in establishing good customer relations for the company is very important.

Item 3 in the above Table 3.3 indicated that 32(40%) of customer replied that the overall state of relations between ethio telecom and its customers were excellent, were as 33(41.25%) of customers replied that the overall state of relations between ethio telecom and its customers were very good, while 10(12.5%)of customers replied that the overall

state of relations between ethio telecom and its customers were good, the remaining 5(6.25%) of customers replied that the overall state of relations between ethio telecom and its customers were poor. Therefore, majority of the respondents replied that the overall state of relations between ethio telecom and its customers were very good.

0(0%) & 0(0%) of employees were disagree & strongly disagree. In this case we have base for saying that majority of employees were agree that employees training programs were designed to develop the skills required for acquiring and deepening customer relationship.

Table 3.4. Employer's responsiveness in delivering service

Note: 1=Strongly Disagree 2= Disagree 3= neither agree nor disagree 4= agree 5= strongly agree

No.	Item	Scale					Total
		5	4	3	2	1	
1	My organization provides customized services and products to customers	3(15%)	8(40%)	4(20%)	5(25%)	0(0%)	20(100%)
2	All employees in the organization treat customers with great care	5(25%)	7(35%)	3(15%)	3(15%)	2(10%)	20(100%)
3	My organization makes an effort to find out what the needs our customers	11(55%)	4(20%)	0(0%)	5(25%)	0(0%)	20(100%)
4	Employees training programs were designed to develop the skills required for acquiring and deepening customer relationship.	8(40%)	10(50%)	2(10%)	0(0%)	0(0%)	20(100%)
5	My organization commits time and resources in managing customer relationship.	3(15%)	10(50%)	2(10%)	5(25%)	0(0%)	20(100%)
6	Employee performance is measured and rewarded based on meeting customer needs and on successfully serving the customers.	2(10%)	4(20%)	6(30%)	7(35%)	1(5%)	20(100%)
7	My organization has the right personnel to provide technical support for the utilization of IT in building customer relationships.	1(5%)	14(70%)	3(15%)	2(10%)	0(0%)	20(100%)
8	My organization has the right software & hardware to serve our customers.	8(40%)	8(40%)	4(20%)	0(0%)	0(0%)	20(100%)
9	My organization maintains a comprehensive database of our customers.	15(75%)	5(25%)	0(0%)	0(0%)	0(0%)	20(100%)
10	Employees are willing to help customers in a responsive manner in case of customer compiling.	3(15%)	6(30%)	2(10%)	7(35%)	2(10%)	20(100%)

Source: own source

Generally Table 3.4 show that Employee's responsiveness in delivering service and there are many factors that affect employee responsiveness in delivering service in their work as indicated in Table 3.5. Item 1, 3(15%) of the employees replied that strongly agree with the statement, majority 8 (40%) of employees were simply agree with the statement. 4(20%) of employees replied that neither agree or disagree with the statement, while 5(25%) of employees replied that they were totally disagree with statement, none 0(0%) of employees were strongly disagree with the statement. It was enough for saying that almost majority of the respondent Agree that their organization provides customized services and products to customers.

In case of Table 3.4 item 2 responding to weather all employees in the organization treat customers with great care or not 5 (25%) of the total employees strongly agree that all employees in the organization treat customers with great care, 7(35%) of the total employees agree with the statement, 3(15%), 3(15%) & 2(10%) of the total employees replied that they were neither agree nor disagree, totally disagree and strongly disagree respectively. This implies that majority respondent were comfortable (agree) with the treatment of employees to customer.

