Conceptual Analysis of Customer Relationship Management (CRM) Definitions and its Implication on CRM Implementation on Developing Country Context

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Abstract:
The main aim of this study is to review key definitions of CRM and offer proposition that require further exploration in developing country context. Based on the review of CRM extant literature, the authors discovered that the difference in country context, specifically developed country and emerging countries macro context differs significantly with technological and economic advancement of most o the developing context which poses a significant risk of adopting CRM strategy developed based on developed nations principles in developing countries. The implication of CRM in developing country should be empirically tested. The practical implication is that cultural as well as pattern of customer-firm interactions that are predominantly on interpersonal channels may affect CRM perception and result in its ineffectiveness.

Keywords: *Customer relationship management, CRM definitions, Strategy, Technology, Philosophy, developing countries, Macro context*

1. Introduction

The paper examines extant literature on customer relationship management (CRM) to review different perspectives on CRM definitions. The main objective of this review is to provide an overview of CRM definitions from the technology, strategy and philosophy perspectives. This is to enable the study provide researchers and practitioners of CRM with in-depth view on CRM definition and its implication on CRM implementation in a developing country. The study discovered the need for understanding the important factors that support or mar CRM implementation in a developing country, due to the differences in macro context of developed and emerging countries with developing countries' infrastructural and technological development. Based on the extant review of CRM literature, the study offered five propositions including the positive implication of CRM as strategy and philosophy on CRM definition on developing country for further exploration.

2. Overview of CRM Misconceptions

After decades of introducing relationship marketing, researchers in the area are debating on what exactly constitute customer relationship management (CRM) (Agariya & Singh, 2011; Buttle, 2009; Greenberg, 2009). Discussion on CRM definition continues. Business community and academic consult each other all in a quest for the unified meaning of CRM. Although the research in the area is on-going, effort made to find a common ground on what CRM is all about seems to be far from over (Kevork & Vrechopoulos, 2009). However, Zablah, Bellenger & Johnston (2004) and Parvatiyar and Sheth (2001) attempted to find a common acceptable definition of CRM for the development of the discipline, but still the misconceptions continue.

The ground for this misconception is the foundation of CRM (relationship marketing) and the major disciplines that form major component of customer relationship management (Nguyen, 2012). CRM is built based on management, marketing and information system disciplines. According to Parvatiyar and Sheth (2001), marketing represented by relationship

marketing formed the major conceptual basis of CRM. Likewise, the management of resources and organisational processes that result to customer retention contribute to CRM effectiveness (Payne, 2006; Srivastava, Shervani & Fahey, 1999). The role of information systems in CRM development and acceptance in service setting gains substantial traction in CRM literature and application (Ngai, 2005; Zeithaml and Bitner, 1996). The contribution of these three aspects remains vital as a whole in CRM success because each component remain important in relationship management. Due to their (relationship marketing, information system, management process) related and important contribution in the area of business theory and application, the misconception spread to service and non-service industry (Nguyen, 2011; Payne & Frow, 2005).. The implication of these misconceptions is that scholars and practitioners disagree on single definition and thus applied CRM differently. Corroborating this view, Almotairi, 2009 and Eskafi, hossein hosseini, & Mohammadzadeh, 2013) believe as a consequent of these different views, firms apply CRM based on the perception they have about relationship management.

