

# **IMPACT OF CUSTOMER RELATIONSHIP MANAGEMENT ON CUSTOMER SATISFACTION AND LOYALTY: A STUDY OF TELECOM COMPANIES IN J&K**

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## **ABSTRACT**

*Customer Relationship Management has been at centre stage of Strategic decision making across the business organizations. Companies have recognised the importance of customer relationships for sustainable growth and development. Telecom companies across the globe are facing tough times in terms of high attrition rate. In India the war is even more intense. in such a scenario CRM has an important role to play for the survival of Telecom companies in highly volatile market conditions. Customer satisfaction and loyalty are the two most debated dimensions of customer behaviour. This paper has examined the Impact of CRM practices of Telecom companies operating in Jammu and Kashmir on customer satisfaction and loyalty. The findings of this paper have revealed that there exists a significant relationship between CRM(independent variable) and customer satisfaction and loyalty( dependent variables).*

**Keywords:** Customer Relationship Management, Satisfaction, loyalty.

## **INTRODUCTION:**

In today's highly competitive environment, companies need to look at their customers with all together a different perspective. The changing dynamics of business operations across the globe are characterized by intense competition, luxury of too many choices, enlightened and demanding customers, government regulation and a highly turbulent socio-economic environment. All these changes have made today's producer's shift from traditional to modern marketing practices. Customers are emerging as the potential stake holders on the centre stage of business activities. Their raising power and ability to get whatever they want at any time, from any place and any one has shaken-up the traditional marketing strategies. Globalization and global dynamics are forcing business organizations to change their strategies. Customer's experience is increasingly becoming an important aspect of business's survival.

Today, customers are seen as the strategic partners in the success story of a business enterprise. This has made companies to realize the importance of retaining and managing value customers for long term profits. It is for this reason that traditional marketing orientation is shifting towards Customer Relationship Management approach. Customer Relationship Management is a management strategy to manage long term relationship with customers. It helps organizations to achieve and maximize customers' loyalty. By enabling organization to manage customer interactions across multiple channels of communication, CRM practices maximize the value drawn from every such interaction leading to better corporate performance. In a highly turbulent business environment, Customer Relationship Management provides a mean to connect with the customers not only to know them but also to encourage them to participate and lead the organizations in the marathon of growth and development. CRM is a customer- focused philosophy and culture to support organizations to gain sustainable competencies.

## **REVIEW OF LITERATURE:**

According to Liljander & Starndivck (1995), Relationship should be defined from customer's point of view. Organizations must strengthen this relationship and try to find out what makes their customers more committed. They further observed that the nature of relationship between the organization and the customers is based on customer commitment and relationship satisfaction. Global dynamics have propelled a shift of power from seller to buyer and have made companies not only to meet but exceed customers' demands (Mack, Mayo, & khare, 2005). Marketing practitioners across the globe have strongly recommended the importance of building close relationship with customers (Day, 2000; Lemon et al, 2002; Sheth and Parvatiyar, 1995). Companies are adopting relationship marketing principles to develop long lasting relationship with their value customers.

Greenberg (2010) observes that CRM is a set of strategies that would effectively manage the interaction of customers with companies and the subsequent relationships thereafter. Some companies have created management positions to take care of relationship building activities (Roger 2005). CRM enables organizations to link their front office and back office functions with their customer "touch points" (Fickel, 1999). Hence the purpose of CRM is to serve the customers in better way, retain valuable customers and to enhance organizational performance (Fjermestad & Romano, 2003). Companies should focus on the integration of people, processes and technology to gain long-term competitive edge over competitors and in order to earn profit (Bygstad, 2002). Customer focus is the basic concept behind Customer Relationship Management. W Ravi Kumar (2011) mentions that, CRM is the buzzword in the Indian corporate sector today as cut throat competition in the liberalized Indian market place has rendered undertaking CRM, as an imperative than just an optional feature. CRM, now has been recognized as one of the major tools for enhancing customer loyalty and in the process reducing customer defections to competing firms.

