

Customer Relationship Management and Customer Loyalty

Kaili Yieh*

INTRODUCTION

According to the statistics of Gartner Group in 2002 (Gartner group 2001), 55% of Customer Relationship Management (CRM) projects have failed. The survey of Rigby, Reichheld and Schefter (2002) on 451 high-rank supervisors demonstrated that 1/5 CRM users suggested that CRM projects did not lead to the profits; instead, it destructed long-term customer relationship.

The report for Information Industry in 2005 (Lin, 2005) suggested that in the CRM system implementation process, the cost of CRM implementation service is the highest (46.2%), followed by maintenance and support (27.6%), software authorization and upgrading (24%) and ASP (Application Service Provider) (2.2%). However, many middle and top managers indicated that the cost of CRM implementation was high, but the initial performance of CRM was not significant and even never matched the expectation.

The reasons of the failure on CRM included the lack of understanding on customers, unstable corporate policy and the problem of technology use. The research of Rigby et al. (2002) demonstrated the same conclusion and indicated that the firms only focused on internal construction of CRM and neglected to understand customers' demands. Day (2003) suggested that, to avoid the

failure of CRM, firms must satisfy customers' needs, use customer information and provide more values for customers than their rivals.

The survey of Bain and Company on the managerial tools used by the supervisors around the world indicated that in 2006, CRM was the second popular managerial tool and it shifted from an approximate tool in 2000 to a powerful tool in 2006. The reasons were below: 1) corporate managers actively enhanced the growth of profits instead of simply reducing the cost. Thus, they valued the measurement and improvement of customer satisfaction; 2) with technology advancements, the firms could easily follow and analyze customer behavior (Rigby et al. 2002).

Even though the firms enhanced CRM, when establishing CRM strategies, they still did not recognize customers' feelings. In the condition "starting from understanding your customers" to accomplish successful CRM, this study aimed to find how the firms implement CRM from the views of customers, constructed management opportunity grid (MOG) of CRM and probe into the influences of CRM on customer loyalty. The objectives are below:

1. To construct the CRM indicators.
2. To construct the management opportunity grid of CRM.
3. To discuss the influence of CRM on customer loyalty.

*Professor, Department of Business Administration, National Changhua University of Education, Taiwan.

LITERATURE REVIEW

Customer Relationship Management

Frederick (2000) suggested that CRM is a process that adjusts customers' behaviors through time, in order to construct the connection between customers and the firms and increase the customer value from the views of customers to result in maximum customer and corporate profits. McKenzie (2001) indicated that CRM is an approach to deal with and improve the interaction between the firms and customers. Swift (2001) suggested that CRM is a means to understand and influence customers' behaviors through meaningful communication, in order to increase new customers, avoid losing old customers, and enhance customer loyalty and customers' profits. However, CRM is also a process to repeatedly transform customer information into positive customer relationship.

Based on the researches, CRM could be defined as the managerial process to recognize the customers' real demand through continuous and meaningful communication to provide customized products or service in order to enhance customer acquisition, customer retention, customer loyalty, customer profit and corporate

operational benefits. Thus, CRM is not simply an information system; instead, it is a strategic plan to transform customer information into positive customer relationship by information system to maintain long-term relationship between the firms and customers. Evolution of CRM was shown in Table 1.

Customer Loyalty

The study of Reichheld and Kenny (1990) on the companies of credit card demonstrated that the increase of customer retention rate from 90% to 95% would averagely increased 75% of total corporate profits. Reichheld (1993) also suggested that the increase of customer retention rate by 5% would lead to the increase of corporate profits from 25% to 95%. The growth depended on the industries.

