



Journal of Business & Industrial Marketing

Customer loyalty approach based on CRM for SMEs

Marcella Brito Silva Brito Galvão, Raíssa Corrêa de Carvalho, Lucas Ambrósio Bezerra de Oliveira, Denise Dumke de Medeiros,

Article information:

To cite this document:

Marcella Brito Silva Brito Galvão, Raíssa Corrêa de Carvalho, Lucas Ambrósio Bezerra de Oliveira, Denise Dumke de Medeiros, "Customer loyalty approach based on CRM for SMEs", Journal of Business & Industrial Marketing, <https://doi.org/10.1108/JBIM-07-2017-0166>

Permanent link to this document:

<https://doi.org/10.1108/JBIM-07-2017-0166>

Downloaded on: 19 April 2018, At: 23:08 (PT)

References: this document contains references to 0 other documents.

To copy this document: permissions@emeraldinsight.com

The fulltext of this document has been downloaded 1 times since 2018*

Access to this document was granted through an Emerald subscription provided by emerald-srm:320271 []

For Authors

If you would like to write for this, or any other Emerald publication, then please use our Emerald for Authors service information about how to choose which publication to write for and submission guidelines are available for all. Please visit www.emeraldinsight.com/authors for more information.

About Emerald www.emeraldinsight.com

Emerald is a global publisher linking research and practice to the benefit of society. The company manages a portfolio of more than 290 journals and over 2,350 books and book series volumes, as well as providing an extensive range of online products and additional customer resources and services.

Emerald is both COUNTER 4 and TRANSFER compliant. The organization is a partner of the Committee on Publication Ethics (COPE) and also works with Portico and the LOCKSS initiative for digital archive preservation.

*Related content and download information correct at time of download.

Purpose – The purpose of this paper is to explore marketing analysis by developing a customer loyalty approach, for small and medium-sized enterprises (SMEs) in the service sector, based on CRM in the context of an emerging economy.

Design – This study analyzes different models of CRM in the literature and defines a loyalty approach for SMEs in the service sector. It is characterized as exploratory research, with a qualitative approach. A systematic review of the literature is undertaken as the starting point for achieving the main objective of the study.

Findings – The need to draw up a framework for an approach to customer loyalty for small and medium-sized enterprises based on CRM and to make it operational.

Research limitations – A qualitative and exploratory study, applied only to a company's two main clients.

Practical implications – The contribution of this study is that it offers SMEs consistent guidelines on how best to conduct relationship management with their customers by using a systemic methodology that can be adapted to the requirements of more effective interaction between a company and its customers. It also provides coherence to the purpose of meeting customers' needs. This is an action strategy that focuses especially on the use of tools, such as SERVQUAL, Kano and SWOT analysis, and thereby increases the competitive profile of organizations in this sector.

Originality – A new approach to customer loyalty for SMEs in the service sector, which integrates elements of CRM strategy and implementation.

Keywords – relationship management; customer relationship management; small and medium-sized enterprises.

Article classification – Case study.

1. Introduction

The current and competitive market is characterized by changes in technology and consumer preferences that occur quickly (Amalnick and Zadeh, 2017). This makes it increasingly important for companies to provide their customers with a personalized service and has led to small and medium-sized enterprises (SMEs) investing in Customer Relationship Management (CRM) (Reicher and Szeghegyi, 2015). SMEs, despite it being difficult for them to survive in the market, are important to the economy of several countries, since they create jobs, their presence and impact add to social cohesion and this ensures that economic activity is diversified (Lussier et al., 2016).

However, SMEs have less access to formal sources of external financing despite these contributions (Rostamkalaei and Freel, 2016) and their resources are limited, which hinders their ability to grow and to draw up and implement strategies that can quickly take advantage of rapid technological changes (Wong et al., 2016; Eriksson et al., 2017).

Thus, it is relevant to study the relationship of SMEs with their customers and to find new ways of establishing and maintaining this relationship (Soltani and Navimipour, 2016). Such studies first of all seek to understand the essential characteristics of SMEs and then to use this information with a view to contributing towards helping them to develop and to improve the quality of their products and services and how best to manage them. Customers' behavior has changed. They have become more engaged in ensuring they receive what they want and this means that they have become more demanding about receiving services of a high standard (Lipiäinen, 2015).

This requires more transparency and authenticity in company-customer relationships (Greenberg, 2010). It is noteworthy that, despite limitations and challenges, there has been a marked increase in the number and range of initiatives that SMEs have taken in the areas of technology and marketing, especially in CRM and in relation to engaging on more efficient relationship management with their customers. Their aim has been to reach and maintain competitive differentials (Kafetzopoulos and Psomas, 2016; Morgan-Thomas, 2016; Gonzalez-Benito, Trindade Venturini and Gonzalez-Benito, 2017).

Practices of placing the focus on the customer and on quality management, for example, contribute to improving SMEs' organizational performance, as they tend to be more flexible than large organizations (Chuang and Lin, 2013; Basu and Bhola, 2016). Traditional CRM models are proposed for large companies. This is because they, unlike SMEs, do not need to consider peculiarities. The need to pay attention to their individual peculiarities is a major limitation for SMEs, because, due to their specific characteristics, they require a non-general methodology, adapted to their reality, in order to attend to their stakeholders' needs (Jorge et al., 2016; Zhou, 2016). The need to address and investigate this is what has prompted this research study.

Therefore, this paper puts forward a CRM approach to customer loyalty, adapted to the needs of SMEs, which considers their peculiarities and characteristics. It offers an alternative to generic CRM solutions, such as generic IT solutions (Morgan-Thomas, 2016), does not require large investments and adopts known and workable tools. A systematic review of the literature on the themes dealt with in this article is undertaken. Models proposed and applied in generic situations are analyzed. In addition, a new approach is proposed that takes the characteristics of SMEs into account.

Despite the current dynamics in business relationships, long-term customer relationships cannot be established from ephemeral actions. Therefore, having a good understanding of the profile, needs and desires of customers has become even more critical to the success and survival of SMEs. By doing so, it is hoped to help SMEs improve customer satisfaction and loyalty. These are factors that are relevant to developing and maintaining their competitiveness and, consequently, improving their financial results (Jones, 1996; Oliver, 1999; Erjavec et al., 2016), and thereby this brings benefits to

the economy and society since economic activity is diversified, more jobs are created and more services are offered in local communities.

2. Theoretical background

2.1. Relationship marketing and CRM

Interest in relationship marketing has grown over the last few decades, during which companies of all sizes have been experimenting with different ways of tackling the relationship with their customers (Soltani and Navimipour, 2016). Several companies in different sectors have adopted the most successful of these, and the spread of these led, over time, to these approaches being brought together under the concept that came to be called CRM (Customer Relationship Management) (Triznova et al., 2015).

