

## **CRM or Service Marketing: Is there a Choice in Developing Market Economies?**

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*CRM and service marketing are developing into competing paradigms in customer service marketing literature. Practicing managers are either ready to invest or already investing in CRM systems without substantiated results in terms of improved performance and resultant returns on investments. Should companies in developing countries get onboard this bandwagon? The hypothesis of this paper is that both CRM and service marketing practices show considerable similarities, which make these two paradigms close cousins rather than competitors. The paper therefore builds an integrative model of commonalities of activities drawn from the two domains. Using academicians and practicing managers these groups of common activities are operationalized into current practices in the banking industry of Pakistan. A survey is conducted using these items to verify if the banks are practicing these activities and if so then it is premised that such banks may be ready to fine tune their operations to become fully CRM systems oriented, which would mean incorporating further technology into the system OR else they should focus on continuing to improve their current service marketing operations as defined by the activities that form part of the integrative model. The results support the later strategy for banks in Pakistan, at this point in time.*

**Field of Research:** CRM; Service marketing

### **1. Introduction**

Customer relationship management has received considerable attention from researchers (e.g. Beckett-Camarata, Camarata & Barker, 1998; Parvatiyar & Sheth, 2001; Payne & Ryals, 2001; Dib & Meadows, 2004; Reinartz et al., 2004; Ryals, 2005; Frow & Payne, 2005; Jain, 2005; Boulding, Staelin, Ehret & Johnston, 2005; Raman, Wittman & Rauseo, 2006) since Berry (1983) coined the phrase.

CRM has been variously considered as information technology use in implementing relationship marketing (Ryals & Payne 2001); a strategic bridge between IT and marketing strategies (Glazer 1997) and a technology enabled resource (Raman, Wittman & Rauseo 2006). Nevertheless, a lot of money is being invested in CRM-related activities. According to Aberdeen Research (2002) over \$13 billion was spent worldwide on CRM-related technologies and services (Thompson, 2003). The results from these investments in the form of improved performance are unequivocal, to say the least.

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On the other hand, it is suggested that CRM is actually an evolution of the service marketing (SM) paradigm. Large data sets on customers, available with service oriented firms, are being used to enhance customer services (Ryals & Payne, 2001) thus improving delivery and customer retention. Thus CRM is really a data-driven marketing (Peppers & Rogers, 1995)

As suggested earlier, organizations in developing market are also figuring to implement CRM systems at significant costs but without having any empirically proven benefits. The issue, thus, relates to the wisdom of this approach. Would it be better to focus on implementing the service marketing orientation rather than investing in systems that are not only costly but whose efficacy has not been proven yet?

The aim of the paper is, therefore, two-fold. First, using extant literature on CRM and service marketing, draw commonalities in the activities that are attributed to both these domains. Second, using these common denominated activities the paper will study if service oriented organizations such as banks in Pakistan, are performing these activities. Based on the level of implementation it can then be conjectured whether such firms are in some position to beneficially invest in the CRM systems. Contrariwise it will be more sensible to improve service marketing activities within the firm.

This paper will proceed as follows. The first section will cover the literature review on services marketing and CRM. An integrative framework of common activities, which will represent our operational model, will be presented. Further, this framework and its constructs will then be empirically tested in the context of the banking sector of Pakistan. The methodology section will explain the method used in the research and finally the paper will discuss the results and draw conclusions.

## **2. Literature Review**

### **Service Marketing**

Literature on service marketing suggests that service quality and customer satisfaction are unique constructs that share a close relationship (Taylor & Baker, 2001). Similarly, various researches have focused on the relationship between service quality and profits. Zeithaml et al. (1996) conclude through various studies that companies having superior services achieve higher than normal market share growth (Buzzell & Gale, 1987)