Fornell (1992) suggested that the cost to develop new customers is four to five times of that to retain existing customers. Moreover, the retained customers would deliver positive word-of-mouth and are less likely to be attracted by the brand and advertising of the rivals and less sensitive to the prices (Kotler and Armstrong, 1994). Benefits of customer loyalty included be-

Table 1 Evolution of CRM and characteristics of different stages

Period	Later in 1980	2000	Currently
Evolution period	Mass direct marketing	Database marketing	Knowledge-oriented CRM
Solution	Operation ←————→ Analysis		
Key points of project	Innovation and production direction	Database and data mining	Strategic integration, corporate overall solution
Data content	Name, address, customers' responses, etc.		Demographic statistics, personality analysis, customer behavior, etc.

Source: Zhang, et al. (2007), *Customers Service Management-CRM Theory and Practice*, Hua Tai Publisher, PP.6-8

low: (1) customers' repurchase and promotion increased corporate revenue and market share; (2) reduction of costs; (3) employees' job satisfaction was increased.

Jones and Sasser (1995) suggested that customer loyalty refers to customers' sense of belonging or identification with the personnel, services or products in the firms, which would directly influence customer behavior. Customer loyalty includes long-term loyalty (the real customer loyalty) and short-term loyalty which means when customers have better choice, they would change their consumption targets immediately. Bowen and Shoemaker (1998) argued that customer loyalty indicates the possibility of customers' re-visit and customers are willing to become part of the firms. Ennew and McKechnie (1998) indicated that customer loyalty continues the repurchase and relationship.

Newell (2000) found that customer loyalty is not only a perception, but a series behavioral combination, including purchase, repurchase, buying other products and recommending the products, to increase profits. Fornell (1992) measured customer loyalty by repurchase intention and the price tolerance level of satisfied customers. Dick and Basu (1994) probed into attitude and behavior, and suggested that the real loyal customers are those who have high level of repurchase and repurchase attitude. Heskett, Jones, Loveman, Jr and Schlesinger (1994) suggested that brand or service loyalty could be measured by repeat purchase or repurchase intentions.

Griffin (1997) suggested that customer loyalty

not only is a kind of attitude, but also would influence purchase. Thus, loyal customers must (1) have frequent repurchase; (2) purchase products or services of the firms; (3) recommend the products or service to their relatives or friends; (4) be insensitive to the promotion of the rivals.

CRM Factors and Customer Loyalty

The EPSI Rating framework is commonly used by academics to predict customer loyalty (Eskildsen and Kristensen, 2008). In this model, company image, customer expectations, product quality and service quality are the four drivers of customer loyalty. The company image and product quality are one part of marketing management. Customer expectations are too abstract to control through CRM. To investigate the impact of CRM factors on customer loyalty, two major domains are concluded: marketing domain and service domain.

Marketing Domain

According to Coner and Gungor (2002), product quality and marketing strategies are the factors on customer loyalty. Birgelen, Wetzels and Ruyter (1997) suggested that loyal customers are insensitive to the prices. As to promotion strategies, some scholars suggested that considerably loyal customers have loyalty-proneness and they are not attracted to the discounts (Farley, 1966; Olson and Jacoby, 1972). Ehrenberg and Goodhardt (2000) indicated that advertising would lead to customers' loyalty to some brands. The research of Fry, Shaw, Lanzener and Dipch (1973) on customer loyalty in the banks found

that, the decisions on the branch locations, services and promotions of the banks would influence customer loyalty.

Service Domain

Webster (1994) suggested that all industries can be considered service industry. Comparing with the products, sometimes good services would create better customer relationship and continue customer loyalty. Service reliability and confidence are critical in terms of loyalty construction and retention (Bloemer and Rutter, 1999). In addition, the relationship between customers and salespersons is one of the important factors on loyalty which could not be elaborated upon products (Berry, 1983). Coner and Gungor (2002) suggested that service quality is the factor of loyalty, and customer loyalty not only can attract the customers and construct the relationship with them to fulfill economic goals, but also supplement the relationship by services. Storbacka, Strandvik, and Gronroos (1994) suggested that customers would be discouraged by the flaws of the services, and thus, no longer choose their services or products.