CRM unites the potential of relationship marketing and information technology strategies in order to understand customers better and to create value with them, with a view to developing profitable and lasting relationships (Wongsansukcharoen et al., 2015; Soltani and Navimipour, 2016). It is important to emphasize the formation of value for customers, as well as the favorable aspects linked to those involved when a long-term relationship is sought (Payne and Frow, 2005; Khatoon, 2017).

The focus of CRM is on a niche of customers rather than on the market segment as a whole. Companies use new technologies extensively so as to keep track of and communicate with their customers. This requires bilaterality when customers acquire products and/or services in order to overcome obstacles or to minimize failures in implementing new practices (Reicher et al., 2015; Chen et al., 2016). It is important to highlight the need for an appropriate organizational structure and incentives both to support CRM processes and to produce the desired effects for the organization (Amalnick and Zadeh, 2017).

Some authors regard CRM as a customer-centric business strategy whenever customers' needs must be fully understood and anticipated (Reicher and Szeghegyi, 2015). The aim is to enhance customers' experience and satisfaction by customizing products and services to their needs (Ata and Toker, 2012; Krishna and Ravi, 2016). For others, it is a tool to implement a relationship and loyalty program (Swift, 2001; Bose, 2002). Although customer loyalty is influenced by the quality of service, customers' satisfaction with this and their perception of the value received are enhanced when customers perceive that CRM offers them a higher quality of service (Nyadzayo and Khajehzadeh, 2016). However this may be, the basis of these concepts is to change the focus from the product to the relationship with the customer.

2.2. CRM as a strategic factor for SMEs

In practice, perhaps the only area of management in which SMEs can compete on equal terms with, or even have an advantage over, large organizations in the market is that SMEs tend to be more flexible (Donnelly et al., 2015). This can occur providing that SMEs have a well-defined customer relationship framework or, for example, a CRM that supports such a differential strategically (Lambert, 2009; Ojiako et al., 2015; Lussier et al., 2016; Arbussa et al., 2017).

Therefore, CRM strategies should be used in accordance with an organization's characteristics and the environment involved and technological tools should always take the dimensions of these into account (Nguyen et al., 2015). In the case of SMEs, these are (Caldeira and Ward, 2002):

- Their financial resources are limited and their capacity for innovation is low (Rostamkalaei and Freel, 2016; Kumar and Singh, 2017), besides which they are not in a favorable situation, in terms of managing human, technical and technological resources (Wynn et al., 2016),

which entails that their administrative capacities tend to be weak. Therefore, they can only seek to overcome these weaknesses by using CRM to obtain good results (Tzokas et al., 2015);

- SME managers are involved in all processes, and the Chief Executive Officer (CEO) plays a dominant role, enjoys a high degree of visibility and can easily emphasize the importance of quality (Ghobadian and Gallear, 1997);
- Often, strategic planning is given little importance; deadlines and future investments are usually not set, and when they are, only the CEO is aware of them (Wagner and Paton, 2014);
- Knowledge management, where it exists, tends to be confined to managers and, similarly, training tends to be directly given and led by management to collaborators under a top-down approach. Such training is carried out infrequently and there are barriers to offering more due to SMEs' resource constraints and their strategic orientation (O'Connor and Kelly, 2017). Thus it is important to emphasize the need to create an environment to support relevant knowledge management activities (Ojiako et al., 2015; Wang and Yang, 2016);
- An SME's internal processes are simpler and more flexible than those of a large organization (Hudson et al., 2001);
- SMEs often fail because they establish relationships that are too informal (Sutter et al., 2017);
- An SME's main competitive advantage is that it can offer products or services that are highly specialized, which the largest companies have difficulty doing (Arbussa et al., 2017);
- SMEs typically have a mostly family structure, with family members occupying top management positions (Segaro et al., 2014), which may lead to information sharing within the company being restricted to family members only (O'Connor and Kelly, 2017).

SMEs have limited human and financial resources, which implies that they should concentrate on solving everyday problems (Henrique and Catarino, 2016) and that their management perspective should be limited to the short- rather than the long-term (Ghobadian and Gallear, 1997). Therefore, it is important to develop a type of culture in SMEs that enables negative aspects of their characteristics to be eliminated and which, at the same time, maximizes their strengths. Thus, SMEs should target their business on areas in which they have the greatest competitive advantage (Soltani and Navimipour, 2016; Triznova et al., 2015; Reicher and Szeghegyi, 2015; Venturini and Benito, 2015; Chen et al., 2016).

2.3. Discussion of existing methodologies

Although there are differences in the constructs of the methodologies, similarities between them can be identified. Some authors highlight steps which they consider are essential which, however, are not addressed by other authors. This is the case of the Winer model (2001), which is the only one to address the importance of ensuring privacy when collecting data from customers so that customers feel this information will be held securely. Therefore, they will be willing to continue to provide information, which will enable the company in question to offer them an increasingly efficient and higher quality service.

Most of the models in the literature start from the planning stage, which is used both to evaluate the company's situation, and to define the company's strategy, vision, goals and objectives (Winer, 2001; Bose 2002; Urbanskiene et al., 2008; Erdil and Öztürk, 2016). Thus, Table 1 below summarizes each author's position in relation to the different phases of implementing CRM methodologies. However, due to the diversity of the characteristics of the authors' views, we sought to group phases so that different phases can be compared more easily.

The phases are subdivided into three categories: planning, execution and control. This division is due to the fact that these categories refer to the generic phases of implementing any CRM model. First,

there is a need to define a plan of action (planning), and this is followed by conducting all the tasks that relate to implementing the previously defined model (execution) and, finally, to verify that the whole process has occurred as planned (control). All these generic phases can be identified in the approaches of the authors, thereby justifying this subdivision as this greatly helps the reader to have an overview of the similarities and differences of the approaches.

[INSERT TABLE 1 HERE]

On examining these approaches, it was found that while CRM was being undertaken, several factors should be considered in order to achieve the expected benefits. In summary, the main ones are: people, processes and information technology. These factors are observed as determining points for positive results in CRM strategies.

Therefore, an approach was developed that met these needs, namely integrating managerial support tools into the CRM. These evaluate the three main phases (planning, execution and control) of the CRM and its peculiarities. However, care was taken to avoid introducing complexity into the steps, thus enabling SMEs to use CRM without great difficulty.

3. Loyalty approach for SMEs in the services sector

This approach is based on analyzing the state of the art on the particularities of small- and medium-sized enterprises in the Service Sector, Relationship Marketing and Customer Relationship Management. We were guided by their concepts, structures, difficulties and observed whether or not SMEs had the appropriate conditions to use each approach in order to determine if they could develop a loyalty approach, which requires the relationship to be continuous.

