Customer Relationship Management

Strategy Process Evaluation:

A Case Study of Mobilink Telecom, Ltd

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Before the advent of globalization the mantra of "Customer is King", was preached by large organizations. With the development of technology and the business environment, multinationals better understand the importance of customer retention and customer loyalty. Customer loyalty, attained by sustainable customer relationship, is the focus of most of the companies around the world. For any large organization customer relationship management, under the umbrella of business vision, mission and objectives, plays an important role to focus on a sustainable relationship with customers.

This study was conducted to examine the CRM strategic process of Mobilink Telecom. The main objective of the study is to evaluate the CRM strategy process and to clarify how the strategy is planned, developed and implemented and if it needs any improvement. Qualitative research method has been used to conduct the research work. Semi-structured interviews were conducted with higher and middle management in Mobilink to collect data. By analysing the data from the interviews, the pros and cons of the CRM strategy process have been elaborated.

The study revealed that the company's CRM strategy is truly customer oriented and customer satisfaction is key objective of the company. Well planned strategy with well trained, enthusiastic and acknowledged employees, all are proving best possible assets for the company. Consequently, there is an increase in loyal customers of the company who enjoy the privilege of extra benefits and services which other non-premier customers can not enjoy.

In conclusion, some problems and their solutions have been discussed; problems such as lowering the budget of CRM department, firing good employees and growing customers' demands should be resolved. It is suggested as solutions that the company should not lay-off all good employees as they were considered assets for the company. Budget allocated to CRM department should be supervised. Managers should focus more to utilize the budgets on customers rather than staying ignorant. Last but not least to fulfil customers' growing demands the company should follow the change of market trend. In certain cases the company should behave proactively rather than reactively to read customers' buying behaviour and should utilize all of its available resources.

To divide the load of calls to call centres, the company should build a new state of the art call centre to solve the problem of SIM card registration. For which ever day thousands of customers are calling to help lines to register their SIM cards and activate them. As these problems would be solved company would have a better image to new customers and existing customers would also be more satisfied.

Key words: customer relationship management, strategy process, customer satisfaction, customer loyalty

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1 Introduction

1.1 Background of the study

Competition has always been the main element of a business environment and has always been going beyond boundaries. Contemporarily, companies still want to have more profits but in a sustainable way. Sustainability refers to long term relations with customers and long term relationship is a result of customer's satisfaction. Customer satisfaction is further developed in the form of customer loyalty. As focus of companies is not just to raise profits but they also want to have good relationship with their customers, to make it confirm that those customers are valuable for company in future as well. Relationship management becomes important in such environment and it plays important part to satisfy the customers of the company. The satisfaction of customers further provides opportunities to companies to raise their profits through particular group of satisfied customers.

Customer is King; proved a worthy sentence for companies and still companies are relying on it. Managing corporate relations has become an art which is learnt by studying contemporary customer Relationship Management theories. Success in markets, one after another, is immensely important for companies and CRM is one essential element for any business in modern days to get that success. This is why CRM has become more important to every business industry to retain their customers and to have ultimate success over others.

Corporations which are highly successful in customer retention and high customer profitability aim for the right product, at right time, to right customers, through right channel with right price to have maximum satisfaction of customers. A good CRM strategy has become an important part of companies which are trying to satisfy their customers. Technology in terms of e-commerce, touch pad devices connected to the internet, ATMs and Plastic money has played vital role to provide data to big organizations about their customers. That data further becomes useful information when it is refined in data bases by using software technologies. Relationship Technology/CRM is enabling organizations to get to know the buying behaviour of their customers and further it is enabling them to know if it is useful and effective for their organizations or not. (Swift 2000)

Pepper and Roger (2004) have described twentieth century as a time of mass marketing and also when companies used their brand image to acquire competitive edge. But instead of using Brand images companies are strategizing Customer Relationship Management to gain sustainable competitive edge, in this twenty-first century.

According to Anderson and Kerr (2002), in contemporary business world CRM is essential and have become a key to success. Customers either internal or external, consumer or connected electronically, across the street or across the continent CRM is the only way of managing their behaviour with better manners, business etiquettes and techniques.

1.2   Mobilink Telecom

Pakistan Mobile Communication limited, better known as Mobilink Telecom is Pakistan's leading telecom services provider with having customers more than 35 million and market share of telecom industry over 40%. Company's head office is situated in Islamabad, Pakistan and it started its activities in 1994 with Motorola. Later on the company was sold to Orascom Telecom, an Egyptian company but it is bought and run by VimpleCom since last year.

Mobilink, besides providing telecom services has also provided internet services through DSL, by the name of Link Dot net Project, which was wholly subsidiary owned by Mobilink. Mobilink offers exclusive & personalized tariff plans that empower customers and cater to the communication needs of a diverse group of people, from individuals to businessmen, to corporate and multinationals. As a responsible corporate citizen, Mobilink offers a range of socially inclusive products and services dedicated to enhance access to information. Through Mobilink Foundation, the company passionately supports education, health, sports and environmental initiatives and promotes sustainable business practices. Over the past few years, to satisfy customers' needs, Mobilink has developed an important CRM strategy. Each customer's experience is critical to Mobilink; the main aim is not to maximize the profit but also to cover the entire market.

Mobilink's employees act having only one aim with their customers in order to create a better life every day. Mobilink people are passionate about fulfilling & exceeding customers' needs and enriching their lives every day. They take pride in practicing the highest ethical standards and take responsibility for their actions. They are committed to lead the market through innovations in new services, products, as well as cutting edge technologies and solutions.

1.2.1   Customer segmentation

Mobilink over the last 18 years of span has emerged the leading telecom company and it has achieved hallmark by developing its relationship with its valuable customers to make them feel unique by having unique experiences of services. It has usual as well as corporate customers and in its customer relationship department customers are handled according to their need and relationship is further developed by supervising them 24/7 which enables Mobilink to sketch a better picture of its variety of customers and then

make different strategies for each of its group of customers. Following are two major types of customers in Mobilink.

a)   Pre-paid customers

Most of its customers are prepaid customers, which are paying in advance for the services used by them and using the recharge mode to have credit in their accounts. A large number of young and mid age people are the part of prepaid customer section of Mobilink population. Keeping in view their ages and activities numerous useful packages have been introduced by Mobilink since its origin in Pakistan, most of which have been successfully liked and used by customers.

Packages	Offers
Mobilink Jazz 24 Hrs	Long TalkOffer
Mobilink Jazz Easy	Every Call Offer
Mobilink Jazz First	Full Control Offer
Mobilink Jazz One	Your City Offer
Mobilink Jazz Budget	Heart to HeartOffer
Mobilink Jazz Passion	SMS Bundles
Highlighter	SIM ActivationOffer
Scissors	Mobilink Passion Community

Table 1: Prepaid customers' packages and offers (Mobilink Telecom, 2014)

b)   Post-paid customers

Post- paid customers section mostly includes corporate sector and individuals also e.g. office bearers, entrepreneurs, or upper class who can easily afford it. In this section extra care and facilities are provided to customers according to their usage and these customers are differentiated from prepaid customers as they are considered premium customers. Mostly the corporate sector (companies, enterprises and NGOs) which buy the connections from Mobilink in packets form, each packet will include a series of numbers similar in digits but the last digit will differ to other numbers in the series. The usage of services by these customers is extensive so they do demand wide range of services and facilities and expect extra care as if they are paying bit more than normal prepaid customers.

Packages and offers for post-paid customers are as follow:

Packages	Offers
M300	Mobilink Reward Program
M600	M Talk
M999	MSMS
M100	Post-paid Talk Fiesta
M400	Post-paid International Offers
M900	Mobile Internet
M1500	
M Unlimited	

Table 2: Post-paid Customers' packages and Offers (Mobilink Telecom, 2014)

1.3 Research objective:

The main research objective of the research is to explore CRM strategy process in Mobilink Telecom and to find out if it faces any problems. The study will help us to provide the knowledge about planning, development and implementation of CRM strategy in Mobilink Telecom.

The study will be beneficial for Mobilink, as it will provide concise and clear look of its CRM strategy and will make management better understand their good and bad points (if any). The suggestions at the end of the study might provide them possible solutions of those problems. The study will provide a chance to Mobilink to inspect their operations and identify any possibility of improvements.

A qualitative research method will be used to carry on research in this study because Qualitative research method is effective to gather particular cultural information about the behaviours, values, opinions of a particular population/organization deeply. Specific Questions would be asked in detailed interviews to higher and middle management of Mobilink, in CRM and other concerning departments. The answers will give an overview of the implementation and usefulness of CRM strategy as well as will make us to evaluate the strategy from different perspectives of different departments involved in it.

2   Knowledge base

2.1   Customer

A customer is a word which first used in the world of business about a century ago. With the passage of time business leaders have found different forms of customers around

them. Customers first were hunted and then later on in terms of sustainable relationship they are being cultivated also and treated specifically.

Customer is usually someone who buys a product to use it or pays for services which would benefit him/her when utilized. It can take various other forms as follow as well;

Consumer: one or group of persons or family who buys final products and services for personal use.

Distributor/Franchisee: Someone who works independently (not on your payroll) buys your products or services in bulks to further sell it to end user.

Business to Business: A customer/company who buys your products and integrates it to his products for further selling it to his customers.

