

Relationship Marketing: a form of avoidance relationship?

Diane L. Wright: Manchester Metropolitan University

Corresponding author: d.l.wright@mmu.ac.uk

Department of Business and Management Studies, MMU Cheshire, Crewe, Cheshire CW1 5DU

ABSTRACT

This paper argues that the development of Customer Relationship Management (CRM) software has not yet encouraged the adoption of technology for the true purposes of Relationship Marketing in consumer oriented fields. The available software allows little of the customisation required for true Relationship Marketing and does little to promote a reciprocal relationship between organisation and customer.

The proposed analysis of some of the software available on the market in the field of Relationship Marketing (RM) will either support or refute this argument, by investigating the nature of the software and by considering whether relationships are built (or merely managed) by using it.

INTRODUCTION

This paper works from the premise "...that the real purpose of business is to create and sustain mutually beneficial relationships, especially with selected customers. Equally widely accepted is the view that the cement that binds successful relationships is the two-way flow of value" (6). However, could it be true that most companies miss an important point that Relationship Marketing is about relationships, which are two-way, and instead focus merely on a one-way communication and management of the customer? What this paper seeks to address, therefore is whether new technology, in particular (Customer Relationship Management) CRM software truly helps in developing a two-way flow of value, or whether in reality the value that is derived from the implementation of such software is one-sided and internally focused towards the business as opposed to externally focused towards the customer.

This research looks at a range of available software to establish the key 'benefits' and selling points of the software, which will determine how it is positioned to the potential customer. It also looks at the role the end customer plays and whether the software encourages an active role and is conducive in delivering two-way value or is merely providing an easier way for the organisation to 'manage' their customers.

CONCEPTUAL FRAMEWORK

In 1994 Gummesson (14, p.8) defined relationship marketing as "a process, a chain of activities. It represents a holistic attitude to marketing" and thus reflected the shift from transactional aspects of doing business with a customer to relational aspects. The development of these relational aspects indicates the importance attached to the duration of the relationship,

i.e. the longer the relationship lasts, the more profitable it becomes. To manage a relationship successfully over time necessitates proficiency in terms of process management, i.e. organising your company in an efficient manner so that the customer's needs and wants can be satisfied in an effective way over time. Thus process management should offer the possibility of moving a transactional customer up the loyalty ladder (22) to become a repeat buyer i.e. a loyal customer.

There is a plethora of tools to aid loyalty management. Reicheld (25) refers to measurement systems, customer targeting based on lifetime value, defection analysis and value proposition renewal. Buchanan and Gilher (4) emphasise the importance of measuring, arguing that what gets measured, or lends itself to measurement, is likely to be implemented.

The assumption behind this obsession with measuring aspects of a relationship with a customer is that a satisfied customer is a loyal customer. Thus if you can work out, i.e. measure, how satisfied your customers are, then you have a greater opportunity to undertake steps to improve their satisfactions and thus their loyalty. This assumption needs challenging. All marketing is based on the satisfaction of customer needs and wants, and attempts to develop the customer's repeated engagement with the company: RM, however, needs to take into account whether the customer is willing to engage in a relationship or not. RM indicates commitment between the participants, much lauded in the academic texts but still developing in industrial practice and even less widespread amongst consumers than marketers would like.

Thus RM offers the latent opportunity to increase the effectiveness of marketing activities by screening who actually wants them. For those customers who, whilst satisfied, have no particular desire to engage in a more complex relationship with a company, the strategies and tactics of transactional marketing could be more effective.

Consequently, the measurement of customer satisfaction, whilst still an integral part of all marketing activities, does not go far enough in the field of RM to allow a company to decide whether to continue or terminate its relationship with a customer (24).

Measuring relies on the manipulation of data; in the case of marketing this is customer data. The use of specific customer data, whilst fundamental to many aspects of marketing, is traditionally associated with two specific areas, namely database marketing and direct marketing. Given the confusion that surrounds the distinction of these terms, it is appropriate at this point to dwell on them in some depth.