The proposed approach to customer loyalty in the service sector for SMEs, presented in Figure 1, is divided into four steps, in which the organizational context of the company will be analyzed from the perspective of relationship marketing. The objective is that after successfully conducting this analysis, CRM techniques, supported by management tools, will be applied in the company.

It is important to note that although the approach is based on the essence of CRM, this is not necessarily a traditional CRM. Figure 1 summarizes these contributions, showing what and how to do at each stage to maintain customer loyalty.

[INSERT FIGURE 1 HERE]

This approach makes a graphical presentation of the steps to be followed; uses tools that help each step to achieve the approach; draws on information sources that feed each step, and sets the strategic objectives intended in each phase of the customer loyalty approach in the service sector.

Step 1: Identification

This step was conducted by asking customers to complete forms. The need to know what customers want and how they perceive the service being offered is of great importance for companies' survival (Parasuraman et al., 1988), as is their positioning vis-à-vis the competition (Gummesson, 2002). In order to do so, the following were used: the Kano model (to identify the main attributes of satisfaction); the SERVQUAL model (to evaluate customers' perception and expectations as to the services offered); and the SWOT analysis (to conduct an internal and external audit of the company's performance vis-à-vis its competitors). It should be noted that other tools can also be used in this step, as long as they assist in diagnosing and identifying customers' profiles, such as Servperf (Cronin & Taylor, 1992) and QFD (Akao, 1990).

Step 2: Differentiation

Based on perceptions and expectations, customers will have their data stored and made available at SMEs' contact points of service. Data such as history of the relationship, transactions, requests, profitability, preferred communication channel, value, growth potential, complaints, suggestions and risks, enable the service company to develop a learning relationship with the customer.

The tool that will support the development of the approach proposed in this phase will be the Statistical Analysis of Data and Segmentation, which will let relevant information about the customers be inferred. In addition, customers will be grouped in accordance with their similarities, and from there, services will be offered that suit their preferences. The tools used in the identification step can also be used to segment clients, for example, by expectations and perceptions or satisfaction levels in each gap (Servqual), by attributes (Kano model) and by strengths and weaknesses (SWOT analysis).

The information sources will come from the first stage of the approach, i.e. from the analysis already made of customers and competitors, as well as from managers' opinions, based on their knowledge and experience of the subject. This information will be used to define the alternatives and criteria that will differentiate the customers either individually or in groups.

Step 3: Interaction

The main point in this third step is to develop mechanisms that allow the customer's voice to penetrate all levels and functions within the organization by offering various types of contact points. To do so, the use of communication and social media is extremely important. Since information from and about the customer is held electronically, it can be instantly shared across various platforms and information systems (Venturini and Benito, 2015). This results in reducing costs that are inherent to the process of managing communication with the customer.

Large and small companies have integrated CRM and social media to manage and enhance their relationships with their customers (Charoensukmongkol and Sasatanun, 2017; Agnihotri et al., 2017; Ahani, Ab Rahim and Nilashi, 2017). As using the social media has become a popular way for people to communicate with each other, in part due to the ease of access to them, customers have increasingly resorted to social media to express their complaints and comments on various products and services not only to their friends and contacts but directly to the companies involved (Ravi, Ravi and Prasad, 2017).

Companies also initiate interaction, and often do so in order to seek to involve customers and have them participate actively in surveys. This ensures SMEs in the service sector receive feedback from their customers. Such data are received from other communication systems and the social media and recorded on ISs. This information is then distributed throughout the organization, which facilitates identifying business opportunities and responding quickly to market requests (Lawson et al., 2006).

Step 4: Customization

The task of customization becomes simpler as consumers' needs and preferences are known. Based on customer profiles, actions needed to keep customers satisfied or to improve the actions to be taken can be prioritized.

CRM can be used to provide support that underpins what products and services are created, and how they can best be individualized and therefore how best to satisfy customers. One of the main difficulties at this stage is the need for service companies to be flexible and to train employees appropriately as they must be prepared to modify their conduct in accordance with each customer's wants and needs. As has already been pointed out, SMEs tend to be more flexible than large

companies and therefore they tend to be able to adapt themselves and take appropriate action more easily and more quickly than large organizations.

4. Case study: Applying the Loyalty Approach

4.1. Context of the case study company

The proposed approach was applied to Alpha Company (a fictitious name due to confidentiality issues). Inaugurated in 2003 in the Northeastern Region of Brazil, it is a medium-sized enterprise with 95 employees. Its core business is to provide Call Center services in Health Counselling, and the main services that it offers are:

- To schedule medical consultations and examinations;
- To authorize medical examinations to take place;
- To engage on a welcome routine for clients who are enrolled in a health insurance plan;
- To conduct surveys on customers' satisfaction with their health insurance plan or why they avoid using it;
- To provide a Telehealth service.

The client portfolio is made up of healthcare providers, such as health insurers, which operate in 10 Brazilian states and which contract the services of the Alpha Company to attend to and support their clients.

Thus, the company seeks to position itself in the market as a reference in the offer of Call Center services in Health Counselling, thereby providing new individualized solutions for its clients and applying specialized techniques of Relationship Marketing.

Two corporate clients of Alpha Company were selected in order to identify the factors related to satisfaction and loyalty, as they are their main clients and because they already have experience of using this type of service. This paper refers to them as Client Y and Client K.

4.2. Instrument for data collection

For the approach proposed, two questionnaires (instrument for data collection) were developed and applied. The first seeks to identify the main attributes responsible for customers being satisfied with Alpha Company, since managing customers' requirements is an important factor in CRM (Zhou et al., 2013). The Kano Model (1984) was used because the results from questionnaire point to the attributes of products or services that influence customer satisfaction: Must-be, One-dimensional, Attractive, Indifferent and Reverse. This model provides managers with valuable information about the main factors of customer satisfaction and dissatisfaction, which can be used to design new products and services or to improve existing ones (Jeeradista et al., 2016; Potra et al., 2017). The second questionnaire is based on the SERVQUAL model. It seeks to identify that customers' expectations of the health advisory service provided will be excellent, and thereafter, that clients' perception of the services provided by the Alpha Company are also excellent.

Step 1: Identification (results)

The results found in this step demonstrate similar characteristics as to the type of communication expected, namely in electronic form, and the frequency with which client companies wish to communicate with Alpha Company, which is weekly. However, they differ in the information they wish to receive from the company: while Client Y prioritizes customer satisfaction and the number of services rendered to customers, Client K prioritizes information on the prospect of their company

achieving greater growth and better financial results. This indicates, initially, that client companies have different views on what to expect from contracted services.