Internal Customer: Someone or a department inside the company buys products to fulfil its need or to further achieve its business goals. (Swift 2000)

2.2 Business strategy

According to some theorists luck is also important in the corporate world as it affects business some time but it is not long term positively effective as a proper business strategy. Business strategy has a vital role to play to have sustainable success for the organization. Some businesses would have it in implicit form and some would have it in explicit form. Organizations which want to have CRM strategy would most likely to have Business strategy in explicit form.

Business strategy in such an organization has become compulsory as it provides a way of thought and leads other departments of the company to achieve the objectives of the organization as a whole. It works as an assistant or a guide to further provide functional disciplines to other major departments of the organization. It also helps to create CRM strategy with its detailed understanding which is pivotal to craft and develop a CRM strategy as it provides the whole business idea in a nut shell and make the management to be the focus in important issues while making a CRM strategy. (Payne 2006)

2.3 Customer strategy

Planning and crafting a Business Strategy has been the role of CEOs or BODs but developing a CRM strategy has become the role of Marketing and CRM department, their cross-functional approach can be more effective in the development process of CRM Strategy. Although, the development of Business strategy is not the role of CRM, but still the inte-

gration and alignment of these two can prove effective to gain fruitful results for the organization.

More or less, through customer strategy organizations examine and determine their customers and their characteristics. Furthermore, it tries to find out that which customers are more effective and loyal to the company. Companies need information about all customers to filter out most of those who are more profitable. Role of IT comes next to analyse data collected by various sources after effective processing of such data under supervision of data analytical professionals. Customer strategy then has to play an important role to retain these profitable customers and by this organizations become competitors to each other. (Payne 2006)

2.4   Customer relationship management

In his book "Accelerating Customer Relationships", Swift defines Customer Relationship Management as, " it is 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".

Relationship is most important and focal point in this term 'Customer relationship management'; it contains the whole theme of this ideology. This relationship starts when customer comes to buy something and experience of this procedure from start to end of buying a product or service and its utilization defines that the relationship would be continued or not. If the experience was good enough to bring back that particular customer to buy the product or service again then relationship is assumed good and continued and is further developed with the help of continued two way communication between company and customer. Which make company to offer special offers to loyal customers with various "Thank you". Data gathered by companies about their customers which further becomes useful information for the company to get to know their customers better helps companies at each and every stage to strengthen the relationship more. Without historical information about the customer and its proper utilization the relationship between company and customer is not prolonged. (Swift 2001)

2.5   CRM strategy development

In the process of CRM strategy Development, company needs to consider its current situation and position as well as its future position where it wants to be. Competitive environment and rising cost needs to be under consideration while developing CRM strategy. The main aim of most of the organizations is to have Individualized CRM by going through customer based marketing, product based selling, managed services and support which are three other sections of CRM Strategy mix. By having Individualized CRM position it can be

argued that the company has gained a competitive edge in a particular market and others would have to make extra efforts if they want to switch your customers to their pool. (Payne 2006)

2.5.1 Customer satisfaction

Before you think to retain a customer there is another important step which is customer satisfaction. Only a satisfied customer can further be retained and according to some experts, customer satisfaction is all about 'doing enough for customers'. You can do enough for a customer when you know his needs, his expectations, and his likeliness. All this is possible through communication either at first time when customer is buying something or by having feedback, which is rare and difficult to have especially from customers who have complaints with products or services. (Raab, Ajami, Gargeya & Goddard 2009, 60)

2.5.2 Customer retention

Customers have a large opportunity in the global village to buy products and services from various providers around them. It is vital for the companies to retain them to be sustainable in a competitive environment and so customer retention has become significant besides customer Satisfaction. Studies tell that it is six times more expensive to have a new customer than of a loyal or already existing one. Companies are using numerous ways to hold their customers. Different strategies are used and some are slightly changed according to the demand or suitability of the company to retain their customers either those are new or old. But satisfying them and retaining them for a longer period is the main aim.

3 Theoretical background

3.1 The origins of CRM

Corporate world introduced 'marketing mix' and '4Ps' concepts successfully but in the latter years of these introductions it felt pressure on corporate profitability due to increased level of market's maturity and diversified nature of buying behaviour of customers. To cater such pressure, Professor Philip Kotler, from North-western University, proposed a new theory which urged corporate world to emphasize on relationship management by understanding the relationship between all the stakeholders of the firm. It continued supporting 'market mix' but in a sense it was repositioned. The crux of his theory was the utilization of all resources in a positive way e.g. it opposed the practices of companies asking lower prices from suppliers, asserting employees as financial burden to firm rather than thinking as an asset and dictating distributors. Besides this, he said that companies should focus on long term relations rather than of keeping an eye on short term profits by competing others in the market just on the basis of keeping the price lower than others. (Payne 2006)

CRM has often been called a combination of managing relations by the help of relationship marketing with customers by the help of latest IT technology involved in it. Companies over the last few decades have successfully gathered the data of their profitable customers and by processing this data they have been able to get a strong idea about the profitable and loyal customers to them. This tends them to formulate their strategies in favour of these customers by keeping their future needs and requirements in mind. Moreover relationship marketing can be understood or described as following;

- An approach which addresses multiple marketing domains or stakeholder groups not just the traditional customer market
- A shift from marketing activities which emphasizes customer acquisition as well as retention
- A move from functional based marketing to cross functional based marketing

3.2   Customer relationship management

In an interview to Aberdeen Group, Ad Nederlof, CEO of Genesys Telecommunications Laboratories, said, "CRM is a term that can refer to a range of things from the "management of the relationship with customers all the way to the software and hardware that allow one to manage (his or her) relationship with customers". CRM generally is an enterprise-focused endeavour encompassing all departments in a business. (Greenberg 2004)

Pavithira (2010) said the exact meaning of CRM is still a subject of heavy discussions. However, the overall goal can be seen as effectively managing differentiated relationships with all customers and communicating with them on an individual basis. Underlying thought is that companies realize that they can supercharge profits by acknowledging that different groups of customers vary widely in their behaviour, desires, and responsiveness to marketing.

Greenberg (2010) said that customer relationship management is a philosophy. He emphasized that CRM is a program for development and execution of a customer strategy supported by the system and technology which is designed to enhance human interaction in a business environment. According to Greenberg this is contrary to those who defined CRM as a technology.

Shelly and Vermaat (2010), explained customer relationship management as a way or method which further manages customers and their information as by saving their purchasing record and make it useful for future purposes. They also thought that CRM is all to do with sales, marketing and customer relationship management department. The technology used in it tracks customers, leads us to new information and enquires more from

customers or from the relevant data of customers, besides that technology saves the correspondence to customers and make it available for future usage at any time.

Smith (2001) defines CRM as a business strategy combined with technology to effectively manage the complete customer life cycle.

Adrian Payne quotes Parvatiya, A. And Seth, J., defining CRM as a comprehensive strategy and process of acquiring, retaining and partnering with selective customers to create superior value for the company and customer.

According to Pepper and Roger CRM is a management approach that enables organizations to identify, attract and increase retention of profitable customers by managing relationships with them. (Payne 2006)

3.2.1   Major objectives or goals of CRM

Swift in his book Accelerating Customer Relationship Management says that by following the formula of targeting the right customer, providing him/her right offer, through right channel and at the right time makes CRM able to achieve major objectives which are acquiring targeted customers, retaining profitable customers, increasing profits through those customers and further utilizing their information for future decision making process. (Swift 2001)

He further elaborated his Four Rs as follow:

- Right customer

It is of immense importance that the employees are targeting right customers and further helping company to manage this relationship with customer throughout customer's life cycle by the help of which they increasing the share of profitability

- Right offer

Offering the products or services to customers by keeping an element of customization in mind for each particular customer's ease would be considered right offer

- Right channel

Communicating, cooperating and coordinating customers through every best possible way available, and also keeping in mind the customer's convenience that if he or she is also feeling comfortable to be communicated through that particular channel, can be effective for a company to have a long term relationship with such customers.

- Right time

Right time includes the aspect of communication with the customer effectively on real time and conveying the exact information about the product at the same. As customers do not have to enquire for further information later on which would simply be the wastage of time.

3.3 Three pillars and process of customer relationship management

Three pillars, most important elements of a CRM process are; organization, personnel and technology. In a study carried by Accenture, elaborated that about 40% CRM programs are dependent on the technology. This highlights the importance of the use of technology in CRM process. Some employees or CEOs usually think that it is Technology in CRM which is all and all, as it is the one which saves the information about the customers for a long time and processes it every now and then and enables it in form of useful information to be used by company for future decision making. But some of the leaders in the business world keeping in view the importance of other two pillars give an edge to person-nel/employees of the company who are real force which carries-on a big task. It is the employee of the company most of the time that has to interact with customers.