Bohling, Bowman, LaValle, Mittal, Narayandas, Ramani, Varadarajan (2006) argued that this divergent view result to different perception of CRM even in single company by members of that organisation. Based on their experience, Payne and Frow (2006) claimed to come across different perspective of CRM. Some of these perspectives are broad while some are restricted to certain technology solution. At the end, they summarised them in three categories as figure 1 depicts: as a particular technology solution; wide ranging technology, and customer centric strategy.
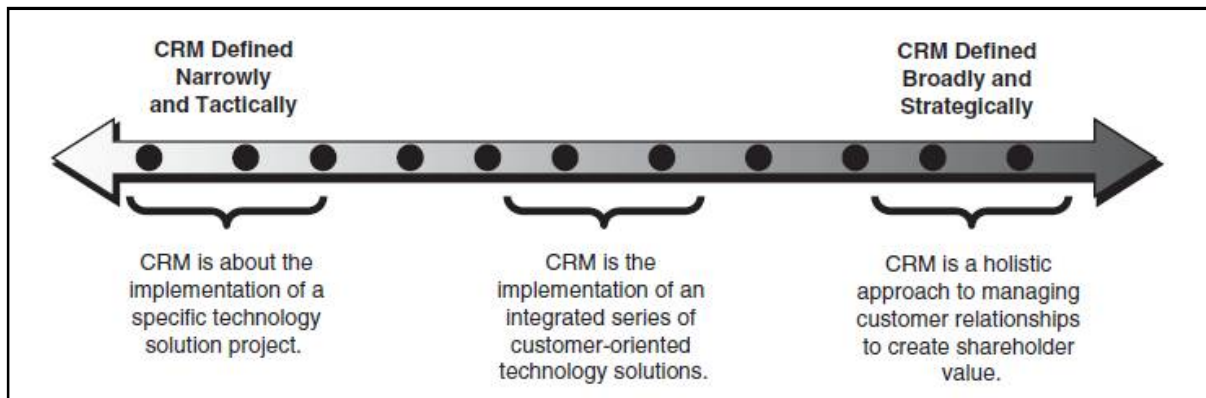

Figure 1: CRM perspectives
Sources: Payne (2006)

As Kumar and Reinartz (2006) reported, the misconception is as result of different understanding between CRM software vendor/practitioners and academicians. Ngai (2005) shared same view and added that scholars and practitioner's differences on CRM view attributed to its differences in perception.

Understanding different interpretation of CRM is necessary as this differences in meaning has been widely cited as the main problem surrounding CRM implementation and practice (Chikweche & Fletcher, 2013; Saarijärvi, Karjaluoto, & Kuusela, 2013). Thus, Payne and Frow, Kumar and Reinartz (2006) summarised CRM definition into three important perspectives. For instance, CRM is defined as the following:

(i)   Strategy (Bohling et al., 2006; Boulding, Staelin, Ehret, & Johnston, 2005; Kumar & Reinartz, 2006; Payne & Frow, 2005, 2013; Zablah et al., 2004), as

(ii) Philosophy (Ryals & Knox, 2001; Zablah et al., 2004), and as a

(iii) Technological tool (Peppers & Rogers, 1993). Some these definitions are reviewed in Table 1.

S/N	CRM Definitions	CRM approaches		
		Philosophy	Strategy	Technology
1	CRM is a relationship orientation, customer retention and superior customer value created through process management" (Ryals& Knox, 2001).	✓		
2	.as the combination of relationship marketing initiatives and information technology to establish profitable relationship with customers that will last for a long time (Dimitriadis and Stevens, 2007)		✓	
3	CRM as marketing strategy of understanding customer behaviour and factors that influence such behaviour in order to enhance customer acquisition, retention, and the overall company profit (Ngai, 2005)		✓	
4	CRM is a process that would enable firm to establish and maintain sustainable relationship with customers through customises service and by using different contact point in order to satisfy customers' needs and maintain optimum level of profit (Bohling et al. 2006)		✓	
5	A philosophy of doing business that will affect the entire enterprise" (Newell,	✓		