Fletcher et al (8) define database marketing as how to use market data to the best advantage through whatever medium. They list three aims for database marketing namely: strategic improvement through better use of marketing information, the identification of strategic advantage through the use of customer and market information (product/service development) and the development of long term customer loyalty, reduction in brand switching and the enhancement of cross selling. The basic requirements for database marketing are also presented namely a relational database (information from, different files linked by a common field), a query language for access, software for market segmentation analysis, forecasting, merge/purge functions and others. Thus the database should be able to be manipulated in a useful manner. Peters (24) argues that companies need to use customer information in a structured fashion if they are to gain value from it and build customer relationships. Customer information files for relationship marketing purposes should include profitability information, so that the lifetime value of the customer can be forecast (11).

The functionality of database marketing is recognised by Sisodia and Wolfe who refer to it as “automated transactional marketing” (24, p.185). Murphy (20) notes that databases are often product oriented, not customer oriented, again underlining their functional (short term) as opposed to their strategic (long term) nature. Barnes (19, p.361) indicated even earlier that database marketing is nothing more than “building detailed customer intelligence files, that permit ongoing, customised communications.”

Thus database marketing is seen by many as a tool to help maintain contact with a customer. By contrast RM goes much further than that, focusing as it does on the development of an ongoing long term relationship.

The other area of marketing often associated with concentrated data manipulation is Direct Marketing. Bird, (1, p16) defines it as “any advertising activity, which creates and exploits a direct relationship between you and your prospect or customer as an individual.” Fletcher et al (8) see it as a way of using direct media for a target market. There is a strong emphasis on measurability and return on investment, and thus often encouraging a short term focus.

Whilst limited to a consideration of one of the possible marketing relationships, Long et al (17, p5) recognise the role that both Database Marketing (DBM) and Direct Marketing (DM) have played in the development of RM: “companies have identified personal data as the foundation of direct marketing and database marketing, which are two of the immediate forbears of relationship marketing in consumer markets.” Thus in the academic world there is a developing recognition, that whilst undisputedly linked, RM is not the same as DBM or even DM.

The judicious use of technology to further relationships implies a consideration of the key characteristics of successful relationships. This leads to a discussion about the form of the relationship promoted by the inclusion of technology and already interested Gummesson as far back as 1994 (14). Electronic relationships, i.e. marketing through networks based on IT, are certainly increasing at a phenomenal rate, but, as Bradshaw and Brash note (2) clinical, technology driven customer experiences are unlikely to drive customer loyalty.

Sisodia and Wolfe (27) see the use of IT in RM to focus more on the use of information, than on the content, arguing strongly for the inclusion of a behavioural perspective to the application of IT in RM. This is linked to the increasing cynicism of consumers regarding the disclosure of useful information. If the customer sees no value in divulging information, they can still choose to withhold personal data, thus tacitly managing the relationship themselves by turning it into an avoidance relationship.

So what are the key characteristics of a relationship? Loyalty has been identified as one of the enduring factors of a positive relationship (22) and the concept of the loyalty ladder (22) is useful for tracking its development stages from a purely transactional collaboration to a more strategic, long-term relationship. The idea that successful relationships are long in duration leads to a consideration of commitment and trust. Morgan and Hunt (18 p22) argued that, “the presence of relationship commitment and trust is central to successful relationship marketing”. Obviously from a human point of view it is more pleasing to develop a relationship on the basis of these three elements, yet there are not just emotional reasons for doing so. Reicheld (25) noted the high correlation between customer retention and company profitability, although it is still argued that commitment and trust lie at the heart of Relationship Marketing.