Bessom (1973) emphasized the need for the services businesses to adopt consumer-oriented marketing concept. At the time services businesses were lagging behind in adopting this concept. Rathmell (1974) stressed the need of service marketing theory in supporting service businesses in their marketing orientation efforts. Berry (1983), on the other hand drew attention to the importance of internal marketing's role and to a number of relationship-building strategies, which as mentioned earlier, form one aspect of CRM also. Other than relationship building, interactive marketing activities constitute the remaining part of

service marketing because consumer's opinion of the service firm, its services and his future buying behavior are also determined by the outcome of the buyer-seller interactions. It is this part that has received considerable attention because if neglected, it can result in losing customers. Therefore, service marketing is conceptualized as being "...concerned with explaining, understanding and improving the efficiency of services management and services marketing relationships. Pertinent issues relate to the provision of service quality and customer value." (Dibb and Meadows, 2004, p.113)

The role of employees is also emphasized, as being crucial in service marketing (Gronroos, 1982; Subramony et al., 2004). This is similar to the crucial place employees have in CRM systems (Yim, Anderson & Swaminathan, 2004; Zablah, Bellenger & Johnston, 2004). The importance of technology in service marketing should be noted at this point, which is similar to the importance given to technology in CRM.

Based on the relationships discussed above between service marketing implementation and organizational performance, successful implementation of services marketing activities become critical and these activities cover strategy, people, processes as well as technology.

## **CRM**

There are various definitions for CRM in literature (see e.g. Peppers et al., 1999, Zablah, Bellenger, & Johnston, 2004; Yim, Anderson & Swaminathan, 2004; Glazer, 1997; Payne & Frow, 2005). Zablah et al. (2004) consider it as an evolution of relationship marketing that has often been neglected in the literature. Similarly, Peppers et al. (1999) define CRM as an application of one-to-one marketing and relationship marketing that focuses on responding to individual customers on the basis of what they say and prior information available about that customer. This is only possible when the customers and employees are face-to-face to each other as defined by one-to-one marketing, which is similar to the conceptualization in service marketing.

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. On the other hand, Glazer (1997) defines CRM as a strategic bridge between information technology and marketing strategies aimed at building long-term relationships and profitability. This requires "information-intensive strategies" (Glazer, 1997). CRM has often been seen, though incorrectly, as being synonymous with technology (Reinartz et al., 2004). This paper, as suggested earlier opines that CRM is more similar to service marketing, the difference perhaps being in the nature use of technology. But efforts to incorporate CRM technology have not always resulted in success. A key reason for this failure is viewing CRM as a technology initiative (Kale, 2004). Apart from technology, employees of an organization form an important part of CRM, where employees' interaction with the data and technology processes and systems is critical in determining the return on investment on these processes and

systems (Boulding et al., 2005). Payne and Frow (2005) identified a shift in CRM perspectives from a technology-only focus to a holistic customer-oriented approach that incorporates other strategic aspects of CRM as well. The above brief suggests that CRM activities cover all aspects that fall within four major areas: strategy, people, processes and technology, which is similar to the observation made in service marketing literature.

In summary, therefore, this paper hypothesizes that, as there are many commonalities, service marketing is generically similar to CRM and implementing service marketing practices, generically is similar to implementing CRM practices.

### **3. Developing the Integrative Framework**

In this section the paper discusses seven studies in the areas of service marketing and CRM, and draws a common integrative framework of activities. It is to be noted that these research papers focus on implementation of various activities and their subsequent impact on customer satisfaction. This paper, however, does not intend to focus on outcomes rather the focus of the paper is only on activities that are required to be undertaken within the context of either CRM or service marketing.

Since the present research is not a meta analytical study, it is rather exploratory in nature, therefore the EBSCO database, accessible in Pakistan was used to retrieve research papers that are used in this paper. Two lists of articles related to CRM and service marketing were drawn. Fifteen articles form part of the group of CRM related articles from which three were selected at random. Similarly, four articles related to service marketing were selected randomly from a group of twenty articles. The number of articles chosen depended on the ratio of articles drawn in each category.

#### **Methodology**

The research papers along with the authors' names included in this paper and the relevant Service Marketing and CRM activities noted in them are presented in Table 1A (Service Marketing) and Table 1B (CRM). Common activities drawn from these tables have been consolidated and presented in Table 2. An activity is included in the commonality framework (Table 2) if it appears in more than one article. Activities common in the seven research papers studied were grouped in separate columns in Table 2. In other words all common activities have been integrated into common themes with similar areas of focus.