S/N	CRM Definitions	CRM approaches		
		Philosophy	Strategy	Technology
	2003).			
6	CRM is a customer-centered enterprise management mode, which discovers the customers' value and satisfies their requirements to realize the interaction between enterprise management and customers" (Huang & Wang, 2009		✓	
7	CRM is the core business strategy that integrate internal process and functions, and internal networks, to create and deliver value to targeted customer s at profit. It is grounded on high quality customer related data and enable by information technology.		✓	
8	CRM is an enabling technology for organizations to foster closer relationships with their customers" (Hsieh, 2009			✓
9	Is a strategy used to learn more about customer's needs and behaviors in order to develop stronger relationship with them" (Gupta & Lehmann, 2003).		✓	
10	An enterprise approach to understanding and influencing customer behaviour through meaningful communications in order to improve customer acquisition, customer retention, customer loyalty, and customer profitability" (Swift, 2000).	✓		
11	CRM is the strategic use of information, processes, technology, and people to manage the customer's relationship with a company across the whole customer life cycle" (Kincaid, 2003).		✓	
12	"Resources destined for relationship building and maintenance efforts should be allocated based on customers' lifetime value to the firm" (Ryals, 2003).	✓		
13	"CRM is a strategic approach concerned with created improved shareholder value through the development of appropriate relationships with key customer and customer segment" (Payne, 2006).		✓	
14	CRM is a comprehensive strategy and process of acquiring, retaining, and partnering with selective customers to create superior value for the company and the customer. It involves the integration of marketing, sales, customer service, and the supply-chain functions of the organization to achieve greater efficiencies and effectiveness in delivering customer value" (Parvatiyar & Sheth, 2001)		✓	
15	CRM is a key business strategy in which a firm needs to stay focused on the needs of its customers and must integrate a customer-oriented approach throughout the organization" (Liou, 2009).		✓	
16	CRM is a strategic approach for systematically targeting, tracking, communicating, and transforming relevant customer data into actionable information on which strategic decision-making is based" (Karakostas et al., 2005).		✓	
17	CRM is a strategy used to learn more about customers' needs and behaviors in order to develop stronger relationships with them." (Tarokh & Ghahremanloo, 2007).	✓		
18	A process to compile information that increases understanding of how to manage an organization's relationships with its customers" (Zikmund et al., 2003).			✓
19	CRM is an enterprise-wide integration of technologies working together, such as data warehouse, web site, intranet/extranet, phone support system accounting, sales, marketing, and production" (Bose, 2002).			✓
20	CRM is a technology or software solution that helps track data and information about customer to enable better customer service" (Peppers & Rogers, 2004).			✓
21	"CRM system is a technology-based business management tool for developing and leveraging customer knowledge to nurture, maintain, and strengthen profi table relationships with customers" (Foss, Stone, & Ekinci, 2008)			✓

Table 1: CRM definitions
Sources: the author

3. Analysis of CRM Definitions

Table one depicts CRM in three different ways. It depicts CRM as philosophy, strategy and Information technology. This classification is due to CRM interdisciplinary nature, specifically IT and marketing. In a CRM literature reviewed by Awasthi and Sangle (2012), more than 20% of the literature is from IT discipline. Most of these studies focus on the CRM as a collection of technological tools developed by IT vendors for automating marketing, sales and business services to enhance internal process for organized customer management (Buttle, 2009; Foss, Stone, & Ekinci, 2008).

Most IT scholars perceive CRM from this view of technology (Venkatesh, Brown & Bala, 2013). As such, organisations such as Gartner and Forrester embarked on research and massive publicity on the importance of this concept, giving impetus to the definition of CRM as technology of customer management. Eventually, these vendors become part of the constituencies of CRM (Buttle, 2009). They provide installation services to companies and training to their staffs.

In the same vein, series of CRM systematic literature analysis (e.g., Kevork & Vrechopoulos, 2009; Ngai, 2005; Ngai, Xiu, & Chau, 2009; Paulissen, Milis, Brengman, Fjermestad, & Romano Jr, 2007) pictured CRM from different perspectives: marketing and IT. Even in the recent analysis of CRM literature (Awasthi & Sangle, 2012; Saarijärvi et al., 2013), these views are perceptible.