This is a viewpoint that is questioned by Palmer (21) who in his paper states that all are inherently selfish. He raises an interesting point saying “Not only may a general drift towards co-operative rather than self-centred confrontational values be illusory, but also such a drift may be harmful to economic welfare” (21 p.22). This puts forward an interesting view as it highlights the fact that all involved in relationships are there for what they can get out of it and if the (selfish) needs are not met then a party will move on. Christopher et al (6) talk about the value to the organization as being economic, behavioural and psychological and the value to the customer being customer satisfaction and reassurance. It is likely that a relationship is more likely to be maintained if both parties gain some value from it but as Palmer (21) points out “there is a process of learning and each party may be prepared to incur some short term cost in return for the possibility of a longer term payback.” However, that doesn't necessarily make the customer 'loyal'. Consider

the fact that consumers carry more than one loyalty card (7). Such findings would indicate that the consumer wants some control over the relationship and makes a judgment as to what he or she can get out of the relationship.

What this implies is that the customer is making a conscious decision to invest in the 'relationship' for the benefit or value that they believe they will ultimately receive. Does this really, therefore imply that the customer will be loyal to that organisation? If that value is not forthcoming then again the pro-active customer will terminate the 'relationship'. Indeed, continuing with this argument, Palmer (21) believes that it would be disadvantageous for dissatisfied individuals to remain loyal as this could reduce the pace of innovation and likewise a tendency towards increasing selfishness may invigorate relationships. Similarly if buyers do not complain, then improvement of a product or service could slow down.

In fact there is an ongoing evolution and transformation of customers as they begin to step out of their traditional roles and become active players (21). This therefore highlights the fact that businesses must recognize the active role that a consumer should play if Relationship Marketing is truly based on reciprocal relationships. It is also important that organisations do not just see 'active' as meaning repeat purchasing and so construed as loyal. 'Active' could also mean that consumers choose to purchase repeatedly, but may not necessarily see themselves as 'loyal' or alternatively they may choose not to purchase at all.

Law et al (16) state that although many companies accept the new idea of treating customers as an active group, their practices are largely the same when conducting business. Before we analyse some of the "relationship marketing" software available on the market, it is perhaps of interest to note the main areas of marketing where information technology and software are currently used. In the following we will consider three main areas of software application in marketing.

Firstly the development of individualised offerings and collaborative relationships with customers is supported by information technology. Peppers and Rogers noted (23) that this possibility of individualising offerings was crucial in the race for the share of customer expenditure. The supportive role of Information Technology (IT) was clearly reflected in their statement "customers are increasingly selling to themselves" (23, p.49.) Thus the use of IT may encourage consumers to engage in tasks, which previously fell into the domain of the company's marketing efforts, namely e.g. when to contact the company, the product definition. In a perfect world this level of customer involvement was seen to lead to cost reduction and greater efficiency. As Peters put it (24) IT can speed the risk of the process of customising product/service offerings.

Secondly, the collaboration with middlemen, has been significantly influenced by technological advances, beginning with EDI and ending, currently, with the use of the Internet to cut out middlemen, as in the case of on-line shopping (26)

Sisodia and Wolfe (27) unite these two applications when they see Business-to-Business (B2B) customers using IT to manage the relationship with a supplier themselves. Thus the use of the Internet (technology) can be an opportunity for the customer to reduce contacts with his supplier to a functional minimum, i.e. to a level he feels comfortable with. This is, we feel, a reversion to the transactional marketing that the use of technology was seeking to move away from. However, this raises the question as to whether this 'relationship handling' can be put into practice in Business-to-Consumer (B2C) markets.

