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**CUSTOMER LOYALTY AND EFFICIENT CUSTOMER
RELATIONSHIP MANAGEMENT**

Thesis

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ABSTRACT

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<p>The thesis was set out to examine the possible impact of efficient customer relationship management on customer loyalty in a major service firm. The aim of the thesis therefore was to determine whether the use of an efficient customer relationship management system to identify and interact with customers can lead to customer satisfaction and in turn to customer loyalty in Finnish telecommunication operators.</p> <p>For this thesis, research was carried out and a report has been written using both primary and secondary sources of data. A quantitative research approach in the form of a descriptive survey research was used and primary data was collected from a sample of 45 customers using a self-administered questionnaire. The Webropol research model was the methodology used to gather and analyze primary data for this thesis. In using secondary data sources, information gotten for the thesis was also developed through qualitative research. In addition, secondary sources of data were gotten by the help of books, journals, e-books, websites and online material. The Finnish telecommunication sector is highlighted as the main area of study. In this vein, a Webropol analysis was done and the research findings, conclusion and recommendations made about possibilities of improving customer loyalty using efficient customer relationship management.</p> <p>Study findings indicated that the high level of customer loyalty at the telecommunication operators was mostly associated with the use of an efficient customer relationship management system. The study recommended that companies should consider using electronic Customer Relationship Management systems as an efficient management system that can lead to long term customer satisfaction and hence guarantee customer loyalty.</p>		

<p>Key words Customer Loyalty, Customer Relationship Management, E-Business</p>
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CONCEPT DEFINITIONS

Customer Loyalty: Customer (brand or store) loyalty refers to a repeated or frequent buying behaviour shown by a customer towards a product brand after the first purchase of that brand. Other researchers suggest that store loyalty is a behavioural construct that includes customer retention, repeat purchases and positive word of mouth. This behaviour once developed, it becomes hard for the customer to change his attitude and belief towards that brand, and the advertisement of a competing brand is unbelievable to the customer. (PressBooks, 2019.)

Customer Relationship Management: It is the entire process of maximizing the value proposition to the customer through all interactions, both online and traditional. Effective Customer Relationship Management advocates one-to-one relationships and participation of customers in related business decisions. Customer Relationship Management is a collection of strategies (Identification, Interaction, Differentiation, Customization) aimed at helping businesses to keep more and more of her current customers in the long term. Customer relationship management (CRM) is a group of data-driven, integrated solution that enhances how an organization interacts and does business with the customers. (Cole & Kelly 2011, 381.)

E-Business: E-Business (Electronic Business) is the conduct of business processes on the Internet such as buying and selling products, supplies and services; servicing customers; processing payments; managing production control; collaborating with business partners; sharing information; running automated employee services; recruiting; and more. E-business can comprise a range of functions and services, ranging from the development of intranets and extranets to e-services, the provision of services and tasks over the internet by application service providers. Today, as major corporations continuously rethink their businesses in terms of the internet -- specifically, its availability, wide reach and ever-changing capabilities -- they are conducting e-business to buy parts and supplies from other companies, collaborate on sales promotions and conduct joint research. (Seomining, 2019.)

e-CRM: electronic Customer Relationship Management

ICTs: Information and Communication Technologies

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1 INTRODUCTION

In most service companies across the world, marketing communication efforts in the past such as advertising and sales promotion were developed essentially to get new customers for the business companies. Today, due to rising competition especially in the service industry, there is a need to seek alternative marketing strategies that would not only be implemented to get new customers but to retain current customers while cutting operational costs and possibly increasing customer loyalty consequently. More so, since the customer remains the primary revenue source of every company, managing relationships with these customers in a manner that is beneficial to both the company and its customers remains the major challenge in many companies. By so doing, marketing efforts in most businesses today have been shifting more towards efficient Customer Relationship Management (CRM) as a possible means to create better customer experience, customer satisfaction and hence increase profitability of the business. The relatively recent development of Information and Communication Technology, particularly in smartphones and big data applications, has equally been a key driver in current advances towards more efficient CRM systems namely: the electronic Customer Relationship Management (e-CRM) system. E-CRM systems among other things are a good example of efficient CRM systems and can also promote customer satisfaction using electronic or mobile media.

Given that the thesis requires an analysis of the possible relationship between efficient CRM systems and customer loyalty in a service firm, it is logical to consider Finland telecommunication sector as a case study. This thesis shall therefore investigate the extent to which efficient CRM is possibly affecting customer loyalty from different telecommunication operators in Finland. As it stands, there is not much information, enough to assert with certainty that implementing efficient CRM systems can lead to greater customer loyalty especially in service firms such as DNA, Elisa and Telia (telecommunication operators) in Finland. Hence, that efficient CRM systems can lead to greater customer loyalty remains untested.

The aim of this thesis therefore is to determine whether the use of an efficient CRM system to identify and interact with customers can lead to customer satisfaction and in turn to customer loyalty from telecommunication operators in Finland. To better understand the problem(s), it would be necessary to ask the following questions: What is the level of loyalty of current customers in telecommunication operators? Are the changes in customer loyalty associated with any prevalent strategy of CRM?

The introduction and use of efficient CRM systems especially mobile CRM systems is quite new in many service firms across the world though not in all. This trend has been observed for quite some time now and continues to permeate into various sectors of world economies today. It is partly because these efficient CRM systems have become a point of focus as far as modern marketing management of firms is concerned. As service firms are mostly in urban areas of a fast growing predominantly multicultural populace of Finland, companies in this sector attract a vibrant and dynamic set of customers for their diverse variety of products. The management of this service along with many other classical and online service firms have surely experienced the need to introduce and use CRM systems within their respective organisations in order to effectively serve their current customers towards greater customer satisfaction.

In this light, it should be a growing concern of different telecommunication operators and other service firms in Finland and the world at large not to only seek funding and invest in CRM systems but to justify the need for such investments by equally paving the way for such modern marketing management techniques that would propel customer satisfaction experiences towards higher levels of customer loyalty. Higher customer loyalty would in turn curb falling levels of sales and profitability of firms in a highly volatile and competitive business environment. This would further provide an opportunity for the management of these telecommunication operators and other service companies to fully embrace all the useful facets of efficient CRM systems.

More so, the momentum for customer service personnel to have appropriate training towards maximizing their use of such latest CRM systems would also become a reality. Besides, business managers elsewhere may now easily seek to implement relevant strategies that can lead to the optimal use of CRM systems. The owners, directors, workers and customers of businesses using such systems would also benefit a lot in the form of improved communication, and information sharing.

In addition, another vital issue is that by engaging in this study, the business opportunities created as a result of the optimal use of CRM systems would be exposed. Besides it is also expected that these studies would unravel the secrets behind the management success of firms already using CRM systems. Finally, it is hoped that what is learned from this study will inform more comprehensive studies later.

To realize its aim, the study shall proceed as follows, relevant data and information shall be obtained from diverse customers of different telecommunication operators in Finland with the use of a self-administered questionnaire. An analysis of the data gotten from the field shall be undertaken with the use of Webropol Analysis Model. Finally, a research report that combines the understanding of relevant theory and findings from the results of empirical research shall be written.

