

## UNDERSTANDING CUSTOMER RELATIONSHIP MANAGEMENT (CRM) IN LEADING CROATIAN COMPANIES

Scientific paper

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### **Abstract**

The aim of this research was to investigate the understanding of customer relationship management (CRM) in leading Croatian companies. Many papers in the field of CRM emphasise implementation problems, whereby two contradictory approaches are usually presented. The first approach is related to IT support (or IT tool) and the other approach to CRM as a strategy. Problems in implementation are usually associated with understanding CRM and the large financial investments it requires. Taking the above mentioned into consideration, the aim of the research was to check whether leading Croatian managers understand CRM. The research was conducted from April until July 2010 and included 268 leading Croatian managers. The instrument of survey that was used was a semi-structured questionnaire. These questionnaires were sent via e-mail and fax, and by mail if so requested by the respondents. Of 268 companies, 92 (34.3%) have implemented CRM and 176 (65.7%) have not. It is important to say that 49.3% of the respondents disagreed with the idea that CRM represents a business strategy. Moreover, 65% of the respondents did not support the idea that CRM represents an IT tool (IT support). The majority of the respondents did not agree that CRM does not meet expectations due to implementation problems. It is interesting that 85% of the respondents believe that CRM implementation should be approached in a strategic way. Finally, the majority of the respondents (52%) did not agree that CRM does not meet expectations due to large investments (costs).

**Keywords** Customer relationship management, Understanding CRM, Business strategy, IT support, Implementation

### **INTRODUCTION**

“There is only one valid definition of business purpose: to create a customer.” These words by Peter Drucker were called upon by Winer and Dhar (2011), as well as the words of Steven Levitt who proposed a definition for corporate purpose: “Rather than merely making money, it is to create and keep a customer.” Moreover, Pellen (2005) believes that CRM is a business strategy which influences one organisation as a whole as it includes all its constituent parts, such as marketing, IT centre, distribution, finances, production and development, human resources, management, etc.

Kumar and Werner (2005) claim that CRM should be observed from a strategic point of view as it represents a strategic process of identification (selection) of the customers a company can cater for in the most profitable way possible through creating interaction between itself (the company) and the selected customers, with the purpose of optimising the current and the future values of the customers for the company. It is of key importance to understand a broader concept of customer relationship management which is basically an all-encompassing process of building and

maintaining profitable relations with customers via offering those customers top quality and, therefore, satisfaction, according to Kotler (2006).

This is a business strategy which in the long run wishes to realise relations with the customer based on trust (Crosby, 2002). CRM should be perceived as journeys, and not a destination, say Nederlof and Anton (2002). It is a strategy which aims to make a company entirely customer-oriented. Once the mentioned approach has been established begins the journey to create the best possible relationship with the customers and their greatest possible satisfaction, and the journey does not end until these goals have been achieved.

We have to emphasise the relationship as many authors today see it as an important part of the “marketing homeland” (De Chernatony and McDonald, 2004). Therefore, the CRM strategy should be based on the following elements (Peppers and Rogers, 2004): trust, loyalty (devotion), satisfaction, reduced instability and dependency, honesty, equality. Regardless of all the stated elements, there are still doubts as to what is the accurate approach to CRM and predominantly there are two different approaches: CRM as a strategy and CRM as technology or a technological solution. This in particular was one of the motives for conducting research on the Croatian market, to see how leading Croatian companies approach CRM.

Further motivation for carrying out the research was evident in the results, according to which as many as 70% of companies which implemented customer relationship management realised minimal business success or in certain cases even failure (Bull, 2003). A key question is the following: “Why does the implementation of customer relationship management fail to meet the high set expectations?” The impression people get is that upon implementation of customer relationship management technology has the leading role, but in a way that customers stay in focus (Storbacka, 2012). In other words, technology mustn't be its own goal and purpose. Its importance as a key support element is unquestionable; however, this means that technology has to make business easier, both with customers and all other partakers (employees, etc.). Technology must never be an obstacle, rather added value in reaching a higher level in customer satisfaction. Besides what has already been said, Kotorov's (2003) thoughts can also support a strategic approach in customer relationship management. He explains the necessity of a strategic approach with the following facts: with the strategic approach the CRM strategy can be coordinated with the company's needs, and “out-of-the-box” solutions contain functionality. However, functionality per se does not mean a change, it has to grow (different airlines have their own different CRM strategies even if it seems their online ticket sale functions in the same way), it has a direct influence on numerous other activities, such as sales, marketing, the role of the call centre, and similar. A strategic approach requires collaboration between departments, which can lead to some necessary changes and readiness for those changes inside departments and business units.