From the statement that depicted in Table 3.5 of item 3 that 11(55%) of employees replied that strongly agree on the statement, 4(20%) of employees replied that they were agree with statement, none 0(0%) of employees replied that neither agree nor disagree, 5(25%) of employees replied that they were disagree and 0(0%) of employees replied that they were strongly disagree. In this case many of the respondent replies that they were strongly agree on the statement. As show in Table 3.5. item 4, 8(40%) of the total respondent strongly agree with the statement, majority 10(50%) of employees were agree with the statement and 2(10%) of employee respondent were neither agree nor disagree with the statement, the remaining

In case of Table 3.5. Item 5 regarding the commitment of time and resource in managing customer relationship 3(15%) of the total respondent were strongly agree with the statement, majority 10(50%) of the total respondent were agree with statement, 2(10%) of employee replied that they were neutral, the remaining 5(25%) & 0(0%) of employees replied as disagree & strongly disagree respectively. This implies that many of the sample respondent replied that their organization commits time and resources in managing customer relationship.

Table 3.5 of item 6 shows that from the total 2(10%) of employees replied strongly agree with statement, 4(20%) of employees replied that they were absolutely agree with statement, were as 6(30%) of employees replied as neutral, majority 7(35%) of the total employees replied that they were disagree with the statement, the remaining 1(5%) of employees replied that they were strongly disagree with the statement. This depicts that the highest proportion of employees responded that they were disagree with employee performance is measured and rewarded based on meeting customer needs and on successfully serving the customers.

The above Table 3.5 of item 7 revealed that 1(5%) of sampled employee replied that they were strongly agree with statement, were as majority 14(70%) of employees replied that they were agree with the statement, 3(15%) of employees were neutral, 2(10%) of employees replied that they were disagree with statement, none 0(0%) of employees replied that they were strongly disagree. From this one can understand that the majority of employees were agreeing that their organization has the right personnel to provide technical support for the utilization of IT in building customer relationships.

Item 8 of Table 3.5 shows that 8(40%) of employees were strongly agree with statement, as the same time 8(40%) of

employees replied that they were agree with statement, 4(20%) of the total respondents replied neutral, the remaining 0(0%) and 0(0%) of employees replied that they were disagree and strongly disagree respectively. From this one can say that majority of employees replied that they were strongly agreed and agrees on that their organization has the right software and hardware to serve our customers. Item 9 of Table 3.5 shows that majority 15(75%) of employees replied that they were strongly agree with the statement, 5(25%) of employees replied that they were agree on that their organization maintains a comprehensive database of our customers, none of employees replied that they were neutral, disagree & strongly disagree respectively. This implies that the organization has had good customer database.

Item 10 of the same Table 3.5 shows that 3(15%) of employees replied as strongly agree with the statement, 6(30%) of employees replied that they were agree with statement, 2(10%) of employees were neutral, majority 7(35%) of employees replied that they were disagree with statement, the remaining 2(10%) of employees replied that they were strongly disagree that employees are willing to help customers in a responsive manner in case of customer compiling. From this one can conclude that majority of employees was disagree on employees are willing to help customers in a responsive manner in case of customer compiling.

Conclusion

CRM should not be misunderstood to simply mean a software solution implementation project. Building relationships with customers is a fundamental business of every enterprise, and it requires a holistic strategy and process to make it successful. In telecom industry today, there exist many choices of products, which may not be of much difference when it comes to cost to the customer, hence customer retention schemes need to be put in place in order to maintain customers. Segmentation can help in such a way that one is able to know the most valuable customers and hence accord them preferential treatment in terms of customer service. Based on the analysis of the data gathered, it could be conclude that majority of customers responses indicated that the relationship they are having with their telecom service provider is not satisfactory. These observations confirmed the first objective, which sought to determine the importance of customer relationship management. Customer relationship management should be implemented properly by telecom sector. Marketers should not only build a long-term relationship with customers but also with their staff, shareholders and other key parties (stakeholders) who have interest in the activities of telecommunication company. Based on the findings the following conclusion was drawn: It was found that, the majority of customer respondents in both customers & employees were male, whereas significantly numbers of employee respondents are female. Majority of employees were in the age of 26-30years old and more than 41years old. Majority of employees were degree holders. The highest proportion of the customers respondents were government workers. Majority of employees had an experience of 4-5 years. Most of customers replied that they had been using the service of ethio tele com for more than 6 years. A large number of customers were highly dissatisfied by the services offered by ethio telecom and majority of employees were

degree holders. There was highest proportion of the customers respondents that they were government workers.