2 EFFICIENT MANAGEMENT OF CUSTOMER RELATIONSHIPS

This chapter consists of four sections. In its first section, the meaning, theory and ways of pursuing customer loyalty are explored. In the second section, elements of the use of e-CRM in service companies to pursue customer loyalty are examined. The benefits of CRM systems in seeking to achieve customer loyalty are then discussed in the third section of the chapter. The chapter rounds off with the problems that can be experienced in running CRM systems to raising customer loyalty in its last section.

2.1 Pursuing Customer Loyalty in an Organisation

One of the objectives of this research is to determine the level of customer loyalty in Elisa Oyj. Customer loyalty in a company can be raised in various possible ways. The bone of contention here is that efficient CRM systems such as e-CRM systems are facilities that management can make use of in order to increase customer loyalty in an organisation. Generally, customer loyalty can be measured at least using three criteria namely: customer satisfaction, repeated purchase orders from a given customer and turnover or sales.

According to Cole & Kelly (2011, 382), it is important for companies to identify, measure and track customer loyalty drivers and implement plans to make improvements. This is because today's customers are more empowered, impatient, with short attention spans, facing lots of choice and able to switch easily from one supplier to another. This writer further asserts that profitability is seen to be dependent on customer loyalty and loyalty in turn depends on customer satisfaction. To retain current customers, some companies develop loyalty programs such as the frequent flyer programs used by many airlines. A marketer may also seek to retain customers by learning a customer's individual interests and then tailoring services to meet them. Amazon.com, for example, keeps a database of the types of books customers have ordered in the past and then recommends new books to them based on their past selections. Such programs help companies retain customers not only by providing a useful service, but also by making customers feel appreciated.

Some research entitled "The Customers always want Customer Satisfaction in B2C E-commerce: A Comparative Study of Turkey and Pakistan;" reveals that more and more well detailed and importantly true information about the products is being displayed on the websites and therefore the information

provided by the B2C organization plays a critical role in customer satisfaction. The research work, upon investigating the customer loyalty differences from offline and online buying methods, found out that there is no mark difference between the customer satisfaction levels between the online and offline buying method however the levels of loyalty shown by customers from online buying is greater than the offline buying customers. This research also found out that the interactivity of the website plays an important role in satisfying customers and making them loyal in regard to enticing them to repurchase from the same website. The research also found out that the relationship between customer loyalty and satisfaction is that of a reciprocal and that each concept positively reinforces the other. Pursuing customer loyalty may also mean seeking customer satisfaction. (Team Finland, 2019.)

Store loyalty provides the foundation of a company's sustained competitive edge and is a crucial component of a company's growth and performance. Researchers suggest that store loyalty is a key variable in explaining customer retention and is determined by a combination of repeat purchase level and a general level of attachment. The latter relates to an individual customer's attitude towards a product, service or organisation. Other researchers suggest that store loyalty is a behavioural construct. This includes customer retention, repeat purchases and positive word of mouth. As these differences are rather slight, store loyalty and retention will be considered synonymous in the context of this study. Whilst there is considerable evidence that customer satisfaction is correlated with loyalty, most scholars are of the view that not all satisfied customers will be loyal; neither will all dissatisfied customers abandon a retail chain due to dissatisfaction with a particular store. (Raghu & Radha, 2015.)

If customers have a negative experience and become dissatisfied with a service provider, they might gain a higher level of satisfaction by switching to a new provider. However, in this instance, the customer risks incurring losses in the form of loyalty benefits, such as emotional investment and the benefits lost from a rewards program. In addition, he/she may face a potentially unfamiliar service encounter with the new company. These factors therefore act as a deterrent. Many experts have written widely on the relationship between satisfaction and loyalty. They further argue that the relationship is influenced by the competitive environment of the market. In markets where the competition is not intense, customers are likely to remain loyal despite their levels of satisfaction. On the contrary, in markets where competition is intense, a slight drop in satisfaction will cause a considerable drop in loyalty. This ultimately results in the customer switching stores or even retail chains (Raghu & Radha, 2015.)

The e-commerce industry is an industry where the cost of switching is pretty insignificant. A lot of players have lost customers because their rivals have a better quality of customer service or better discounts. Knowing that 86% of clients stop doing business with a company because of poor customer service, you need to ensure customer service is always a priority for your online business and part of your retention strategy. Customers demand consistent and seamless experiences across all channels, and players that refuse to deliver fail to retain customers. (www.seomining.com. 2019)

2.2 Pursuing Customer Loyalty using Efficient CRM in an Organisation

One of the objectives of this research is to identify the efficient CRM strategies that can be used to pursue customer loyalty. There are many strategies of efficient management of customer relationships that can be used to pursue customer loyalty. To pursue high efficiency in management performance, the top-level management of an organisation should indirectly ensure digitise its CRM systems and hence engage in e-business practices in general.

2.2.1 E-Business as a Means to Efficient CRM

To fully appreciate the meaning of the efficient management of customer relationships, it is imperative to review the meaning of e-business and its related terms. In the first place, management refers to a social, practical, dynamic and decision-making process that entails: the pursuit of the goals of an organisation through the efficient and effective planning, organizing, and controlling of the resources of the business including gaining the commitment of her personnel towards the achievement of organizational objectives as well as the objectives of its personnel and of other stakeholders. (Takwa 2019, 5; Kinicki 2016, 3.)

E-business (electronic business) is the conduct of business processes on the Internet. These e-business processes include buying and selling products, supplies and services; servicing customers; processing payments; managing production control; collaborating with business partners; sharing information; running automated employee services; recruiting; and more. E-business can comprise a range of functions and services, ranging from the development of intranets and extranets to e-services, the provision of

services and tasks over the internet by application service providers. Today, as major corporations continuously rethink their businesses in terms of the internet -- specifically, its availability, wide reach and ever-changing capabilities -- they are conducting e-business to buy parts and supplies from other companies, collaborate on sales promotions and conduct joint research. (Seomining, 2019.)

E-Business stages are cumulative; thus, each stage builds upon the last. The specific stages in organization can vary depending upon the goals and objectives of the e-Business. The following are the classical stages of E-Business.

The Static Stage is the first stage. Simply looking at the web as an advertising medium for the brick and mortar stores. These sites have no interaction and generally consist of little more than a company's product information and FAQ's. The Interact Stage is the second stage. E-Businesses in the interact stage use the web in a slightly more interactive way than companies in the static stage. Customers can provide feedback and check on the pricing and availability of items. Transact Stage: e-Businesses in the transact stage are beginning to tap into the potential of ecommerce. Transact sites allow order placement, payment processing and order management. Enact Stage: e-Businesses in the enact stage utilize the real time capabilities of the web including integrated ordering, real-time processing and supply chain integration. (Seomining, 2019.)

The Relationship Management is the next stage . Relationship management allows e-businesses to tailor the content for the website to the customer needs through personalization, profiling, 1:1 marketing and customer support. Contextual Management Stage: Contextual Management is not simply a front-end concept, it is a separate back-end environment focused on capturing, maintaining persistence, and applying contextual information. (Seomining, 2019.)