Customer satisfaction is the overall evaluation of an offering by customer (Johnson and Fornell 1991). This overall satisfaction has a greater impact on overall customer loyalty across wide range of product and services including telecommunication industry (Fornell 1992). Mittal and Kamakura (2001) observe a strong effect of Customer satisfaction on customer retention. Jutla, Craig & Bodorik (2001) argue that customer retention and loyalty are the main benefits driven from CRM. Studies have shown that, on average, it costs more to attract a new customer as it does in implementing a retention strategy (Kelley, Gilbert, & Mannicom, 2003). Bentley (1999) has linked customer loyalty to profitability by confirming Reichheld and Sasser's (1990) suggestion that price sensitivity of loyal customers is comparatively low. Gilbert (1996) observes that relationship strategies can help in reducing the cost of attracting new customers by increasing the life of loyal customers with the company. CRM practices have a positive impact on customer loyalty which accounts for retention of profitable customers (Khandekar & Deshmukh, 2012). Relationship Marketing helps in achieving trust and satisfaction,

which insures the sustainable growth of an organization (Lo, 2010). The major focus of Customer Relationship Management (CRM) in any organization is to build relations with customers (Rigby, Reichheld & Dawson, 2003). Loyal customers for any company can always give a better competitive advantage than any other factor. Customer's loyalty means that customers have a commitment to repurchase product/service even other organizations are offering better products/services and doing a lot of marketing but your customers remain with you (Oliver, 1999). Customers loyalty is the positive attitude of customers toward repurchase (Lin and Wang, 2006). Customer loyalty has become the most important aspect of organizations because getting a new customer costs much higher than retaining an existing customer so organizations should focus more on customer loyalty in order to be profitable (Ro King, 2005). Many researchers put forwarded customer loyalty models. In the loyalty model presented by Beerli, Martin and Quintana, (2004) variables that impact customer's loyalty are perceived quality, satisfaction, and switching cost.

Telecommunications enhance national productivity by reducing transaction costs, improving marketing information, and accelerating the diffusion of knowledge (Antonelly, 1991; Greenstein & Spiller, 1995). The focus of customer relationship management is to unite information technology and business processes in a fashion that enables the firm to acquire new customers, to retain existing customers, and maximize the lifetime value of its customers (Peppard, 2000). In an emerging global economy, characterized by greater trade liberalization and increasing information needs, telecommunications provide a basis for competitive advantage. Kalavani (2006) in his study analyzes that majority of the respondents have given favorable opinion towards the services but some problems exist that deserve the attention of the service providers. They need to bridge the gap between the services promised and services offered. Manoj Rengarajan (2000) describes that the pressure for the consolidation of the telecom industry is driven by the increasing customer demands, falling tariffs, and changing technologies. According to his observation, the global telecom market is undergoing a paradigm shift and the market is expected to be dominated by agile players that can capture and retain customer base for developing a strategic framework for effective CRM. Based on the literature the researcher .

#### Major Elements of CRM

From the review of literature the researcher has found six major elements of CRM

1. Quality of services
2. Trust
3. Relationship Development
4. Price Fairness
5. Brand Image
6. Customer Expectations.

#### **Quality of services:**

Kock and Holmlund (2009) in their study conducted on SMES concluded that a pre-requisite for an organization to establish long term relationship with its customers is customer satisfaction. They further stated that services quality as perceived by the customers must at least meet their expectations. In any case if the service quality offered by the organizations is not meeting the exceptional level of the customers there is possibility that such a dissatisfied customer may switch to alternatives resulting into a break in the relationship with the organization . Service quality therefore lies at the core of relationship building.

Wei Yu and Cheng Tung (2010) in his study concluded that better the service quality is, the higher is the relationship quality between the consumers and the firms. In their study conducted on the life insurance companies of Taiwan they concluded that service quality is positively related to relationship quality. They emphasized that quality relationships based on service quality help in building long lasting relationship with customers. They also concluded that relationship quality based on service quality has positive impact on customer loyalty.

#### **Trust:**

Meyer et.al (2002) suggested that loyalty is an outcome of trust, relationship development and emotional attachment. Trust being fundamental for relationship development brings in emotional attachment of the customers with an organization. Organizations must adopt business practices which are trustworthy and enhance their efforts for winning the trust of their customers. Ultimately, trust is the only way out for developing an emotional bond that is resistant to change for a much longer duration.