Although this paper aims to show the importance of strategic approach to CRM, meaning that CRM is approached as an all-encompassing strategy Kim et al. (2012), undeniable closeness with IT support leads to separation of customer relationship management strategy into its different levels or parts. Therefore, Buttle (2009) differentiates between strategic, operative, analytical and collaborative CRM.

Dyche (2004) shares a similar idea and separates parts of customer relationship management system into “operative” and “analytical” part of CRM. The mentioned differentiation is significant when speaking of possible tactics which the company decides to use with regard to implementing CRM. In connection with the very parts of the CRM strategy Schierholz (2007) notes the same approach and according to the Metagroup they are classified as: operative CRM which is usually linked with improving efficiency and giving support (most often these are solutions connected with marketing, sales and service automatization), collaborative CRM which manages and synchronises points of interaction with communication channels, analytical CRM which collects, preserves and evaluates knowledge about customers with the aim of better understanding of customers and their behaviour. Strategic role of customer relationship management strives to achieve “states of consciousness” within a company, which places customers in the centre of all its activities, or in other words it can be entirely focused on customers.

Buttle (2009) understands strategic CRM as exactly what was mentioned above, having in mind that he emphasises the culture of a company and says that strategic CRM “is directed towards developing a customer-centric business culture.”

## **METHODOLOGY**

The population comprised 1000 leading Croatian companies according to the following criteria: a) new value, b) income, c) profit. The research took place between April and July 2010, and participation amounted to 268 respondents, which resulted in the return rate of 26.8%. The sample included exclusively decision makers, which basically included leading business experts of the most important companies whose businesses are conducted in Croatia. The research was carried out in three rounds, in April, May and June. The research instrument was a survey/a semi-structured questionnaire. Questionnaires were sent via e-mail and fax and in exceptional cases by mail, if so requested by the respondents.

The research closely observed those companies which were listed among the top 500 leading Croatian companies, as well as those listed between 500<sup>th</sup> and 1000<sup>th</sup> place, in accordance with the set criteria. Out of the first 500 companies 104 agreed to participate in the research, which resulted in the return rate of 20.8%, and out of the 500 – 1000 companies list 164 decided to participate, which resulted in the return rate of 32.8%. Besides the criteria concerning whether the first 500 companies are included in the research or not, data analysis takes into consideration the fact whether customer relationship management strategy has been implemented. Out of 268 companies in total 92 (34.3%) implemented CRM, and 176 (65.7%) did not.

If taking into account the division of companies depending on whether they are among the first 500 or not, 40 out of those which are among the first 500 implemented CRM, 60 did not and 4 don't know, while 52 among those companies which are not included in the first 500 implemented CRM and 112 did not.

When choosing samples the structure of the sample was taken into account, whether companies use business-to-customer model or business-to-business model.

Table 1a: **Presentation of the sample according to the criteria: customers with who the company does business and whether the company is among the first 500 leading Croatian companies**

	Total	Included in the first 500		Existence of CRM-a		
		Among the first 500	NOT in the first 500	Yes	No	
B2C	14,2	15,4	13,4	15,2	13,6	
B2B	35,8	33,7	37,2	35,9	35,8	
Both (B2C, B2B)	48,9	51,0	47,6	47,8	49,4	
No answer	1,1	,0	1,8	1,1	1,1	
Total	N	268	104	164	92	176
	%	100,0	38,8	61,2	34,3	65,7

Table 1b: **Presentation of the sample according to the criteria: customers with who the company does business and whether the company is among the first 500 leading Croatian companies**