REFERENCES

- Anita Seth, K Momaya, and H. M. Gupta, "Managing the Customer Perceived Service Quality for Cellular Mobile Telephony: An Empirical Investigation" VIKALPA 33(1),20-36
- Berry, L. 1987. "Big ideas in services marketing", *The Journal of Services Marketing*, 1(1), pp. 5 - 9.
- Bryan Bergeron, Essentials of CRM: "A Guide to Customer Relationship Management" (Essentials Series), 2002, Wiley.
- Cunningham, S.M. 1967. "Perceived risk and brand loyalty. In: D. COX (Ed.) Risk Taking and Information Handling in Consumer Behaviour", (Boston, Harvard University Press), pp. 507- 523.
- Czepiel, A.J. and Gilmore, R. 1987. "Exploring the Concept of Loyalty in Services", (AMA).
- David W. Finn, Charles W. Lamb, Jr. 1991. "An Evaluation of the Servqual Scales in A Retailing Setting", in Advances in Consumer Research Volume 18, eds.
- Day, G.S. 1969. "A two-dimensional concept of brand loyalty", *Journal of Advertising Research*, 9, pp. 29 - 35.
- Dyche, Jill 2001. "The CRM Handbook".
- Filiatrault, P. and Lapierre, J. 1997. "Managing Business-To-Business Marketing Relationships in Consulting Engineering Firms", *Industrial Marketing Management*, 26(2), pp. 213-22
- Frank, R.E. 1967. "Is brand loyalty a useful basis for market segmentation", *Journal of Advertising Research*, 7, pp. 23 - 27.
- Fredericks, J.O., Salter, J. Parasuraman, A., Zeithaml, V.A. and Berry, L.L. 1994. "Reassessment of expectations as a comparison standard in measuring service quality: implications for further research", *Journal of Marketing*, 58, pp. 111- 123.
- Jackson, B. B. 1985. "Winning and Keeping Industrial Customers": "The Dynamics of Customer Relationships". Lexington, MA: D.C. Heath.
- Kalwani, M. and Narayandas, N. 1995, January. "Long-Term Manufacturer- Supplier
- Kaplan, R. S. and Norton, D. 1992, January-February. "The Balanced Scorecard – Measures that Drive Performance." *Harvard Business Review*, 70, 71-79.
- Levitt, T. 1983, September-October. "After the Sale is Over." *Harvard Business Review*, pp. 87-93.
- McKenna, R. 1991. "Relationship Marketing: Successful Strategies for the Age of the Customers". Addison-Wesley.
- Morgan, R. M. and Hunt, S. D. 1994. "The Commitment-Trust Theory of Relationship Marketing." *Journal of Marketing*, 58 (3), 20-38.
- Parasuraman, A., Berry, L.L. and Zeithaml, V.A. 1991c. "Understanding customer expectations of service.", *Sloan Management Review*, Spring, 39 - 48.
- Parvatiyar, A. and Sheth, J.N. 2001. "Conceptual framework of customer relationship management", in Sheth, J.N., Purl-atiyar, A. and Shainesh, G. (Eds). *Customer Relationship Management: Emerging Concepts, Tools and Applications*. New Delhi: Tata McGraw-Hill.

Peppard, Joe 2000. "Customer Relationship Management (CRM) in Financial Services" *European Management Journal*, 18(3), pp. 312-327.

Peter J. Danaher, Rodger W. Gallagher, 1997. "Modelling customer satisfaction in Telecom New Zealand", *European Journal of Marketing*, Vol. 31 Iss: 2, pp.122 – 133.

Rebecca H. Holman and Michael R. Solomon, Provo, UT: "Association for Consumer Research", Pages: 483-490.

Relationships: Do They Pay-Off for Supplier Firms?" *Journal of Marketing*, 59, 1-16.