Customer factors

The research of Cunningham (1961) showed that demographic variables and brand loyalty are unrelated. Thus, it is not feasible to segment loyalty by demographic variables. However, many scholars suggested that demographic variables could still effectively explain customers' behavior. Thus, the study on customer loyalty should include demographic variables (Bloemer

and Rutter, 1999; Coner and Gungor, 2002).

East, Harris, Willson and Hammond (1995) found that elders tend to be loyal; however, East, Hammond, Harris, and Lomax (2000) reached a different conclusion. Uncles and Ehernberg (1990) studied customers in US and Britain, and suggested that the purchase habits of young people and elders are similar. Thus, age is unrelated to loyalty.

Fry et al. (1973) indicated that gender is one of the factors on customer loyalty and males tend to be more loyal than the females. East et al. (1995) suggested that gender and loyalty are not significantly related.

Management Opportunity Grid

Chakravarty, Widdows and Feinberg (1996) first proposed the MOG and they treated customers' satisfaction with products or services provided by the firms as horizontal axle and customers' concern over each item as vertical axle. There were four principal quadrants: quadrant 1 potential high niche zone means that customers have lower satisfaction, but high concern over the products or service provided by the firms. After understanding and improving the low satisfaction, the firms would have considerable returns. Quadrant 2 means that customers have high satisfaction and concerns over the products or services and it is called maintenance zone. The firms should maintain the items in this zone to continue the customers' satisfaction with products or service. However, marginal increment is insignificant when investing more resources to upgrade customer satisfaction.

Quadrant 3 optional management zone has low customers satisfaction and concerns. It is suggested that the firms with limited resources should first improve the items in quadrant 1 and 2 or distribute a small amount of resources in quadrant 3. Quadrant 4 is no problem zone and the customers are satisfied with the products or services in this zone, but do not value them. Thus, when the firms distributed the limited resources, they should focus on the significant items.

METHODOLOGY

This study tried to construct an indicator to measure CRM and further establish MOG upon customers' perception and satisfaction with CRM in the firms to probe into the gap between customers' cognition and satisfaction with CRM. In order to find if CRM could enhance customer loyalty, this study also analyzed the influence of CRM on customer loyalty and examined other factors.

Customer loyalty is the dependent variable and CRM indicators as independent variables. Based on literature review above, the CRM indicators compose of marketing domain and service domain. The marketing domain includes the marketing mix dimensions: products, prices, promotion and channels. The service domain integrates SERVEQUL of Parasuraman, Zeithaml and Berry (1991) and services measured in mobile phone service quality items. Since customers' demographic variables also influenced customer loyalty and thus, this study treated

the demographic variables as control variables. They include gender, age, educational level, industry classification, monthly average disposable incomes, marital status and residential areas.

The subjects of pretest questionnaire were the students and staffs at a national university in Taiwan. The four characteristics of loyal customers defined by Griffin (1997) were used to measure customer loyalty. To measure marketing domain, 4 questions were developed for product dimension, 7 questions for price dimension, 3 questions for promotion dimension, and 2 questions for channel dimension. As regarded the service domain measurement, 15 questions from the mobile phone service quality evaluation items and 17 questions from the SERVEQUL scale (5 items for reliability, 2 items for tangibles, 3 items for responsiveness, 3 items for assurance, and 4 items for empathy). There were 168 questionnaires returned. After analysis, Cronbach's α of the questionnaire was 0.955 which demonstrated high level of reliability in the scale.

This study regarded customers of mobile communications industry as the subjects, and performed questionnaire survey in northern, central, southern and eastern Taiwan according to the percentages of population published by Ministry of the Interior. The survey was conducted from July 1 to September 17, 2008, and a total of 1564 valid samples were returned.

The hypotheses tested in this study are as follows:

H1: CRM indicators compose of marketing domain and service domain.

H2: CRM indicators have significant effect on customer loyalty.

H2-1: Marketing domain has significant effect on customer loyalty.

H2-1-1: Product dimension has significant effect on customer loyalty.

H2-1-2: Price dimension has significant effect on customer loyalty.

H2-1-3: Promotion dimension has significant effect on customer loyalty.