		CRM			
		The first 500, have CRM	The first 500, don't have CRM	Other, have CRM	Other, don't have CRM
B2C		15,0	15,6	15,4	12,5
B2B		35,0	32,8	36,5	37,5
Both (B2C, B2B)		50,0	51,6	46,2	48,2
No answer		,0	,0	1,9	1,8
Total	N	40	64	52	112
	%	14,9	23,9	19,4	41,8

The given table shows the good sample structure since 63% of the companies use business-to-customer and 36% of companies use business-to-business model. Among the first 500 companies 66% use business-to-customer model. Among the first 500 companies with implemented CRM 65% use business-to-customer model. Moreover, a similar structure exists among companies which are not in the first 500, and those which implemented CRM and are not listed among the first 500 companies in Croatia.

## RESULTS

One of the primary aims of this work was to say whether the respondents believe that customer relationship management (CRM) represents exclusively IT support to customers.

Table 2a: **Customer relationship management (CRM) represents exclusively IT support**

	Total	Included in the first 500		Implemented CRM-a		
		In the first 500	NOT in the first 500	Yes	No	
Strongly disagree	39,2	51,9	31,1	42,4	37,5	
Disagree	26,1	27,9	25,0	28,3	25,0	
Neither agree nor disagree	25,7	16,3	31,7	19,6	29,0	
Agree	6,0	2,9	7,9	4,3	6,8	
Strongly agree	2,2	1,0	3,0	4,3	1,1	
No answer	,7	,0	1,2	1,1	,6	
Total	N	268	104	164	92	176
	%	100,0	38,8	61,2	34,3	65,7

Table 2b: **Customer relationship management (CRM) represents exclusively IT support**

		CRM			
		The first 500, have CRM	The first 500, don't have CRM	Other, have CRM	Other, don't have CRM
Strongly disagree		47,5	54,7	38,5	27,7
Disagree		32,5	25,0	25,0	25,0
Neither agree nor disagree		15,0	17,2	23,1	35,7
Agree		5,0	1,6	3,8	9,8
Strongly agree		,0	1,6	7,7	,9
No answer		,0	,0	1,9	,9
Total	N	40	64	52	112
	%	14,9	23,9	19,4	41,8

In presenting the results the table given above abides by the following criteria: whether the company is in the first 500 leading Croatian companies, whether the company has CRM and whether according to the combination criteria the company is listed in the first 500 leading companies and whether it has CRM.

Most respondents (65%) disagree with the claim that customer relationship management (CRM) exclusively represents IT support, 26% neither agree nor disagree and only 8% of respondents agree with the given claim. If we analyse how the respondents express their agreement with the mentioned statement with regard to whether a company they work for is listed in the first 500 top Croatian companies or not, it is evident that there is a difference between the respondents' answers.

A considerably larger number of respondents from companies which are not in the first 500 agree with the claim (11%) as opposed to those who work in companies which are listed in the first 500 (4%). Furthermore, a considerably larger number of respondents from companies which are not listed in the first 500 are unsure about whether they agree or disagree with the claim (they put number 3).

Analysing data according to the criteria whether a company implemented or didn't implement CRM revealed that those respondents who work in companies which implemented CRM mostly disagree with the stated claim (70%), as opposed to those working in companies which didn't implement CRM (62%). If only large companies are analysed it can be concluded that an equal number of respondents disagrees with the claim that customer relationship management (CRM) represents exclusively IT support whether they implemented CRM or not.

A step further consisted of checking whether respondents believe that customer relationship management (CRM) represents exclusively a business strategy.