Hilmar Kopper Chairman of the Advisory board of Deutsche Bank said that we could have raised our profits by 25% if our employees would have been greeting the customers with a smile or in more pleasant behaviour. Along these two pillars the third pillar itself explains that is not an ordinary one but is a special one to be considered and it is Organization. Organization, particularly higher management which drafts, formulates or designs the strategy of CRM and trains the customer oriented sales force or customer services officers and also selects the best available and suitable cutting edge technology to be used to process the data collected about customers.
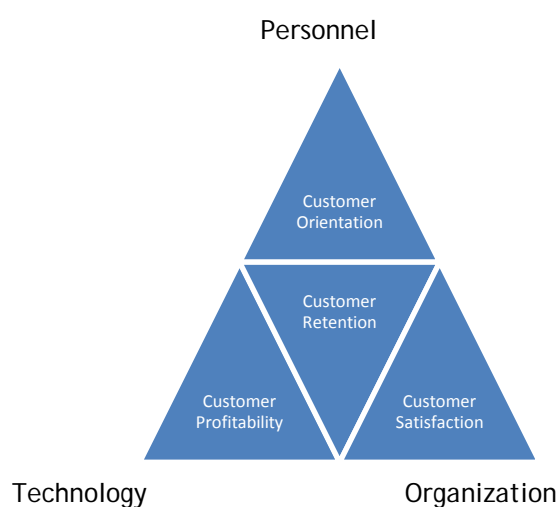
Personnel

Customer
Orientation

Customer
Retention

Customer
Profitability

Customer
Satisfaction

Technology   Organization

Figure 1: Three Pillars of CRM

(Raab, G., et al. Customer Relationship Management, 2009)

3.4   Customer relationship management process

According to Buttle, customer relationship management process can be divided into four main categories; likewise strategic CRM, operational CRM, analytical CRM and collaborative CRM. (Buttle 2009)

Strategic CRM contains Customer centric business strategy to get profitable customers and retaining them as long as possible. Whereas Operational CRM emphasizes more on automation of customer facing process such as selling, marketing and customer services or more likely implementing the strategy through gateways of sales, marketing and customer services. Data mining and intelligent use of information obtained through such process is the part of analytical CRM. Collaborative CRM has all to do with applying technology across the firm with a view to enable interaction between an organization, employees and its customers. (Buttle 2009)

3.4.1   Strategic planning of CRM

Managers who are given the task to have an outstanding CRM in the organization, have to notice most of the bases of the organization first; vision of the organization, mission, values, budget available, culture of the company and all the external elements which may cause a change in the CRM strategy later on. They have to plan everything at the start to have a strategy. Planning is an essential part of management which relates to create procedures, rules and guidelines to achieve objectives. Whereas Strategic planning is even of higher importance as it will carry the vision, mission and values of the company and will have an effect in the organization for a long run and most of the future decisions will be made upon it.

The idea of planning begins with objectives that what managers are focused or tend to achieve through their plans and how, when and where these goals or objectives will be achieved. (Harrison 1995)

According to Anderson and Naurus (1999), three basic questions which are relevant to Planning process, are as follow;

- What do we know?
- What do we want to accomplish?
- How will we do it?

- What do we know?

Knowledge about the whole business environment and contemporary happenings are the most important things to be successful in this step. This step of planning a process refers firms to get to know more and more from the market they are established in and distinguish to the information which they already might have through their past experiences. All the past experiences and findings should be casually asses for the plausibility of casual occurrences. (Anderson & Naurus, 1999)

- What do we want to achieve?

Here, Management must know their objectives to come to a consensus about having a particular and relevant strategy for achieving those objectives. Desiring to achieve a leadership position in the area or to have a quick response action strategy to customers' problems or queries, are some examples which companies might set or want to achieve. But it varies company to company. The focus should not be diverted here from the main goal and also alternative ways to achieve goals should also be considered as there may be some sudden market changes and then company should not be lost its goals it should always track the goals by using various ways. (Webster 1979)

- How will we do it?

An action plan is the best way to understand the strategy of the company as it elaborates its activities to achieve the goals. Anderson and Naurus says that following are the four major behavioural skills which managers must have to have while planning, developing and implementing a CRM strategy;

a) Interaction

Do not take it as a simple action it is a skill which managers should have. It includes the behavioural style of managers while meeting people inside or outside the firm. Also how managers behave as team worker or leaders and how do they negotiate and make use of strategies to meet the goals of the organization.

b) Allocation

It is another skill which refers that how managers make efficient budgets, utilize best available workforce and make use of all available facilities within the timeframe.

c) Monitoring

Supervision of the whole strategy and environment where the strategy is implemented, besides that improvising all the operational activities and stay well informed is all about monitoring.

d) Organizing

This is the managers' ability to bring together resources so to accomplish a market task and connecting relationships in the organisational structure.

3.4.2 Strategic CRM

As earlier it is mentioned that Strategic CRM is the part of CRM where higher management with the consent of other managers formulate and develop a policy by keeping under view the vision, mission and objectives of the organization. Also they decide an approach to implement the strategy to be best benefited by it in the long run as well.

Forming a strategy needs to be taken very seriously, as it involves how much a customer would be able or willing to spend to buy a certain product. Customers' requirements and desires are the most important factors to keep in consideration while formulating policy as it would impact to further build up the loyalty and trust of the customer if he is satisfied and thinks that the organization really has fulfilled his desires.

Every day, organizations and customers are looking for the solutions of problems occurred due to the varied buying behaviour of customers. Organizations cannot take a risk of being involved in different ways of marketing as it would be expensive and confusing for customers and for most organizations it would be impossible too. So shifting from traditional marketing to individualized marketing or one-to-one marketing is more common now. Many businesses in B-to-B business scenario have been using one-to-one marketing through key account management, but important here is to notice that one-to-one market does not mean that you are marketing for each single customer but for different group of customers who might and have common interests and requirements, sometimes it is overlooked in the discussion which can create problems later on when one has understood the term wrong. (Payne 2006)

One-to-one marketing strategy which is a latest form or has been derived through relationship marketing can have following benefits for the organizations, which are described by Reynolds. (Reynolds 2002)

a) Clear focus of business on more profitable customers

b)   Long term profit derived from each profitable customer becomes a key performance indicator instead of market share which slowly and steadily increases

c)   Better knowledge of customer buying behaviour enables to target right customers with right product

d)   Information gathered of existing customers becomes important source of ideas for new product development and it raises the chances of success for new products

e)   It is cost effective as it tends to keep customers once for all and down runs the cost of acquiring new ones

3.4.3   CRM strategy development

CRM Strategy Matrix points out four main phases of CRM strategy development step by step.

High

Customer Based Marketing	Individualized CRM
Product Based Selling	Managed Service and Support

Steps to Developed CRM strategy

Low   High
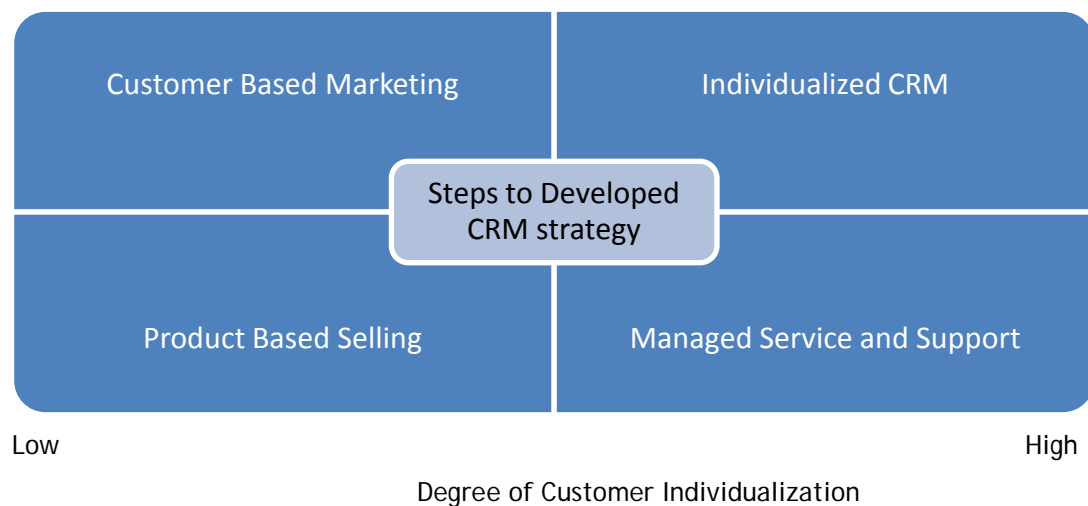
Degree of Customer Individualization

Figure 2: The CRM strategy Mix

(Payne, A., Handbook of CRM, 2006)

Reynolds (2002) stated that each company must identify a strategy which would not only carry on its business philosophy but also take on company's contemporary needs and requirements. Therefore CRM team of each company should analyse the current market position of their company and then further should adopt the one of the relevant strategies out of four mentioned in the CRM strategy mix elaborated as following.

