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**CUSTOMER RELATIONSHIP MANAGEMENT:
A CHRISTIAN PERSPECTIVE**

by

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INTRODUCTION

In this dynamic-competitive era, organizations and individuals require Customer Relationship Management for competitive advantage and to survive. Customer Relationship Management (CRM) is an interactive marketing practice used to build and maintain a mutually satisfying long-term relationship with consumers, distributors, dealers, suppliers and all categories of stakeholders. It creates interdependence between buyers and sellers; repeated transactions; value creation and cooperation. With CRM, individuals and groups can obtain what they need and want over time.

Being also called relationship marketing, CRM, is closely related to Christ-like practices in the church affairs, government and non-government organizations, profit and non-profit entities and in many aspects of life. Relationship marketing is being practiced daily knowingly or unknowingly and by every one.

Unfortunately many individuals and business ventures in the world today indulge themselves with dishonest, corrupt, unethical practices, fraudulence and forgeries, all in the name of 'doing business.' While they who dishonor Biblical teachings and ethics successfully get away with it, the few who endeavor to apply Christian principles in business are stigmatized as 'old fashioned' (Afolabi, 2006).

The probable excuse for the above mentioned evil business device is to maximize profit through the increased consumer consumption, a philosophy centered on selfishness. It runs contrary to the true ideals of business: taking the responsibility of satisfying customers' requirements profitably.

Importance of CRM

CRM contribute to tangible and intangible benefits for an **organization** and for the **customer**. To organizations, some of the tangible benefits include customer lifetime value, share of heart, share of mind, and share of market (Kotler, 2005).

According to Tony Cram (2001) the following are the 11 CRM benefits or outcomes to both loyal customers and the organizations:

1. **Save time.** No need to seek new suppliers, or test and qualify them hence reduces administrative cost which may lead to low prices.
2. **Faster briefings** on new orders and projects because most of the technical terms, acronyms jargon and personal needs are already known.
3. **Reduce misunderstandings.** Specifications are understood, and loyal suppliers are also familiar with your choices, styles and unspoken assumptions.
4. **Share of risks** increases the possibility of joint developments, collaborative new products development and combined market entries.
5. **Certainty of supplies** and ability to construct long-term schedules together.
6. **Priorities** given when shortage occurs.
7. **Provides help** with technical problems.
8. **Advice you can trust** (e.g., information on market trends).
9. **Resource to draw on.** Suppliers can support you in dealing with difficult customers of your own.
10. **Referrals** to other suppliers or services.
11. **Benchmarking.** Loyal suppliers can be a useful benchmarking partner when they provides a snapshot of the performance of your business and helps you understand where you are in relation to a particular standard (Camp, R. 1989).

OBJECTIVES OF THE STUDY

Effective management is a noble cause. It is a response to the concerns of Ellen G. White who clearly pointed out that “The greatest work ever committed to mortals has been marred by man's defective management...” (Testimonies, Volume 5, p. 550).

For an effective CRM, business leaders should apply Christian principles particularly that which Paul emphasized in 1 Cor. 13: “...*without love, we are, ‘nothing’*”. Relationship Marketing, a practice of CRM, can be related to a happy and lasting marriage built on love, understanding, and support—not just between the couple (Supplier and Consumer), but among the family members (all stakeholders) involved.

This essay will outline the skillful ways of building for an effective and ethical Customer Relationship Management, that is founded on love as counseled in 1 John 3:10-24. It will also demonstrate how CRM can be an integration of Christian faith, values and learning by working from this “loving our brother perspective” (1 John 3:14).

This can be achieved by exploring business and customer relationship related issues and the spiritual dimensions of these various practices and trends within the framework of service and leadership.

Further this paper proposes the GRAB theory presented by Alimohamed Fatima (2005) during the Management Forum in Kampala, Uganda. This is: Growing the existing customer base; Retaining current customers; Acquiring new customers; Branding (GRAB).

Students should be prepared to witness Customer Relationship Management practices based on Christian principles in their lifetime. The Christian educator must be concerned with raising student’s awareness of the CRM Christian views and applications. They should be more careful of what they are seeing and should become more responsible in this important area.

CONCEPTUALIZATION OF KEY TERMS

The following are the key terms defined as used in this paper:

Customer Relationship Management (CRM) is an interactive marketing practice used to building and maintaining a mutually satisfying long-term relationship with consumers, distributors, dealers, suppliers, and all categories of stakeholders (Kotler, 2005).