**Table 1B: CRM Activities**

5.	<p>Yim et al. (2005)</p> <p><b>Focusing on Key Customers</b> This includes providing customized services &amp; products to key customers through ongoing dialogue, coordinated efforts of the related department in modifying a product/ service for customers, finding out key customers' needs, treating customers with great care</p>	<p><b>Organizing around CRM</b> This includes establishing &amp; monitoring customer-centric performance standards, establishing clear acquisition, development, retention &amp; reactivation business goals, having sales &amp; marketing expertise &amp; resources, organizational commitment in terms of time &amp; resources, measuring &amp; rewarding employee performance on meeting customer needs &amp; successfully serving them, training employees in developing skills required for acquiring &amp; deepening customer relationships, designing organizational structure around customers.</p>	<p><b>Managing Knowledge</b> This includes providing two-way communication channels b/w customers &amp; the organization, providing services as per customers' expectations, understanding key customers' needs.</p>	<p><b>Incorporating CRM-based technology</b> This includes customers' database, having the right hardware &amp; software to serve the customers, providing technical support for utilization of computer technology, availability of individual customer information at every point of contact.</p>
6.	<p>Ryals and Payne (2001)</p> <p><b>Relationship Marketing Philosophy</b> This includes aspects such as high level support for customer orientation, board level CRM project champion and commitment building throughout organization</p>	<p><b>Adopting an appropriate Organizational Structure</b> This includes aspects such as cross-functional teams, hardware, software and team capabilities</p>	<p><b>Leverage of Data warehouse</b> This includes access criteria, internal &amp; external information sources and Skilling in data mining</p>	<p><b>Data Utilization for Customer Management</b> This includes customer segments, customer profitability and lifetime value maximization</p>
7.	<p>Raman et al. (2006)</p> <p><b>Organizational Learning</b> This includes team orientation, system orientation, learning orientation and memory orientation</p>	<p><b>Business Process Orientation</b> This includes aspects such as process jobs, process views and process management.</p>	<p><b>Customer centric Orientation</b> This means maintaining organization's attention on customer interactions &amp; deploying functional units' expertise to promote quality of customer experience. The rewards in such a system are based on performance metrics that reflect quality of customer experience.</p>	<p><b>Task - Technology Fit</b> This is defined as the degree to which a technology assists an individual in positioning his or her tasks.</p>

**Table 2: Commonalities of Service Marketing & CRM Activities**

<p><b>Service Marketing Activities</b></p>	<ul style="list-style-type: none"> <li>• Market Expectations &amp; needs</li> <li>• Focusing customer needs, wants &amp; expectations</li> <li>• Fulfilling customer needs</li> <li>• Service Climate</li> </ul>	<ul style="list-style-type: none"> <li>• Sharing data with effected employees</li> <li>• Information seeking</li> </ul>	<ul style="list-style-type: none"> <li>• Training on aspects of service delivery</li> <li>• Well- trained service-oriented people at all levels of org.</li> <li>• Training Service training</li> <li>• Employee service orientation</li> </ul>	<ul style="list-style-type: none"> <li>• Equipment, procedures &amp; technological facilities</li> </ul>	<ul style="list-style-type: none"> <li>• Cooperation b/w operations, mkt &amp; HR</li> <li>• Service support</li> </ul>	<ul style="list-style-type: none"> <li>• Developing &amp; communicating a service strategy</li> <li>• Service strategy</li> <li>• Management service orientation</li> </ul>	<ul style="list-style-type: none"> <li>• Rewards &amp; Recognition</li> </ul>	<ul style="list-style-type: none"> <li>• Designing customer friendly service system</li> <li>• Service system</li> </ul>
<p><b>CRM Activities</b></p>	<ul style="list-style-type: none"> <li>• Focusing on key customers</li> <li>• Understanding customer needs</li> <li>• High level support for customer orientation</li> <li>• Learning organization</li> <li>• Data utilization for customer management</li> <li>• Customer centric orientation</li> </ul>	<ul style="list-style-type: none"> <li>• Managing knowledge through communication channels</li> </ul>	<ul style="list-style-type: none"> <li>• Training Team capabilities</li> </ul>	<ul style="list-style-type: none"> <li>• Incorporating CRM-based technology</li> <li>• Hardware, Software</li> <li>• Task-technology fit</li> </ul>	<ul style="list-style-type: none"> <li>• Cross-functional teams</li> <li>• Team orientation</li> </ul>	<ul style="list-style-type: none"> <li>• Relationship marketing philosophy</li> </ul>	<ul style="list-style-type: none"> <li>• Rewards</li> </ul>	<ul style="list-style-type: none"> <li>• System orientation</li> </ul>