1)   Product based selling

At the left bottom side of Strategy Mix is 'Product based selling', sophisticated database is not needed to carry on Product based selling. As it can have simple query or analysis tools can also be used directly or sometimes additional data gathered from external sources can

be utilized with internal information. Small businesses are using such initial steps to improve their performance in the market. Retailers such as who might not have started to follow a loyalty program may use such simple strategy. (Payne, 2006)

2) Managed service and support

I this strategic level company's focus is on applying customer service to the sales process to improve customer relationships, such as setting up a call centre and/ or helpdesk. (Reynolds 2002)

This usually contains more sophisticated applications in use and unsophisticated customer data but can indulge companies to have following;

- Contact centres or help desks
- Telemarketing
- Contact Management
- Sales Force Automation

3) Customer based marketing

When companies start to grasp more details about their customers, then comes the customer based marketing strategy which shift the focus of organization from individual products based selling to customer based. (Payne 2006)

It tends organizations to consider the analyses of following;

- Customer profitability
- Competitor'sresponses
- Loyalty and churn management
- Credit scoring
- Customer loyalty
- Risk management

4) Individualized CRM

This requires that the business collects and analyses extensive information about its customers. Knowledge is used to offer personalized service and to support this strategy business must have an IT system that can support the whole process. It also evolves big organizations which would have multi-channel selling functionalities it may include direct sell-

ing or might include distributors or e-commerce etc. But this strategy uses both sophisticated data and application used for processing in it. Applications may include following;

- Advance one-to-one marketing
- Advance computer technology integration
- Multi-channel integration
- Advanced web services and internet

3.4.4   One-to-one marketing strategy and mass customization

Swift (2001), in his book "accelerating customer relationship" says, as both (one-to-one marketing and mass customization) are closely related so the companies are trying to formulate cost effective strategies to have an edge internally and externally and so they come up with an idea of mass customization. Mass customization is a strategy in which company offers standard products or semi completed products to customers and offers them choices to further design or improve the product according to their best suited requirements. For example Japanese National Bicycle manufacturing company offers customers different choices to make their bike of their own choice by selecting colour, size, style and different other components' selection. After receiving customer request within two weeks the bike is delivered to customer.

Pepper and Roger (2004), further elaborate this relationship of two strategies; one-to-one marketing and mass customization as learning relationship as it enables interaction of customers to company in various available ways like of internet, customer services point or any other interaction point. And more they interact better the company get to know its customers' requirements. Furthermore, more the company fulfils the demands of the customers' better the trust is developed in the minds of customers and he or she becomes loyal to company. In this way this strategy makes customers to teach companies about their individual buying behaviour more closely.

But at the same time it is important to consider that what we need to have to achieve mass customization. Those are following three elements;

a) Technological Infrastructure which would enable the company to interact or dialogue with customers frequently
b) Technology to process the data which is gathered by interacting customers
c) Third to use the information in a way to produce products and services in   such a way that those are further customised according to demands and wishes of customers

3.5   CRM implementation

The implementation of CRM process will have some implications for a services organization these can be strategically and tactical implications. In strategic level, there will be implications on company's strategy, organisational structural and culture, and management. For a firm pursuing a relationship marketing strategy the inter-organisational collaborations between marketing, operations, personnel and other functions are of strategic importance to success. The most significant is the movement away from transaction-oriented strategy to more relationship-oriented strategy.

According to Grönroos (2000), in tactical level, there is need to establish the following;
- Customer base
- Develop customer service quality monitoring and measuring systems
- Customer service offerings
- Creation of integrated and interactive communication channel
- Personalized communication messages
- Adopt loyal customer system and other feasible methods

Due to the importance of people in marketing of services, it is increasingly being recognized in services firm that in order to successful at marketing to the external customers, internal marketing to the staff is essential. Developing and maintaining a relationship orientation cannot be the responsibility of the marketing department alone, but must be fully integrated across all factions of services provider and among all personnel. Internal marketing is task of hiring, training and motivating employees who wants to serve customers well. The two main aspects of internal marketing are: every employee and every department within an organisation both have the role as internal customers and internal suppliers. He/she must provide and receive excellent services therefore people need to work together as a team in a way that is aligned with the firm's stated mission, strategy and goals. Especially in a high-contact services firms where there are high levels of interactions between service provider and customers. (Payne 1993)

Grönroos (2000), said that firms would have to face two kinds of implications while implementing CRM, those can be categorized as strategically and tactically influenced Implications. Under the umbrella of Strategic level problems can occur in company's strategy, organizational culture or structure or management. In companies which are implementing CRM and want to have a long term beneficial environment through it, there must be organizational collaboration and cooperation at its high level between operational and marketing personnel whereas other functions are also of highly importance.

Tactically, firms should create customer interactive customer service systems which would influence customers, monitor them and measure their instant responses as well. Personalized communication messaging, integrated and interactive communication and other customer loyal and satisfying systems are important too. (Grönroos, 2000)

Raab, in his book CRM; A Global Perspective, explains that if the company is services providing company it should be more customer oriented strategically as it would be more beneficial for it in a long run. As he says that customer oriented companies can be at a position earlier than other companies from where they can easily analyse the market situation and can quickly and effectively react to such situations.
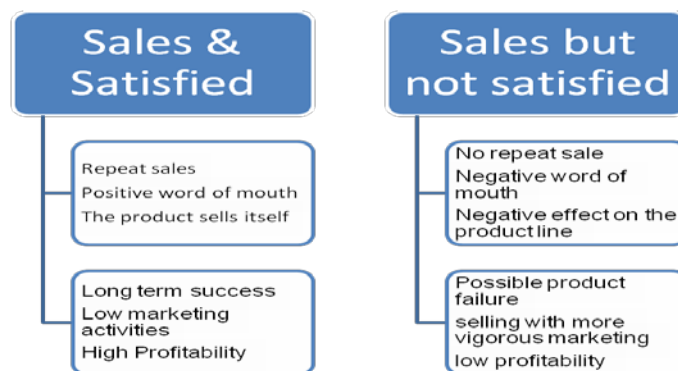

Figure 3: Customer orientation and long term business success
(Raab, G., et al. Customer Relationship Management, 2009)

While implementing a strategy, as having a good strategy is immortal beside that you should also keep ready and prepared your customer serving employees that they know all the information necessarily needed to deliver customers and information have been passed to them in clear and coherent manner. Raab refers to Ten golden points which a customer oriented company should have.

a) Cultivate a close contact with your customer
   It includes seeing, touching, feeling i.e. regular face to face meetings with customers
b) Create a position of winning the trust of your customer
c) Checking the satisfaction level of customer comparing to your product or services
d) Covering all areas of performance
   Like quality of services, eco friendliness, acceptance of customer's wishes etc.
e) Consider your customer wishes every time
f) Personal contact with customer once or twice a year
g) Adapt the customer approach in organizational structure
h) Structure the organization according to market

i)   Develop a customer recovery strategy

j)   Encourage customer friendly employees only

3.5.1   CRM readiness assessment

While assessing the readiness of CRM, we should keep two main tasks under consideration; first, CRM maturity assessment and second is to identify the barriers to CRM. (Payne 2006)

- CRM maturity test

Earlier we have identified four strategic options one or more than one of each organization, who wish to have CRM strategy, might have; those are product based selling, Customer based marketing, managed service and support and individualized CRM. A research work carried on by Adrian Payne and his colleague Lynette Ryals at Cranfield University showed that there are number of maturity stages in CRM each of which represents a different level to assess and use customer information and further to enhance the use of that data to increase customer experience and profits of the firm. Following are the five levels of Maturity of CRM which were identified;

a)   Pre CRM planning

b)   Building a data repository

c)   Moderately developed CRM

d)   Well developed CRM

e)   Highly advanced CRM

3.5.2   Identifying barriers to CRM

Adrian Payne mentions some common barriers to CRM which have been faced by other organizations earlier, those are following;

a)   Lack of skill

Lack of skills at any point by any personnel may cause a big problem for the whole organization depending upon the mistake. Suppose a manager in a company while initiating CRM did not remember or did not inform the organization that he is not good to identify IT technology which they might need for such CRM which later on cause failure of the whole project as they were unable to have a suitable technology.

b)   Inadequate investment

This point is self-explanatory, as it shows that company would be suffering the loss of whole project if at any point they become unable to arrange enough amounts to further invest in CRM, for example updating the IT infrastructure or hiring more competent staff which may cause rise in salaries etc.

c)   Poor data quality and quantity

For some companies it becomes that poor quality of data is problem and for others it arises that poor quantity is their main problem and for some it comes in both way wrong. For new-comers less data does not give them a broader picture of a certain perspective but for Organizations which are well developed and large enough duplicate data might become their problem.

d)   Failure to understand the business benefits

Lack of awareness about the benefits of marketing database amongst the senior management is one of the barriers for companies which are less developed in CRM. It is sometimes seen that CEOs are just concerned of approving a strategy but are not familiar with the benefits or demerits of such strategies which would have been gone through under their eyes for many times but they are too reluctant to go deeper to get to know all of their edges and utilization of proper resources to get specific benefits.

e)   Functional boundaries

As it is an intensive work to be carried on, managers initially may take it easy which may cause a problem later on, as they would find it difficult to cooperate at a more problematic time rather than of early moments.

f)   Lack of leadership and top management involvement

Competent CEOs should consider every aspect of serious concern in CRM as they show the leadership to the subordinates and encourage them through CEOs' efforts and interests to change the fate of company through development of relationship with customers. Making a simple buyer a profitable loyal customer to the organization starts from the CEO of the company as it is him who had to envision this objective and should take care of this whole process from start to end and do not let the whole organization fall apart.

g)   Inadequate measurement system

Sometimes organizations just do not know that what is there goal or main objective so they waist a lot of time and resources or sometimes they do everything right but they do not have enough sources to measure the success or failure of the CRM system. This is of high importance to further conclude that if the management is on the right or wrong path.