H2-1-4: Channel dimension has significant effect on customer loyalty.

H2-2: Service domain has significant and positive effect on customer loyalty.

RESULTS

CRM Indicators

After factor analysis, CRM service domain was renamed as trust (12 items), professionalism (6 items), communication (7 items), novelty (5 items) and empathy (3 items). Their eigenvalues were 7.5, 4.4, 3.4, 3.1 and 2.8, and the accumul-

ed explained variance was 63.6%. The marketing domain also was reorganized as product dimension 4 items, price dimension 3 items, promotion dimension 3 items, and channel dimension 2 items. In order to validate reliability of CRM scale, this study conducted analysis on the constructs and overall scale based on the results of factor analysis. The Cronbach's *a* of overall scale was 0.964 and the value for each dimension was above 0.790. The results indicate high reliability of the scale. Hence, the hypothesis 1 is supported.

Descriptive Statistics Analysis of Key Variables

To investigate how customer satisfaction with the dimensions of CRM indicators relates to the customer-firm relationship duration, this study finds that customers have lowest level of overall satisfaction with promotion dimension. Customers with 12 and 13 relationship duration years have higher level of satisfaction with promotion dimension than price dimension. Customers with less than 4 years of relationship duration have

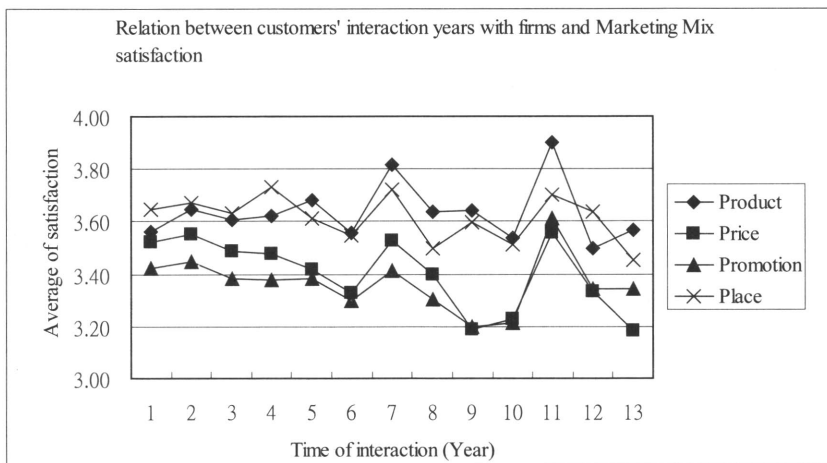


Figure 1 Marketing domain satisfaction and customer relationship duration

the highest level of satisfaction with the channel dimension. The customers with more than 4 years of relationship duration have the highest level of satisfaction with product dimension, as shown in Figure 1.

With regard to service domain, customers have the highest level of satisfaction with communication dimension and the lowest level of satisfaction with empathy dimension, as shown in Figure 2. The factors which were most satis-

fying the customers include providing service information inquiry service, providing various communication channels, sincerely welcoming new customers, providing face-to-face consultation, providing toll free number, keeping effective customer complaint channels, and sending cards and gifts in specific holidays. The unsatisfied factors are concerning about the customers' most wanted needs, understanding customers' specific needs and providing customized services.