Walter et.al (2000) argued that commitment plays a critical factor in long term relationships and trust and satisfaction are the main determinants of commitment. Commitment being the integral part of relationship strategy mainly relies on the element of trust. Therefore, the organizations, irrespective their nature and size of

business must come forward to build a sense of trust among their customers to develop, maintain and enhance their level of commitment with e organizations. The higher the level of commitment will be, the stronger will be the relationship between the organization and their customers.

**Relationship Development:**

Naudé and Buttle (2000) suggested three dimension of relationship quality namely, satisfaction, trust and commitment. According to them apart from trust and satisfaction, commitment of the organization to keep their customer well informed and creating among them a sense of long term relation is very important to enhance the quality of relationships.

Walsh et.al (2010) in their study on e- services concluded that relationship quality is highly important for retaining both off line and on line customers. After analysing the primary data they generated from on line and of line customers the concluded that quality of relationship receives equal importance from both the online and off line customers for maintain long term relationships.

**Price fairness:**

According to Gerstner (1985), price –quality relationships are quality specific. Frequently purchased products has weaker relationship with price then infrequently purchased products? He further analysed that price perception of the customers is strongly linked with the closely related products.

Oliver( 1997) while discussing the factors associated with customer loyalty pointed out that price perception has positive impact on customers ‘satisfaction and trust.

**Brand Image:**

Keller (1993) defined brand image as, “perceptions about a brand reflected by the brand memory held in the mind of the customers.” This definition signifies the importance of customers’ perception towards his previous buying decision of a particular brand and the value he/she has derived from the brand.

Malik et al (2012) while studying the telecommunication sector of Pakistan concluded that brand image, service quality and price perception are correlated with the customer satisfaction. They found that brand image has significant positive relationship with customer satisfaction and brand loyalty. The argued that creating strong brand image enhances the business performance in many ways as it results into increased brand loyalty and customer satisfaction.

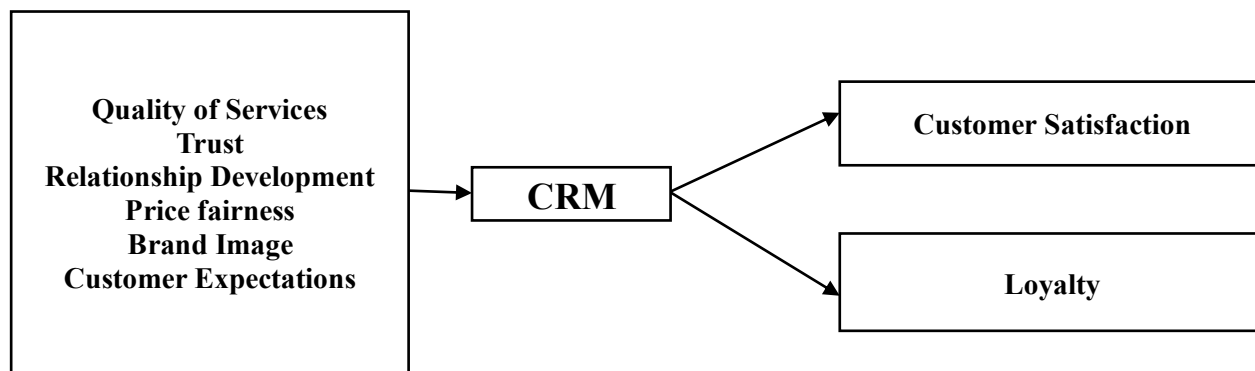
**Customer expectations:**

Zeithaml et al. (1993) defined customer expectations as “standards or reference points against which product performance is judged”. Expectation when met lead to enhanced relationships. Companies that look forward to meet customer expectations have better prospects of increased loyalty to gain competitive advantage over their competitors in the market.

Almsalam (2014) in his study on five banks in Damascus, Syria argued about the impact on customer expectations on customer satisfaction. In a survey of 250 customers he concluded that customer expectations have a positive impact on customer satisfaction. Organizations must recognize the expectational level of their customers to increase customer satisfaction which ultimately leads to customer loyalty.

Based on this the conceptual framework as shown in figure 1.1 has been developed. CRM has six independent variables.

**Fig 1.1 Conceptual framework**



**Objectives:**

- a. To analyze the impact of Customer Relationship Management on Customer Satisfaction
- b. To analyze the impact of Customer Relationship Management on Customer loyalty

**HYPOTHESES:**

H<sub>0</sub>1: Customer Relationship Management does not have positive relationship with Customer Satisfaction.

