Conceptual Foundations of Customer Relationship Management Systems – with Special Consideration of the Financial Services Sector

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Abstract

Customer relationship management systems are introduced in many (especially service) companies to support relationship marketing. The frequently observed failure of such projects is attributed to a lack of or incorrect alignment in the analysis phase, i.e. specification of the strategies and processes to be implemented, which has become an accepted and perfected component of the implementation process for other types of business software. Despite the fact that customer relationship management strategies and processes have been presented, they continue to be transaction-oriented rather than relationship-oriented in many cases. In this article, the problems involved are analyzed based on examples from the financial services sector, and relationship-oriented strategies and processes are outlined. The analysis is based on the findings of a two-year collaboration project with six medium and large-sized retail banks.

Key Words

Customer Relationship Management (CRM), process architecture, relationship management, standardized business software

1 Introduction

Mass production aims at minimizing production costs by efficiently producing large numbers of products with uniform features and quality. Customization aims at maximizing customer satisfaction by tailoring products to individual specifications. Mass customization aims at combining mass production principles with customization principles, thereby optimizing both production costs and customer satisfaction.

In this article, we focus on the customization aspect of mass customization. A prerequisite for customization is comprehensive knowledge about customers. Since single transactions and single interactions provide only partial customer knowledge fragments, customer relations must be maintained over longer time periods in order to allow customer knowledge to accumulate and successively reach a level that supports effective customization.

As a consequence, marketing since the mid 1980s at the latest has no longer merely concentrated on the design of individual interactions but has also considered or even focused on the design of the entire customer relationship (see e.g. Dwyer / Schurr / Oh 1987; Rogers / Peppers 1994; Peter / Schneider 1994). Unlike transaction marketing, which considers the individual transactions in isolation and where the emphasis is on winning customers and selling, relationship marketing therefore concentrates on the long-term maintenance of the customer relationship, i.e. customer retention (Schulze 2000, 12-13).

Roughly since the mid 1990s Customer Relationship Management systems (CRM systems) have been available as configurable standard business software for the collection, analysis and evaluation of information to support front-office processes in marketing, sales and service. Examples of CRM systems in the form of standard business software are Siebel, Tacton, Uniquare, Logica or Frontrange. The aim of CRM systems is to help improve and/or handle sales development, customer retention and interactions with customers more efficiently (Schulze 2000, 18).

In the financial services sector the use of CRM systems is seen as promising particularly high potential. On the one hand, the services of this sector have a high information content, which means that the data created through interaction with the customer offer great potential for obtaining information which can be used for targeted marketing. On the other hand, these services are entirely or partly handled electronically, thus making it possible to automate and integrate marketing and services in some areas at least. Moreover, at least in retail banking, a large number of customer relationships are maintained and a large number of services provided, making it possible to reliably classify customer relationships and derive (and utilize) reference solutions. For these reasons, growth in the level of investments in CRM systems in the financial services sector is disproportionately high. In 2004, Gartner expects to see a global CRM market volume of 1 billion US dollars for financial services alone (Seeger 2001, 99-100).

Management Systems Conceptual Consideration

Judd E. Hollander

Management Systems Conceptual Consideration:

Management Systems Peter P. Schoderbek,Charles G. Schoderbek,Asterios G. Kefalas,1990 *Management Systems* Peter P. Schoderbek,1971 Handbook on Decision Support Systems 1 Frada Burstein,Clyde W. Holsapple,2008-01-22 Decision support systems have experienced a marked increase in attention and importance over the past 25 years The aim of this book is to survey the decision support system DSS field covering both developed territory and emergent frontiers It will give the reader a clear understanding of fundamental DSS concepts methods technologies trends and issues It will serve as a basic reference work for DSS research practice and instruction To achieve these goals the book has been designed according to a ten part structure divided in two volumes with chapters authored by well known well versed scholars and practitioners from the DSS community **Systems Thinking** Cliff Whitcomb,Heidi Davidz,2021-01-20 This Systems Thinking Special Issue contains 12 papers on the nature of systems thinking as it applies to systems engineering systems science system dynamics and related fields Systems thinking can be broadly considered the activity of thinking applied in a systems context forming a basis for fundamental approaches to several systems disciplines including systems engineering systems science and system dynamics Although these are somewhat distinct fields they are bound by common approaches in regard to systems Whereas systems engineering seeks to apply a multidisciplinary holistic approach to the development of systems systems science seeks to understand the basics related to systems of all kinds from natural to man made and system dynamics seeks to understand system structures in order to influence its dynamics Man made systems have become more ubiquitous and complex The study of systems both natural and engineered presents new challenges and opportunities to understand emergent dynamic behaviors that inform the process of sense making based on systems thinking **Information Security - the Next Decade** Jan H.P. Eloff,Sebastian von Solms,2016-01-09 These are the proceedings of the Eleventh International Information Security Conference which was held in Cape Town South Africa May 1995 This conference addressed the information security requirements of the next decade and papers were presented covering a wide range of subjects including current industry expectations and current research aspects The evolutionary development of information security as a professional and research discipline was discussed along with security in open distributed systems and security in groupware *Decision Support in Public Administration* P.W.G. Bots,H.G. Sol,Roland Traunmüller,2013-10-22 The vast flow of information to be considered by policy and decision makers in national and local governments is continuing to expand during the 1990s whilst budgets for staff to process the information are being tightened This publication provides a forum for the examination of the problem It aims to focus the efforts of researchers and practitioners more effectively in applying information technology to increase the performance of decision makers in public administration despite the limited resources Topics explored include the following design considerations and approaches for and practical experiences with communication and information processing infrastructure and applications at the workplace

level the design and implementation of support systems for individual or group decision making in governmental and municipal settings modelling and model management techniques based on case reports of successful and unsuccessful modelling efforts concepts approaches and models for re designing tasks and processes in public administration issues and challenges in integrating the information systems of several governmental bodies The book is divided into two parts for the discussion of these themes the first section deals primarily with theoretical and conceptual issues the second part contains papers with a stronger emphasis on systems their functionality and experiences in their development and application The authors affiliations 17 organizations from 8 different countries indicates the international nature of the contributions The ideas put forward in their papers show that research into supporting decision making in public administration is well on its way but that the research area is vast with yet many hills to scale **Immersive Systemic Knowing** Raghav Rajagopalan,2020-10-16 This book advances systems thinking by introducing a new philosophy of systemic knowing It argues that there are inescapable limits to rational understanding Humankind has always depended on extended ways of knowing to complement the rational analytic approach The book establishes that the application of such methods is fundamental to systemic practice The author advocates embracing two modes of consciousness intentionality which Western philosophy has long recognized and non intentional awareness which Eastern philosophy additionally highlights The simultaneity of these two modes of consciousness and the variety of knowings they spawn are harnessed for a more holistic systemic knowing Four practices from fields related to systems thinking are examined two contemporary action research methodologies from the US and the UK the Sumedhian Indian approach to inquiry about processes within groups and a technique of group psychotherapy originating in Eastern Europe Each of these systematically harnesses knowing using both modes of consciousness Therefore the author insists such approaches must be included in systemic practice in purposeful and methodical juxtaposition to rational analytic ways The book provides examples and guidelines for deployment All researchers and practitioners of systems thinking and action research must read this book Raghav has craftfully blended Eastern and Western wisdom He uses his immersion into Eastern ways of knowing practically to elaborate the systems philosophy in rich detail He has incorporated from cooperative inquiry as action research the idea of four ways of knowing practical propositional presentational and experiential to bolster the foundations of systems thinking SHANKAR SANKARAN Professor University of Technology Sydney Australia President International Society of Systems Sciences ISSS 2019 2020 This is a book with the potential to stimulate the emergence of a new paradigm Raghav shows that systems thinking can transcend rational analysis and incorporate other ways of knowing such as arts based methods also rather than be overly preoccupied with striving for change there is value in simply abiding which comes with a deep appreciation of the ecological relationships we are part of It s not that rational analysis is wrong it s that it is only part of a genuinely transformative practice GERALD MIDGLEY Co Director Centre for Systems Studies University of Hull former President ISSS 2013 14 Raghav Rajagopalan s