In contrast, from the marketing perspectives, some group of scholars with management orientation (e.g., Francis Buttle, Parvatiyar, Andrian Payne among others) discarded the view of technology claiming that technology may or may not play a role in CRM implementation. They assumed CRM to be an area of study concern with customer relationship development and management. Hence, concept of strategy and customer philosophy becomes important part of CRM success. in support of this argument, in their study, Keramati, Mehrabi, & Mojir, (2010) and Roy, Kaur, et al. (2012) argued that technology own its own cannot create competitive advantage. CRM requires strategic focus and customer philosophy in building mutual relationship with customers (Reimann, Schilke, & Thomas, 2009). Thus, CRM classification on the basis of strategy, technology and philosophy (Kevork & Vrechopoulos, 2009), and it shows that CRM as technological or philosophy was less accepted compared to CRM as a customer centric strategy. Out of the total number of definitions identified from the literature (although the number of definition could be more than these), quite a number of studies adopted CRM definitions from either Payne and Frow 2005, Boulding et al. (2005) or Buttle (2009) perspectives. In these definitions (Table 1), ten definitions represent strategy, while six defined CRM as technology and five as philosophy. This shows that total number of definitions that defined CRM as strategy outnumbered those that define CRM as technology or philosophy, as depicted in Table 2.

Approaches	Total number of definitions	Citation
Philosophy	5	Ryals & Knox (2001); Newell (2003); Swift (2000); Ryals (2003); Tarokh & Ghahremanloo (2007);
Strategy	10	Dimitriadis and Stevens (2007); Ngai (2005); Bohling et al. (2006); Huang & Wang, (2009); Boulding et al., (2005); Gupta & Lehmann (2003); Kincaid (2003). Payne (2006); Parvatiyar & Sheth (2001); Liou, (2009); Karakostas et al. (2005).
Technology	6	(Foss et al., 2008b) Foss et al. (2208); Peppers & Rogers (2004); Bose (2002); Zikmund et al (2003). Hsieh (2009)

Table 2: Analysis of CRM definitions

4. CRM as Technology

The importation of relationship marketing ideologies from industrial, business to business, service industry and consumer market are made possible with the advancement in information technology (Ata & Toker, 2012; Bergeron & Roy, 2008). Advancement in information technology and the proliferation of customer demand continue to modify and bring changes to Relationship Marketing (RM) principles (Abdul-Muhmin, 2012; Ryals & Knox, 2001). As a result, in 1993 Pepper & Roggers come up with the idea of one to one marketing which advocates selling to single customer as many products as possible (Buttle, 2009; Kumar & Reinartz, 2012). Later, mass marketing propounded by Pine in 1993 followed. This gives technology vendors a chance to combine these ideas with recent hardware and software solution to introduce the term CRM tools (Buttle, 2009; Chen & Popovich, 2003).

Since then, because of the improvement in technologies and new channels of communication (Jayachandran, Sharma, Kaufman, & Raman, 2005), companies continue to improve the way they communicate on one on one with customers (Ahuja & Medury, 2010). A development that enhanced greater integration between marketing, sales and customer service function in organisation (Ahuja & Medury, 2010; Tseng & Wu, 2014)

Scholars in the area of ICT continue to explore this advantage and develop techniques of managing firm-customer interaction (Nguyen, 2012; Parvatiyar & Sheth, 2001). Various software were developed and introduced to the market by technology vendors with the aim of improving one to one interaction with customers; and companies are using them to individualise these interactions (Foss et al., 2008; Frow, Payne, Wilkinson, & Young, 2011). These software are being used to extract vital transactional information (Mitussis, O'Malley, & Patterson, 2006), and provide suggestion on how to improve

customer-firm interface. Techniques such as collaborative filtering, rule-based expert system, artificial intelligence and many others are in use to develop and manage enterprise level information on customer interaction (Parvatiyar & Sheth, 2001).

Based on this, Bose in 2002 defined CRM from technology perspectives and believes that it is the main driver of relationship between company and customer. He was supported by Foss et al. (2008) who argued that CRM is a complete set of information technology used to conduct one to one marketing for enhanced value creation They further described CRM as technological tools for customer management. After interviews with some market expert and select number executives of the companies that implemented CRM systems, they analysed how CRM technology tools are implemented. In addition, Garrido-Moreno and Padilla-Meléndez (2011) and Guchait, Namasivayam, and Lei (2011) believe CRM tools are used to get accurate customer data that enable companies foster closer relationships with customers through effective customer knowledge generation. The role of technology on customer knowledge generation and hence effective relationship management made some scholars to lean CRM with technology solution of customer management. This conclusion, customer knowledge generation and its use to identify, develop, and maintain a relationship with customers is supported by Tseng and Wu (2014), Khodakarami and Chan (2014), Garrido-Moreno, Lockett, and García-Morales (2014) and (Lee, Lanting, & Rojdamrongratana, 2016).