Questionnaire 1 was drawn up in a meeting with the Alpha Company, taking into account the attributes that, in principle, in the management conception, are considered relevant for Call Center services in Health Counseling. It is important to note that nine attributes were defined by the Directors of the case study company, these are listed below:

1. Time for first care (time taken to be attended to by Reception/ SAC assistant);
2. Time taken to transfer phone call to a physician
3. Clarity (accessible language) in the orientation given by the attendants;
4. Clarity (accessible language) in the guidance given by doctors;
5. Time in attendance;
6. Whether or not, the medical recommendation was adhered to by the patient;
7. Whether or not the problem was solved;
8. Whether or not the patient stayed at home (avoid unnecessary displacement);
9. Displacement for emergency (assist in solving the problem at home).

After analyzing the Kano questionnaire the individual results were verified. For Client Y, attributes 3 (Clarity in the orientation given by the attendants), 4 (Clarity in the orientation given by the doctors) and 5 (Time in attendance) are Must-be, that is, their presence does not bring satisfaction, but their absence will cause the customer's dissatisfaction. Attributes 1 (Time for first care) and 2 (Time for call transfer to a physician) are classified as one-dimensional i.e. if the customer perceives that this attribute is present, he/she is satisfied, and if it is absent or deficient, the implication is that he/she is dissatisfied.

Attributes 6 (Medical recommendation followed by the patient), 8 (Patient permanence at home) and 9 (Displacement for emergency) were found to be neutral for Client Y. Attribute 7 (Solution of the problem) was the only one that Client Y considered attractive, whereas its absence does not result in dissatisfaction, but its presence translates into satisfaction. This confirmed the perspective already presented in Client Y's profile, namely that the quality of the service provided and the satisfaction of its customers are very important. Thus, greater care should be taken to keep Client Y satisfied with all attributes.

For Client K, only attribute 5 (Attendance time) is considered Must-be. Attributes 3 (Clarity in the orientation given by the attendants), 4 (Clarity in the orientation given by the doctors), and 7 (Solution of the problem) were classified as one-dimensional; whereas 6 (Medical recommendation followed by the patient) and 9 (emergency displacement) were indifferent. As for Attributes 1 (Time for first care), 2 (Time of transfer to a doctor) and 8 (Patient stay at home), they are considered attractive attributes, revealing to Alpha Company that, if these attributes are present, there is a greater possibility of keeping Client K satisfied.

Another aspect observed is that few attributes were rated as attractive by customers. Attractiveness is responsible for overall satisfaction and is not normally expressed or expected by the customer. Although the customer may be indifferent to its absence, its existence causes the customer more than proportional satisfaction, and this is therefore a great added value and source of competitiveness.

In order to identify the expectations and perceptions of Client Y and Client K, SERVQUAL (Parasuraman et al., 1988) was used with some adaptations in the questions so that the service could be evaluated according to the specificities of the area studied.

Client Y's results demonstrate Gaps in the Credibility dimension in items 3 (Performs the service correctly the first time) and 4 (Keeps patients' records up-to-date), while the Tangibility dimension

exceeds this customer's expectations. Therefore, Alpha Company must take actions to correct the possible flaws that Client Y perceives and which are related to the credibility of the services provided by Alpha Company, in addition to which Alpha Company must make better use of the items focused on tangible issues that give it a competitive differential.

Client K's results show that there is only one Gap in the Security dimension in item 8 (conveying trust to customers). Thus, actions must be prioritized to solve this gap, while its expectation is only surpassed in the Credibility dimension in item 5 (meets the given term).

Generally, the expectations of both Client Y and Client K are very high in all dimensions. Therefore, it is very important that Alpha Company frequently monitors its customers' assessment of the quality of the services it offers in order to keep its customers satisfied.

After analyzing the needs of Alpha company's clients and their perception of the services it offers, the next step is to rate Alpha Company's position vis-à-vis its competitors. To accomplish this task, SWOT analysis is used (Jackson et al., 2003). Therefore, an internal audit was conducted to verify Alpha Company's strengths and weaknesses, and an external audit was made to identify opportunities and threats.

Thus, from the SWOT analysis, it was found that Alpha Company's competitors have little process integration and provide their customers with little information. As a result, Alpha Company tried to establish a greater integration between its processes and to make use of SMS to ensure that it would receive feedback from its customers and to remind their clients that they should follow the guidelines suggested by the Call Center in Health Counseling.

Step 2: Differentiation

This step should start with segmenting customers for which statistical techniques are used. However, as the authors of this paper chose the two largest clients for the case study, they did not use specific segmentation or micro segmentation techniques. However, even though these two clients presented some distinct characteristics, it was possible to trace two profiles and establish items for differentiation, as shown below.

Client Y:

- Health Insurance Plan with individual and legal customers; its main activity is medical care;
- Has high expectations as to the services that Alpha Company must offer to its customers and makes a good evaluation of the services that are provided by the Call Center company in Health Counselling;
- Shows concern for the service and satisfaction of its customer base;
- Wishes to be informed on a weekly basis, mainly electronic reports on the number of customers attended to and on their customers' level of satisfaction with Company A.

Client K:

- Self-management Health Insurance Plan; its main activity is to manage a network of health services that meets the needs of its members;
- It also has high expectations as to the services that Alpha Company must offer, and makes a good evaluation of the services that Alpha Company provides;
- Main competitive strategies are focused on financial issues;
- Wishes to be informed weekly by more than one information mechanism about the financial results resulting from its using Alpha Company's services.

Step 3: Interaction

In this step, the goal is to allow the customer's voice to enter all levels and functions of the organization by offering various types of contact points. Thus, Alpha Company should create ways to communicate with its clients.

To achieve this goal, a process was needed to establish how best to manage customer relationships. Alpha Company introduced a CRM tool, which stores all data on clients in a database. Information such as demographic profile and phone calls (requests from callers, date and time, company attendants, among other details) are recorded on this platform. As the company has good technological support, integrating client data into the various points of the company was not difficult.

In order to guarantee transparency and that clients receive information speedily, a daily automatic routine of sending data to the client, called "bulletins", has been established. A bulletin is sent exclusively to the recipient who is a physician and responsible for receiving information.

For Alpha Company, all contacts that clients make are relevant, whether to criticize, suggest, obtain information, etc., since such information guides the company as to its clients' level of satisfaction. That is why every member of the Alpha Company's staff was given instructions to capture relevant information about clients and that doing so was important.

As noted in the previous phase, Client Y and Client K wish to be informed weekly, mainly about the financial results resulting from the services provided, the number of customers served and the level of satisfaction of the customer base regarding the service performed. In order to meet these objectives, Alpha Company has prepared clear and detailed reports containing mainly this information, in order to reduce the inconvenience to customers, in addition to interacting with real benefits.