Marketing is the management process responsible for identifying, anticipating and satisfying customers’ requirements profitably (Kotler, 2005). It is the delivery of customer satisfaction fo a profit (Kibirango, 2005).

Relationship marketing occurs when an organization proactively engages in creating, developing and maintaining committed, interactive and profitable exchanges with selected customers or stakeholders over time. Retaining existing customers is more effective and cost-saving than seeking new ones (Hayes, Wheelwright & Clark, 1988; Spekman, 1988). As a result, companies tend to maintain long-term relationships with customers than to make one-time sales (Cannie & Caplin, 1991; Rosenberg & Czepiel, 1984).

The following definitions of key terms as presented by Kotler (2005) may be useful here:

Love has been referred to as a means to do whatever is necessary to help others mainly for beneficial exchange of both parties (Cooper, 1977).

The following definitions of key terms as presented by Kotler (2005) may be useful here:

Transactions are trade of values between parties. It usually involves money and a response. So transaction marketing, unlike relationship marketing, occurs when an organization engages in proactively creating, developing and maintaining committed, interactive, and profitable exchanges with selected customers or stakeholders for a short time. It emphasizes reciprocal negotiation for self interests. Its communication is isolated and has a limited or discontinuous customer interactions commitment with customers.

Needs are states of felt deprivation for basic items such as food and clothing and complex needs such as for belonging. i.e. I am thirsty.

Wants are forms that a human need takes as shaped by culture and individual personality. i.e. I want a Coca-Cola.

Products are anything that can be offered to a market for attention, acquisition, use or consumption and that might satisfy a need or want. (e.g., persons, places, organizations, activities, and ideas).

Services are activities or benefits offered for sale that are essentially intangible and don't result in the ownership of anything. eg: banking, airlines, haircuts, and hotels.

Customer Value is the benefit that the customer gains from owning and using a product compared to the cost of obtaining the product.

Customer Satisfaction depends on the product's perceived performance in delivering value relative to a buyer's expectations.

Exchanges are acts of obtaining a desired object from someone by offering something in return.

Customer Relationship Management Philosophies

Among the many schools of thought for CRM, this paper will demonstrate only two philosophies which underlie CRM practices to achieve desired exchanges with target markets and how they often conflict. These two schools of thought focus on the importance of relationship marketing:

Industrial Marketing and Purchasing (IMP) Group. This group believes that networks of companies are the main focus where relationships are seen as the criteria for developing and managing these networks (Håkansson, 1982; Håkansson & Snehota, 1995).

The Nordic School. Scholars from this school believe "internal marketing" and of engaging the whole company in relationship development with customers and all stakeholders for the effectiveness of marketing and service delivery (Grönroos, 1981). This school of thought further agrees with the generally accepted definitions of CRM as a marketing practice used to building and maintaining a mutually satisfying long-term relationship with consumers, distributors, dealers, suppliers and all categories of stakeholders.

CRM - A CHRISTIAN PERSPECTIVE

For an effective CRM, business leaders have no option but to apply Christian principles. These principles are the best ways to **Grow, Retain, Acquire or Brand (GRAB)** customers and are in harmony with the Nordic School of thought.

Due to man's sinful nature many individuals and organizations engage in business practices without 'brotherly love'. As John emphasized to love one another (1 John 3:11, John 13:3), business relations, particularly CRM, requires the same.

Individuals who practice CRM as outlined in 1 John 3:10-24 are said to be the children of God. Practicing CRM based on love and respect is one way of practicing righteousness as a child of God by loving his brother.

"But if a man has this world's goods, and sees that his brother is in need, and keeps his heart shut against his brother, how is it possible for the love of God to be in him? My little children, do not let our love be in word and in tongue, but let it be in act and in good faith"¹ John 3:17-18.

And more so it is the first commandment given to us: "A new commandment I give unto you, that ye love one another; as I have loved you, that ye also love one another." John 13:34.

Determinants of CRM

In order to have mutual respect, trust and relationship between the marketer and consumer and with various other members in a family or stakeholders, CRM has to be developed by the acronym GRAB:

- G** - Growing the existing customer base
- R** - Retaining current customers
- A** - Acquiring new customers, and
- B** - Branding (Fatima Alimohamed, 2005).