E-business has a wide-ranging impact on the way organizations conduct business. It has automated and streamlined internal processes and communications, delivering productivity and efficiency improvements. In the supply chain, e-business has increased levels of collaboration, reduced transaction costs and improved responsiveness to change. E-business has transformed retailing, with the growing preference for online shopping and the availability of digital delivery of a wide range of products and services. In some sectors, such as finance, new forms of competition have emerged from organizations adopting e-business techniques. (Seomining, 2019.)

Many organizations have taken the strategic decision to integrate e-business solutions into production processes, quality management, marketing, logistics and customer services. In fact, 97 percent of respondents to the study reported that their new processes are supported by information and communication technologies. The productivity gains of a business result from e-business investment in processes, such as workflow, access to data and communication tools.

E-business has had a significant impact on the efficiency of supply chain operations. Partners exchange transaction data, schedules, requests and market information over secure networks. The ability to share information on market changes ensures that the entire supply chain can respond effectively, reducing risk and eliminating waste. (Seomining, 2019.)

Many organizations have also used e-business processes to transform the delivery of customer service. Facilities, such as online ordering, self-service technical support and community forums, have improved service quality and reduced costs. Organizations in many sectors face new forms of competition from businesses that utilize e-business processes to offer customers a high-quality service at lower cost than established businesses. (Seomining, 2019.)

It is therefore logical to define the performance of CRM in the light of Prof. Schermerhorn, as a measure of the degree of success or failure of management in the quest for productivity – Output (in terms of quantity and quality of products) for given inputs (in terms of machinery, materials, money and manpower used in the CRM system). Professor Schermerhorn further distinguishes two forms of management performance measures: performance effectiveness and performance efficiency. Performance efficiency on the other hand, refers to a measure of output relative to input in terms of financial gain (input cost savings; say) or value to the organization or unit being managed. (Takwa 2019, 6; Schermerhorn 2011, 32.)

2.2.2 Possibilities of using Efficient CRM to achieve Customer Loyalty

This research also seeks to ascertain how efficient CRM systems can enhance customer loyalty in an organisation. To appreciate how efficient CRM systems can possibly be used to enhance customer loyalty in an organisation, the meaning of efficient CRM is first clarified. The discussion in the preceding

sub-section, makes clear the meaning of efficient management performance in general. We shall now begin by extending the meaning of efficient management into efficient CRM.

Once more according to Cole and Kelly (2011, 17) efficient managers seek to solve problems and reduce costs. Hence pursuing performance efficiency in the management of customer relationships calls for the use of efficient CRM systems. Cole and Kelly (2011, 381) assert that an e-CRM system is a good example of a more efficient CRM system. E-CRM is the application of Internet-based technologies such as emails, websites, chat rooms, forums and other channels to achieve CRM objectives. The Internet being both a communication and a transaction vehicle is a means through which CRM can be made efficient. Transactions such as those of CRM via the Internet help generate revenue and at the same time cut costs. Dissemination of information through the Internet can also reduce costs by replacing the previously expensive alternative and less efficient communication channels.

According to Cole & Kelly (2011, 380) the traditional marketing approach presented around the marketing mix concept is now considered both an outdated and inappropriate explanation of how marketing works. This school of thought defines marketing mainly in terms of interactions with individuals (prospects and customers). Relationship marketing unlike the traditional marketing, focuses on winning and retaining customers and on developing ongoing relationships with them. This kind of marketing relies upon database technologies to support customer acquisition, retention and continued selling activities. Organisations are now critically dependent on marketing technologies to enable their marketing activities and processes. This technology including especially Internet technology includes mostly those associated with e-business and e-commerce, database technologies and electronic communication tools. These technologies facilitate the collection, analysis and dissemination of information for marketing purposes. The Internet being both a communication and a transaction vehicle is a means through which CRM can be made efficient. CRM is a process of gathering and analyzing customer data, building precise marketing campaigns and managing relationships for optimized retention. These activities are performed over the three phases of customer acquisition, retention and extension or expansion. (Seomining, 2019.)

Customer Acquisition is usually the first stage of CRM. Cole & Kelly (2011, 380) assert that customer acquisition among other things entails: Customer Identification (using cookies and logon screens) from which a customer profile can be built; Customer Differentiation – allowing the organisation to segment customers. Acquiring customers has always been the first important step in establishing business relationships. With CRM, advanced software databases are used to capture key customer data at the point

of first contact. Profile data includes a prospect's name, address, phone number, email address and sometimes social media accounts. Entering this data into a computer enables future and ongoing communication access. The other major benefit of starting a formal relationship with new prospects and clients is the ability to track their behaviors through data analysis. As of 2015, many databases enable analytics, the automated analysis of data through programmed tools. Salespeople can identify at any point in time, for instance, what percentage of customers are at each stage of the opportunity pipeline, or sales process. This knowledge allows for optimized targeting to avoid bottlenecks and to facilitate relationship-building activities. (Leaf Group Media, 2019.)

Methods of acquiring customers can be split between traditional off-line and the rapidly-evolving on-line techniques. Common examples of off-line techniques include: advertising, direct mail, sponsorship, etc. Common examples of on-line techniques include: Search engine marketing, Online PR, Online partnerships, Interactive adverts Banners, Opt-in e-mails, etc. (Kaplan Financial Knowledge Bank, 2018)

Search engine marketing or search engine optimization (SEO) entails improving the position of a company in search engine listings for key terms or phrases. For example, increasing the number of inbound links to a page through 'link building' can improve the ranking with Google. Pay per click (PPC) is an advert displayed by search engines as a 'sponsored link' when phrases are entered. The advertiser typically pays a fee to the search engine each time the advert is clicked. Trusted feed - database-driven sites such as travel, shopping and auctions are very difficult to optimize for search engines and consequently haven't enjoyed much visibility in the free listings. Trusted Feed works by allowing a 'trusted' third party, usually a search engine marketing company, to 'feed' a website's entire online inventory directly into the search engine's own database, bypassing the usual submission process. (Kaplan Financial Knowledge Bank, 2018.)

Online PR: Media alerting services - using online media and journalists for press releases. Portal representation - portals are websites that act as gateways to information and services. They typically contain search engines and directories. Business blogs (effectively online journals) can be used to showcase the expertise of its employees. Community C2C portals (effectively the e-equivalent of a village notice board) - e.g. an oil company could set up a discussion forum on its website to facilitate discussion on issues including pollution. (Kaplan Financial Knowledge Bank, 2018.)

Online partnerships: Link-building - reciprocal links can be created by having quality content and linking to other sites with quality content. The objective is that they will then link to your site. Affiliate marketing - a commission-based arrangement where an e-retailer pays sites that link to it for sales. For example,

hundreds of thousands of sites direct customers to Amazon to buy the books or CDs that they have mentioned on their pages. Sponsorship - web surfers are more likely to trust the integrity of a firm sponsoring a website than those who use straight ads. Co-branding - a lower cost form of sponsorship where products are labelled with two brand names. For example, as well as including details about their cars, the website Subaru.com also includes immediate co-branded insurance quotes with Liberty Mutual Insurance and pages devoted to outdoor lifestyles developed with LL Bean. Aggregators - these are comparison sites allowing customers to compare different product features and prices. For example, moneysupermarket.com allows analysis of financial services products. Clearly a mortgage lender would want their products included in such comparisons. (Kaplan Financial Knowledge Bank, 2018.)