3.5.3 CRM change management and project management

After the CRM readiness assessment then come the issues of change management and project management. Different activities initiated by the effect of CRM in a company will definitely have an impact on the management or the employees engaged in those duties which are carrying CRM as another project of the company. So any major decision taken by the executives will therefore initiate an effective change management programme within the organization. The 'Seven S' framework introduced by McKinsey & Company provides a possible way of planning a CRM change management. (Payne 2006)

McKinsey's Seven S

I. Strategy:
A set of actions or activities aimed to gain a sustainable advantage over competitors

II. Style:
The way mangers react with respect of time and attention

III. Staff
Set of professionals organized and considered corporate demographics rather than individual

IV. SharedValues
Ideas and objectives which are typical of the organization and common among all of its members

V. Skills
Capabilities possessed by organization, doing extra ordinary even by having ordinary people

VI. Systems
The process and procedures which are followed every day to perform professional activities

VII. Structure

Hierarchy of the organization which elaborates that who will do what and who reports whom and tells how tasks are divided and integrated
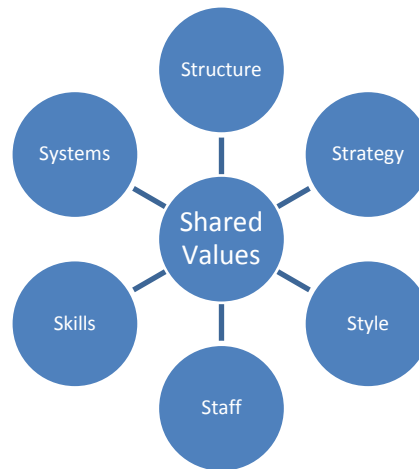

Figure 4: The McKinsey ' Seven S' framework

(Payne, A., Handbook of CRM, 2006)

3.5.4 Project management

A project is a set of activities which is taken out to get desired outputs within desired framework. Due to rapid change in the global village businesses are relying on projects more often and it is also due to the attitude of public and private organizations towards defined and goals oriented activities.

Check and balance for all projects is ultimate solution to be successful in projects otherwise projects which over run the costs and time can cause problems to businesses instead of proving fruitful. CRM projects should be deriving the goals and its objectives as it involves the cooperation of many other departments as well. IT plays an important role in achieving the goals of CRM and business as a whole so special care should be taking while selecting a technology for CRM projects. If the investment made in IT of CRM is not providing benefits as it was considered then it should be re-checked with full focus and should not tolerate any mistake as it may prove harmful for the overall business strategy. (Payne 2006)

Following framework of project management will make us understand how the CRM projects are carried on, but certain levels are used for certain activities or it depends that the enterprise wide strategy is carried on or just a campaign would be driven out.

Programme

Project

Sub-project

Work Packages

Tasks and Activities

Figure 5: Framework for Project Management (Payne, A., Handbook of CRM, 2006)

3.5.5 Employees' engagement in CRM implementation

Successful organizations most likely considering their employees their most valuable assets as they think that employees are the ones who collectively manage the company to accelerate and they are the ones who produce products and services according to the instructions and demands of their customers. CEOs considerably give a lot of importance to employees who are directly engaged to customers. Therefore in companies which are having CRM or planning to implement it are selecting employees carefully which, they think, will meet their customers. As companies give a lot value to such employees these employees on the other hand become loyal to their organizations and then give back this value to their company in terms of increased sales and good relations with customers. At the outset they promote customer satisfaction, improve productivity, assure quality control and reduce costs for their firms and last but not least they are the base of outstanding customer experience. (Payne 2006)

In a research conducted by Walker Global Network and Hudson Institute, it is found that 34 % employees in the firms are truly loyal and 8 % are accessible. Further, 31% are trapped and 27 % are at high risk. To improve the number 34% which are loyal, companies need to work on all other numbers they need to take special care of these rest of the numbers of employees and should exercise different influential programmes which would boost up the morals of such employees. (Payne 2006)

Following are some steps which can change employees and over all organizational attitude.

a)   Selecting employees

As it takes time and is becoming costly to hire new employees every now and then as after hire them you have to train them and retain them but if still they are not satisfied they

would leave the company, so it is important to hire highly skilled, motivated and deserving candidates at the time of interviews. They should also be straight away explained their duties and responsibilities. Right when they join, necessary information about the organizational culture and its business strategy should be made clear to new employees so they focus on their aims.

If they are not well informed it may demotivate them which would cause negative word of mouth to other applicants and ultimately loss of customers too. Psychometric tests are increasingly becoming famous in organization while selecting employees as through these it can be analysed if the employee is suitable for the company or not also employees who are interacting with customers if are supported by other colleagues who even may or may not be interacting with customers directly will a good motivational step and will have positive effect on employees.

b) Developing employees

After selection, employees needs mentor or some exercises which would notify him about the culture of new organization and would lead him to true strategic objectives of the firm and will put a broader picture of the firm in front of him. Complete information about his role is essential and importance of his role should also be made clear during training sessions. He should have complete knowledge of his products and services and should also know the competitors' products and services to better manage a customer. Internal Marketing is an exercise which let the employee know their importance through the nature and importance of their job and how important it is for the firm to have those customers to convincing whom they have been hired. On the other hand organization should train the employees in such a way that employees would live the brand itself and attract people automatically.

c) Engaging and empowering employees

Companies which want to perform better at CRM should be reluctant to give some extra decision making power to their employees as it would be faster and more productive as employees interacting the customers may know the psyche of the customers more than a manager who is somewhere else but not at the same spot. It would also give some extra levels of confidence to employees to treat their beloved customers.

d) CRM training and development

CRM training and development should include both employees and executives' training as it has been seen in some firms where executives or managers at some point of implemen-

tation of CRM did not know that what they really are going to implement and how they have taken on the whole process so ultimately the organizations were on a verge of collapse. Executives, through formal workshops and internal seminars held by professional trainers, must know the past, present and future of the whole CRM and company strategy so that they could handle their subordinates in better and effective ways and make the whole organization flourish more than ever.

3.6 Advantages of customer relationship management

As having a CRM process in organizations such as multinationals is not easy and cheap. But still most of those organizations which are benefited hugely by the effectiveness of CRM, they are tend to say that it is a more than a justifiable investment for their organizations. It provides following advantages and competitive edge in the market. (Ederer, Seiwert & Kustenmacher 2000)

- Each satisfied customer brings three more customers
- Unsatisfied customer naturally tells or informs ten other people about his experiences from a particular product or service, to avoid this CRM is priority for the Organizations
- Regular customers are cost effective as compare to new ones
- Companies which take care of their customers can even charge more from customers which they would be happily paying as they are treated ahead of others
- Considerable reduction in Marketing and sales costs is another benefit of CRM
- CRM reduces the level of customers leaving the firm which on the other hand increases the profits as much as 85%

Some of other benefits of CRM are;

- Customer loyalty
- Customer satisfaction
- Increase in profits
- Decrease in costs
- Enhanced relationship
- Easy functioning activities in the organization, etc.

3.7 Customer satisfaction

Customer loyalty comes with customer satisfaction and customer satisfactions depends upon many factors and out of which 'should' and 'is' are two important factors noticed by some experts. (Raab, Ajaami, Gargeya & Goddard 2006)

3.7.1   The 'Should' factor

The 'should' factor; it is based on sum of ideas and expectations regarding to a product or service. For example better quality, friendly customer service, good advice by staff, reasonable price etc. This factor further elaborated to its influential bases which are following;

- Personal needs

Different customers would have different expectations from the same company or brand/product, for example using PC at home for multimedia purpose and at office for official purposes by different people.

- Extent of experience

Earlier experiences, either less or more, will change the expectation of every single individual for a certain product.

- Direct communication regarding company's service

By any source of media, communication to customers does matter as customer keep the advertisements in their mind and would be looking for same or more enhanced features of a product.

- Indirect communication

Word of mouth or communication to customers other than of direct communication medium will be indirect communication, which certainly influences customers.

3.7.2   The 'Is' factor

The 'Is' factor also known as 'is service' contains the actual perceived experience by every customer which might have fulfilled his certain level of satisfaction and he further wants to do business with the same company.

The 'should' and 'is' factor leads to fulfilment and non-fulfilment of the expectations. Following figure illustrates it in more details:

With Eyes of the Customers				
The kind of telephone contact Believability / Trust			Price To Service Relationship	
Observacne of Appointment Commitment Reliability, Availability			Politness / friendliness of Employees	
Speed			Politness and Appearance of Employees	
Advertising / Communication			Competnece of Employees	
Choice Product Range/ Depth of Product Range			Understandability of Service	
Offers and Alternatives			Design	
Company Image			Behavior During Complaints	
Guarantee Generosity			Flexibility / Motivation	
Reliability of the Product / Services			Material Environment	

Figure 6: Perception of Quality in the Eyes of Customers (Raab, G., et al. Customer Relationship Management, 2009)

Possible actions which may arise by dissatisfaction

- Rejection
- Negative word of mouth
- Complaints

Possible actions which may arise by satisfaction:

- Crossselling
- Customer commitment
- Decreasing pricesensitivity
- Positive word of mouth

3.8 Customer retention

Bliemel and Eggert (1998), defines Customer Retention as it is a system of activities for enhancing the transaction process, on the basis of positive positioning of the customer and the resultant readiness for successive purchasing.