There are 10 Love-marks to 'GRAB' customers (Kibirango, 2009). They follow "to have or to hold" love principles as outlined below.

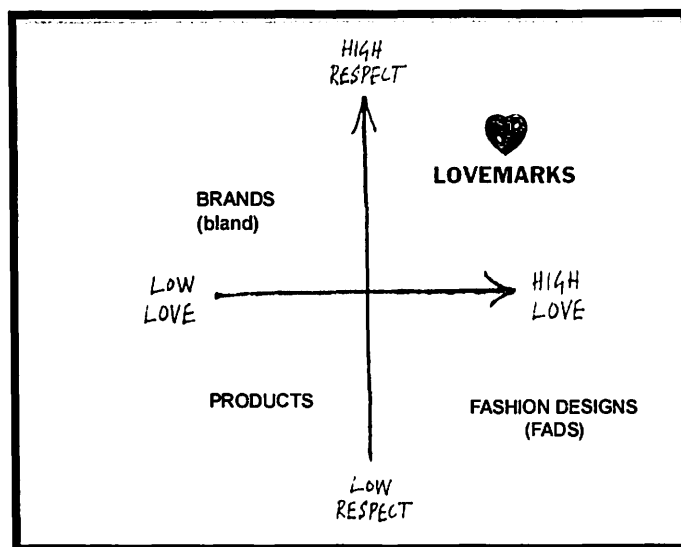
1. Consumers Understanding
2. Know their desires and expectations
3. Building trust
4. Building credibility
5. Excellence and Efficiency

6. Transparency (accountability)
7. Customer recognition and respect
8. Social responsibility and local connections
9. Distinctiveness (easily recognized or branding)
10. No boundaries.

Love / Respect Axis model

As portrayed in Love/Respect Axis model in Figure 1.1 by Fatima Alimohamed (2005), the above mentioned love-marks can develop high respect with high love. However, creating false impressions associated with a product or service but without certain qualities or characteristics that make it special or unique (bland brand) can, create high respect but with low love. Customers are fascinated with fashion designs, but without effective CRM they end with low respect. This shows that definitely, product-oriented businesses have become obsolete.

Figure 1.1 The Love / Respect Axis model



(Source: Fatima Alimohamed, 2005)

THE TEN LOVE MARKS: A CHRISTIAN APPROACH TO CRM

The following is a detailed discussion of the 10 Love-marks of CRM emphasizing how and why the practice of them as CRM method proves a Christian business practitioner.

Consumer Understanding

This entails an intimate understanding of customers' aspirations and endeavour to satisfy them. This is not the self-sacrificing love as expressed in John 3:16 but rather one that which is expressed in Greek as *Xenia*, *Philip* and *Storge*.

Xenia or hospitality was an extremely important practice in Ancient Greece. It was an almost ritualized friendship formed between a host (*supplier*) and his guest (*customer*), who could have been strangers. The host fed and provided shelter or quarters for the guest, who was expected to repay only with gratitude (*money*). The importance of this can be seen throughout an intimate understanding of customers' needs and wants (Vandiver, 1991).

Philia is a dispassionate (*fair*) virtuous (*honest*) love, was a concept developed by Aristotle. It includes loyalty to friends (customers), family (Stakeholders), and community, and requires virtue (good value) equality, and familiarity. *Philia* is motivated by practical reasons; (i.e. both of the parties benefit from the relationship). It is mainly by understanding one another's needs. It can also mean "love of the mind." (Cooper, 1977)

Storge is natural affection, like that felt by parents (employer) for offspring (employee). (Strong B, 2008).

Life without love is a subhuman kind of existence. There is a built-in need in us to receive love of some sort. We need the love of parents. We need the love of family and friends. We need to be part of a loving community. But just as much as we need to receive love, we also need to give love. We are not truly human if we cannot love. But let's be clear: True love does not begin with us. The capacity for love is created in us by our Creator (See Gen. 1:26 and John 3:16; Matt.22:37-39, 1 Cor. 13:1-3, 1 John 3:14).

This is to say, CRM is a response of love. If we truly have been changed by Jesus Christ, His love will characterize our dealings with other people through CRM.