Interactive adverts banners- banners are simply advertisements on websites with a click through facility so customers can surf to the advertiser's website. Rich-media - many web users have become immune to conventional banner ads so firms have tried increasingly to make their ads more noticeable through the use of animation, larger formats, overlays, etc. For example, an animated ad for Barclays banking services will appear on some business start-up sites. Some ads are more interactive and will change depending on user mouse movements, for example generating a slide show. (Kaplan Financial Knowledge Bank, 2018.)

Opt in e-mail is an e-mail marketing technique. It is estimated that 80% of all e-mails are spam or viruses. Despite this e-mail marketing can still deliver good response rates. One survey found only 10% of e-mails were not delivered (e.g. due to spam filters), 30% were opened and 8% resulted in 'click throughs'. Options for e-mail include the following. Cold, rented lists - here the retailer buys an e-mail list from a provider such as Experian. Co-branded e-mail - for example, your bank sends you an e-mail advertising a mobile phone. 3rd party newsletters - the retailers advertise itself in a 3rd party's newsletter. House list e-mails - lists built up in-house from previous customers, for example. Viral marketing is where e-mail is used to transmit a promotional message from one person to another. Ideally the viral ad should be a clever idea, a game or a shocking idea that is compulsive viewing, so people send it to their friends. (Kaplan Financial Knowledge Bank, 2018.)

Customer retention has to do with getting and keeping customers. The real purpose of gathering data on acquired customers is to improve retention rates. The typical customer attrition rate for companies is around 15 to 20 percent per year, but a 2013 Forbes article indicates that some industries experience significantly higher average rates. Effective data analysis, regular and systematic follow-up communi-

cation with contacts, and well-serviced accounts help you reduce your company's churn rate. Data analysis allows you to identify the traits of prospects and customers that offer the best lifetime earning potential as well, which enables greater focus on retaining core customers.

(Leaf Group Media, 2019.)

Firms use the following techniques to try to retain customers. Personalization is the first of these techniques. It means delivering individualized content through web-pages or e-mail. For example, portals such as Yahoo! enable users to configure their home pages to give them the information, they are most interested in. The second of these techniques is mass customization which means delivering customized content to groups of users through web-pages or e-mail. For example, Amazon may recommend a particular book based on what other customers in a particular segment have been buying. Extranets are being used in companies such as Dell Computers to provide additional services to its 'Dell Premier' customers. These could be focused on purpose (e.g. Autotrader is for people buying/selling cars), positions (e.g. the teenage chat site Doobedo), interest (e.g. Football365) or profession. Despite the potential for criticism of a company's products on a community, firms will understand where service quality can be improved, gain a better understanding of customer needs and be in a position to answer criticism. (Kaplan Financial Knowledge Bank, 2018.)

The customer extension phase of CRM includes activities intended to draw out the length of typical customer relationships, enabling greater revenue. A simple perspective is that satisfying a customer during one buying experience increases the likelihood of a follow-up visit. Over time, delivering quality solutions, following through on commitments and addressing problems convert a buyer into a loyal customer. You also can enhance revenue through add-on product selling and cross-selling, which involves recommending unrelated solutions. Because of the high costs of customer acquisition, extending relationships with customers already captured is hugely valuable for a business. (Leaf Group Media, 2019.)

Customer extension has the objective of increasing the lifetime value of a customer and typically involves the following. 'Re-sell' similar products to previous sales. 'Cross sell' closely related products. 'Up sell' more expensive products. For example, having bought a book from Amazon you could be contacted with offers of other books, DVDs or DVD players. Reactivate customers who have not bought anything for some time. Key to these are propensity modelling and the 'sense, respond, adjust' model.

The next phase of CRM is propensity modelling: Propensity modelling involves evaluating customer behaviour and then making recommendations to them for future products. For example, if you have bought products from Amazon, then each time you log on there will be a recommendation of other

products you may be interested in. This can involve the following: Create automatic product relationships - e.g. through monitoring which products are typically bought together. Using trigger words or phrases - e.g. 'customers who bought X also bought Y'. Offering related products at checkout - e.g. batteries for electronic goods. (Kaplan Financial Knowledge Bank, 2018.)

The last phase of CRM can be captioned simply as 'Sense, Respond, Adjust'. 'Sense' refers to monitoring customer activities to classify them according to value, growth, responsiveness and defection risk. RFM analysis, discussed above, would also be relevant here. Respond with timely, relevant communications to encourage desired behaviour.' Adjust' means monitoring responses and continuing with additional communications. (Kaplan Financial Knowledge Bank, 2018.)

Researchers who studied the relationship between e-CRM features and e-loyalty on online shoppers at the different stages of transaction cycle argued that the use of e-CRM in building consumer relationships affects online consumer satisfaction and loyalty. A similar study was carried out to investigate the effects of various e-CRM features at different stages of the transaction cycle, on customer satisfaction on banks' websites. The researcher also established that e-CRM influences customer relationships and enhances online customer satisfaction and service quality.

2.3 Benefits of CRM in the Quest for Customer Loyalty in Service Firms

As highlighted earlier, an e-CRM system is a good example of a more efficient CRM system. E-CRM is the application of Internet-based technologies such as emails, websites, chat rooms, forums and other channels to achieve CRM objectives. It is a well-structured and coordinated process of CRM that automates the processes in marketing, sales and customer service.

CRM systems in general, capture data about customers as well as an organization's interactions with these customers. They also provide tools to help marketers and salespeople better manage customer relationships and meet their customers' needs. CRM systems generally capture and maintain information about prospective as well as current customers, making them very useful to both marketing and sales processes. The overall business goals of CRM systems are to help organizations 1) capture new leads and move them through the sales process; 2) support and manage relationships with current customers

to maximize their lifetime value to the company; and 3) boost productivity and lower the overall costs of marketing, sales, and account management (PressBooks, 2019.)

The implementation of an e-CRM system enables an organisation to streamline processes and provide sales, marketing and service personnel with better, more complete customer information. The result is that e-CRM allows organisations to build more profitable customer relationships and decrease operating costs. Direct benefits of such systems are discussed below.

In the first place, e-CRM systems can lead to service level improvements. In other words, e-CRM systems use an integrated database to deliver consistent and improved customer responses. Secondly, e-CRM systems can bring about growth in the revenue of a business. By focusing on retaining customers and using interactive service tools, e-CRM systems can decrease costs to sell additional products. In addition, e-CRM systems can help raise the productivity of a firm. By making sales and service procedures consistent, e-CRM can help create efficient work processes. (Wills, 2014.)

With efficient CRM, customer satisfaction is guaranteed. This means that automatic customer tracking and detection will ensure enquiries are met and issues are managed. This will improve the customer's overall experience in dealing with the organisation. Efficient CRM systems are also advantageous in the sense that there is e-CRM software that can help automate marketing campaigns including: telemarketing, telesales, direct mail, lead tracking and response, opportunity management, quotes and order configuration, etc. (Wills, 2014.)

2.4 Problems affecting the Performance of E-CRM Systems

One of the objectives of this research work was to x-ray the problems encountered in the use of e-CRM systems. These problems would be examined from two perspectives: Problems faced in setting up e-CRM systems and those encountered when running the e-CRM systems.