In terms of the relation between customer

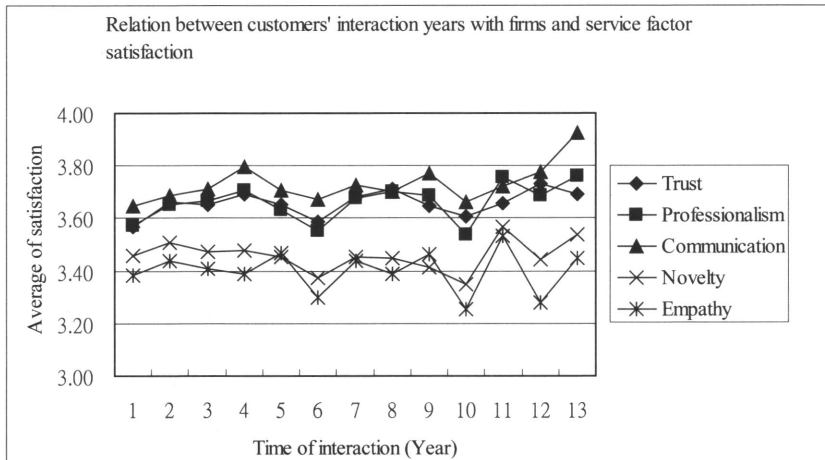


Figure 2 Service domain satisfaction and customer relationship duration

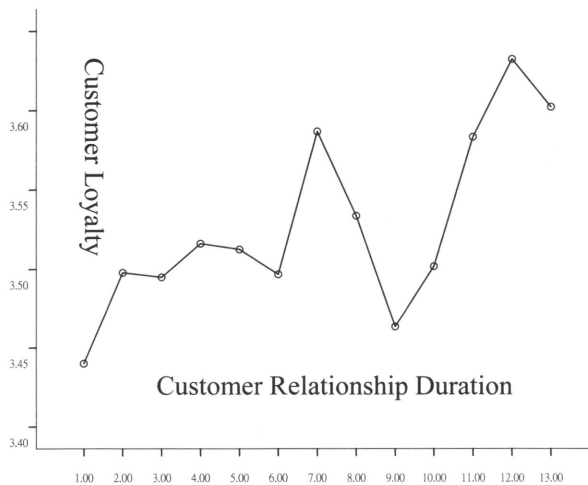


Figure 3 Customer relationship duration and customer loyalty

relationship duration and customer loyalty, this study finds that customer loyalty increases with the interaction years. However, there are two lowest points in the 6th and 9th year, as shown in Figure 3.

The Management Opportunity Grid

To construct the MOG of CRM indicators, the Multidimensional Scaling Method was applied in this study. Moreover, to find the groups of the observation values, this study allocated the simi-

lar items by cluster analysis. The MOG of CRM indicators is shown in Figure 4.

The Impacts of CRM on Customer Loyalty

The result of regression analysis demonstrates that the explanatory power of marketing domain, service domain and control variables on customer loyalty is 41.2%, and the model reaches the statistically significance level at $p=0.000$.

This study further validates the individual variables, and finds that coefficients of product