H<sub>0</sub>1: Customer Relationship Management does not have has positive relationship with Customer’s Loyalty.

**RESEARCH METHODOLOGY:**

In the present study, the review of literature has led to conceptualization of the research objectives and subsequent formulation of the hypotheses for empirical testing. The study is descriptive in nature.

The research population comprised of all customers of telecom companies operating in Jammu and Kashmir. A random sampling technique was applied in the three districts of Jammu and Kashmir i.e. Srinagar, Jammu and Leh were the sample of the present study. The total sample size calculated for the study came out to be 800; however, only 779 were found useable. For the purpose of the present study, the researcher adopted self administered questionnaire based on five point scale established by Rensis Likert. All the questions were close ended. There were total 68 items in the research instrument divided in three sections. The respondents were the customers of BSNL and Airtel operating in Srinagar, Jammu and Leh districts of Jammu and Kashmir State.

**DATA ANALYSIS AND DISCUSSIONS:**

Table 1.1 reveal that 59.4 % respondents were male where as 40.6 % respondents were female. 35% respondents belonged to the age group of 26-34 years, 30.2 % were below the age of 25 years, 18 % between the age group of 35-44 years, 11 % in the age group of 45-54 years. 5.8 % of the respondents were of 55 years of age and above. Majority of the respondents were young, below the age of 25 years. 34.1 % were post graduates, 27. 2 % were undergraduates, 18.7 % had professional qualifications, and 17.2 % were simple graduates. 2.7 % of the respondents did not disclose their qualification. Majority of the respondents in the study were post graduates. The sample size of this research consisted of 44.5 % government employees, 35.4 % students, 8.7 % private sector employees, 7.8 % involved in business and 3.5 % of respondents belonged to agriculture sector. 35.9 % of the respondents had monthly family income between ₹ 20000-40000, 23.9 % ₹ 40000-60000, 18.6 % below ₹20000, 12.5% above ₹80000 and 9.1 % had between ₹ 60000-80000. Majority of the respondent were in the income group of ₹20000-40000. 50.4 % of the respondents in this study were married and 49.6 % respondents were unmarried. , 45.8 % respondents belonged to Srinagar District, 45.3% belonged to Jammu District where as 8.9% respondents belonged to Leh District. 69. 6 % of the respondents were using Pre-Paid connections and 30.4 % of the customers were using Post-Paid connection.

**Table 1.1: Descriptive**

S. No	Gender	Frequency	Percent
1	Male	463	59.4
2	Female	316	49.6
<b>Age</b>			
1	less than 25 years	285	36.6
2	26-34 years	253	32.5
3	35-44 years	100	12.8
4	45-54 years	76	9.8
5	55 and above	65	8.3
<b>Qualification</b>			
1	Undergraduate	212	27.2
2	Graduate	144	18.5
3	Post Graduate	284	36.5
4	Professional	108	13.9
5	Others	31	3.9
<b>Occupation</b>			
1	Business	61	7.8
2	Government job	351	45.1
3	Agriculture	22	2.8
4	Job in private Sector	69	8.9
5	Student	276	35.4

S. No	Gender	Frequency	Percent
<b>Income</b>			
1	Below ₹20000	145	18.6
2	₹20000-₹40000	280	35.9
3	₹40000-₹60000	186	23.9
4	₹60000-₹80000	71	9.1
5	₹80000 and above	97	12.5
<b>Marital Status</b>			
1	Married	392	50.4
2	Single	387	49.6
<b>District</b>			
1	Srinagar	357	45.8
2	Jammu	353	45.3
3	Leh	69	8.9
<b>Type</b>			
1	Pre-Paid	542	69.6
2	Post-Paid	237	30.4
<b>Total</b>			<b>779</b>

**Multiple Regression Analysis of CRM on Customer Satisfaction :**

**Table 6.5.1**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.705 <sup>a</sup>	.497	.493	.77569

**Table6.5.2**

CRM elements	β	Significant	Ranking
Quality of Services	.187	.000	2
Trust	.158	.000	4
Relationship Development	.195	.000	1
Price Fairness	.123	.000	5
Brand Image	.172	.000	3
Customer Expectations	.098	.003	6