Company Alpha also made available various mechanisms and schedules those customers could access and, in addition to the landline, mobile phone numbers and e-mail addresses were made available. All this was done to facilitate clients' interactions with the company, in addition to ensuring, that by doing this, it received feedback.

Step 4: Customization

To achieve this step, all information and results obtained in previous steps were used. But because the resources are limited, management, after analyzing these data, set priorities in order to guide the most relevant actions, the objective being to maintain the level of satisfaction and, consequently, customer loyalty, thereby ensuring Alpha Company's survival and increasing its profitability.

The main actions to achieve this stage were: to run management training for front line and backroom staff, to review organizational processes, and to work on increasing flexibility in the company. All these actions aim to align the company to meet customers' wants and needs with a view to keeping them satisfied and loyal.

Monthly reports were prepared both to monitor the results obtained and to verify if the goals set were achieved. Thus, Alpha Company adopted a proactive stance towards its processes, thereby anticipating future problems or changing needs. These reports include information such as: number of monthly visits, number of hospitalizations, and number of ambulances sent.

By monitoring the evolution of the data that make up the reports, measures can be taken, even before reports are completed. For example, if it is observed that there are deviations in the delivery of the service or great difficulties in achieving the goals outlined, then actions are taken or reviews are

carried out to remedy the problem. Periodically, a follow-up survey of clients' level of satisfaction is also carried out to ensure that level is being maintained.

The follow-up is undertaken by another team which conducts the survey of clients' level of satisfaction within a maximum of 24 hours after the service has been rendered. This survey aims at verifying the quality of care at the various internal levels, the monthly compilation of data and monthly comparisons. In addition, there is a variable remuneration policy, in accordance with the scores that were given by the clients/patients, thereby seeking to encourage better care by the doctors and the attendants of the Alpha Company.

5. Discussion and conclusion

This research study assumes that the use of CRM practices in small and medium-sized enterprises in the service sector will lead to greater customer satisfaction and loyalty being attained, but such initiatives must be in line with the peculiarities and characteristics of this type of organization. Generic solutions, which require large investments, must be avoided. This article proposed an approach that adopts tools that are well known and easy to use.

What should be done is to seek to understand and analyze customers' behavior and perceptions with a view to setting strategies that can best meet their needs based on the fundamentals of theories that involve relationship marketing and the attributes needed to apply the concepts of CRM. New strategic communication initiatives with customers or their groups should be integrated into CRM and a common communication platform should be created.

The literature review contributed to the development and improvement of this study. The information gathered was important for creating an approach to customer loyalty in the service sector by using CRM practices that attend to the specific characteristics of SMEs. This approach was divided into four steps to ensure its applicability.

Each of the tools suggested (Kano, Servqual and SWOT analysis) has already been used in previous studies. These tools are easy to understand and present consistent results, which facilitate their use and application in all steps of the proposed approach. The study found that for this approach to achieve the benefits it proposes, SMEs must regard relationship management as an ongoing process that seeks to ensure that customers' needs are satisfied and the business-customer interaction is improved.

The study also identified several gaps in the CRM models found in the literature, such as the difficulty of generalizing the CRM model to other business environments. One of the main limitations of such models is that they were limited to a certain characteristic. For example, Sin et al. (2005) show that, in their study, this was limited to a nation, with a specific culture while Erdil and Öztürk (2016) demonstrate that CRM models were developed for specific industries, which makes it difficult to apply them to service companies.

Given the above and the results of the research, it is considered that the objective of the article was reached, considering that a loyalty approach based on CRM was proposed and proved feasible. This was shown by undertaking a case study in which this approach was applied to small and medium-sized enterprises, for which large investments were not required and consolidated tools and management practices were used that have been presented in the literature and have become well-known and widely used.

A few models have drawn attention to the importance of creating customer contact points (Payne, 2006; Urbanskiene et al., 2008; Erdil and Öztürk, 2016) and the importance of loyalty analysis (Winner, 2001; Rababah et al., 2011). In addition, continuous customer follow-up is undertaken, which

is fully in line with the approach of this research. This is done by preparing and monitoring monthly reports and by conducting a survey on customer satisfaction within 24 hours of the service being rendered.

In conclusion this research emphasizes that gathering information is the starting point of the loyalty process. Without a deep knowledge of customers and their expectations, generating products or services that effectively create value becomes an activity that is almost undertaken at random, and for which there may not be a framework with consistent criteria.

Managerial implications

Among the possible managerial implications, two factors are more relevant to organizational and marketing managers. The first is related to the various areas in which the proposed approach can be applied, such as public universities (Roopchund and Alsaïd, 2017), financial services of banks and insurance companies (Ravi, Ravi and Prasad, 2017), telecommunication services al., 2017), and hotel services (Tian and Wang, 2017). These studies highlight the potential of applying the proposed approach to other types of services, since their steps are applicable in this and other contexts.

The second managerial implication is related to the several areas that could be explored based on applying the proposed integrated approach to information systems, among which cloud computing (CC) should be highlighted. According to Kim, Jang and Yang (2017) and Loukis, Arvanitis and Kyriakou (2017), cloud computing can be used as a means to operationalize the model proposed in this article, since the processes can be deployed in Software as a Service (SaaS). In spite of the performance risks to SMEs when using (Clarke, 2017) and acquiring this type of service, CC is an ally and a means to optimize several processes and to model organizations.

Nevertheless, as emphasized by Cambra-Fierro et al. (2017), using information technology, despite its importance and necessity, is not enough for the success of customer relationships models. Therefore, other factors are determinant, such as market orientation, knowledge management, customer profile analysis, and the training and motivation of employees.

It is believed that the greatest contribution of this work is to provide mechanisms for small and medium-sized enterprises in the service sector to better know and interact with their customers. It is recommended that companies invest in formal relationship programs and that companies that have already started this process review the strategy and model used, in order to broaden their horizons, using customer responses as feedback for their future actions planning.

We strongly believe that this paper can be used for educational purposes for studies of organizational situations as a teaching case in the marketing and management areas, since the problem and the objective of the article describe a real situation, which is that the SMEs have a CRM to better manage its customers. This enables multiple uses for teaching. Therefore, it is important that teachers and tutors conduct debates and reflections in order to stimulate an adequate understanding of facts, taking into account characteristics of SMEs and resource scarcity, which results in the need for this type of company to apply a simpler approach for CRM, as proposed in this paper.

It is expected that with the knowledge of the tools used in the approach proposed in this paper, it is possible to use the material as a case study in disciplines, leading to engagement and participation of students on the individual and group aspect.