2.4.1 Challenges encountered in ensuring that e-CRM Systems are effective

Under this section, the problems reviewed will be those encountered when running a CRM system to ensure that the system is efficient. The journey towards implementing effective CRM systems will require an organisation to overcome a number of hurdles. In the following paragraphs, we discuss the

several of these ongoing challenges towards ensuring that CRM systems are meeting the goals of the organisation.

There are many issues affecting the growth and development of e-commerce and many other online transactions and/or operations. The most common ones include: taxation, security, privacy & profitability.

Taxation is the first challenge. The Internet is a largely tax-free zone. This is mostly because the Internet transcends national boundaries and also state or provincial boundaries within a nation, the issue of sales taxes on goods or services purchased over the Internet poses a problem for many governments that rely on sales tax revenue to fund government programs and services. (Seomining, 2019.)

The second challenge is security. Internet users who are potential buyers and/or sellers include thieves (scammers and/or hackers). Established encryption methods such as Secure Sockets Layer (SSL), a protocol developed by Netscape Communications Corporation, encode credit card numbers and other information to foil would-be thieves. Shoppers can determine if the site they are using is secure by noting the “secure” icon at the bottom of their browser window. Also, the address bar of Internet browsers will carry the “https” prefix instead of the standard “http” prefix when the site is secured. Nevertheless, some consumers are reluctant to divulge credit card information over the Internet, and this reluctance has hindered the growth of e-commerce. An alternative to credit card information is digital cash, or e-cash. (Seomining, 2019.)

The third problem is privacy. In addition to credit card security, many shoppers worry about privacy. To put them at ease, many Internet stores post “privacy statements” that explain their policy of sharing or not sharing customer information with other businesses. This privacy policy may include refusing to give the customer’s name and e-mail address to companies that send unsolicited and unwanted commercial e-mail messages, often known as junk mail or spam. Government can pass legislation designed to curb spam. Such laws can make it illegal for senders of unsolicited commercial e-mail to disguise their identity by using false return addresses or misleading subject lines. Violators can be subject to steep fines and possible prison terms. (Seomining, 2019.)

Profitability is also highly as another challenge by many experts on e-business. Inadequate business plans and excessive spending on advertising and marketing to attract customers to their Web sites caused a large percentage of e-commerce businesses to go bankrupt in 2000 and 2001. The dot-com boom of the late 1990s had largely turned into a dot-com bust as the 21st century began. However, a number of e-commerce sites began to report profits in 2001 and 2002. Notable among them were Amazon.com, Inc., based in Seattle, Washington, which pioneered many of the tools and procedures now commonplace in online retailing, Expedia, an online travel site, and eBay, a popular auction site. (Seomining, 2019.)

2.4.2 Problems encountered when using e-CRM Systems to pursue Customer Loyalty

Under this section, the problems reviewed will be those encountered when using a CRM system to achieve customer loyalty. The journey towards greater customer loyalty will require an organisation to overcome a number of hurdles. There are several of these ongoing challenges towards ensuring that CRM systems meet the goal of increasing customer loyalty.

Consumers are reluctant to buy some products online. Online furniture businesses, for example, have failed for the most part because customers want to test the comfort of an expensive item such as a sofa before they purchase it. Many people also consider shopping a social experience. For instance, they may enjoy going to a store or a shopping mall with friends or family, an experience that they cannot duplicate online. (PressBooks, 2019.)

Consumers also need to be reassured that credit card transactions are secure and that their privacy is respected. Differences in the right to cancel and return a purchase create costs and administrative difficulties. A common problem for e-traders is the variation in consumer legislation in the different countries where they operate. This primarily relates to the right to cancel or return a purchase. In addition, rules concerning consumer information and website content. The requirement to use local languages. Businesses regularly adapt their websites to the local language, but in certain cases, such as in countries with more than one official language (e.g. Canada), this can be costly – especially if the sales volume is small. (PressBooks, 2019.)

Product labelling and the requirement for registration are burdensome. Some countries require information to be labelled on consumables circular in that country. Yet some other countries require that a business gets registered with local authorities to allow for the sales of certain products. Customs procedures are problematic when shipping large numbers of small consignments. E-CRM does not lower barriers of entry to new competing firms. To guarantee success most market entrants have to heavily invest in e-commerce systems; existing firms have resources of protecting their market positions against competition; network economies are now becoming more important best-performing e-CRM practices are increasingly becoming the biggest too. (PressBooks, 2019.)

CRM systems can be complicated to implement because they are intended to support a complex set of processes and business functions. At times, the systems themselves are so sophisticated that organizations never fully use all their capabilities. However, a wide selection of CRM systems are now available at different levels of pricing and complexity. As managers refine their understanding of how CRM systems can help them achieve their business and marketing objectives, they can identify suitable systems and implementation approaches to fit their needs. (PressBooks, 2019.)

A common indicator of brand loyalty is repeated purchase orders from a given customer. However, brand/store loyalty is not easy to measure. Besides, the exact meaning of brand loyalty itself is not yet clear. People may buy a particular article due to habit or because it has a low price, and not because they have brand loyalty. (PressBooks, 2019.)

3 CONDUCTING THE RESEARCH

To research this thesis: a quantitative approach using a descriptive survey design was implemented, because it is an appropriate strategy in establishing relationships between variables. In this chapter, the approach of conducting this research is discussed in its first section. In the second section, the Webropol descriptive research methodology is presented as suitable for this research. It will be followed by research reliability and validity and then research limitations. The chapter ends with a presentation of the case organizational sector in section six.

3.1 The Research Approach

For this thesis, research is carried out and a report is written using a quantitative research approach in the form of a descriptive survey research. Descriptive research aims to accurately and systematically describe a population, situation or phenomenon. It is an appropriate choice when the research aim is to identify characteristics, frequencies, trends, correlations, and categories. Survey research allows you to gather large volumes of data that can be analyzed for frequencies, averages and patterns and it is a type of descriptive research that aims to find relationships between variables.). Survey research designs are procedures in quantitative research in which investigators administer a survey to a sample or to the entire population of people to describe the attitudes, opinions, behaviors, or characteristics of the population.

3.2 Data Gathering Method

In the Nordic countries, Webropol is the most common method used in quantitative survey research and it helps researchers to gather and process data easily. It enables the researcher to create countless questionnaires quickly and effortlessly, and it has proved to be the most cost-effective solution in competitive situations. Webropol lets the researcher do everything from basic surveys to professional research. This survey tool has a flexible, versatile, user-friendly and fun interface that gives one full control over advanced functionality. This survey tool also focuses on data collection and data processing and lets its user to conduct both qualitative and quantitative surveys and analysis with ease-of-use and efficiency built in.

Primary data was gotten directly from the customers of different telecommunication operators in Finland using a questionnaire (Appendix 1) without any bias. The choice of customers to contact and question was done randomly. Thus, purposive sampling was carried out to obtain data or information. A self-administered questionnaire was used to collect data from the firm's customers. The questionnaire required the respondents to supply background data namely: their gender, age and continent of nationality, and frequency of use of products of the company. The questionnaire had nine other questions measuring the efficiency of CRM and the level of customer loyalty. In most of the questions a five-point scale of responses was used. The efficiency of CRM was measured on a 5-point Likert scale where 1 = strongly disagree and 5= strongly agree. Customer loyalty was also measured on a 5-point Likert scale where 1 = very low and 5 = very high.