writing on generating deep appreciation for the social and ecological interdependencies ties in closely with my own work The philosophical ideas he develops contain the tracings and essential tones of Gregory Bateson s idea of Mind as a process of living complexities reaching well beyond the notion of the body This book demonstrates outstanding erudition and deep compassion at the same time It should delight the adventurous reader unafraid of big questions NORA BATESON President of the International Bateson Institute **Quality** John Beckford,2012-11-12 This introductory text provides a comprehensive and detailed introduction to the theory and practice of quality in the context of 20th century management thinking Intended primarily for students the text will also be of assistance to practising managers Key features include a complete introduction to quality an in depth review of the work of the Quality Guru s methods tools and techniques international case studies drawing on public and private sectors coverage of features both service and manufacturing industry a Tutor Guide of OHP bases case studies summarized key learning points and assignment questions **Managing Strategic Intelligence: Techniques and Technologies** Xu, Mark,2007-05-31 This book focuses on environment information scanning and organization wide support for strategic intelligence It also provides practical guidance to organizations for developing effective approaches mechanisms and systems to scan refine and support strategic information provision Provided by publisher **Handbook on Business Information Systems** A. Gunasekaran,Maqsood Sandhu,2010 Pt I Health care information systems ch 1 Healthcare supply chain information systems VIA service oriented architecture Sultan N Turhan and zalp Vayvay ch 2 The role of the CIO in the development of interoperable information systems in healthcare organizations Ant nio Grilo und weitere ch 3 Information systems for handling patients complaints in health organizations Zvi Stern Elie Mersel and Nahum Gedalia ch 4 How to develop quality management system in a hospital Ville Tuomi pt II Business process information systems ch 5 Modeling and managing business processes Mohammad El Mekawy Khurram Shahzad and Nabeel Ahmed ch 6 Business process reengineering and measuring of company operations efficiency Natas a Vujica Herzog ch 7 Value chain re engineering by the application of advanced planning and scheduling Yohanes Kristianto Petri Helo and Ajmal Mian ch 8 Cultural auditing in the age of business multicultural logistics management and information systems Alberto G Canen and Ana Canen ch 9 Efficiency as criterion for typification of the dairy industry in Minas Gerais state Luiz Antonio Abrantes und weitere ch 10 A neurocybernetic theory of social management systems Masudul Alam Choudhury ch 11 Systematization approach for exploring business information systems management dimensions Albena Antonova ch 12 A structure for knowledge management systems assessment and audit Joao Pedro Albino Nicolau Reinhard and Silvina Santana ch 13 Risk management in enterprise resource planning systems introduction Davide Aloini Riccardo Dulmin and Valeria Mininno pt III Industrial data and management systems ch 14 Asset integrity management operationalizing sustainability concerns R M Chandima Ratnayake ch 15 How to boost innovation culture and innovators Andrea Bikfalvi und weitere ch 16 A decision support system for assembly and production line balancing A S Simaria und

weitere ch 17 An innovation applied to the simulation of RFID environments as used in the logistics Marcelo Cunha De Azambuja und weitere ch 18 Customers acceptance of new service technologies the case of RFID Alessandra Vecchi Louis Brennan and Aristeidis Theotokis ch 19 Operational efficiency management tool placing resources in intangible assets Claudelino Martins Dias Junior Osmar Possamai and Ricardo Goncalves ch 20 Interactive technology maps for strategic planning and research directions based on textual and citation analysis of patents Elisabetta Sani Emanuele Ruffaldi and Massimo Bergamasco ch 21 Determining key performance indicators an analytical network approach Daniela Carlucci and Giovanni Schiuma pt IV Strategic business information systems ch 22 The use of information technology in small industrial companies in Latin America the case of the interior of Sao Paulo Brazil Ot vio Jos De Oliveira and Guilherme Fontana ch 23 Technology information business marketing and CRM management Fernando M Serson ch 24 Transfer of business and information management systems issues and challenges R Nat Natarajan ch 25 Toward digital business ecosystem analysis Aurelian Mihai Stanescu und weitere ch 26 The dynamics of the informational contents of accounting numbers Akinloye Akindayomi pt V Information systems in supply chain management ch 27 Supply chain enabling technologies management challenges and opportunities Damien Power ch 28 Supply chain management Avninder Gill and M Ishaq Bhatti ch 29 Measuring supply chain performance in SMES Maria Argyropoulou und weitere ch 30 Information sharing in service supply chain Sari Uusipaavalniemi Jari Juga and Maqsood Sandhu ch 31 RFID applications in the supply chain an evaluation framework Valerio Elia Maria Grazia Gnoni and Alessandra Rollo pt VI Tools for the evaluation of business information systems ch 32 Tools for the decision making process in the management information system of the organization Carmen De Pablos Heredero and M nica De Pablos Heredero ch 33 Preliminaries of mathematics in business and information management Mohammed Salem Elmusrati ch 34 Herding does not exist or just a measurement problem A meta analysis Nizar Hachicha Amina Amirat and Abdelfettah Bouri ch 35 Object oriented metacomputing with exertions Michael Sobolewski ch 36 A new B2B architecture using ontology and web services technology Youcef Aklouf ch 37 The roles of computer simulation in supply chain management Jia Hongyu and Zuo Peng **Catalog of Copyright Entries. Third Series** Library of Congress. Copyright Office,1977 **Managing Information & Systems** Adrienne Curry,Peter Flett,Ivan Hollingsworth,2006-06-01 Focusing on the integrated understanding of the role of systems within the business organizationally and strategically this book demonstrates theory by including extensive business examples and by ending each chapter with international case studies Topics covered include the nature of organizations management roles and functions information as a resource systems approaches different information systems and what they can achieve structural and cultural fit and information systems change management and information systems strategic business and information systems management Combining readability with theoretical concepts this book is suitable for both advanced undergraduate and MBA Masters students **The Information Processing Theory of Organization** John L. Kmetz,2018-11-09 First