**Predictors:** Quality of Services, Trust, Relationship Development, Price fairness, Brand Image, Customer Expectations

**Dependent:** Satisfaction

Table 6.5.1 and Table6.5.2depict that, CRM elements have positive relationship with customer Satisfaction (R=.705). However, the Value of Adjusted R square is .493, which explains that these elements contribute only 49.3 % to the dependent variable i.e. Satisfaction. The Elements of CRM- Quality of services, Trust, Relationship Development, Price Fairness, Brand Image and Customer Expectations have significant positive impact on customer Loyalty. The study further reveals that Relationship Development (β=.195, p<.05) is the most influential factor and has higher impact on satisfaction followed by Quality of services (β=.252, p<.05), Brand Image (β=.172, p<.05) , Trust (β=.158, p<.05), Price Fairness (β=.123, p<.05) Customer Expectations (β=.098, p<.05) has least significant contribution towards customer satisfaction.

**Multiple Regression Analysis of CRM on Customer Loyalty:**

**Table 6.6.1**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.693 <sup>a</sup>	.481	.477	.74551

Table 6.6.2

CRM elements	$\beta$	Significant	Ranking
Quality of Services	.148	.000	4
Trust	.151	.000	3
Relationship Development	.202	.000	2
Price Fairness	.139	.000	5
Brand Image	.253	.000	1
Customer Expectations	.023	.482	

**Predictors:** Quality of Services, Trust, Relationship Development, Price fairness, Brand Image, Customer Expectations

**Dependent:** Loyalty

Table 6.6.1 and Table 6.6.2 depict that, CRM elements have positive relationship with customer loyalty ( $R=.693$ ). However, the Value of Adjusted R square is .477, which explains that these elements contribute only 47.7 % to the dependent variable i.e. loyalty. The Elements of CRM- Quality of services, Trust, Relationship Development, Price Fairness and Brand Image have significant positive impact on customer Loyalty. The study reveals that Brand Image ( $\beta=.253, p<.05$ ) is the most influential factor and has higher impact on satisfaction followed by Relationship Development ( $\beta=.202, p<.05$ ), Trust ( $\beta=.151, p<.05$ ), Quality of Services ( $\beta=.158, p<.05$ ) and Price Fairness ( $\beta=.139, p<.05$ ) Customer Expectations has not significantly contributed towards customer loyalty.

From the above discussion it has been achieved that

$H_{01}$ : Customer Relationship Management does not have positive relationship with Customer satisfaction.

**Rejected**

$H_{02}$ : Customer Relationship Management does not have positive relationship with Customer loyalty

**Rejected**

**CONCLUSION AND RECOMMENDATIONS:**

Indian telecom sector is of the fastest growing telecom market in the world India is presently the second largest telecom market in the world and has third largest internet users. In the last two decades, Indian Telecom sector particularly the mobile telephony has shown a tremendous growth helping billions of people stay connected. This growth has not brought in communication revolution across the country but has been emerged as backbone of modern India; a country which is economically developing at a much better pace vis-à-vis to its contemporaries across the globe. Mobile telephony has revolutionized the life style, economy, education, health care, finance and much more. It is concluded from the study that CRM elements contribute significantly towards customer satisfaction and loyalty. This indicates that telecom companies must emphasized on Relationship Development, Quality of services, Brand Image, Trust, Price Fairness and Customer expectations which are responsible for customer satisfaction. Relationship development followed by quality of serves has emerged as the important elements of CRM contributing towards customer satisfaction. Further the telecom companies must focus on Brand image, Relationship Development, Trust, and Quality of services, Price fairness, and Brand Image for enhancing customers’ loyalty. Brand Image and Relationship development emerged as critical elements of CRM to maximize customers’ loyalty. The researcher suggests that;

1. Telecom companies must organize special training session for their employees for initiating, developing, and maintaining quality relationship with their customers
2. Telecom companies must enhance their Brand Image by maximizing their brand presence.
3. Telecom companies should give quality of services to their customers.
4. Telecom Companies must workout to enhance the level of trust among their customers and should adopt fair pricing practices.
5. Telecom companies must try to fulfill customer expectations by providing customized products and services.

This research is limited to the study are and cannot be generalize. The study is however, useful for telecom companies in the study area to maximize customer’s satisfaction and loyalty.

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