**Table 3a: Customer relationship management (CRM) represents exclusively a business strategy**

	Total	Among the first 500		Implemented CRM-a		
		In the first 500	NOT in the first 500	Yes	No	
Strongly disagree	8,6	11,5	6,7	9,8	8,0	
Disagree	12,3	16,3	9,8	15,2	10,8	
Neither agree nor disagree	28,4	27,9	28,7	18,5	33,5	
Agree	36,6	33,7	38,4	39,1	35,2	
Strongly agree	12,7	10,6	14,0	15,2	11,4	
No answer	1,5	,0	2,4	2,2	1,1	
Total	N	268	104	164	92	176
	%	100,0	38,8	61,2	34,3	65,7

Table 3b: **Customer relationship management (CRM) represents exclusively a business strategy**

		CRM			
		The first 500, have CRM	The first 500, don't have CRM	Other, have CRM	Other, don't have CRM
Strongly disagree		15,0	9,4	5,8	7,1
Disagree		17,5	15,6	13,5	8,0
Neither agree nor disagree		25,0	29,7	13,5	35,7
Agree		32,5	34,4	44,2	35,7
Strongly agree		10,0	10,9	19,2	11,6
No answer		,0	,0	3,8	1,8
Total	N	40	64	52	112
	%	14,9	23,9	19,4	41,8

Most respondents (50%) agree with the claim that customer relationship management (CRM) represents exclusively a business strategy, 28% of them neither agree nor disagree, while 20% disagree with the given claim. A considerably larger number of respondents who work in companies which are listed among the first 500 disagree with the claim that customer relationship management (CRM) represents exclusively a business strategy (28%) whereas 17% of respondents are from companies which are not from the first 500. Moreover, there are a bit more of those whose companies are not among the first 500 and they agree with the claim (52% vs. 45%). In observing the companies without CRM people mostly responded with the grade 3, meaning they neither agree nor disagree with the claim.

A similar situation occurs inside the group for those companies which are not among the first 500, and either did or didn't implement CRM. More respondents from companies without CRM neither agree nor disagree with the claim (grade 3) (36%) as apposed to respondents from companies with CRM (14%). The respondents from companies which have CRM and do not belong to the first 500 mostly agree with the set claim (63%) as opposed to those respondents whose companies implemented CRM and are present among the 500 leading companies in Croatia.

Since a considerable amount of research brings CRM in the context of not meeting the set expectations, dominantly due to large financial investments (costs), one of the aims of the research was to investigate the above mentioned on the Croatian market.

Table 4a: **Customer relationship management (CRM) does not meet the set expectations due to large investments (costs)**

	Total	Among the first 500		Implemented CRM-a		
		In the first 500	NOT in the first 500	Yes	No	
Strongly disagree	18,3	26,9	12,8	16,3	19,3	
Disagree	34,0	44,2	27,4	50,0	25,6	
Neither agree nor disagree	36,6	25,0	43,9	25,0	42,6	
Agree	10,1	2,9	14,6	8,7	10,8	
Strongly agree	,4	,0	,6	,0	,6	
No answer	,7	1,0	,6	,0	1,1	
Total	N	268	104	164	92	176
	%	100,0	38,8	61,2	34,3	65,7

Table 4b: **Customer relationship management (CRM) does not meet the set expectations due to large investments (costs)**

	CRM				
	The first 500, have CRM	The first 500, don't have CRM	Other, have CRM	Other, have CRM	
Strongly disagree	25,0	28,1	9,6	14,3	
Disagree	60,0	34,4	42,3	20,5	
Neither agree nor disagree	12,5	32,8	34,6	48,2	
Agree	2,5	3,1	13,5	15,2	
Strongly agree	,0	,0	,0	,9	
No answer	,0	1,6	,0	,9	
Total	N	40	64	52	112
	%	14,9	23,9	19,4	41,8

A bit more than half of the respondents (52%) disagree that customer relationship management (CRM) does not meet the set expectations because of large investments (costs). Over 70% of respondents from large companies (those which are in the top 500) disagree about the claim that customer relationship management (CRM) does not meet the set expectations due to large investments and in comparison with those who are from smaller companies, they disagree more considerably. Furthermore, it has to be said that there are many more respondents from smaller companies who agree with the stated claim (15%) than those from large companies (3%).



Also, in observing the companies which have CRM, people mostly disagree with the claim as opposed to respondents who don't have CRM in their companies, while those without CRM mostly respond with grade 3, meaning they neither agree nor disagree with the claim. It is interesting to say that inside the group with implemented CRM respondents from smaller companies agree more with the mentioned claim than the respondents from larger companies. Actually, respondents from large companies with implemented CRM agree the least with the stated claim.