IT systems may be a source of value creation (24) but do they really support the development of relationship with customers, not to mention other parties, or do they must make their administration easier? As Bradshaw and Brash (2) put it, the inclusion of new technology should encourage the reassessment of processes the new technology is aiming to improve. Thus the extended use of software should, arguably, result in easier management of customer relationships. Yet they note, that databases built on the back of this software are not often organised in a way to allow better process management. They develop this point further indicating that the introduction of new technology is often done as a separate not integral part of customer interface development – almost haphazard in approach and without due consideration of the consequences. Thus service or contact information from interaction with the customer on, for example, a website, does not get passed on to other parts of the company (e.g. for telephone follow-ups or for sending out of documentation.) The technology has not been used effectively to improve the relationship with the customer. Taking Customer Relationship Management (CRM) as the third development in technology, we can look at some definitions and see that the focus is on the organization driving the relationship. For example Galbreath and Rogers (9 p.162) define CRM as "Activities a business performs to identify, qualify, acquire, develop and retain increasingly loyal and profitable customers by delivering the right product or service, to the right customer, through the right channel, at the right time and the right cost. CRM integrates sales, marketing, service, enterprise resource planning and supply-chain management functions through business process automation, technology solutions, and information resources to maximize each customer contact. CRM facilitates relationships among enterprises, their customers, business partners, suppliers, and employees." Another definition offered by Hamilton (15), interprets CRM as being "the process of storing and analyzing the vast amounts of data produced by sales calls, customer-service centres and

actual purchases, supposedly yielding greater insight into customer behaviour. CRM also allows businesses to treat different types of customers differently, in some cases, for instance, by responding more slowly to those who spend less or charging more to those who require more expensive hand-holding.”

These two definitions reflect the pro-active stance taken by the organization in developing and maintaining relationships, and so identify the customer as a passive being. Bruhn (3) emphasises the importance of feedback from the customer but the definitions above do little to draw out that aspect of Relationship marketing. Consequently, if these are recognized definitions of CRM, then it is only logical that CRM software will attempt to operationalise these approaches.

The old problems towards customer relationships can be found in today’s implementation of CRM. Law et al suggest that such an approach is dated and that customers should no longer be treated as passive groups and assigned “to” some categories. They state that the approach to CRM should be changed to make the customer as the starting point. So rather than using terms such as Business to Consumer or Business to Business these terms should be changed to customer/consumer-to-consumer or C2C whereby customers or consumers deals directly with each other, and make up a group of customers for particular companies but advisors or sellers to other customers. Law et al (16) also suggest that there should be customer/consumer-to-business, namely C2B namely a customer or consumer who informs companies what he wants individually.

Enter the question of power and balance in a relationship: As Gummesson (14) stated, if one party of the relationship were stronger, then this would adversely affect the relationship in the long term. At this stage it is useful to remember that consumers feel that positive value might be enhanced if they feel that they are in control of the relationship. The development of this relationship depends heavily on the convincing nature of the company’s use of information collected to benefit the customer. Whilst recognising that for many the most important relationship is between a customer and his supplier, the issue of balance of power nevertheless affects all the possible relationships a company may have. Thus it has implications for all of the markets included in the six markets model originally presented by Payne et al (22).

Although many organizations may accept that the relationships should be two-way, putting this into practice becomes difficult and the technology available under the guise of CRM perpetuates this problem. Managers may see CRM packages as their saviour, in the light of the growing understanding of the importance of relationship management. This is evident in the growth of companies such as Siebel Systems the market leader,

who during 1998-1999 saw revenue rise by 93 per cent to \$790.9m

However, many problems have been identified with CRM packages, one such criticism being that it tends to embody standardised views of relationship management processes and is therefore is a long way from the ‘customer managed relationships’ talked about by Law et al (16).

Having recognised the academic perspective that the use of technology in RM focuses primarily on simplifying and developing relationships between a customer and his supplier, we shall now investigate the practitioner perspective. An analysis of some of the RM software available will be undertaken to establish what the characteristics are and whether the features address the need to allow the customer greater control over the relationship.

The following discussion therefore takes a number of examples of CRM software and identifies the features and benefits so as to identify which software (if any) enables the customer to become an active participant.