## Integrative Framework of Activities

Understanding the common factors within the context of a developing economy is the first step to creating a workable model. Each activity was assigned to the common denominated factors or groups of activities, following a detailed discussion with three academicians specializing in the area of marketing. These activities were individually discussed, in the context of the article, from which these were drawn and following a consensus were assigned to a group. These assigned activities resulted in four groups of activities, presented in Table 3.

Certain common activities were not included in the integrative framework by the academicians such as hiring, rewards and recognition. The reason given by them was that in the contextual frame of Pakistan, the CRM concept has not yet been formalized in operations, and as practices such as hiring, rewards and recognition are normally based on job specifications, therefore, in the absence of any such CRM job specifications, including these activities in the integrative framework is not justifiable. On the other hand, training was included in the integrative framework as it is basic to all activities and was mostly related to use of hardware and software.

**Table 3: Integrative constructs of CRM and service marketing**

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### Strategy Focus

Market expectations & needs; focusing customer needs, wants & expectations  
 Service strategy  
 Management service orientation  
 Relationship marketing philosophy

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### Process Orientation

Service system; designing customer friendly service system  
 Sharing data with effected employees, information seeking.  
 Managing knowledge through communication channels  
 Cooperation between operations, marketing and HR; service support  
 Cross-functional teams; team orientation

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### Employee Development and Support Orientation

Service Training  
 Equipment, procedures & technological facilities  
 Incorporating CRM based technology; hardware, software; task-technology fit  
 Employee service orientation

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### Customer-oriented culture

Service climate  
 Understanding and fulfilling customers' needs  
 High level support for customer orientation; Learning organization; customer centric orientation

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## 4. Testing for Existing Activities

This section is aimed at the second objective of the paper and that is to study if the banking sector in Pakistan is geared to fully implement service marketing, which should help establish if and when a switch to CRM could be undertaken if required



to do so. This section will also explicate the procedure of operationalizing the constructs drawn from the integrative framework of activities.

## **Methodology**

Once the academicians determined the factors given in Table 3, these were then presented to six practicing bank managers with experience in customer services. Three of these were also visiting faculty at a private university in Pakistan. They were asked to consider each group of activities and identify the various activities that they believe are being currently performed in the service sector of Pakistan. This process resulted in the generation of 53 items. These 53 items were converted into a questionnaire format for the purpose of carrying out a survey. Each question was anchored using a five-point scale ranging from “Strongly Agree” (1) to “Strongly Disagree” (5). The instrument was tested with 10 employees of different local banks. Since no discrepancy or confusion was found in the instrument, it was used for further survey.

The 53 items were used to gather data from a sample of 96 employees covering 11 national banks, based on convenience sampling. The sample size was chosen on the basis of the exploratory nature of the research required to be conducted regarding activities that are in practice in banks to enable us to understand whether the banks in Pakistan are geared for CRM implementation in future. Therefore, the sample size chosen was sufficient to provide us information on activities performed in the banks in Pakistan. Since the questionnaire was filled in the presence of the researchers no questionnaire was returned unfilled.

## **Analysis of Results**

The scale items were subjected to internal consistency and reliability analysis using Cronbach alpha (Cronbach, 1951). The reported alpha is 0.844 indicating high consistency (Nunnally, 1978). To further check the underlying structure of the integrative model the items were subjected to factor analysis. Principal component exploratory factor analysis using VARIMAX rotation was conducted. Since, in the original conceptualization (see Table 3) there were four broad groups and since questions were based on these grouped activities it was decided to determine four factors only. As explained earlier Table 3 was developed using Table 2 by academicians. The internal consistency of each factor was also checked and along with each item's loading is reported in Table 4. (The items falling under each factor are also presented in Table 4) This process resulted in the final 17 scale items that constituted the four factors.