Although companies use advancement in technology to generate customer knowledge and built constant interaction between bank and customer, marketing scholars believe in countries with less technological advancement, technologies alone cannot remain the most important ingredient of CRM. Roy et al. (2012) pointed out that technology requires human resources to create capability for competitive advantage. Therefore, technology can only be used in collaboration with other resources to create sources of competitive advantage for companies (Kim, Eun, & Chaiy, 2012). Thus, our first proposition:

➢ *P1 advancement in technology continues to impact on CRM definition, as companies prioritise technology aspect in their customer relationship drive. However, in developing countries with weak technological advance, conceptualisation of CRM with much emphasis on technological tools call for more review*

5. CRM as Strategy

Strategy is the process of using available resources to attained favourable position in the market (Reimann, Schilke, & Thomas, 2010; Zablah et al., 2004). Those that advocate CRM as strategy (e.g., Buttle, 2009; Payne and Frow, 2013) believe the main aim of CRM is to maximise customer lifetime value and increase profit to the firm. The perception of the proponent of these perspectives is that not all customers are profitable (Zablah et al., 2004). Therefore, resources should be allocated to customers with high economic potentials (Kumar & Reinartz, 2012). Customers are segmented based on their expected lifetime benefit; and then when they are segmented, certain processes are employed to ensure their satisfaction and retention (Edward & Sahadev, 2011; Martelo, Barroso, & Cepeda, 2013).

According this perspective, the entire relationships processes from initiation to termination are done in logical sequences (Keramati et al., 2010; Peelen, van Montfort, Beltman, & Klerkx, 2009). It follows certain procedures and are performed through cross-functional activities (Grönroos, 2007; Payne & Frow, 2005). Every unit or department will work toward accomplish customer satisfaction (Mitussis et al., 2006). The reason is the original strategy of the firm is aligned with customer strategy (Bohling et al., 2006; Payne & Frow, 2005, 2013). It is the customer satisfaction strategy that guides the entire strategy of the firm: its vision and mission. As such, organisation's processes are organised around customer satisfaction by manifesting customer satisfying behaviour (Peelen, 2005).

As such, several CRM definitions from strategy perspectives focus on how firm identify important organisational process that result in effective customer satisfaction strategy. For instance, Payne and Frow (2005), reflecting the weaknesses of other CRM definitions, conceptualise CRM as core business strategy that converge internal process and functions, supported by information technology to deliver value to important customers.

In summary, the focus of strategy view is that CRM is combination of different resources and processes rather than technology alone. The role of CRM is to generate customer input and integrate them into business processes that generate customer output (Chakravorti, Hunter, Lassar, & Dickson, 2009; Finnegan & Currie, 2010; Srivastava, Shervani, & Fahey, 1999). Those that advocate this view assumed only profitable customers are important to the firm (Jayachandran, Sharma, Kaufman, Raman, 2005). Thus, firm should focus on maximising profitable customer lifetime value, leading to preferential treatment of profitable customer and less focus to unprofitable customers (Shengdong & Xue, 2011). The role of technology in this case is to assist company in undertaking customer relationship management activities (Reinarz et al., 2004). This view reduced the role of technology to supportive role in conducting relationship management processes.

➢ *P2 With CRM as strategy, the role of technology is supportive. Other resources' role, especially human effort in creating competencies for achieving customer satisfaction and customer lifetime value remain important in building and management of relationship firm has with the customer.*

6. CRM as Philosophy

According to Ryals and Knox (2001), with CRM as philosophy, the basis foundation of customer satisfaction is enshrined in relationship management. This perspective argued that relationship marketing, which is the basis of CRM, focuses on building long term relationship with customers. The model of marketing move marketing from being transactional that focuses on winning new customers to customer retention by managing the relationships with the customer.

To Zablar et al. (2004), CRM is a business philosophy built based on customer orientation aimed at achieving customer centricity for the company.