METHODOLOGY

Secondary research was undertaken to establish the key companies providing CRM software. Two particular websites were found that supplied detailed information regarding companies specialising in CRM software (www.softwareuncovered.com, www.eccs.uk.com). 104 different software products from a total of 51 companies were identified. From the 104 products, a sample of 30 was selected. This sample was made up of 26 products that were identified by the above websites as being ‘premier products’ In addition a further 4 products were identified from the total of 104 as these products made particular reference to customer needs and customer choice. The website of each of the organisations was visited to establish the selling points of the software offered.

At this stage, an investigation of the software in practice was not undertaken as the purpose is to see on what basis the organisations ‘sell’ their products. This is important, as it is these features that the company perceives as being the most important and has consequently identified them as being key selling benefits. It is also this information that will influence the purchaser.

A list was compiled of all the general product features and a table drawn up that detailed which product carries which feature. A list of other more specific features and benefits identified by the organisation for its product was also drawn up. This was done so as to ensure that those features and benefits that the organisations feel to be important are also analysed. The key point of this exercise was to establish which CRM software products

had specifically designed features that would allow the customer to take an active role in the managing of relationships, even if that role was to choose to 'avoid' a relationship.

Choice of companies

The number of clients per company varies tremendously with some reporting no customers, and others reporting 100,000 customers. Clients listed by the organisations include BT, Guinness, CIS, Saab, Eli Lilly, npower, Friends Provident, Fleetstar, Chubb, Orange, Scottish Widows, Lufthansa, Prudential. It is not the purpose of this research to identify the individual organisations, but the size and range of organisations are deemed to be varied enough to provide a good representation of what organisations offer.

the generic features do not include areas that are specific to developing a two-way relationship. All activities derive from the organisation and although focused on the customer assume the customer has no active input.

There are many general features listed that are common to each software package. Of these, the most frequently listed are:

- Lead generation/enhancement/tracking
- Deduplicating support
- Web-enabled

These are closely followed by:

- Customer profiles and history
- Scheduling
- Campaign Management
- Opportunity Management
- Campaign diary
- List creation
- Remote access

DISCUSSION OF RESULTS

Of the total of 30 examined, 9 of the companies had not supplied information regarding their features and benefits. Therefore, the results provided are out of a total of 21.

Table 1 provides the results of the analysis, and shows the number of software products that include each particular feature. These features can be described as generic as many organisations claim to have these particular features for their software.

What is particularly interesting about these results is that

CRM Software

GENERIC LIST OF PRODUCT FEATURES total from a possible 21

Sales ordering and invoicing	9
Contract ~Management	13
Customer Service Management	14
Customer Profiles and history	15
Account Management	15
Order Entry	12
Proposal generation	12
Pipeline analysis	14
Customer incident logging	13
Problem management/resolution	10
Warranty/Contract Management	10
Scheduling	15
Campaign Management	15
Opportunity Management	15
market Segmentation	13
Lead generation/ enhancement/tracking	16
Linking to on-line data sources	11
Integration from disparate sources	10
Incremental updates	10
Campaign diary	15
Output to mailing houses	13
Import from list brokers	15
Deduplicating support	16
List creation	15
Profiling	14
Remote access	15
Web enabled	16
Accessible via handheld PC's	11

Table 1

Most of the general features listed are incorporated in the majority of software packages and so do not reflect any significant findings. However, what is of interest is that of the 28 features listed very few are specifically customer focused. The only features that have this focus are:

- Customer Service Management
- Customer incident logging
- Problem management resolution
- Customer Profiles and History

The remaining features focus on providing benefits to the organisation rather than to the customer, selling the benefits of ease of use, speed of response, connectivity etc. These are of course laudable features and could help to improve customer satisfaction, but still place emphasis on the development of a one-way relationship.