Further, mean values for all the four factors (see table 5) were determined to evaluate whether the banks in Pakistan are paying equal attention to all four factors, as suggested by various researchers in the literature review. The mean values for all four factors are graphically presented (Graph 1). This provides a picture of the service marketing implementation in the banks in Pakistan.

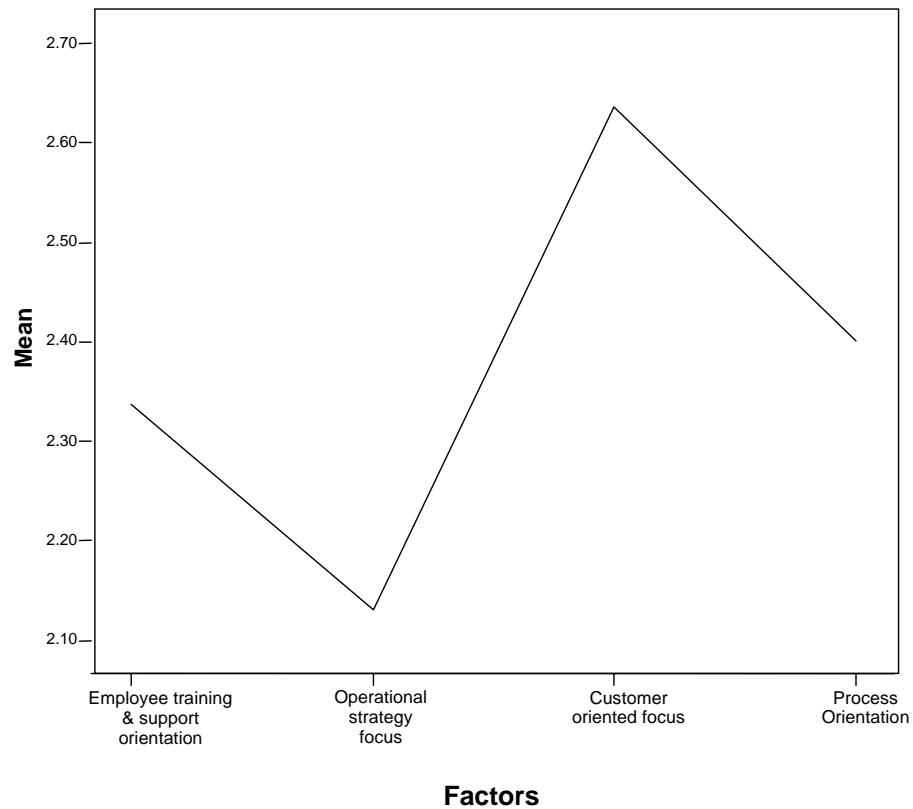
**Table 4: Factor Analysis**

		<b>Factors</b>				
		1	2	3	4	Cronbach Alpha
<b>1.</b>	<b>Employee Training &amp; Support Orientation</b>					0.721
	I am satisfied with the relevancy of training provided to me.	0.645				
	The bank provides training to front line staff.	0.619				
	Our IT department provides timely service regarding problem occurring in the proper functioning of the hardware.	0.651				
	Our IT department provides timely service regarding problem occurring in the proper functioning of the software.	0.777				
	I have the authority to take prompt action for any customer related issue covered by the bank's policy.	0.634				
<b>2.</b>	<b>Operational Strategy Focus</b>					0.781
	Bank completes cheque transaction within 10 minutes		0.696			
	Transaction entries in system are immediately updated		0.773			
	Customer focus-is the major element in the training of front-end staff.		0.706			
	Bank strategies are customer oriented.		0.712			
<b>3.</b>	<b>Customer oriented focus</b>					0.739
	We take customer feedback on a regular basis.			0.707		
	Bank monitors its performance through customer surveys.			0.666		
	Marketing strategies are properly communicated to the front-end staff.			0.655		
	Bank analyses competitor schemes and reactions about customer relationship management.			0.658		
<b>4.</b>	<b>Process Orientation</b>					0.827
	I am provided with proper hardware in line with my job requirement.				0.664	
	We are provided with up-to-date customer information on timely basis.				0.636	
	Our bank regularly provides our customers with attractive offers.				0.696	
	Bank always provides statements with accurate data.				0.706	