It is easy to love people with whom we have something in common (stakeholder) or people who make us feel good about ourselves (customers). Jesus condemned those who love for the sake of pleasure or interest. God has no enemy which he hates but sin (Matthew 5:46). This implies that this type of love should be extended to our competitors, too. Take a careful look at some concrete examples of Jesus showing unselfish love, in circumstances in which most people would have found it difficult to do so (Luke 17:12-19; John 13:1-17; John 19:25-27).

Jesus understood customers' aspirations and certified them effectively. He implemented CRM effectively.

Know Their Desires and Expectations

This second CRM love mark endeavor to capture the customers' emotional essence by delivering perfection, creating optimism, curiosity and pride. The fact that human beings make their decisions emotionally, individuals and organizations should endeavor to create emotional connections. This is all about recognizing customer problem need (actual state versus desired state). As consumers become interested in buying a product, they realize that it can solve an existing or future problem and so recognize a need for it (Berkman et.al 1996). Kotler (2005) pointed out that the most important thing is to forecast where customers are moving and to be in front of them.

The story of Jesus and Zacchaeus a rich chief tax collector in Luke 19 shows us how Jesus knew the desires and expectations of Zacchaeus. When Jesus came to the place, he looked up and saw him, and said to him, "Zacchaeus, hurry and come down, for today I must stay at your house." He hurried, came down, and received him joyfully.(Luke 19:5)

Zacchaeus joyfully came down due to the following facts:

- He knew that Jesus is the Son of God. This implies that our customers, too, have a desire to see us as sons and daughters of God. We should therefore reflect His character of love to all His people through CRM.
- Zacchaeus knew he did not deserve for Jesus to stay at his house yet Jesus chose him and loved him in spite of his sins. In this, Jesus captured His customer Zacchaeus' emotional essence by delivering perfection, creating optimism, and curiosity – which are some of the major desires and expectations of customers.

Individuals and organizations call to offer products and services of value with love and make their customers feel they are worth it. The successful salesperson cares first for the customer, second for the products (Kotler,2005).

Building Trust

Trust can easily be developed or destroyed in the beginning of any relationship (e.g., between sweethearts, a parent or child, employer and employee, coworkers or friends). Like in any other relationship, customers always seek and value organizations whom they can trust to serve them. Trust, being confidence in future behavior, cannot be conjured creatively.

Gurvietz (1997) states that trust is a state involving confident positive expectations about another's motive with respect to oneself in situations entailing risk. It is developed over time, through tangible demonstrations of trustworthiness and the creation of a subjective feeling of security (Cram, 2001). The level of trust that is developed in a relationship will determine the strength and longevity of that relationship.

Only business leaders who have faith and trust in the Lord can move forward and develop trust in relationship(s) in a way that benefits everyone in the long run. Daniel 1:20 and Proverbs 9:10 show us that Daniel, Hananiah, Mishael, and Azariah were trusted by the King because their faith was rooted in God. E.G. White explains the reason for this when she said:

"The path of men who are placed as leaders is not an easy one. But they are to see in every difficulty a call to prayer. Never are they to fail of consulting the great Source of all wisdom. Strengthened and enlightened by the Master Worker, they will be enabled to stand firm against unholy influences and to discern right from wrong, good from evil. They will approve that which God approves, and will strive earnestly against the introduction of wrong principles into His cause." -- Prophets and Kings, pp. 30-31.

Trust is a revocable contract and there are three specific pitfalls that can destroy trust: broken promises, insecurity and lack of love.

The objective must be to inculcate a resilient feeling of entrusting security with best customers. To do so is not a luxury; it is becoming a prerequisite. Business leaders must go beyond the actions listed above that help build consumers trust. They must actively guard against the behaviors that destroy trust in the customers. These behaviors are actions that run counter to our expectations of a friend. True friends keep promises and can be relied upon not to fall out over money.

Likewise, for customers to trust someone with confidence, they rely on promises. Broken promises are long remembered. Many people tend to fall over money on many other issues. Money matters need to be handled amicably. "For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows" (1 Timothy 6:10).

Failure in any of these will destroy trust. In order to practice CRM effectively, business leaders should remember the words of E.G. White:

Although they may profess the truth, yet if men pass along day by day with no living connection with God, they will be led to do strange things; decisions will be made not in accordance with the will of God. There is no safety for our leading brethren while they shall go forward according to their own impulses. They will not be yoked up with Christ, and so will not move in harmony with Him. They will be unable to see and realize the wants of the cause, and Satan will move upon them to take positions that will embarrass and hinder." Testimonies, Vol. 5, p. 423.