Table 2

Other benefits cited by the product description

Enterprise wide contact management	1
Real time cleansing	1
End to end business processing	1
Sales - personalisation	1
Territory management	1
Forecasting	2
Management of campaign costs	2
Management of campaign effectiveness	4
Update customer info anytime/anywhere	2
Distribute hot leads to s'force	4
Data integration	1
Develop long-term relationships with customers	1
Salesforce automation	1
Integration	10
Quick call logging	2
mass customisation	1
Diary, event scheduling	1
Improve internal communications	2
Highly personalised information based on rich customer profile information	1
Identify gaps in what your customers need and want and adjust strategy accordingly	1
Tailor individual offerings for clients and potential clients	1
Improve forecasting through better understanding	1
Customer help desk	1
Competitor Intelligence	1
Enquiry and contact management	1

Table 2 is of particular interest as this highlights areas that the organisations have specifically seen as being key benefits of their particular software package and so could be interpreted as being what they, the organisation perceive as being the most important aspects of their product offering. Consequently the frequency for each of these could be minimal, since each organisation has included this as an addition to the generic list. However, once again the features predominantly focus on the improving of systems, and making it easier for the organisation to do business with the customer rather than for the customer to do business with the organisation.

There were some features included in Table 2, however, that did place more focus on meeting customer needs. These features were:

Identify gaps in what your customers need and want and adjust strategy accordingly
Tailor individual offerings for clients and potential clients
Customer helpdesk
Highly personalised information based on rich customer profile information

What is surprising is that these features were not listed by what were called the 'premier' products. The companies identifying these particular features as key benefits were those additionally selected by the authors because of the customer focus in their summary of themselves. Additionally there are only two organisations that cite the

above as benefits with one organisation citing 3 of the above as benefits and one other organisation featuring the fourth benefit.

IMPLICATIONS

The implications of these findings are that businesses are therefore unlikely to be putting in place CRM software that allows the customer an equal stake in the relationship. CRM software specialists do not provide products that focus directly on customer benefits and instead 'sell' the benefits of increased efficiency to the organisation. Consequently there is not the opportunity for businesses looking to install CRM software to find a product that allows their own customers to control the relationship. The products offered by CRM specialists are therefore perpetuating the approach of treating the customer as 'passive.' Additionally it is the large software organisations that are likely to be most influential as it is probable that they will be supplying the larger organisations.

These issues raise the question as to who is meeting the customer's needs? Are the software companies reacting to the demands of their customers, and are their customers not responding to the needs of the end users? Should software companies, as the experts, be more aware of the needs of their customers' customer (i.e. the end user) than of their own customer?

The point is also raised that many of the features outlined by the software companies focus on benefits to the organisation and increasing value for the organisation such as speed of response and detailed customer information. The implications are that efficiency is improved which could ultimately imply improved customer satisfaction. However, the point is whether that necessarily implies customer loyalty. Following on from that does it also assume that customer loyalty implies that the customer desires a relationship? This appears to be the assumption that many software organisations are making. Customer satisfaction must be derived from meeting customer needs. If the needs of the customer are to avoid a relationship, this does not necessarily imply that they will not continue to purchase the product or service from the organisation. It is this choice, however, that is being denied.

LINKS TO THEORY

The findings of this research point to the fact that developments in CRM software have not moved the development of the relationship between the organisation and its customer much further forward than database marketing as outlined by Fletcher et al (8) and direct marketing as defined by Bird (1). What developments in

CRM software have done is to increase the levels of connectivity and integration across the organisation, whether this be in terms of feedback and response following lead generation, or greater communication between departments. This is reflected by the number of organisations pronouncing these as key features of their software.

Bradshaw and Brash (2) had identified that the use of software should result in easier management of customer relationships. The features identified by this research would indicate that this should indeed be the case and management of the customer would be improved. What these findings do not identify is whether in practice this would be the case, as Bradshaw and Brash (2) also indicate that new technology is often introduced into an organisation separate from the customer interface development.

In terms of Morgan and Hunt's (18) discussion regarding commitment and trust, the research would indicate that software suppliers are not considering these elements of relationship building. It could be possible of course that the customer does not want the commitment involved in a relationship, but nevertheless the software packages are not considering the customers choice in this.