From customer's point of view we should differentiate between two situations; Loyalty and Constraints.

Loyalty: It is present and its voluntary commitment. It is the situation when customer remains with the company at his own will as he is fully satisfied and expecting to be satisfied from the same organization with even more less efforts. He enjoys the feelings of be-

ing treated as VIP or none-the-less a better customer for the company. He further, wants Company to maintain the standards which it is following at the moment and wants to have a long term relationship with the company.

Constrained: It is a situation where customer is bonded to be the customer to a company. It becomes difficult for customer to change the company as he might have to pay a lot more than he can or the conditions may get worse for him if he would change the company so he relies on the current company and go along with their terms and conditions as long as he feels suitable enough to shift the company.

	Loyal	Constrained
Provider's customer Retention Activity	Management of Customer Satisfaction and Customer Trust	Creation of Barriers to Change
Resulting to Commitment	Do not want to change	Cannot Change
Customer Freedom	Not Restricted	Restricted
Interest in Commitment	Comes from Customer	Comes from Provider

Table 3: Comparison of being loyal and being constrained

According to Buttle (2009), an important rationale for CRM is that it improves business performance by enhancing customer satisfaction and driving up customer loyalty and there is correlation between the customer satisfaction and customer loyalty. He further clearly states the benefits of each one in the whole process.

3.9   Advantages of customer retention

In this competition of having customer in sustainable ways, companies use many tricks to take over each other in this race. Meanwhile during the race, there come different factors which would become the part of the game later on and benefit the company which would win the race of retaining a customer and its loyalty. Following are those factors which are important and beneficial. (Buttle 2009)

   a)   Mutual tolerance
As a relationship develops between a company and its loyal customer the mutual understanding of tolerating each other also increases. In case if there would be any problem that mutual understanding plays important role to carry on the relationship and developing the sense of understanding of each other in better ways and quickly.

   b)   Sharing information and making complaints

As the relationship become stronger in sense the feeling and responsibility of sharing information on company's end and giving feedback regularly or filing complaints about any fault of mismanagement of products or services on customer's part occur more often with positive attitude.

c)   Reduction of various risks

Information available about customers makes us to get know the market trend and demand of their products or services so it lowers the risk of over production which is cost effective for the company.

d)   Lowering the expenditure

Productions according to the demand enables company to save a lot more than it would have thought so saved money in each department of the company due to enough production and because of less use of resources enables company to lower the overall expenditures.

e)   Developing trust

Day-by-day, as customer uses services or products and feels better with the passage of time due to better quality of products or services the level of trust grows in his mind which compels him psychologically to advertise/market services or products of company by word of mouth. Then not only he keeps using company's products but also automatically tries to get more customers for the company.

4   Research approach and methods

In this chapter, the researcher discusses the research method in this study. Brief details about the background of the questions will also be discussed in this chapter.

According to Robson (2002), exploratory research is "valuable means to find out what is happening, to seek new insights, to ask questions to assess phenomena in new light, to generate ideas and hypotheses for future research."

Myers (2009), stated that ability to talk to each other is one thing which differentiates human beings from nature and preferring on qualitative research method on quantitative research method starts from here as we cannot get to know that what happens at a certain point in business, how did it happen and why it happened without talking to someone. So to get to know the answers why, when, who and what, qualitative research method is important as it provides us the answers.

Approach of research in most of the studies would often be qualitative or quantitative, whereas qualitative research presents soft data like words and observations which are drawn from a work atmosphere. (Patel & Tebelius 1987)

It is the objective of the research which best shows that what method of research should be used, but quantitative data represents hard data like, information presented in form of numbers and charts which determines the quantity of something. (Yin 1994)

4.1   Qualitative research method

As this is a case study of CRM strategy process of Mobilink Telecom so the research method in this study used is qualitative research method.

Qualitative research method gives deep detail of a complex and relatively difficult understandable phenomena; it highlights different aspects which are overshadowed and elaborates the role of different people by the effect of different events in a company besides giving the voice to those who are unheard. This further provides a chance to explore and develop a theory when one is going along the right path by having the right details to check the hypothesis he has set to analyse the results.

Creswell (2003), points out following means of data measurement under the line of Qualitative research method:

- Cause and effective thinking
- Use of hypothesis
- Variables
- Questions and experiments

There have been different kinds of interview mentioned for qualitative research e.g. Group Interviews, Focus Group Interviews, Telephonic Interviews and Electronic (Internet) Interviews.

Morgan and Symon (2004) formulate the term electronic interviews to elaborate the interviews held in real time by using internet or intranet and also those which are conducted offline. They further sub divide this category of Electronic interviews into two sub categories which are Synchronous and Asynchronous.

Electronic or internet interviews are mostly held when the interviewees are dispersed at different locations or not available to each other face to face. This way of interviewing professionals is beneficial as there would not be any possibility of face to face meeting.

Various soft-wares are available now days for chatting which also provide live video chats as well. It gives some of the social clues to interviewer which later becomes helpful in analysing the data collected. Rather than conducting group interview online one to one interview is more beneficial as it provides a chance to interviewee to be more open and honest whereas it might not be possible for employees to be more honest and open in a group interview where their superiors or even colleagues are sitting beside them. Also group interviews are considerably more difficult to manage than of one to one interviews and one should have proper interviewing skills and bit more experience to interview professionals of an organization in groups.

Other Internet forums such as E mails and Chatting through instant messaging and through discussion boards is more time consuming and less effective as you will not see any social clue or gesture of the interviewee.

4.1.1 Validity

The validity and reliability are two main factors which can play important role if a research is to be judged, many researchers would say that the quality of the research depends upon the reliability and validity of the research. Following are the four tests which can be performed to find out the quality of the case study. (Yin 1994)

- Construct validity

It deals with establishing correct operational measures about the concepts which are studied. Construct is an abstraction which is on purpose created by the researcher to conceptualize the variable and to get the answer of measures that if it is giving us the answer according to theory or not.

- Internal validity

Casual relation is established by internal validity process, as it is mostly for explanatory type of studies so it is not considered here as this case study is of exploratory nature.

- External validity

External validity sets a domain, to which a study's findings are generalized, but it is criticised and hence the real business of a case study is particularization not generalization. More on, the real focus here in this kind of study is on a particular case study and on understanding the complexity and real subject of the case. (Stake 1995)

4.1.2   Reliability

Reliability is tending to show that if the operations are repeated then still results would be same. (Yin 1994)

To attain a set of results proper research design is important and so a chain of evidences should be constructed through theoretical review, data collection and data interpretation and as there can be biasness in the research work so it is bit difficult to ensure reliability. (Stake 1995)

So there should be a lot more emphasis to be put on to minimize the biasness and subjective error during the data collection and at the time of its analysis. The more operational the research means more reliability. Furthermore, documentation and comparison of results of interviews with informal discussion and observation throughout the research work is also of immense importance as it can add more filtration to this process which would further make it more reliable. (Ghuari & Gronhaug, 2005)

5   Empirical part
5.1 Data collection

The theoretical background and objective of the study sets the basis of research and also defines the logic that relates to data collection through which conclusions are drawn, conclusions may comply or not with the objective of the study. (Yin 1994)

Primary and secondary data sources are used to collect data in this study; in primary data collection various interviews are held most concerned and approachable people to the CRM strategy process of the company. Semi-structured interviews included questions, discussions and observations. Whereas in secondary data collection format, data is collected through various reliable sources which includes internal and external research reports about company's performance in various ways, especially relevant to CRM, for example employee's training tool kit for sales officers. Semi structured interviews accommodates interviewees to answer in relaxed mode and he or she can flexibly answer the questions by expanding or by précising it.

Following table tells some of the basic information about the professionals who were interviewed, they belong to different positions from different departments of the company but are concerned with CRM strategy in Mobilink Telecom.

Interviewee Name	Position	Office, City
Aurangzeb Khan	Director	Mobilink, Gujranwala
Tanveer Ahmed	Customer Service Manager	Mobilink, Gujranwala
Zubair Sheikh	Sales Manager	Mobilink, Gujranwala
Iqbal Ahmed	Corporate sales Associate	Mobilink, Gujranwala
Abbas Ahmed	Customer Relations Manager	Mobilink, Lahore
Tariq Aleem	Assistant CRM	Mobilink, Gujranwala
Mubashar Wahab	BDO Corporate division	Mobilink, Gujranwala
Ali Khan	Business Development Officer	Mobilink, Islamabad
Qasim Butt	Planning Division	Mobilink, Islamabad

Table 4: Professionals who were interviewed in Mobilink

To make it easy for the interviewees and to analyse the data later on, interview's questions are divided in to four parts.

- Part one

Questions about Importance, clarity of objectives and planning process of CRM Strategy

- Part two

Questions about CRM Strategy and its development

- Part three

Questions about Implementation of CRM strategy and its effects

- Part four

Questions about meeting the strategic objectives and future challenges

Video chat through specific software was the medium of interviews which were held time to time. All interviews were recorded and transcribed by following the basic rules of Interview transcription mentioned by Gillham (2005) in his book, Research Interviewing, some of the rules are mentioned below here;

- Transcribe data as soon as possible after the interview
- Each Interview and transcription is given proper time
- Each transcription was labelled a name of interviewee, date and time to make it easier to understand
- Data with vague meaning has been excluded and meaningful data has been retained and further observed
- Transcriptions then are read and revised before analysis

5.2 Analysis

Data collected are analysed in a qualitative process which is called Categorical analysis, with focus on discussing the empirical evidence in relation to the relevant theories. Also it gives a chance to anticipate things which might have been missed or excluded due to more focused approach. Attention is given to maintain a chain of evidences, which links the research questions to data collected and so conclusions are drawn.