**Table 5: Descriptive Statistics**

Factors	Minimum	Maximum	Mean
Employee Training & Support Orientation	1.00	3.60	2.3375
Operational strategy focus	1.00	4.00	2.1302
Customer oriented focus	2.00	3.75	2.6354
Process orientation	1.50	4.25	2.4010

**Graph 1: Factors' Mean Values**



Customer oriented focus is the area being paid the least attention by the banks, whereas operational strategy is the most focused area. Out of the two remaining areas, employee training and support orientation is relatively more focused than process orientation. Over all it shows that the banks are not focusing equally on all the areas. Equal focus on all areas is the criterion for successful implementation of activities in service marketing and CRM. (See e.g. Zablah et al., 2004; Yim et al., 2004; Payne & Frow, 2005; Subramony et al., 2004).

## 5. Discussion

In Pakistan two of the service industries, mobile phone service and banking services, have shown tremendous growth in the last decade. For the purpose of the present study, banking sector has been chosen, where deregulation and entry of foreign banks has spurred the growth. In Pakistan service marketing has been in practice for some time in most organizations but CRM is still a very new concept. The question is whether the organizations in Pakistan should start investing heavily in developing these systems that have still to be proven globally? Further, it needs to be kept in mind that CRM has evolved from service marketing (Gronroos, 1994b) and development of CRM systems will have to be built on the premise that organizations have well grounded service marketing practices in their operating systems. Or, as suggested in this paper that organizations aspiring to shift up to CRM, such as banks in Pakistan, should currently involve themselves in implementing those activities that, as ascertained and proposed (integrative model) in this paper, are common to both service marketing and CRM.

The service quality research basically entails the relationship between employee and customer perceptions of service quality which are further reported as being conditionally related to the profitability of an organization by various researchers (Schmit & Allscheid, 1995). Additionally, for attaining a higher service quality, technology and other operational components also need to be effective (Chase & Bowen, 1991). CRM has also been identified as being composed of people, processes and technology (Zablah, Bellenger & Johnston, 2004; Yim et al., 2004). Further, the study of CRM process is incomplete without appropriate human interaction with the data and technology processes and systems (Plakoyiannaki, 2005; Boulding et al., 2005). In order to understand how people issues connect to the success of CRM activities, service marketing literature has been recommended as the starting point. (Boulding et al., 2005).

Further, while proposing that CRM may still be a paradigm for the future, Bonnemaizon, Cova & Louyot (2007) identify four major themes, which in their opinion constitute the prospect of Relationship Marketing. Further, they opine that in the future, more sophisticated technology and intelligent database management systems will accompany the implementation of CRM. Keeping the nascence of the concept even in developed economies in mind, Pakistan, a developing country is even less amenable to incorporating any kind of formalized CRM system.

The results of this study provide us just such an insight that is whether businesses in developing countries are geared to take the burden of implementing CRM system? Further, the results suggest that far from being CRM ready, the service oriented organizations, as depicted by banks are not even in a position to fully implement the service marketing percepts. Perhaps at this point the question of instituting CRM is too ahead of time as suggested by Bonnemaizon, Cova & Louyot (2007), it is still a thing of the future. Funds and investments in further strengthening implementation of service marketing may, therefore, be the right way and not investments in CRM systems and processes.

## 6. Conclusion

The paper set out to draw the commonalities between the service marketing and CRM paradigms keeping in mind the premise that the two are similar as customer relationship marketing is grounded in service marketing (Gronroos, 1994b) An integrative framework was presented based on the common activities which were grouped under four factors namely, employee training & support orientation, operational strategy focus, customer oriented focus and process orientation. Further, the framework was tested in banking sector of Pakistan to check whether these activities exist and if so to what extent. The instrument for the survey was designed with the help of academicians and practitioners and tested in the context of banking sector of Pakistan. The results suggest that the focus of service marketing firms should be to continue to improve implementation of all aspects of service marketing rather than shifting attention to CRM.

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