In addition, it is important to promote the collective debate about the case, seeking to encourage student participation, with questions such as: How can SMEs provide greater customer satisfaction and loyalty, given their resource limitations? What tools have been used to assist in the elaboration of the proposed approach and how were each applied? What other tools could be used to expand the

results of the generic approach proposed by the paper? How could the proposed approach be applied in a specific business context (sector or segment under discussion)?

Directions for future research

As a suggestion for the companies of the case study, it is recommended that they continue to systematize actions and also to define feasible parameters for choosing clients that merit one-to-one treatment, the purpose of which is to provide a single and differentiated service and maintain a more lasting bond of the company-customer relationship.

However, the application of the approach, especially the segmentation stage, to the portfolio analysis (Yu et al, 2017) can help organizations to take decisions on and manage which products or services to offer to their clients.

Although the approach of this study has been applied in only a few companies, previous research has conducted case studies in only one or a few companies, but with scientific relevance (Ravi, Ravi and Prasad, 2017; Buyukozkan, Guleryuz and Karpak, 2017; Gonzalez-Benito, Trindade Venturini and Gonzalez-Benito, 2017; Jaber and Simkin, 2017). Therefore, it is recommended to apply the approach in other areas, such as those mentioned in the section on Managerial Implications.

References

1. Agnihotri, R; Trainor, K. J.; Itani, O. S.; Rodriguez, M. (2017). Examining the role of sales-based CRM technology and social media use on post-sale service behaviors in India. *Journal of Business Research*, 81, 144-154.
2. Ahani, A; Ab Rahim, N. Z.; Nilashi, M. (2017). Forecasting social CRM adoption in SMEs: A combined SEM-neural network method. *Computers in Human Behavior*, 75, 560-578.
3. Akao, Y. (1990). *Quality Function Deployment: Integrating Customer Requirements into product design*, G.H Mazur (trans) Cambridge, M.A: Productivity Press.
4. Amalnick, M. S., & Zadeh, S. A. (2017). Concurrent evaluation of customer relationship management and organizational excellence: An empirical study. *Performance Improvement Quarterly*, 30(1), 55-88.
5. Arbussa, A., Bikfalvi, A., & Marquès, P. (2017). Strategic agility-driven business model renewal: the case of an SME. *Management Decision*, 55(2), 271-293.
6. Ata, U. Z., & Toker, A. (2012). The effect of customer relationship management adoption in business-to-business markets. *Journal of Business & Industrial Marketing*, 27(6), 497-507.
7. Basu, R., & Bhola, P. (2016). Impact of quality management practices on performance stimulating growth: Empirical evidence from Indian IT enabled service SMEs. *International Journal of Quality & Reliability Management*, 33(8), 1179-1201.
8. Bose, R. (2002). Customer relationship management: key components for TI success. *Industrial management & Data Systems*, 102(2), 89-97.
9. Buyukozkan, G.; Guleryuz, S.; Karpak, B. (2017). A new combined IF-DEMATEL and IF-ANP approach for CRM partner evaluation. *International Journal of Production Economics*, 191, 194-206.
10. Caldeira, M. M., & Ward, J. M. (2002). Understanding the successful adoption and use of IS/IT in SMEs: an explanation from Portuguese manufacturing industries. *Information Systems Journal*, 12(2), 121-152.
11. Cambra-Fierro, J. J.; Centeno, E.; Olavarria, A.; Vazquez-Carrasco, R. (2017). Success factors in a CRM strategy: technology is not all. *Journal of Strategic Marketing*, 25(4), 316-333.
12. Charoensukmongkol, P; Sasatanun, P. (2017). Social media use for CRM and business performance satisfaction: The moderating roles of social skills and social media sales intensity. *Asia Pacific Management Review*, 22(1), 25-34.

13. Chen, I. J., & Popovich, K. (2003). Understanding customer relationship management (CRM): People, process and technology. *Business Process Management Journal*, 9(5), 672-688.
14. Chen, Y. S., Lin, C. K., & Chuang, H. M. (2016). Closing the Skill Gap of Cloud CRM Application Services in Cloud Computing for Evaluating Big Data Solutions. *ISPRS International Journal of Geo-Information*, 5(12), 227.
15. Chuang, S. H., & Lin, H. N. (2013). The roles of infrastructure capability and customer orientation in enhancing customer-information quality in CRM systems: Empirical evidence from Taiwan. *International Journal of Information Management*, 33(2), 271-281.
16. Clarke, R. (2017). Can small users recover from the cloud?. *Computer Law & Security Review*, 33(6), 754-767.
17. Cronin, J. J.; Taylor, S. A. (1992). Measuring service quality: A reexamination and extension. *Journal of Marketing*, 56(3), 55-68.
18. Erdil, A., & Öztürk, A. (2016). Improvement a quality oriented model for customer relationship management: a case study for shipment industry in Turkey. *Procedia - Social and Behavioral Sciences*, Vol. 229, pp. 346-353.
19. Eriksson, K., Fjeldstad, Ø., & Jonsson, S. (2017). Transaction services and SME internationalization: The effect of home and host country bank relationships on international investment and growth. *International Business Review*, 26(1), 130-144.
20. Erjavec, H. Š., Dmitrović, T., & Povalej Bržan, P. (2016). Drivers of customer satisfaction and loyalty in service industries. *Journal of Business Economics and Management*, 17(5), 810-823.
21. Ghobadian, A., & Gallea, D. (1997). TQM and organization size. *International Journal of Operations & Production Management*, 17(1-2), 121-163.
22. Gonzalez-Benito, O, Venturini, W. T., & Gonzalez-Benito, J. (2017). CRM Technology: Implementation project and Consulting services as determinants of success. *International Journal of Information Technology & Decision Making*, 16 (2), 421-441.
23. Greenberg, P. (2010). The impact of CRM 2.0 on customer insight. *Journal of Business & Industrial Marketing*, 25(6), 410-419.
24. Gummesson, E. (2002). Relationship marketing in the new economy. *Journal of Relationship Marketing*, 1(1), 37-57.
25. Henrique, J., & Catarino, J. (2016). Motivating towards energy efficiency in small and medium enterprises. *Journal of Cleaner Production*. Vol. 139, Pages 42-50
26. Hudson, M., Smart, A., & Bourne, M. (2001). Theory and practice in SME performance measurement systems. *International Journal of Operations & Production Management*, 21(8), 1096-1115.
27. Jaber, F.; Simkin, L. (2017). Unpicking antecedents of CRM adoption: a two-stage model. *Journal of Strategic Marketing*, 25(5-6), 475-494.
28. Jackson, S. E., Joshi, A., & Erhardt, N. L. (2003). Recent research on team and organizational diversity: SWOT analysis and implications. *Journal of Management*, 29(6), 801-830.
29. Jeeradista, T., Thawesaengskulthaib, N., & Sangsuwanc, T. (2016). Using TRIZ to enhance passengers' perceptions of an airline's image through service quality and safety. *Journal of Air Transport Management*, 53, 131-139.
30. Jones, T. O. (1996). Why satisfied customers defect. *Journal of management in engineering*, 12(6), 11-11.
31. Jorge, M. L., Madueño, J. M., Sancho, M. P. L., & Martínez-Martínez, D. (2016). Development of corporate social responsibility in small and medium-sized enterprises and its nexus with quality management. *Cogent Business & Management*, 3(1).
32. Kafetzopoulos, D., & Psomas, E. (2016). Organisational learning, non-technical innovation and customer satisfaction of SMEs. *International Journal of Innovation Management*, 20(3), 28 pages.