As we develop trust relationships internally it moves outward in all areas of life: spiritually, metaphysically, mentally, emotionally, physically, financially, professionally, personally and relationally.

The lure of money is very tempting but it is more important to do what is strategically right than what is immediately profitable (Kotler, 2005).

Building Credibility

Credibility is another love-mark which refers to the objective and subjective components of the level of believability in a person, source, or message (Bocking, 2004). The first component of credibility can be someone's actions.

Potiphar's house was blessed in Egypt because of Joseph's credibility in actions (Genesis 41). God further blessed Joseph in that Pharaoh promoted him to be second in command in the whole land of Egypt because the king believed in his actions or objectives. As stated in Matthew 1:10, Joseph sought first the kingdom of God, and his righteousness. This is the ultimate source of credibility and then all these things were added on him.

While doing business Joseph's response to Pharaoh should be a good example. When Pharaoh said to Joseph, that he had a dream, and no one was able to give him the sense of it, Joseph replied, "Without God there will be no answer of peace for Pharaoh". His very first words to the most powerful man in the world were: "I can't do it! but God will!" (Genesis 41:15-16).

Traditionally, credibility has a component of expertise or competence, the quality of having a specific range of skill, knowledge, or ability in a specified area. Expertise includes relatively objective characteristics of the source or message (e.g., credentials, certification or information quality), but it can be similarly subjectively perceived.

The secondary component of credibility which is subjective in nature includes source dynamism (charisma) and physical attractiveness. It is another paramount attainment in addition to accomplishments (Bocking, 2004).

In the book of Esther 5:1-2 we see that she had all the credentials and certification. Putting on her queen's-robe served as her credentials and certification for her to appear before the king in his inner room of palace. Now beautiful on the outside, God still did some fine interior decorating as well. Queen Esther had mastered Persian etiquette and in the midst of good food and beautiful surroundings she finally came out with her request to the king.

Notice the wisdom of her words before the king as he gave her the opportunity to ask anything. "Let the king and Haman come this day unto the banquet that I have prepared for him... (Esther 5:4). By showing such high respect to the king's favorite, she raised herself the royal affections; and gains a more suitable opportunity of making known her request.

This shows that Esther has perfectly demonstrated how to acquire credibility as one of the Love-marks of practicing CRM. To have faith and trust in God is the source of credibility. Ester had faith and trusted in God. Unfortunately, not all people can be credible. Like trust, credibility is also built through time and is a revocable contract, even with dynamism (charisma).

In order one to be credible he or she must take E.G. White's advise:

The man at the head of any work in God's cause is to be a man of intelligence, a man capable of managing large interests successfully, a man of even temper, Christ-like forbearance, and perfect self-control. He only whose heart is transformed by the grace of Christ can be a proper leader. (Medical Ministry, pp. 164-165)

Excellence and Efficiency

God wants us, as His subjects created in the image of God, to excel and to do our best in all that we do (Merlyn, 2007). This meant that Christian businessmen and women should endeavor to produce the best quality products and services.

Excellence and efficiency is another very important CRM love-mark. Excellence is the state or quality of excelling, particularly in the field of business. Excellence can be traced from the Greek word '*Arete*', which means showing superlative ability and superiority; the act of living up to one's full potential. '*Arete*' in ancient Greek culture was what all people aspired to (Werner, 1945).

Excellence is considered to be an important value, and a goal to be pursued even today. All forms of business in which God's children are involved "must be marked with greater precision and exactitude" (E.G. White, Special Testimonies to Ministers, Series A., No.3, 1985, pp. 78).

On the other hand, efficiency is used to refer to a number of related concepts. The operational definition of efficiency in this case is the use of resources in such a way as to maximize the production of goods and services, thereby increasing of output without increasing the amount of inputs.

According to Pareto efficiency (Ronald & Robert, 2009), an outcome is more efficient if at least one person is made better off and nobody is made worse off. This seems a reasonable way to determine whether or not an outcome improves efficiency. However, some believe that it is almost impossible in practice to take any social action, such as a change in economic policy and a new business strategy, without making at least one person worse off. Even voluntary exchanges may **not** be 'Pareto' improving or superior if external costs such as pollution that hurt a third party exists.