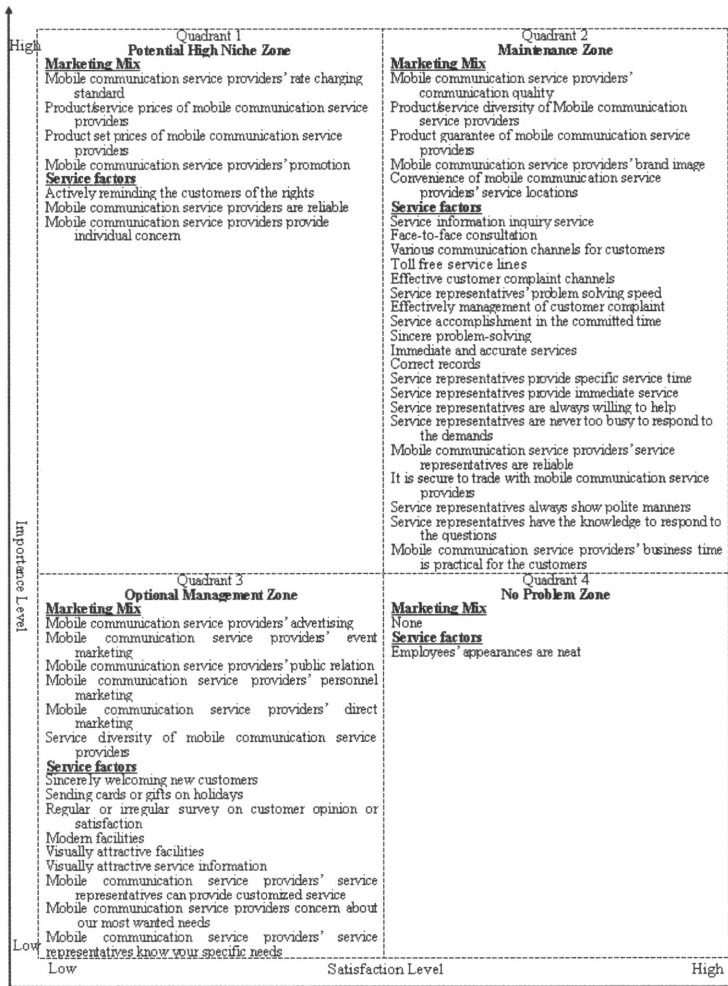


Figure 4 Management Opportunity Grid of CRM variables

dimension, price dimension, promotion dimension, and channel dimension are positive and all reach $p < 0.01$ significance level. Customers with more satisfaction with any of these four dimensions will enhance customer loyalty.

With regard to service domain, only professionalism dimension and communication dimension reach $p < 0.01$ and $p < 0.1$ significance level. The firms can increase customer loyalty through service providers are reliable, having the knowledge to answer customers' questions, and concerning more about each customer. As to communication dimension, when the firms can provide service information inquiry service, face-to-face consultation, various communication channels, toll free service lines, or effective customer complaint channels, customer loyalty will be increased, too. The trust dimension, novelty dimension, and empathy dimension do not significantly affect customer loyalty.

In control variables, customers who are more than 45 years tend to be loyal, comparing to those of 19–44 years old. The other demographic variables have no significant impact on customer loyalty.

CONCLUSION AND SUGGESTIONS

This study aims to examine if CRM in the firms leads to customer loyalty from customers' views and constructs MOG of CRM indicators as the criterion for the firms to practice their CRM strategies. The conclusions and suggestions are below.

Conclusions

CRM indicators

The CRM indicators conclude 9 dimensions: trust, professionalism, communication, novelty, empathy, product, price, promotion and channel. The average customer satisfaction with communication dimension is the highest. Satisfaction with price dimension and novelty dimension are the lowest. With regard to the importance of the CRM indicators, customers treat trust dimension as the most critical dimension and promotion dimension as the most insignificant one.

MOG of CRM indicators of mobile communication service providers

This study demonstrates that there are 7 items in potential high niche zone, 25 items in maintenance zone, 15 items in optional management zone, and 1 item in no problem zone. For instance, customers think the promotion and price strategies of the mobile communication service are very important to them, but they are very unsatisfied with the performance of these items. In addition, customers concern very much about actively reminding the customers of the rights, reliable firms and individual concerns on the customers. However, the service providers did not do a good job to satisfy their customers, too. The mobile communication service providers should devote more efforts and resources to improve these items because the investment in these items will have the highest return on customer loyalty. Employees' appearance is in the no problem zone. That means customers are sat-

ified with employees' appearance although they do not think it is important. It is not worthy for service providers to invest anything in this item. Thus, mobile communication service providers should have different management strategies on the items in different MOG zones.

The impact of CRM indicators on customer loyalty

Product, price, promotion and channel dimensions of marketing domain and professionalism and communication dimensions of service domain significantly and positively influence customer loyalty. The impact of satisfaction with promotion is 0.249 and it is the most powerful dimension to affect customer loyalty. The impact of professionalism dimension 0.133 on customer loyalty is the second, products 0.095 the third, price and channel both 0.088 the fourth, and communication 0.071 the fifth.

Implications

CRM indicators

The CRM scale which compose of two domains and 9 dimensions developed by this study has high reliability and explanation of the variances. Practitioners and academics can apply this CRM scale to their business and future research. This CRM scale proves that customer relationship management should take marketing and service into account. The original dimensions from the SERVQUAL have been renamed and reorganized. In other words, the firms should adjust their ways to think about custom-

ers' needs in order to provide customers better service.