33. Khatoon, S. (2017). Real-time Twitter Data Analysis of Saudi Telecom Companies for Enhanced Customer Relationship Management. *International Journal of Computer Science and Network Security*, 17, 141-147.
34. Kim, S. H.; Jang, S. Y.; Yang, K. H. (2017). Analysis of the Determinants of Software-as-a-Service Adoption in Small Businesses: Risks, Benefits, and Organizational and Environmental Factors. *Journal of Small Business Management*, 55(2), 303-325.
35. Krishna, G. J., & Ravi, V. (2016). Evolutionary computing applied to customer relationship management: a survey. *Engineering Applications of Artificial Intelligence*, 56, 30-59.
36. Kumar, Ravinder; Singh, Rajesh Kumar. (2017). Coordination and responsiveness issues in SME supply chains: a review. *Benchmarking: An International Journal*, 24(3), 635-650.
37. Lambert, D. M. (2009). Customer relationship management as a business process. *Journal of Business & Industrial Marketing*, 25(1-2), 4-17.
38. Lawson, A., Illia, A., & Jimenez, J. (2006). Impact of Data Integration on CRM in the Electronic Commerce of SMEs. *Academy of Information and Management Sciences Journal*, 9(1), 83-102.
39. Lipiäinen, H. S. M. (2015). CRM in the digital age: implementation of CRM in three contemporary B2B firms. *Journal of Systems and Information Technology*, 17(1), 2-19.
40. Loukis, E.; Arvanitis, S.; Kyriakou, N. (2017). An empirical investigation of the effects of firm characteristics on the propensity to adopt cloud computing. *Information Systems and e-Business Management*, 15(4), 963-988.
41. Lussier, R. N., Bandara, C., & Marom, S. (2016). Entrepreneurship success factors: an empirical investigation in Sri Lanka. *World Journal of Entrepreneurship, Management and Sustainable Development*, 12(2), 102-112.
42. Morgan-Thomas, A. (2016). Rethinking technology in the SME context: Affordances, practices and ICTs. *International Small Business Journal*, 34(8), 1122-1136.
43. Nguyen, T. H., Newby, M., & Macaulay, M. J. (2015). Information technology adoption in small business: Confirmation of a proposed framework. *Journal of Small Business Management*, 53(1), 207-227.
44. Nyadzayo, M. W., & Khajehzadeh, S. (2016). The antecedents of customer loyalty: A moderated mediation model of customer relationship management quality and brand image. *Journal of Retailing and Consumer Services*, 30, 262-270.
45. O'Connor, C., & Kelly, S. (2017). Facilitating knowledge management through filtered big data: SME competitiveness in an agri-food sector. *Journal of Knowledge Management*, 21(1), 156-179.
46. Ojiako, U., Chipulu, M., Karatas-Ozkan, M., Siao, M. J., & Maguire, S. (2015). Intelligence management opportunities for SMEs. *Journal of Small Business and Enterprise Development*, 22(4), 698-715.
47. Oliver, R. L. (1999). Whence consumer loyalty? *The Journal of Marketing*, 63, 33-44.
48. Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality. *Journal of Retailing*, 64 (1), 12-40.
49. Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing*, 49(4), 41-50.
50. Payne, A. (2006). *Handbook of CRM: Achieving Excellence in Customer Relationship Management*, Butterworth-Heinemann Publications: Elsevier, Oxford.
51. Payne, A, & Frow, P. (2005). A Strategic Framework for Customer Relationship Management. *Journal of Marketing*, 69(4), 167-176.
52. Potra, S. A., Izvercian, M., Pugna, A. P., & Dahlgaard, J. J. (2017). The HWWP, a refined IVA-Kano model for designing new delightful products or services. *Total Quality Management & Business Excellence*, 28(1-2), 104-117.
53. Rababah, K., Mohd, H., & Ibrahim, H. (2011). Customer Relationship Management (CRM) Processes from Theory to Practice: The Pre-implementation Plan of CRM System. *International Journal of e-Education, e-Business, e-Management and e-Learning*, 1(1), 22-27.