Using Kaldor-Hicks efficiency, an outcome is more efficient if those that are made better off could, *in theory*, compensate those that are made worse off, so that a Pareto improving outcome results (Lakanathan, 2007).

From a Christian perspective, CRM concurs with Kaldor-Hicks efficiency. Effective communication is one of the benefits from excellence and efficiency in service of any business in that line. It can lead to the best and effective advertising which is done by satisfied customers through word of mouth (Kotler 2004).

In the Bible, it has been revealed in the story of the Samaritan woman at the well that only Jesus could adequately fill her emptiness (John 4:4-9). Until the Holy Spirit fills a person's mind, heart and soul, they will walk around in a state of incompleteness and emptiness.

Business men and women should therefore be reminded that without Jesus in CRM, human beings will never be satisfied. Yet, if pleased with the business offer, the customers can say so through "word of mouth".

John expressed the power of the word of mouth that as her emptiness was filled by Jesus at the well, she went all over the streets of Samaria and said to the people: "Come and see a man who has been talking to me of everything I ever did! Is it possible that this is the Christ?" John 4:29.

Through word of mouth, she drew multitudes to Jesus. On a number of occasions people listen to and always are won by friends, relatives, professionals and acquaintances.

Consumers often have confidence in word-of-mouth and make referral/recommendations for a doctor, plumber, lawyer, accountant, architect, insurance agent, interior decorator, or financial consultant. Referral recommendations are not only convincing, but also are the only promotion method that is of consumers, by consumers, and for consumers.

Transparency/Accountability

Transparency typically implies openness, communication, and accountability. Accountability is a concept in ethics often used synonymously with such concepts as responsibility, answerability, enforcement, blameworthiness, liability and other terms associated with the expectation of account-

giving. As an aspect of governance, it has been central to discussions related to problems in both the public and private (corporation) worlds.

Schedler (1999) defined accountability by illustrating in this manner: "A is accountable to B when A is obliged to inform B about A's (past or future) actions and decisions, to justify them, and to suffer punishment in the case of eventual misconduct."

In leadership roles, accountability is the acknowledgment and assumption of responsibility for actions, products, decisions, and policies. It includes administration, governance, and implementation within the scope of the role or employment, position, and encompassing the obligation to report, explain and are answerable for resulting consequences.

In the book of Luke 16:1-14, Jesus condemned men who take what the Lord has bestowed freely and liberally for His service and use it for another selfish end. He referred to this lack of proper accountability as sin. In verse 8 Jesus' parable does not approve the steward's evil dealing, for it was definitely theft where there is no accountability and transparency.

By this parable Christ means to teach us that worldly men are cleverer in the affairs of this world than the children of God who are diligent for everlasting life. He referred to such as men that are given to this present life, contrary to whom are the children of light. Paul calls the former carnal (physical or earthly deeds) and the latter spiritual (heavenly deeds). In verse 9 Jesus referred to the above practices riches of iniquity which men use wickedly. He therefore warned us that we ought to take heed that we do not abuse our earthly work and duty and so be deprived of heavenly gifts (accountable), but rather use our wealth to do good as responsible children of God. If we are not accountable and transparent, He tells us that we can not love God and such riches of iniquity simultaneously (verse 13).

He further says that our sins are not hidden to God, although they may be hidden to men. There is indeed a need for business men "who will carry the principles of truth into every business transaction..." (E.G. White, Review and Herald, Oct. 5, 1905).

CONCLUSION

CRM based on the act of love as a major principle is the cause of God. Paul urges us to reach for the deepest source of love who is Jesus Christ. A business practice that is founded on a genuine love-relationship with the God and of “one-another” will get rid of many business vices in the world today such as corruption, unethical practices, forgeries, counterfeits, black market and selfishness.

An ideal business should endeavor to integrate moral dimensions of various practices and trends within the framework of doing business. Biblical values should therefore be applied by educators, professionals and business practitioners. These Biblical values can be integrated with the 10 Love-marks discussed.

Any undergraduate or graduate students who may have read this are expected to apply these Customer Relationship Management practices that spring from the 10 Love-marks and be prepared to serve as God’s winsome witness in their business circles in their lifetime.

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