Secondary sources of data were also a great source of material for this write-up. Publications and research work on CRM and customer loyalty in the service industry were reviewed. Online sources as well as other electronic sources were mostly consulted, and substantial information was gotten from these e-sources. A list of text books and journals was also consulted. Some of these books were gotten from the Centria University library. The internet was also useful secondary sources of data.

3.3 Research Reliability and Validity

It is true that the results obtained after carryout a research should be reliable. Research experts point out that, a reliable research must be carryout by two or more persons in which their results must be the same. A total of 70 questionnaires were sent out to respondents through different social media channels and only 45 customers responded. The responses should be similar if the questionnaire was sent by another person, hence making this research reliable. To make a research valid, it should be believable and credible to the respondents. This questionnaire was examined before it was sent to the respondents who are also customers to increase the validity of this research.

3.4 Limitations of the Research

With the fast-growing global businesses, customer loyalty is a very sensitive area which whereby different approaches are used to express it. to release this research, assumptions were taken into consideration. This research assumes that efficient customer relationship management will impact customer loyalty greatly.

Another limitation in this research will be not all the telecommunication operators' customers were taken into consideration. Telia and Elisa were the two telecommunication operators which their customers were send questionnaires. It was challenging to get customers from DNA to respond to this straight forward questionnaire.

3.5 Telecommunication Operators in Finland

The Finnish telecommunication sector which comprises of its telecoms infrastructure, operators and regulation. This market is among the most growing in Europe and the world in general. Finnish telecommunication operators among which are Telia, DNA and Elisa which play great role in this telecom market. These operators have been very active in deploying the newest technologies and among the first to advocate for 5G use spectrum encouraged by the Finnish government to a national broadband target gear toward the year 2025.

With the Finnish telecom operators, customers are fast growing as they are enjoying the world's highest broadband and mobile penetration rate in the Nordic region and Europe in general. This has increased customer loyalty as they make use of different operator's latest technologies such as DOCSIS- 3.1, GPON fiber and carrier Aggregate.

Finnish telecom sector does not only focus on its operators, but it also emphasizes on reporting on other key issue like regulation on aspect such as auction of 5G network, interconnection, local loop, carrier preselecting and portability. (<https://www.budde.com.au>)

3.6 Presentation of Data

The data presented below shows the figures gotten from the 45 customers from different telecommunication operators, who were identified thanks to the webropol software.

TABLE 1. Gender of Respondents

	n	Percentage
Male	16	69.57%

Female	7	30.43%
Other	0	0%

The table (TABLE 1) above describes the gender of respondents who participated in the electronic survey. It shows that the sampled customers of the case organisation are mostly male and we can therefore infer that most of the customers in each of the telecommunication operators under consideration here are male. The results also show that there were no transgender respondents and it is thus unlikely that customers who are transgender exist in each of the telecommunication operators under consideration for this research.

TABLE 2. Age Category of Respondents

	n	Percentage
Below 25	1	4.35%
26 – 30	6	26.09%
31 – 35	8	34.78%
36 – 40	3	13.04%
40 and above	5	21.74%

The table (TABLE 2) above describes the Age Category of respondents who participated in the electronic survey. It shows that the respondents of each of the telecommunication operators were mostly below the age of 35 and this can likely be the case for the age structure of all the customers in this organisation. The results also show that very few respondents are below the age of 25 while those above the age of 40 are equally few compared to those of other age brackets.

TABLE 3. Continent of Nationality of Respondents

	n	Percentage
Africa	21	91.3%
Asia	1	4.35%
Europe	1	4.35%
N. America	0	0%
S. America	0	0%

The table (TABLE 3) above describes the Continent of Nationality of respondents who participated in the electronic. Respondents of African origin constitute a greater majority while there was none from the Americas. Respondents who are European or Asian were strangely very few.

TABLE 4. Frequency of Use of Telecommunication Operator Products

	n	Percentage
Web Search	9	39.13%
Magazine	0	0%
Radio	0	0%
TV	1	4.35%
Friends	13	56.52%

The table (TABLE 4) above describes the Frequency of Use of different telecommunication operator Products by the respondents. It is very clear from the table that the repeated use of products offered by each of the telecommunication operators serving these respondents, is for friendship and for web search. None of the respondents indicated that he/she is using the products of these telecommunication operators serving them, for radio and for accessing magazines.

TABLE 5. Ratings of Customer Expectations of Telecommunication Operator Products

	n	Percentage
Very satisfactory	12	52.17%
Somewhat satisfactory	9	39.13%
Neutral	2	8.7%
Somewhat unsatisfactory	0	0%
Unsatisfactory	0	0%

The table (TABLE 5) above describes Ratings of Customer Expectations of different telecommunication operators Products. This shows that the expectations of the respondents with respect to various products offered by each of the telecommunication operators serving them, are more than 90% satisfactory. None of these respondents are satisfied with the products offered by each of the telecommunication operators serving them.

TABLE 6: Ratings of Customer Expectations of Improvements in electronic customer service at your Telecommunication operator

	n	Percentage
Very High	3	13.04%
High	18	78.26%
Moderate	2	8.7%
Low	0	0%
Very low	0	0%

The table (TABLE 6) above describes ratings of customer expectations of improvements in electronic customer service at different telecommunication operators. On one hand, this shows that a great majority of the respondents expect improvements in the e-CRM services. On the other hand, none of the respondents show signs of expecting improvements in e-CRM systems in each of the telecommunication operators serving them

TABLE 7. Ratings of Customer Loyalty at different telecommunication operator

	n	Percentage
Very High	6	26.09%
High	13	56.52%
Moderate	4	17.39%
Low	0	0%
Very low	0	0%

The table (TABLE 7) above describes ratings of Customer Loyalty for different telecommunication operators. It shows that customer loyalty in each of the telecommunication operators under consideration, is high, given that more than 80% of the respondents rated high for customer loyalty. Clearly, there is an insignificant number of respondents who show no sign customer loyalty for each of the telecommunication operators serving them.

TABLE 8: Ratings of Agreement by Respondents to the fact that Improved CRM is the Main Reason for their high of Level of Customer Loyalty at different telecommunication operators

	n	Percentage
Strongly Agree	4	17.39%
Agree	14	60.87%
Uncertain	5	21.74%
Disagree	0	0%
Strongly Disagree	0	0%

The table (TABLE 8) above describes ratings of agreement by respondents to the fact that Improved CRM is the main reason for their high level of customer loyalty at different telecommunication operators. Apart from just 21.74% of the respondents who were uncertain, the rest of them, a significant majority (78.26%) agree that Improved CRM is the main reason for their high of Level of Customer Loyalty. This shows that the high level of customer loyalty is mainly caused by one factor, the improvements in e-CRM in each of the telecommunication operators under consideration.