If Palmer (21) in his discussion regarding inherent selfishness and Christopher et al (6) in their comments regarding the need for value to be enjoyed by both the organisation and the customer are correct, then there must be an opportunity for the customer to be able to control their part in the relationship. This research would indicate that the software available does not allow for this control, from the part of the customer. Value to the customer may, indeed equate to the reassurance of the provision of excellent service or product quality, but may not include a relationship. At the moment, the features of the software available would imply that a customer who is happy with a product or service also would want a relationship with the organisation that provides that product or service.

The findings of this research strongly support Law et al's discussion (16) that customers are seen as passive. The software investigated indeed 'controls' the customer and customer information, using this to provide value to the organisation rather than to the customer. This discussion also is covered to some extent by Gummesson (14) when he introduced the issue of balance and power in a relationship. Gruen (12), suggests that due to the simpler decision making process in consumer markets, the opportunity to build a relationship with the consumer is considerably smaller than in B2B markets, where the process is more complex and length. Consequently the imbalance of power may have been redressed to a certain extent in B2B relationships, but from the findings of this research does not appear to have been dealt with in B2C terms by the software available. Although the customer does have the power **not** to purchase, they do not appear

to have the power to purchase and yet at the same time avoid a relationship with that supplier.

AREAS FOR FURTHER RESEARCH

An area to be developed further would be to explore how far this is the case in B2B terms as compared with B2C. It would also be useful to investigate the needs of those organisations installing the software and how they view the relationship they have with their customers and the role of their customers in the relationship.

A further area of investigation would be to assess how the software operates in practice and whether the relational aspect is less or more developed in practice. Bearing this in mind it would also be important to continually assess new software packages as they enter the market to determine how they progress and develop as compared with their predecessors in their implementation of the underlying philosophies of RM.

CONCLUSIONS

The underlying concept of relationship marketing is that a key feature of business success is the development of mutually beneficial relationships. The introduction of CRM software could be interpreted as an attempt to make this concept a reality. What this has done however is ignore the fact that relationships are two way and indeed, should be mutually beneficial. What this paper has indicated is that the software available to businesses does not take into account the perspective of the customer in terms of their role in the relationship. The assumption is that a satisfied customer equates to a loyal customer and that a loyal customer implies a relationship. There are too many assumptions here that need to be explored further. The software available might improve service to the customer, but does not enable the customer to take control of the relationship.