54. Ravi, K.; Ravi, V.; Prasad, P. S. R. K. (2017). Fuzzy Formal Concept Analysis for Opinion Mining in Financial Services Sector. *Applied Soft Computing*, 60, 786-807.
55. Reicher, R., Komáromi, N., & Szeghegyi, Á. (2015). The Possible Success Factors of Introduction of CRM System at Hungarian SMEs. *Acta Polytechnica Hungarica*, 12(8), 215-229.
56. Reicher, R., & Szeghegyi, Á. (2015). Factors Affecting the Selection and Implementation of a Customer Relationship Management (CRM) Process. *Acta Polytechnica Hungarica*, 12(4), 183-200.
57. Roopchund, R.; Alsaid, L. (2017). CRM Framework for Higher Education in Mauritius. *Pertanika Journal of Social Science and Humanities*, 25(4), 1515-1528.
58. Rostamkalaei, A., & Freel, M. (2016). The cost of growth: small firms and the pricing of bank loans. *Small Business Economics*, 46(2), 255-272.
59. Segaro, E. L., Larimo, J., & Jones, M. V. (2014). Internationalisation of family small and medium sized enterprises: The role of stewardship orientation, family commitment culture and top management team. *International Business Review*, 23(2), 381-395.
60. Sin, L. Y.M., Tse, A. C.B., & Yim, F. H.K. (2005). CRM: conceptualization and scale development. *European Journal of Marketing*, 39(11/12), 1264-1290.
61. Soltani, Z., & Navimipour, N. J. (2016). Customer relationship management mechanisms: A systematic review of the state of the art literature and recommendations for future research. *Computers in Human Behavior*, 61, 667-688.
62. Song, M.N.; Zhao, X. J.; Haihong, E.; Ou, Z. H. (2017). Statistics-based CRM approach via time series segmenting RFM on large scale data. *Knowledge-Based Systems*, 132, 21-29.
63. Sutter, C., Webb, J., Kistruck, G., Ketchen, D. J., & Ireland, R. D. (2017). Transitioning entrepreneurs from informal to formal markets. *Journal of Business Venturing*, 32(4), 420-442.
64. Swift, R. (2001). *Accelerating Customer Relationship Using CRM and Relationship Technologies*. New York, Prentice Hall Inc.
65. Tian, J.; Wang, S. (2017). Signaling Service Quality via Website e-CRM Features: More Gains for Smaller and Lesser Known Hotels. *Journal of Hospitality & Tourism Research*, 41(2), 211-245.
66. Triznova, M., Maťova, H., Dvoracek, J., & Sadek, S. (2015). Customer Relationship Management Based on Employees and Corporate Culture. *Procedia Economics and Finance*, 26, 953-959.
67. Tzokas, N., Kim, Y. A., Akbar, H., & Al-Dajani, H. (2015). Absorptive capacity and performance: The role of customer relationship and technological capabilities in high-tech SMEs. *Industrial Marketing Management*, 47, 134-142.
68. Urbanskiene, R., Zostautiene, D., & Chreptaviciene, V. (2008). The Model of Creation of Customer Relationship Management (CRM) System. *The Economic Conditions of Enterprise Functioning*, 3(58), 51-59.
69. Venturini, W. T., & Benito, Ó. G. (2015). CRM software success: a proposed performance measurement scale. *Journal of Knowledge Management*, 19(4), 856-875.
70. Wagner, R., & A. Paton, R. (2014). Strategic toolkits practice and performance: a German SME perspective. *VINE: The Journal of Information and Knowledge Management Systems*, 44(4), 470-495.
71. Wang, M., & Yang, T. (2016). Investigating the success of knowledge management: An empirical study of small- and medium sized enterprises. *Asia Pacific Management Review*, 21(2), 79-91.
72. Winer, R. (2001). A Framework for Customer Relationship Management. *California Management Review*, 43(4), 89-105.
73. Wong, A., Lu, W., Tjosvold, D., & Yang, J. (2016). Extending credit to small and medium size companies: Relationships and conflict management. *International Journal of Conflict Management*, 27(3), 331-352.

74. Wongsansukcharoen, J., Trimetsoontorn, J., & Fongsuwan, W. (2015). Social CRM, RMO and business strategies affecting banking performance effectiveness in B2B context. *Journal of Business & Industrial Marketing*, 30(6), 742-760.
75. Wynn, M., Turner, P., Banik, A., & Duckworth, G. (2016). The impact of customer relationship management systems in small business enterprises. *Strategic Change-Briefings in Entrepreneurial Finance*, 25(6), 659-674.
76. Yu, L., Yu, L., Zhang, Z., Zhang, Z., Shen, J., & Shen, J. (2017). Dynamic customer preference analysis for product portfolio identification using sequential pattern mining. *Industrial Management & Data Systems*, 117(2), 365-381.
77. Zhou, B. (2016). Lean principles, practices, and impacts: a study on small and medium-sized enterprises (SMEs). *Annals of Operations Research*, 241(1-2), 457-474.
78. Zhou, Z, Xiao, Z, Liu, Q, & Ai, Q. (2013). An analytical approach to customer requirement information processing. *Enterprise Information Systems*, 7(4), 543-557.

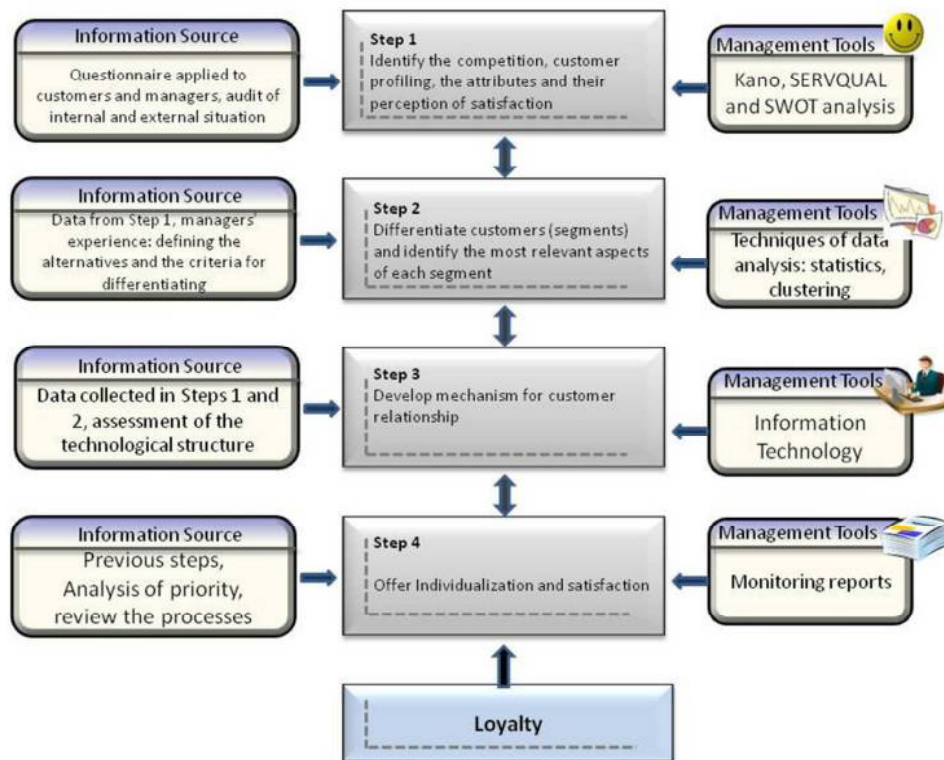


Figure 1. Loyalty approach for SMEs.

Table 1. Comparison of different approaches to CRM.

		Winer (2001)	Bose (2002)	Chen and Popovich (2003)	Sin et al. (2005)	Payne (2006)	Urbanskiene et al. (2008)	Rababah et al. (2011)	Erdil and Öztürk (2016)
Planning	Defining the vision		X					X	X
	Situation analysis					X	X		X
	Defining the strategy and customer segmentation	X	X	X		X	X	X	X
	Defining the investment						X		X
Execution	Database development	X	X		X	X	X		X
	Database analysis	X	X		X			X	X
	Development of a relationship program	X	X		X	X	X	X	X
	Establishing contact points					X	X		X
	Organization of Processes		X	X			X	X	X
	Human resources management			X			X		X
	Choosing technologies		X	X	X	X	X	X	X
Control	Monitoring and learning	X	X			X			X
	Loyalty analysis	X				X		X	