TABLE 9. Ratings of Agreement by Respondents to the fact that there are other factors that can also explain why they prefer to always buy products from different telecommunication operator.

	n	Percentage
Strongly Agree	4	17.39%
Agree	17	73.91%
Uncertain	2	8.7%
Disagree	0	0%
Strongly Disagree	0	0%

The table (TABLE 9) above describes Ratings of Agreement by Respondents to the fact that there are other factors that can also explain why they prefer to always buy products from their different telecommunication operators. Apart from just 8.7% of the respondents who were uncertain, the rest of them (92.3%) agree that there are other factors that account for their high levels of customer loyalty in each of the telecommunication operators serving them. This shows that the high level of customer loyalty is not only caused by one factor, the improvements in e-CRM, but can also be caused by many other forces beyond the scope of this research.

TABLE 10. Ratings of Agreement by Respondents to the fact that different telecommunication operators have problems in managing their customer services unit.

	n	Percentage
Yes	8	34.78%
No	15	65.22%

The table (TABLE 10) above describes ratings of respondents agreeing to the fact that different telecommunication operators have problems in managing their customer services unit. From the responses, it is evident that more than half of the respondents reject the fact that each of the telecommunication operators serving them, show no signs of difficulties in managing their customer service units. Nevertheless, the few that attest to this fact are by my rating, a significant few.

TABLE 11. Ratings of Respondents about the common management problems facing different telecommunication operators.

	n	Percentage
CRM units are manned by professionals	3	14.29%
CRM systems can be complicated to implement	7	33.33%
Data insecurity	2	9.52%
Poor internet connection	5	23.81%
E) All of the above	4	19.05%

The table (TABLE 11) above describes ratings of respondents about the common management problems facing different telecommunication operators. It is evident that the complications associated with the implementation of CRM systems was rated as the number one problem. Based on the ratings of the respondents, poor Internet connections rank second and data insecurity ranks the last of these challenges.

4 DATA ANALYSIS & RESULTS

This chapter examines data collected from primary sources in chapter 3 and explores the chances of enhancing customer loyalty using e-CRM. This chapter makes use of Webropol analysis to compare the level of customer loyalty at different telecommunication operators with the existence of an efficient CRM. The data presented in the preceding chapter can be translated into a graphical form containing summary of information about the level of customer loyalty at different telecommunication operators with the existence of an efficient CRM in figure 1 and figure 2 below.

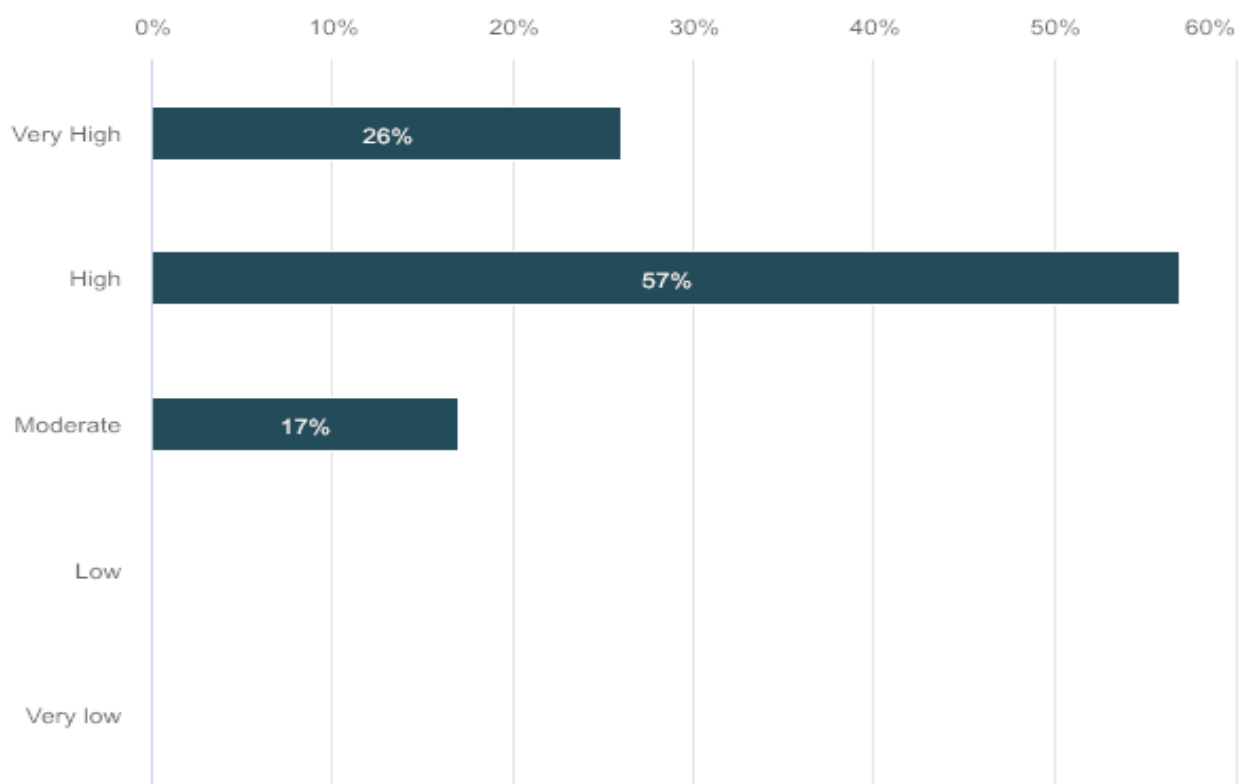


FIGURE 1. Rates of the Level of Customer Loyalty at different telecommunication operators

Based on information in the diagram (FIGURE 1) above, all the 45 customers of Finnish telecommunication operators who participated in the electronic survey are loyal customers and 83% of these (about 37 out of 45 customers) are very loyal and therefore highly satisfied customers and hence frequent buyers of products of their different telecommunication operators in Finland