In relation to the previously mentioned and in analysing the works in this area it is often emphasised that CRM doesn't meet the set expectations due to implementation issues. Therefore, the following step was to investigate the experience of leading Croatian experts.

**Table 5a: Customer relationship management (CRM) does not meet the set expectations due to implementation issues (average grades)**

	Total	Among the first 500		Implemented CRM-a		
		In the first 500	NOT in the first 500	Yes	No	
Average grade (arithmetic middle)	2,68	2,53	2,78	2,58	2,74	
Total	N	268	104	164	92	176
	%	100,0	38,8	61,2	34,3	65,7

**Table 5b: Customer relationship management (CRM) does not meet the set expectations due to implementation issues (average grades)**

	The first 500 / CRM				
	The first 500, have CRM	The first 500, don't have CRM	Other, have CRM	Other, don't have CRM	
Average grade (arithmetic middle)	2,41	2,61	2,71	2,81	
Total	N	40	64	52	112
	%	14,9	23,9	19,4	41,8

An average grade for all respondents was relatively low and amounted to 2.68, and according to that we can conclude that respondents mostly neither agree nor disagree with the claim that customer relationship management (CRM) does not meet the set expectations due to implementation issues.

A larger number of respondents (43%) disagree with the claim that customer relationship management (CRM) does not meet the set expectations due to implementation issues than they agree (21%).

Respondents from large companies (those which are in the first 500) mostly disagree with the claim (52%) as opposed to respondents from smaller companies (37%). 50% of respondents from companies which implemented CRM believe that CRM does not meet the set expectations due to implementation issues and this belief is equal with those who implemented and those who didn't implement CRM.

At a first glance a few less respondents from large companies with CRM agree with the claim, as opposed to others, but amongst groups there isn't a statistically considerable difference and we can conclude that ¼ of respondents have or presume they might have difficulties with meeting the set expectations due to CRM implementation issues.

Finally, the aim of this research was to investigate whether the implementation of customer relationship management (CRM) should be approached in a strategic way.

**Table 6a: Customer relationship management (CRM) implementation should have a strategic approach**

	Total	Among the first 500		Implemented CRM-a		
		In the first 500	NOT in the first 500	Yes	No	
Strongly disagree	,4	1,0	,0	,0	,6	
Disagree	,7	,0	1,2	,0	1,1	
Neither agree nor disagree	13,1	10,6	14,6	9,8	14,8	
Agree	44,8	47,1	43,3	54,3	39,8	
Strongly agree	40,3	41,3	39,6	34,8	43,2	
No answer	,7	,0	1,2	1,1	,6	
Total	N	268	104	164	92	176
	%	100,0	38,8	61,2	34,3	65,7

**Table 6b: Customer relationship management (CRM) implementation should have a strategic approach**

		CRM			
		The first 500, have CRM	The first 500, don't have CRM	Other, have CRM	Other, don't have CRM
Strongly disagree		,0	1,6	,0	,0
Disagree		,0	,0	,0	1,8
Neither agree nor disagree		7,5	12,5	11,5	16,1
Agree		60,0	39,1	50,0	40,2
Strongly agree		32,5	46,9	36,5	41,1
No answer		,0	,0	1,9	,9
Total	N	40	64	52	112
	%	14,9	23,9	19,4	41,8

The above table shows that 85% of respondents believe that customer relationship management (CRM) should be approached in a strategic way and equally all respondents, regardless the observed groups (whether the company is in the first 500 or not, whether it implemented CRM or not) or subgroups in relation to the mentioned criteria.

Therefore, it is possible to say that, regardless the size of a company or the fact that a company implemented CRM or not, all respondents believe that CRM should be approached strategically.