5.3 Main findings

5.3.1 Part 1: Customer, Customer Relationship Management and Objectives of CRM process

Mobilink like of many other multinationals is trying to meet all the challenges in growing market like of Pakistan in telecom industry. Hence to be sustainable rather than just being best for short time, they are trying to hold their existing customers as well as encouraging millions others to join their networks of services. Company thinks that not just a mobile operator is their customer but also those who do not have mobiles yet in the villages are also their customers. Old people who do not know that how to use a mobile they are also their customers as they get benefited from telecom services from their kids so they try to think for over all whole society not just for individuals.

To keep their good run along many other operators in this field Mobilink has attained sustainability up to more extent by keeping focus on their premium customers and utilising their customer segmentation more effectively by using cutting edge technology in the department of CRM Which has become an immensely important department for such a giant company in its type. Right at the start of its activities in Pakistan, company launched CRM strategy which was carried on by CRM department along with other major departments of the company today it is one of the core departments of Mobilink. To manage customer relationship effectively company just not treat its customers as customers but as an asset for it. It gives high value to its customers and information gathered from customers is used to make things better not for only individual customers but for the whole society as some of those who still be missing such privileges.

To have customers' data at one place in a data base from where it could easily be accessed, to solve the sales pipeline's problems and to use the feedback of customers in effective manner company thought to have CRM and CRM strategy from the day one and now it has become a permanent essential of it.

The business strategy of Mobilink is closely aligned with customer relationship strategy, as the mission, values and major objectives of the company are clearly know to higher, mid-

dle and lower management and everyone understands those. Qualitative services with the aim of customer centric approach values and supports the vision of the company and it is shared by the whole staff in the organization as well. Initiatives considered important for CRM are well supported by the higher management which enables the smooth implementation after evolvement of new steps to existing CRM strategy. Customer intimacy, operational excellence and product leadership all are achieved by following the CRM Strategy which further accumulates and serves as the annual business plan of the organization as well. According to the strategy company is not just focused on its first end customers but also to customer's customers. Customer segmentation allows company to differentiate between different customers and further customise the products according to the demands of each group of customers.

The major objectives of CRM in Mobilink are to identify right customers which would not just benefit the company but also himself as by having the services which he or she sought. Customer satisfaction is focus of the organization to have the customer loyalty which is somehow automatically attained then by proper follow up and importance given to customer in future. Different campaigns at different times have enabled company to make services easily approachable to its customers even in remote areas. Prices are pretty much competitive to other service providers and this gives an edge to Mobilink as it provides best services in reasonable prices which make it easy to achieve its objectives. Company's major objective is to attain highest market share with giving a plus value to its customers as they have chosen Mobilink than on others. Company aims to retain and serve each single customer until it uses Mobile services, inside Pakistan or outside, with best of its complements and services. Everything in CRM is planned and researched oriented as not to have failure later on. It is considered highly important to plan and then initiate steps to implement that planning.

5.3.2   Part 2: CRM strategy and its development

At certain levels and according to the demand and psyche of customers Mobilink acquires and performs all of those operational skills which are mentioned in the four categorical strategies in strategic mix. Company has state of the art customer services centres, customer care call centres, franchises, acknowledged salesmen and also focuses business to business marketing as well business to customer marketing and being the leading organization in its field in Pakistan it acquires all state of the art technologies which are further required to be used in one to one marketing to collect and process huge amount of data of its customers from all over the country who are millions in numbers. Advanced internet and social network services are also used to be in touch with the huge amount of youngsters in Pakistan which are more use to have internet in their Mobiles now days.

Personnel, organization and technology are the backbones of CRM in Mobilink. To develop its strategy to its most effective level, company also uses the information of customers to develop the services according to their demands and wishes by following mass customization concept, which has proved so much helpful as most of such steps taken have later on become trend and have been followed by other companies too but being the pioneer the bigger share of market came to the pocket of Mobilink only.

Its strategic perspective gives a huge importance to it as it carries on the business strategy and welcomes the profits for the company at first hand by introducing its services to customers through sales force. Then the relationship which is developed and further enhanced to superior levels and the whole CRM strategy is viewed in a consistent and uniform manner throughout the organization. Mobilink's management is clear about the distinction of its different parts like of operational, analytical and collaborative CRM.

5.3.3 Part 3: CRM implementation and customer retention

There are certain tests which are performed beforehand to be sure that the implementation process will be flawless and can have a positive effect in every area of implemented in. Mobilink does not implement a strategy until unless the management is not sure that it is highly developed strategy and has gone through the certain tests which are available within the company. Then higher management forms a group of people which check-out that if there would be any future problems or barriers to their strategic implementation. Furthermore, before implementing strategies company check out that if it would be able to coup all financial requirements to this implementation and also if everyone have enough skills to perform duties according to new strategy. Poor data management problems are also checked thoroughly before the implementation so that there should not be a problem which would stop the process at a certain point. Job portfolio of each employee and duties assigned in each project are made clear to each employee so they cope their problems single handily if those are relevant to their concerning field of operations.

Training of employees in Mobilink is as important as the attainment of company's core objectives. The training of Mobilink makes employees to understand the business plan and objectives of the company and then take them to their individual roles. They are trained according to their specific job portfolios and it is made sure that they understand each step of every single technicality and skill which is ascertained to them. Mobilink spent huge amount of money through its budget to hold training sessions not just for new people but also for existing ones to update their knowledge and to develop self-confidence in them after getting to know more and latest about their company. Its services and duties to their beloved customers and show their excellence at par than others in the market.

Employees' empowerment and their development in sense of new strategies and tactics, play important role all the time. Mobilink at certain points have already made it clear to their employees that up to what extent they can favour a customer. Most often the favours are limited and limits are defined for each designation for example; managers are allowed more than of salesmen and department heads would be leading managers in that sense as well. They can even gift new iphones to their most premium customers with the best complements and can invite on dinner the families of their corporate customers and this can go a long way up as the customer may have become most favourable customer for the company in a particular year.

Continuous buying behaviour or usage of services of Mobilink makes that certain customer a satisfied one and is considered loyal to Mobilink, and company then start treating them favourably and makes it convenient to keep their status up than of others, some of those privileges are as follow.

- Favouring more to loyal customers than others
- Making offers affordable to them
- Putting extra benefits to their services
- Strategies itself are favourable to such customers and they are made feel pride to be the part of our special customers' category
- Loyal customers are well informed about new services with a privileges
- They are prioritised on others

To make this pool bigger and bigger Mobilink spends a lot on premium customers and ultimately gain back from them in term of ROI in a long run. To fulfil customers' expectations well organized researches are beneficial for managers to mould the services in favour of such premium customers as they have come to know their expectations in advance. Customer satisfaction in fact is the first step of customer experience if he likes Mobilink's services he would feel good and well served with the amount he had spent so when he would be continuing without any complain it means that the experience is good and relationship is at a point of further development.

Such customer gets attention of senior management and then gets core and augmented offers, gets supplemented offers time to time. Company itself becomes the advocate of such customers; these customers are quickly responded in case of any matter to company or its services.

Sales, profits and other relevant historical information make it possible to understand that how much the company have been valued by the customer. Most profitable customers and their share of wallet is compared to get know that, customer retention rate and impact on

profit is also analysed, cross selling and up selling give another edge to company to feel the value given to it.

5.3.4 Part 4: Challenges and problems

Following discussion will sum up the challenges and problems faced by Mobilink at the moment.

It is mentioned and analysed through interviews that company in the present time of recession trying to save money in every possible way. Some of that money saving ways are causing huge problems and alarming for more to arise. Company in the last few quarters have fired and laid off thousands of employees to coup extra burden on expenditures. Higher management thinks that in-between that firing process company lost some prominent and beneficial workers of the organization. New people who are hired at some positions are taking more than enough time to understand business environment and to keep up themselves with their job portfolios.

Less and less budget allocation for CRM department makes customer felt exploited at the end as Managers are tend to favour premium customer less and other customers at least preferences. Such small budget allocations also make it troubled for Managers to take new initiatives in the process of CRM which is already going on and demands finance time-to-time. Middle management on the other hand feels that such big projects and campaigns are may be half-backed by organization's top management. This puts down the level of their moral and makes them less competitive in the market in front of their competitors some of those who have just entered the market but are easily making their place due to reluctance of top management of Mobilink.

CRM no doubt is a costly department but it pays off slowly and steadily because of its expensiveness top management more often expect too high from this department in terms of performance. Sometimes when in some projects Mobilink needs information from other public or private departments. Mostly it is fake or out dated for which company have struggled hard to get such information and it takes a long time to process it and make a strategy on it and implement it to attract relevant customers.

Country like of Pakistan, privacy is another major issue most of the times, CRM department has received such complaints that information about some of Mobilink's customers have been leaked out or miss used, company needs a proper plan to overcome this problem.