Price and novelty should be improved by mobile communication service providers

Customers have the lowest level of satisfaction with price dimension and novelty dimension. Thus, the firms should check whether the rate charging standard, product/service prices and product set prices are reasonable. The firms can decrease costs or increase the values for the customers to make them have intention to pay for the services.

With regard to novelty, the firms can invest some resources in maintenance and renewal of facilities, pay attention to the employees' attire, and enhance advertising and customer satisfaction survey to attract the customers.

Price, promotion, reliability, and individual concern are potential niche items

The MOG of CRM indicators demonstrates that customers care most about price (rate charging standard, product/service prices and product set prices), promotions, customers' rights, fulfilling the promises, and providing individual care. However, the satisfaction with these items is quite low. Thus, the firms should actively focus on the improvement of these items and try to remove these items to the maintenance zone.

Marketing mix, professionalism and communication are significant factors of customer loyalty

The marketing mix is the most important is-

sue for service providers to execute their CRM strategies. Practitioners can significantly increase customer loyalty through providing more satisfied marketing mix strategies. The professionalism of the firms and how the firms communicate with their customers are another two important dimensions for service providers to pay more attention to. Among these significant dimensions, promotion and professionalism have the priority to get the limited resources because these two dimensions will contribute most of the return on customer loyalty.

Limitation and Suggestions

Although this study tried hard to consider the representativeness of the sample, we still oversampled those who are students, with higher education, unmarried, and with lower income. The mobile communication industry was selected as the subject in this study, thus the finding cannot necessarily be applied to all industries. When using the findings of this study, the firms must consider their own industry characteristics. It is suggested that future studies can probe into other industries and compare the differences among them to construct a generalized CRM scale. In addition, this study is limited to business to customer relationship management. Future research can extend the studies to business to business relationship management.

REFERENCES

1. Berry, L. L. (1983). "Relationship Marketing, Emerging Perspective on Service Marketing." American Marketing Association.
2. Birgelen, M, Wetzels, M. and Ruyter, K (1997). "Commitment in Service Relationship: An Empirical Test of Its Antecedents and Consequences." EMCA Conference Proceedings, University of Warwick, 1255-71.
3. Bloemer, J. de Ruyter, Ko (1999). "Customer Loyalty in High and Low Involvement Service Settings: The Moderating Impact of Positive Emotions." Journal of Marketing Management, 15(4), 315-330.
4. Bowen, J. T. and Shoemaker, S. (1998). "Loyalty: A strategic commitment." Cornell Hotel and Restaurant Administration Quarterly, 39(1), 12-25.
5. Chakravarty, S., Widdows R., and Feinberg R. A. (1996). "How Moments of Truth Define Bank-Customer Relationships." Journal of Retail Banking Services, 18 , 29-34.
6. Coner, A. and Gungor, M. O. (2002). "Factors Affecting Customer Loyalty in the Competitive Turkish Metropolitan Retail Markets." The Journal of American Academy of Business, 189-195.
7. Cunningham, R. M. (1961). "Customer Loyalty to Store and Brand." Harvard Business Review, 39(Nov/Dec), 127-137.
8. Day, G. S. (2003). "Creating a Superior Customer-Relating Capability." MIT Sloan Management Review, 44(3), 77-82.
9. Dick, A. and Basu, K. (1994). "Customer Loyalty : Toward An Integrated conceptual Framework." Journal of Marketing Sciences, 22(2), 99-113.
10. East, R., Hammond, K., Harris, P. and Lomax, W. (2000). "First-Store Loyalty and Retention." Journal of Mar-