REFERENCES

- (1) Bird, D. (2000) *Commonsense Direct Marketing*, 4th Edition, Kogan Page
 - (2) Bradshaw, D. & Brash, C. (2001) Managing customer relationships in the e-business world: how to personalise computer relationships for increased profitability, in *International Journal of Retail and Distribution Management*, Volume 29, Number 29, pp 520 – 529
 - (3) Bruhn, M. (2003) *Management of Customer Relationships* Prentice Hall
 - (4) Buchanan, R.W.T. & Gillies, C.S. (1990) Value managed relationships: the key to customer retention and profitability, in Payne, A., Christopher, M., Clarke, M and Peck, H. (1997) *Relationship marketing for competitive advantage: winning and keeping customers*, Butterworth Heinemann
 - (5) Buttle, F. (1996) *Relationship Marketing*, in *Relationship Marketing: theory and practice*, edited by Francis Buttle, Paul Chapman Publishing
 - (6) Christopher, M., Payne, A., and Ballantyne D. (2002) *Relationship Marketing: Creating Stakeholder Value* Butterworth Heinemann
 - (7) Dowling, G.R. and Uncles, M. (1997), Do customer loyalty programmes really work? *Sloan Management Review*, Summer, pp. 71-82.
 - (8) Fletcher, K., Wheeler, C. & Wright, J. (1997) The role and status of UK database marketing in Payne, A., Christopher, M., Clarke, M. and Peck, H. (1997) *Relationship marketing for competitive advantage: winning and keeping customers*, Butterworth Heinemann
 - (9) Galbreath, J. and Rogers, T. (1999), ``Customer relationship leadership: a leadership and motivation model for the twenty-first century business'', *The TQM Magazine*, Vol. 11 No. 3, pp. 161-71.
 - (10) Garbarino, E. & Johnson, M. S. (1999) The different roles of satisfaction, trust and commitment in customer relationships, in *Journal of Marketing*, Volume 63, April, pp 70 –87
 - (11) Gronroos, C. (1996) *Relationship Marketing: strategic and tactical implications*, in *Management Decision*, Volume 34, Issue 3, pp 5 –14
 - (12) Gruen, T. W. (1995) The outcome set of relationship marketing in consumer markets, in *International Business Review*, Volume 4, Number 4, pp 447 – 469
 - (13) Gummesson, E. (1991) *Marketing-orientation revisited: The crucial role of the part-time marketer*, *European Journal of Marketing*, Volume 25, Number 2, pp 60 –75
 - (14) Gummesson, E. (1994) *Making Relationship Marketing Operational*, in *International Journal of Service Industry Management*, Volume 05, Issue 5, pp 1 – 12
 - (15) Hamilton, D.P. (2001), ``Making sense of it all'', *The Asia Wall Street Journal*, 21 May, p. T4.
 - (16) Law, M. Lau, T. & Wang, Y.H. (2003) *CMR: From customer relationship management to customer-managed relationship: unraveling the paradox with a co-creative perspective* *Marketing Intelligence & Planning* 21/1 [2003] 51-60
 - (17) Long, G., Hogg, M. K., Hartley, M. & Angold, S.J. (1999) *Relationship marketing and privacy: exploring the thresholds*, in *Journal of Marketing Practice, Applied Marketing Science*, Volume 5, Number 1, pp 4 – 20
 - (18) Morgan, R. M. & Hunt, S. D. (1994). *The commitment-trust theory of relationship marketing*, *Journal of Marketing*, Volume 58, pp 20 –38
 - (19) Morris, M. H., Brunyee, J. & Page, M. (1998) *Relationship marketing in practice, myths and realities*, in *Industrial Marketing Management*, Volume 27, pp 359 – 371
 - (20) Murphy, J. A., (2000) *Retail Banking*, in *Relationship Marketing: theory and practice*, edited by F. Buttle, Paul Chapman Publishing
 - (21) Palmer, A. (2002) *The role of selfishness in buyer-seller relationships*. *Marketing Intelligence and Planning* Volume 20 Number 1 (2002)
 - (22) Payne, A., Christopher, M., Clark, M. & Peck, H. (1997) *Relationship marketing for competitive advantage: winning and keeping customers*, Butterworth Heinemann
 - (23) Peppers, D. & Rogers, M. (1995) *A new marketing paradigm: share of customer not market share*, in *Managing Service Quality*, Volume 5, Number 3, pp 48 – 51
 - (24) Peters, L. D. (1997) *IT enabled marketing: a framework for value creation in customer relationships*, in *Journal of Marketing Practice: Applied Marketing Science*, Volume 3, Number 4, pp 213- 229
 - (25) Reicheld, F. F. (1994) *Loyalty and the renaissance of marketing*, in Payne, A., Christopher, M., Clark, M. & Peck, H. (1997) *Relationship marketing for competitive advantage: winning and keeping customers*, Butterworth Heinemann
-

(26) Sheth, J. N. & Parvatiyar, A. (2000) The domain and conceptual foundations of relationship marketing, in Sheth, J. N. and Parvatiyar, A. Handbook of Relationship Marketing, Sage

(27) Sisodia, R. S. & Wolfe, D. B. (2000) Information Technology: its role in building, maintaining and enhancing relationships, in Sheth, J. N. and Parvatiyar, A. Handbook of Relationship Marketing, Sage

www.eccs.uk.com

www.softwareuncovered.com