Training sessions cannot be held every month, for the last few years due to growing concerns about the job security issue and firing or laying-off employees has become prominent. When new employees are hired they are said to wait for the proper training time meanwhile they are asked to work with other people and assist them. In such a way such new workers are not fully utilised and so both company and employees suffer at both ends.

Growing customers' demands as because of awareness in the society and other customers' concerns all are faced by CRM department at first sight and then are communicated upwards. But middle management and lower management have to wait for the decision made on such demands and for downward communication which make them able to say something about such problems, this take a bit time meanwhile customers do not wait.

Most of Mobilink's shares are bought by new Russian telecom company, earlier it was a subsidiary company of Egyptian telecom giant Orascom Telecom. This has affected whole hierarchy of management in Mobilink as many people at top level have been changed or shuffled and new ones are taking time to understand the whole scenario and also they have their different opinions on every single matter and strategy, this is making all employees to think that what is going to happen.

Due to the element of Terrorism, PTA (Pakistan Telecommunication Authority) has instructed all the telecom operators in the country to make sure that the SIM cards which are issued already and are being issued are registered to genuine users of these SIM cards to coup the terrorism and to stop the misuse of phone services. Having a huge share of telecom market millions of people are its customers and every day there are millions of calls to Mobilink's call centres which are putting excessive load to its systems and employees as well. As they are busy to register the SIM cards online after some certain verifications rather than taking calls of those customers who have some complaints about the services of Mobilink, many of such has to wait for long to get connected to customer service representatives and most of them just do not call as they do not want to wait that long. This is creating a hurdle in the way of Mobilink to get to know the real-time problems of its customers. Beside that at certain days of the year Mobile services are turned off on orders of PTA by all operators to minimize the chances of terrorism on those particular celebration days of the country.

6   Conclusion and recommendations

As mentioned at the start of the this study that the main purpose is to study the CRM strategy process of Mobilink and to find out if it faces any problems, last but not least

here researcher has come up with some conclusions and recommendations which are as follow.

So far it is understood that company rightly knows that who are its customers and how to deal with them. They have effective CRM process which runs over and even more effective CRM Strategy. The strategy itself and the whole process of formulation of strategy and amendments to it are covering all important parts and taking all areas of concerns under consideration. Experienced top level strategy formulating team knows what they want to achieve and how to do that. Most likely they have been on the right path so far as they have captured huge market share and have been successful to have and retain the huge number of them. This has added to their repute much more and hence Mobilink is considered and treated as a brand in existing market. People either the normal customers or club or corporate customers they feel extra valued when using Mobilink services.

Excellent CRM strategy has worked enormously well as it meets minds of its customers and make company to have their record, use that record and retain these customers and make them loyal to Mobilink. Mobilink's management, from top to middle and middle to lower, all have put up their efforts to make their share count in this widely well recognized organization. The main objectives of the company mostly have been attained so far as it enjoys its valued customers who in response value to Mobilink as well and have become a source of word-of-mouth which is ultimately a free marketing and added goodwill to Mobilink's awarded recognition.

Huge amount of profits have enabled Mobilink to initiate some campaigns through CRM strategies which later proved pioneering elements for the organization and it enhanced the confidence of CRM department specially and company as a whole. Good relationships with customers which are developed and been upheld is a result of good CRM process and strategy. Its fruitfulness will be enjoyed by Mobilink many more a years. Good and thoughtful strategy based on good information about customers made all it easier for Mobilink to perform well throughout these years.

Customer satisfaction and customer loyalty is the ultimate objective of most of the firms who have CRM strategies in their companies. Mobilink customers have acquired this satisfaction level after enjoying good competitive services provided by Mobilink which were based on the strategies, all based on good intentions by Mobilink CRM staff. Customer loyalty comes second after customer satisfaction. Good database and technology used to keep the organization well informed about their existing customer behaviour and upcoming trends made it easier to formulate such strategies which would further benefit the customers with minimum charges and made them feel that company knows them better and take care of them. That ultimately urge any normal human being to react positively

and that is what satisfied customers of Mobilink, who have reacted positively by not shifting to other networks and by enjoying more with being the part of Mobilink.

It can easily be observed that if there would not be good CRM strategy the management would not have performed well and that means loss of customers and so on. So "Good CRM strategy, Good performance, Good customer relationship means Good profits", thence ultimately achievement of desired objectives".

Coming towards the problems and recommendations, one must say that recession period has really affected somewhat Mobilink too, it changed the thought process of higher management and compelled to layoff and fire huge number of employees and cut off budgets and minimize the training sessions and so on. Company could have thought about other ways to keep good employees in the firm to have go with them rather than laying off or firing them and hiring new ones which are taking time to learn and implement the strategy and causing another sort of burden on finance department.

Secondly, rather than of cutting the budget of CRM department company should think about decreasing the recreational activities held by different departments every other week, which cause huge expenditure if viewed over country wide. Higher Management and department heads are enjoying perks and lavished life style by using luxury cars and by having foreign tours which all is useless and of no means to company, should be decreased and middle and lower management should be encouraged by allotting and utilising such money in sense of added budgets to important department like of CRM.

To tackle the problem of training of new employees, existing employees should be given little extra time and decreased targets so they could train their sub ordinates or new teammates easily and this somehow can lower the burden from their shoulders also.

To meet the growing demands of customers, company should act sharply to market's changing environment and new trends and should not just strict to old strategies but should also amend some of those by taking initiatives from the top level, by releasing some money for the new tactics which can benefit company in the long run.

As company has been bought by new giant VimpleCom (from Russia), higher management should make sure that the earlier campaigns and projects which have been proven fruitful to company shell continue and to tackle the new demands, market changing environment and to defeat competitors, board of directors should be taken into to confidence and new tactics should be launched rather than just focusing on firing people from company and decreasing the budgets for different departments.

In view of PTA's instructions, it becomes the responsibility of each telecom operator to make sure that all the SIM cards issued by them or by franchises or retailers are registered to genuine users. To meet the call centres' problems company should hire more people in call centres and separate group of people in a team should be assigned this task of handling such calls which need verifications and registration of SIM cards. So that the other staff whose core objective is to tackle the customer complaints rather than anything else is not derailed or disturbed.

7   Validity and reliability

Yin (1994), says that validity and reliability are tending to show the same results if the operations are also same. We are not sure that if operations in Mobilink Telecom will be same or improved or further deteriorated kind of, in any of such cases the results would be different because of different conclusions.

The researcher's presence on the spot was not possible so electronic medium used to interview to collect data gives less social clues which is one of the drawbacks of distanced research and data collection techniques.

Findings of this study can be more difficult and time consuming to characterize in visual layout. Also one may lose concentration while interviewing someone through video rather than of being face to face and concentration is important to get to know the exact meaning of every word which is uttered during the answer.

It is also difficult to understand the whole scenario exactly as one is not the part of the main process or strategy. Since you are not the part of it you cannot explain it exactly and words expressed by other may be interpreted and perceived by researcher would show different meaning and results.

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Figures

Tables

Table 1: Prepaid customer's packages and offers
Table 2: Post-paid customers' packages and offers
Table 3: Comparison of being loyal and constrained
Table 4: Professionals who were interviewed from Mobilink Telecom

Appendices

Phase 1: Customer, Customer Relationship Management and Objectives of CRM process

1. How do you elaborate the history of business and sustainable business at present time?
2. How do you define your customers and who are your customers?
3. How well is the relationship between your company and your customers?
4. Why your company needs a CRM?
5. How do you maintain the customer relationship?
6. How do you elaborate the Customer Relationship Strategy of Mobilink?
7. What are the major objectives and Goals of CRM in Mobilink?
8. Would you elaborate the backbone of Mobilink's CRM?
9. What is the importance of CRM process planning and how is it performed in Mobilink?

Phase 2: Strategic CRM and its Development

1. How CRM strategy is considered in your organization?
2. How CRM strategy in Mobilink is regularly supervised and developed?
3. What are the bases of CRM strategy in Mobilink?
4. Out of four strategies mentioned in the study, which is your company following and what is its role?
5. Would you like to comment on One-to-One customer marketing and mass customization?

Phase 3: Implementation of CRM

1. How do you know a strategy is ready for implementation?
2. How the implementation of CRM Strategy is carried on in Mobilink?
3. Do you follow any test or proper procedure to implement CRM strategy?
4. How do you engage employees in implementation of CRM strategy?
5. Do you follow any policies for hiring, training and motivating staff?
6. Do you think training and motivation offered by the company are enough?
7. Does company have customer relationship- oriented training program?

Phase 4: Objectives, Attained or Not and Challenges

1. How to do you manage customer expectations and improve customer experience?
2. Does your customer receive value, if yes the how do you realize that?
3. How does your company receive value?
4. What is customer satisfaction for Mobilink and for its customers?
5. What do you think about customer retention?
6. How do you retain customers?
7. How well Customer retention is approached in Mobilink?
8. Would you tell us something about benefits or advantages of Customer retention?
9. Are your customers loyal to you?
10. How do you enhance (measure) loyalty in your company?
11. What do you say about your competitors, competitive pressures and threats?
12. What steps have you taken in avoiding your competitors from taking over your customers?
13. What are the biggest challenges and opportunities the company faces at present?
14. Has Mobilink faced ever any problem with the customers' data which it has or collects?