CRM as a philosophy is the foundation for strategy building (Pedron & Saccol, 2009). Therefore, it should be considered above strategy and even technological tools. As a philosophy, CRM represent the idea that achieving customer loyalty requires building and maintaining long term relationship with customer (Rababah, Mohd, & Ibrahim, 2010; Reinartz, Krafft, & Hoyer, 2004). From this view, CRM processes are directed toward building relationship, maintaining relationship and when necessary terminating relationship with customers (Kumar & Reinartz, 2012; Reinartz et al., 2004). To build customer loyalty, interaction with customer should be within the basis of relationships rather in form of discrete transaction that start instantly and end abruptly (Morgan & Hunt, 1994; Pedron & Saccol, 2009; Zablah et al., 2004). At the same time, companies are expected to focus on developing customer-focused organisational structure that design and tailor their business process and system toward satisfying long term customers' needs (Morgan et al., 2009; Trainor, 2012). For instance, Ata and Toker (2012) believe effective alignment between CRM-compatible behaviour and organisational structure that internalise customer orientation should be encouraged to boost relationship management. They highlight that firms that develop incentives and organisational schemes that encourage compatible relationship orientation habits and attitudes at both customer acquisition and retention stages see improved relationship performance. This view suggests that companies need to put customer oriented philosophy in their relationship management effort and that philosophy should guide CRM definition and implementation.

> *P2. Relationship marketing principles that advocate customer orientation and long-term management remain the basic foundation of CRM. Customer oriented behaviour and customer-focused organisational structure that support customer focused processes in relationships management should guide companies' CRM effort.*

7. Merging the three Perspectives

No doubt all the three perspectives have a role to play in customer relationship management definition and implementation. The role of technology in CRM is substantial and very relevant (Dimitriadis & Kyrezis, 2010; Sigala, Dimitriadis, & Stevens, 2008). Especially in building customer database for enhance cross functional process of customer value creation, customer segmentation and selectivity (Parvatiyar & Sheth, 2001; Payne & Frow, 2005, 2013; Reimann et al., 2010). Although various studies confined the role of technology to enabling factor only (Payne, 2006; Payne & Frow, 2013; Reinartz et al., 2004), Chang, Park, & Chaiy (2010) and Chuang & Lin (2013) believe technology is one of the essential resources for creating CRM capability. At the end, individualised offer and customise customer solution can be offered to customers (Nguyen, 2012).

In contrast, one important aspect of customer relationship management, indeed every enterprise, is the proactive customer business development (Mitussis et al., 2006; Parvatiyar & Sheth, 2001). This function necessitates companywide strategy and process for it to succeed (Parvatiyar & Sheth, 2001; Reimann et al., 2010). The strategic function that requires defining company policies and processes that focus on customer satisfaction and value creation is being performed by people not technology alone.

Likewise, individuals involve are guided by relationships norms and values that advocate long term customer retention through building trust, commitment and customer confidence (Dwyer et al., 1987: Morgan and Hunt, 1994). These relationship principles require building customer oriented behaviour as the basis for developing relationship management strategy. Also techniques used to engage customer in relationship with the customer require human effort (Mitussis et al., 2006); and, at this stage, technology is relatively less relevant. However, human beings that actively participate in customer care activities are expected to demonstrate high level of customer orientation for CRM to be effective and yield result.

Based on this view, scholars believe technologies and software perform some limited aspect of customer relationship management: managing customer interactions on one to one basis through customer knowledge generation (Zablah et al., 2004). Therefore, combination of philosophical view that can give strategic focus to CRM effort is important in gaining substantial benefit of CRM programme

In fact, Parvatiyar and Sheth (2001, pp. 3-4) made no distinction between CRM and relationship marketing philosophy when they argue that "CRM is marketing oriented toward strong, lasting relationships with individual accounts" same definition of relationship marketing offered by Morgan and Hunt (1994). In support of Parvatiyar and Sheth, Nguyen (2012) believe personal and noneconomic satisfaction which are derived through building trust and commitment between buyer and seller are some of the major ingredients of customer relationship management. Thus, our third proposition:

> *P3 - CRM tools are important components in CRM implementation. Likewise, philosophical aspect of CRM is the theoretical foundation of CRM. It supports strategy and IT component in CRM implementation. Philosophical view should guide and define strategy and IT application in both CRM definition and implementation.*

8. Macro-context and CRM definitions

However, despite the proceeding argument on CRM definitions, the conclusion by scholars is that all three perspectives should guide CRM implementation. Likewise, other factors may remain significant in CRM application (Kumar et al., 2013; Samaha et al., 2014). Consequently, not only internal organisational factors (e.g., organisational processes), factors within the country macro context were advanced as precursor to successful relationship development and maintenance

(Garrido-Moreno & Padilla-Meléndez, 2011). More specifically, the differences in the level of technological as well infrastructural development matters to CRM definitions and implementation (Shengdong and Xue, 2011). This challenge is more glaring due to huge gap of infrastructural as well as technological development that exists in developing countries.

As noted, CRM is developed based on Western-developed nation principles (Chikweche and Feltcher, 2013). These countries enjoy robust technological and infrastructural development which made CRM implementation easier and, hence, its effectiveness. Likewise, emerging countries are registering rapid technological, economic and infrastructural development (Sheth, 2011). Therefore, there is tendency to achieve high result from the current CRM perception of developed nations.

However, implementation of CRM, a strategy developed based on Western-developed nations' principles, is much more complex in developing nations due to huge gap that exists in terms of infrastructural and economic development between developed and developing countries (Burgess & Steenkamp, 2006; Gilbert & Choi, 2003; Shengdong & Xue, 2011; Sheth, 2011). The number of high income customer is small in developing countries and the business landscape in developing country, especially in the retail context, depends largely on face-to-face interaction. Customers in developing countries are less enthusiastic towards technology-enabled channel that support direct interaction between customer and the company. According to Samaha, Beck and Palmatier, (2014) and Beck, Chapman, & Palmatier (2015), in developing countries most commitment is lean towards Salesperson thus reduces the role of technology in developing customer-firm interaction. According to Kumar et al. (2013), this challenge reduces the impact of CRM in developing countries. As such, it affects direct firm-customer relationship development, which CRM aim to achieve.

➢ *P4. Macro environment of developing countries have increasingly developed ways of person to person interaction that result in personal commitment rather that company commitment. Face to face interaction, interpersonal trust and ownership of relationship by salespersons remain important in relationship management in developing countries.*

9. Conclusion

This paper is intended to generate renew interest in the implementation of marketing strategies developed based on developed nations principles in developing countries, which are economically different between developed and emerging countries; at the same, they are different culturally with developed nations that most of the studies on developing countries marketing strategy borrows from. In this paper, CRM definitions which are the basis of its application are reviewed and that the concepts of CRM that combine both technologies, strategy supported by the philosophy of customer orientation remain fundamental to its implementation. However, the danger of implementing CRM in its Western nation form in developing countries requires more research. The risk of copying CRM in its Western nation form, as developing countries lack technological as well supported infrastructure have been discussed and remain a big challenge to its successful implementation. Firm must consider the implication of variables within the macro context of developing countries, as means of customer firm interaction are influenced by face to face interaction that promote interpersonal trust between customers and salespersons. Therefore, CRM implementation must consider the implication of frequent use of interpersonal channels in customer firm interaction and the cost of implementing CRM in developing country context.

Future studies should focus on exploring the relationship between developing country macro context and CRM implementation. That is, studies should examine how factors such as lack of technological development, frequent use of interpersonal channels in firm-customer interaction and adherence to cultural and religious factors are likely to affect building technology-dominated relationship marketing. Bansal, Shirley, and Yannik (2005) emphasised the need for empirical research to understanding certain factors that enhance or mar CRM strategies of the companies. Consumer behaviour in developing countries, which is dominated by collectivist culture, is influenced by culture, ethnic links and religious affiliations. This view was further extended by Beck et al. (2015) on the need for understanding the effectiveness of CRM in developing countries.

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