- keting Management, 16(4), 307-325.
11. East, R., Harris, P., Willson, G. and Hammond, K. (1995). "Correlates of First-brand Loyalty." *Journal of Marketing Management*, 11(5), 487-497.
 12. Ehrenberg, A. and Goodhardt, G. (2000). "New Brands: Near-Instant Loyalty." *Journal of Marketing Management*, 16(6), 607-617.
 13. Ennew, C. and McKechnie, S. (1998). "The Financial Service Customer." *Consumer and Services*, 185-208.
 14. Eskildsen, J. and Kristensen, K. (2008). "Customer satisfaction and customer loyalty as predictors of future business potential." *Total Quality Management*, 19(7-8), 185-208.
 15. Farley, J. (1966). "A Test of The Loyalty Proneness Hypothesis." *Commentary: The Journal of the Market Research Society*, 8(1), 35-42.
 16. Fornell, C. (1992). "A Method for Improving Customer Satisfaction and Measuring its Impact on Profitability." *International Public Relations Review*, 15(3).
 17. Frederick, N. (2000). "Loyalty. com [electronic resource]: customer relationship management in the new era of Internet marketing" McGraw-Hill.
 18. Fry, J. N., Shaw, D. C., Lanzanauer, C. H. von and Dipchand, C. R. (1973). "Customer Loyalty to Banks: A Longitudinal study." *Journal of Business*, 46(4), 517-525.
 19. Gartner Group. (2001). *Gartner Survey (2002) CRM in 2002: Redesign From the Customer Perspective*. San Jose (CA).
 20. Griffin, J. (1997). "Customer Loyalty: How to Earn It, How to Keep It." NY : Lexington Book.
 21. Heskett, J. L., Jones, T. O., Loveman, G. W., Jr, W. E. S., and Schlesinger, L. A. (1994). "Putting the service profit chain to work." *Harvard Business Review*, 72,164-174
 22. Jones, T. and Sasser, W. (1995). "Why Satisfied Customer Defect." *Harvard Business Review*, Nov/Dec, 88-99.
 23. Kotler, P. and Armstrong, G.. (1994). "Principles of Marketing." Engelwood Cliffs, NJ: Prentice Hall.
 24. Lin Y. F. (2005). *Now and Future: Customer Relationship Management in Global Market*. Taiei: Market Intelligence Center.
 25. McKenzie, R. (2001). "The Relationship-Based Enterprise: Powering Business Success Through Customer Relationship Management." McGraw-Hill.
 26. Newell, F. (2000). "Loyalty. com: Customer Relationship Management in the New Era of Internet Marketing." McGraw-Hill.
 27. Olson, J. C. and Jacoby, J. (1972). "Cue Utilization in the Quality Perception Process." in *Proceeding of the Third Annual Conference of the Association For Consumer Research*, Venkatesan, M., ed., Iowa City: Association for Consumer Research, 167-179.
 28. Parasuraman, A., Zeithaml, V. A. and Berry, L. L. (1991). "Refinement and Reassessment of the SERVQUAL Scale." *Journal of Retailing*, 67, 420-450.
 29. Reichheld, F. F. and Kenny, D. W. (1990). "The Hidden Advantages of Customer Retention." *Journal of Retail Banking*, 12(4).
 30. Reichheld, F. F. (1993). "Loyalty-Based Management." *Harvard Business Review*, 71(2), 64-73.
 31. Rigby, D., Reichheld, F. F. and Schefter, P. (2002). "Avoid the Four Perils of CRM." *Harvard Business Review*, 115-123.
 32. Storbacka, K., Strandvik, T., & Gronroos, C. (1994). Managing Customer Relationships for Profit: The Dynamic of Relationship Quality. *International Journal of Service Industry Management*, 5(5), 21-38.
 33. Swift, R. S. (2001). "Accelerating Customer Relationships: Using CRM and Relationship Technologies." NJ : Prentice-Hall.

34. Uncles, M. D. and Ehrenberg, A. S. C. (1990). "*Brand Choice Among Older Consumers.*" Journal of Advertising Research, 30(4), 19-22.
35. Webster, F. E. Jr. (1994). "*Executing the New Marketing Concept.*" Marketing Management, 3(1), 9-18.
36. Zhang, R. F., Yao, Y. H., Hou, J. L., He, P. X., Xu, F. Q., & Zhang, L. Y. (2007), *Customers Service Management: CRM Theory and Practice*, Taipei: Hua Tai.