#### **LIMITATIONS OF THE STUDY AND SUGGESTIONS FOR FUTURE RESEARCH**

Out of approximately 1000 companies which have received the survey, only 268 of them took part in the research. Upon data analysis companies listed in the top 500 leading Croatian companies were taken into consideration, as well as those between 500<sup>th</sup> and 1000<sup>th</sup> place, all in accordance with the set criteria. Moreover, when choosing samples, the structure of the sample was taken into account, whether companies use business-to-customer or business-to-business model.

The analysis did not include data collected from different industries or businesses and there was no result comparison between those industries or businesses, which would in the future be quite useful.

That the sample included exclusively decision makers in the above mentioned companies can be viewed both positively and negatively. In most cases decision makers are not sufficiently included in CRM implementation, which brings us to the conclusion that IT experts and/or customers directly and/or employees would have a different point of view or would respond to the survey differently.

Therefore, future research should definitely look into the opinions of IT experts and employees who took part in CRM implementation the most.

## **MANAGERIAL IMPLICATIONS**

At the first glance the way in which Croatian companies approach CRM may seem banal (companies in Croatia had a strategic approach when implementing Customer Relationship Management (CRM)).

However, when the already mentioned information is taken into account, that 70% of companies which implemented customer relationship management realised minimal business success or in certain cases even failure (Bull, 2003), then the answer to the question posed certainly makes sense.

In order to implement CRM successfully, managers are recommended a key strategic approach and that in accordance with the covered sample it is of utmost importance that the management participates in the CRM strategy implementation. This includes active participation which would motivate other employees who are operatively included in the strategy implementation.

Furthermore, respondents in the survey mostly disagree with the claim that Customer Relationship Management (CRM) does not meet the set expectations due to implementation issues, so the above mentioned should definitely be taken into account by managers when considering CRM implementation.

Moreover, they should notice that a bit more than half of the respondents (52%) disagree with the statement that Customer Relationship Management (CRM) does not meet the set expectations because of large investments (costs).

Furthermore, it has to be said that there are many more respondents from smaller companies who agree with the stated claim (15%) than there are respondents from large companies (3%), so the results shown by this paper should be encouraging and they should be motivating to those managers.

## **CONCLUSION**

The overview of the average grades showed only one statistically significant difference between the respondents from the companies which are in the first 500 and others. The middle grade is significantly higher for those respondents who are not in the first 500 (3.44) as opposed to respondents whose companies are in the first 500 (3.15). Regarding all researched companies in total we can conclude that 49.3% of respondents disagree or neither agree nor disagree with the claim that customer relationship management (CRM) represents exclusively a business strategy and those who mostly disagree are the respondents from companies which are among the first 500 (55%), as opposed to respondents from other companies (45.1%). Although the respondents who don't see CRM as a business strategy are not a large majority, as was stated in the

hypothesis (2/3), there is still a considerably large number of companies which do not consider CRM as a strategic determinant.

In observing all companies in total it can be concluded that 65% of respondents disagree with the claim that customer relationship management (CRM) represents exclusively IT support and more precisely, those who disagree are people from companies which are among the first 500 (80%), as opposed to respondents from other companies (56%). Looking from the point of view of whether they did or did not implement CRM, there are no differences between respondents.

The respondents mostly disagree with the claim that customer relationship management (CRM) does not meet the set expectations due to implementation issues (almost all respondents – 23%; respondents from the top 500 companies – 52%). Moreover, respondents largely agree with the claim that customer relationship management (CRM) fails to meet the set expectations due to large investments (costs). (In total all respondents – 52%; respondents from the top 500 companies – 71%). There are no differences in how much the respondents agree if the observed companies are those which are among the first 500 and which implemented CRM.

Respondents agree with the claim that customer relationship management (CRM) implementation should be approached strategically. (In total all respondents – 85%; respondents from the first 500 companies – 88%). Moreover, respondents largely disagree with the claim that customer relationship management (CRM) does not meet the set expectations due to large investments (costs). (In total all respondents – 52%; respondents from top 500 companies – 71%). There are no differences in agreement between respondents if observing only the top 500 companies group with CRM.

Therefore, it is possible to conclude that the companies in Croatia had strategic approach when implementing customer relationship management (CRM).

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