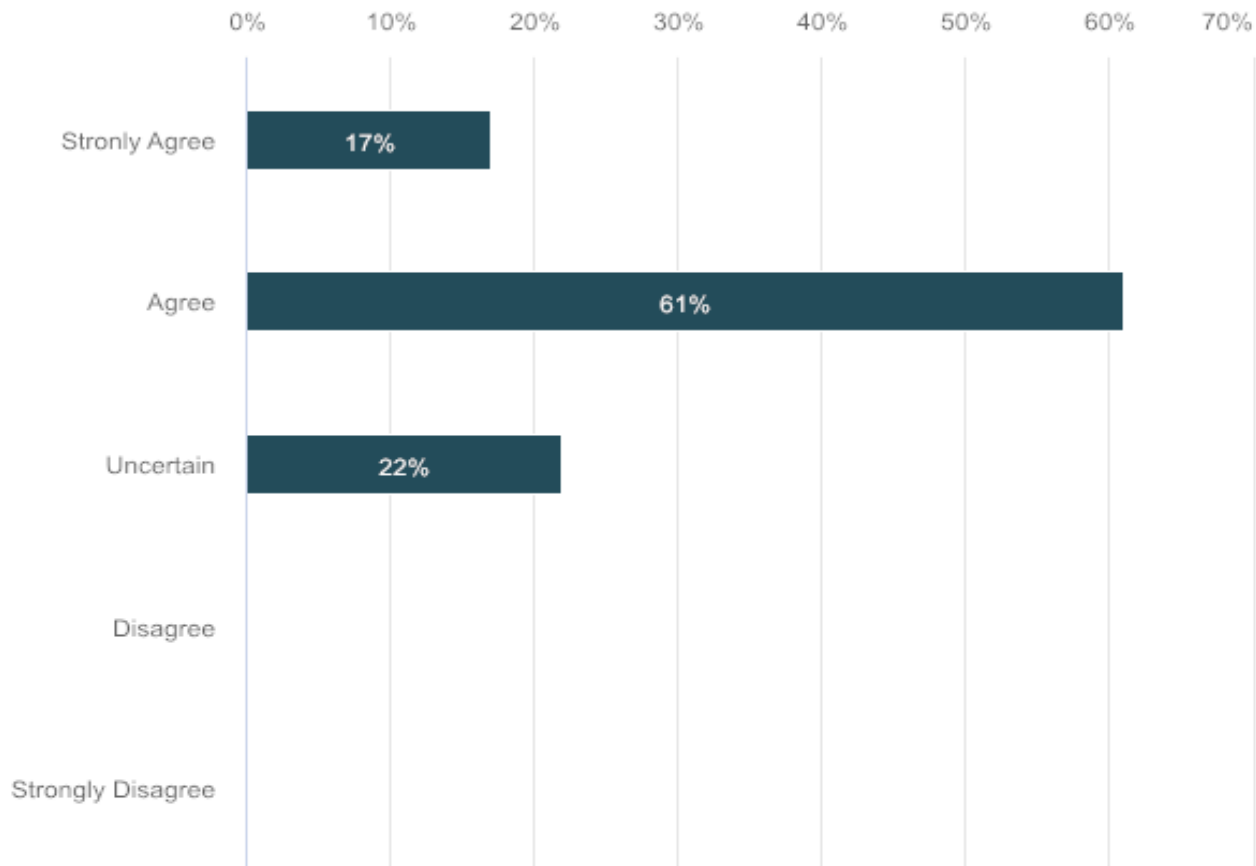


FIGURE 2. Rates of Customer Perception about Improved CRM being the Main Reason for their Level of Customer Loyalty at different telecommunication operators.

The information in figure 2 above, reveals that most of the customers who participated in the electronic survey agree that the main reason for their high level of loyalty at different telecommunication operators are as a result of improved CRM services at their different telecommunication operators. Given that these improved CRM services are mostly in terms of better e-CRM systems; it is logical to argue that e-CRM systems at Finland different telecommunication operators account for its high level of customer loyalty.

Comparing the high levels of agreement of the customers who participated in the electronic survey as shown in figure 2 with the high levels of customer loyalty at different telecommunication operators as shown in figure 1, therefore indicate that customer loyalty is higher at Finland telecommunication operators mostly because of their improved CRM services.

5 CONCLUSION

This report gives information about possible impact of efficient customer relationship management on customer loyalty in a major service firm. The purpose of this study was to determine whether the use of an efficient CRM system to identify and interact with customers can lead to customer satisfaction and in turn to customer loyalty in Finland telecommunication operators by answering the following research questions: What is the level of loyalty of current customers in Finland telecom operators' companies? Are the changes in customer loyalty associated with any prevalent strategy of CRM? In the previous chapter, I analyzed data under the basis of the Webropol analysis model. To meet up with this target, the levels of customer loyalty in Finland telecom sector were determined and compared.

My analysis was focused on the possible impact of efficient customer relationship management on customer loyalty in major Finnish telecom operators. In Finland telecom operator companies, the level of customer loyalty is higher mostly because the use of an efficient CRM system. However, in Finnish telecom sector, there are other factors that can also explain why they prefer to always buy products from their different telecom operators.

In this research, I made use of both primary and secondary sources of data. The thesis was therefore done with the help of both primary and secondary sources of data. Obtaining data from primary sources was quite a challenging task given that most institutions are always reluctant to share their data or information on grounds of its confidentiality. There was no major problem with obtaining books and e-books related to efficient CRM and customer loyalty. However, it was more time consuming to obtain relevant information from these sources that was most suitable for the report.

This study did not consider all the elements of CRM that can enhance customer loyalty. In effect, this thesis falls short of bringing out all factors that can possibly affect customer loyalty in especially a business organisation. Besides, there are indeed many other factors that can account for high levels of customer loyalty as indicated by respondents of the research in table 9 above. One can therefore argue that the results of this research only represent part of the big picture, given that its scope was also limited to just the telecommunications industry in Finland. In other industries and/or in other countries the situation might lead to different results.

To round off, there are many other factors that can account for high levels of customer loyalty which actually lie beyond the scope of this research. It would also be more enriching to see how each system of CRM is helping to enhance customer loyalty in many other organizations across the world. As the knowledge base grows, researchers would therefore need to pay more attention to the specific outcomes that are produced by different systems of CRM.

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APPENDIX 1

CUSTOMER LOYALTY AND EFFICIENT CUSTOMER RELATIONSHIP MANAGEMENT

QUESTIONNAIRE

Dear Respondent;

I am a student of the Business Management Department currently involved in a research study geared towards obtaining a BSc Degree in Business Management. The questionnaire is designed to get the perception and opinion of current customers of all telecommunication operators in Finland. Please do not hesitate to answer the questions as precisely and accurately as possible. The questionnaire is thus tailored to get your honest views and opinions on the items under study. All data and/or information obtained is anonymous and confidential. You shall be guided in answering the questions.

Thanks in advance for your cooperation!

Instructions: Please encircle the letter corresponding to the best response option.

1. Which is your Gender?

- A) Male B) Female C) Others

2. Age Category?

- A) Below 25 B) 26-30 C) 31-35 D) 36-40 E) 41 and above

3. Continent of nationality?

- A) Africa B) Asia C) Europe D) N. America E) S. America

4. Where did you learn about your telecommunication operator products / services?

- A) Web Search
B) Magazine
C) Radio
D) TV
E) Friends

5. How often do you use your telecommunication operator products/services?

- Daily
 Weekly
 Bi-weekly
 Monthly

- Annually

6. How would you rate your telecommunication operator products/services in terms of meeting your expectation?

- Very satisfactory
- Somewhat satisfactory
- Neutral
- Somewhat unsatisfactory
- Unsatisfactory

7. How would you rate the level of improvement in electronic customer service at your telecommunication operator?

- Very High
- High
- Moderate
- Low
- Very Low

8. Rate the level of your loyalty as a customer of your telecommunication operator product brand?

- A) Very High
- B) High
- C) Moderate
- D) Low
- E) Very Low

9. Do you agree that improved electronic Customer Services has been the main reason why you prefer to always buy your products from your telecommunication operator?

- A) Strongly Agree
- B) Agree
- C) Uncertain
- D) Disagree
- E) Strongly Disagree

10. Do you agree that there are other factors that can also explain why you prefer to always buy your products from your telecommunication operator?

- A) Strongly Agree
- B) Agree
- C) Uncertain
- D) Disagree
- E) Strongly Disagree

11. Do you think your telecommunication operator has problems in managing its customer services unit?

- A) Yes
- B) No

12. Which of these are the common management problems you think your telecommunication operator is facing?

- A) CRM units are manned by professionals
- B) CRM systems can be complicated to implement
- C) Data insecurity
- D) Poor internet connection
- E) All of the above

I wish to sincerely thank you for having taken off time from your busy schedule to attend to us.
Thank you above all for your honest opinions on the topic under study!

Date: -----