published in 1998 revised in 2021 this volume develops and tests an information processing model of organization within the context of the accession of a new generation of a production technology The model conceptualizes organizations as systems which accomplish their objectives through the processing of information The book begins with the conceptual basis of the theory developing the fundamental concepts of information information processing and technology The accession of an automatic avionics tester during the 1970s and 1980s is the change in production technology used to test the theory The theory is tested by mapping and analysing performance with a three wave longitudinal field experiment and objective performance measures in the workflow of a very complex system the U S Navy s avionics maintenance organization The information processing capacity of the system is shown to be the primary determinant of system performance with or without the use of information technology Additional support for the theory comes from newer test and information technologies deployed in the 1980s and 1990s Implications of this theory for current generations of test technology are provided in the final chapters along with further development of the theory and its general application to many types of organizations

Strategic Information Systems: Concepts, Methodologies, Tools, and Applications Hunter, M. Gordon,2009-08-31 This 4 volume set provides a compendium of comprehensive advanced research articles written by an international collaboration of experts involved with the strategic use of information systems Provided by publisher Communications and Multimedia Security II Patrick Horster,2016-01-09 In multimedia and communication environments all documents must be protected against attacks The movie Forrest Gump showed how multimedia documents can be manipulated The required security can be achieved by a number of different security measures This book provides an overview of the current research in Multimedia and Communication Security A broad variety of subjects are addressed including network security attacks cryptographic techniques healthcare and telemedicine security infrastructures payment systems access control models and policies auditing and firewalls This volume contains the selected proceedings of the joint conference on Communications and Multimedia Security organized by the International Federation for Information processing and supported by the Austrian Computer Society Gesellschaft fuer Informatik e V and TeleTrust Deutschland e V The conference took place in Essen Germany in September 1996 *Optimal Knowledge Management: Wisdom Management Systems Concepts and Applications* Thierauf, Robert,Hoctor, James,2006-05-31 This book outlines a new way of approaching the development and implementation of information systems Not only does the book explore a different approach to determining an organization s opportunities and solving its problems but it also highlights methods for optimal decision making Provided by publisher

The Philosophy of Information Luciano Floridi,2013-01-10 Luciano Floridi presents a book that will set the agenda for the philosophy of information PI is the philosophical field concerned with 1 the critical investigation of the conceptual nature and basic principles of information including its dynamics utilisation and sciences and 2 the elaboration and application of information theoretic and computational methodologies to philosophical problems This book lays down for the first time the

conceptual foundations for this new area of research It does so systematically by pursuing three goals Its metatheoretical goal is to describe what the philosophy of information is its problems approaches and methods Its introductory goal is to help the reader to gain a better grasp of the complex and multifarious nature of the various concepts and phenomena related to information Its analytic goal is to answer several key theoretical questions of great philosophical interest arising from the investigation of semantic information   *Integrated Product Testing and Evaluation* Gilmore,1986-04-01   *Wiley CPA Exam Review 2011, Business Environment and Concepts* Patrick R. Delaney,O. Ray Whittington,2010-10-05 Fully updated for the 2011 test format Cover   *Growing Information: Part I* Eli B. Cohen,2009

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