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## CUSTOMER EXPERIENCE AS AN IMPORTANT FACTOR IN EVALUATING TELECOMMUNICATIONS SERVICES

**Abstract:** *The swiftness of approaching the customer and response to customer requests are becoming key parameters in the business of telecommunications companies. Here the focus of interest is placed on recognizing and then meeting customer needs in the shortest possible time. Telecommunication companies respond to the demands of the competitive market by independently strengthening their position through increasing market share, acquiring or merging competing companies, and continuously developing telecommunications products and services. Changes in the role of telecom operators, growth and strengthening of the economy, changes in regulation and the role of regulators change telecommunications services. This allows telecommunications companies to calculate the revenue structure, which forces them to offer a more diverse range of services, respond faster to demand and compete on price. The reputation of telecommunications companies is becoming increasingly important in both domestic and international presentations.*

**Keywords:** *Customer Experience, Call Center, Relationship Marketing, CRM*

### 1. Introduction

Customer service, before and after the purchase of products and services, aims to provide the most pleasant customer experience to existing and potential customers. It is an imperative for companies today to offer excellent customer support if they want to retain customers, stabilize and expand their business. The whole process goes beyond traditional approaches to customer support and is available today through a variety of channels and at any time. Satisfied customers are the foundation of business development and prosperity. Nevertheless, metrics for measuring customer satisfaction vary from business to business. One of the reasons for the different

approaches is the abstractness of the very notion of pleasure – it is neither tangible nor material. Companies can measure customer satisfaction and use the results as guidelines, taking answers as valuable insights into which areas potentially need to be improved and what has a negative impact on the customer experience. Developing a culture within a customer-oriented organization requires time, employee education, and tools that will support the development process. Identifying, implementing and actively using the right technology can facilitate the task of customer support by supporting their day-to-day operations and by providing accurate and timely data on customer interactions that then help management manage the entire process. A Customer Relationship

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Management system (a CRM solution) is an example of such technology. It assists both the support processes and sales processes that it can fully automate and digitize. In addition, CRM technology enables monitoring of the customer experience, while insight into customer data enables business with a timely response at every stage. The CRM part that refers to automating sales processes is an example of technology that can help marketing and sales teams decide when and which customers to contact when offering either existing or new products and services. This paper will present in more detail the service and sales processes, the concepts of customer experience and satisfaction, the process of implementing a CRM technological solution and give the overview of its functionalities as well as the consequences and benefits that may arise from business implementation decisions.

## 2. Service process management

The concept of service “refers generally to deeds one individual performs personally for another. It carries historical connotations of charity, gallantry, and selflessness, or of obedience, subordination, and subjugation. In these contexts, people serve because they want to (as in the priestly and political professions) or they serve because they are compelled to (as in slavery and such occupations of attendance as waiter, maid, bellboy, cleaning lady). [...] So it was in ancient times, and so it is today. The only difference is that where ancient masters invoked the will of God or the whip of the foreman to spur performance, modern industry uses training programs and motivation sessions (Levitt, 2006).

For example, in any McDonald’s restaurant in the world, it is possible to come across the same level of courtesy and customer relationship that a company promises through its marketing activities. McDonald’s (Except for India, which is the only market where McDonald’s has diversified products

with a focus on vegetarian products, given that most customers are vegetarians) is known for its so-called *Glocalization strategy* (“*Glo-Cal strategy*”). The well-known folk saying “think locally, act globally” seems applicable in the translation of the “Glo-Cal” strategy.

According to Sharma (2009), the term “Glocalization” has its roots in the Japanese term “*dochakuka*”, which was first mentioned in the late 1980s. The term originally meant adapting tillage techniques to local conditions. By using the “Glo-Cal” strategy, today’s global companies can bring a consistent customer experience and at the same time adapt to local trends. On the example of McDonald’s restaurants and hamburgers, this means that in Italy we can order a “McItaly burger”, in India a “Maharaja Mac”, in Canada a “McLobster”, and in all these places the client will continue to receive the same level of service and customer experience.

“McDonalds ensures its restaurants consistently deliver the customer service promised in its advertising through rigorous training of its staff in a prescribed mode for customer interaction. The staff member first smiles, establishes eye contact and greets the customer. Then after taking the order, they make suggestions of additional items the customer may want to accompany their meal. As well as ensuring all of its customers are consistently made to feel welcome, this approach also maximizes the cross-selling and upselling opportunities for the company.” (Payne, 2005) According to Christopher (2011), the definition of customer service includes all the activities of the company necessary to accept, process, deliver and charge the customer’s order and to subsequently provide all the necessary services in terms of maintenance, repairs and the like. It can also be said that customer service represents the fulfillment of the customer’s order in an appropriate manner. (Payne, 2005).

According to Müller and Srica (2005), customer service includes the following: pre-transaction, transaction and post-transaction elements. Christopher confirms this

statement, adding that in 1976, LaLonde and Zinszer, in their extensive study of customer service practice, recognized these three elements.

**Table 1.** Elements of service process

Elements	Element examples	Measure of success examples
<b>Pre-transaction elements</b>	<ul style="list-style-type: none"> <li>- Written Customer Service Policy</li> <li>- Accessibility (contact points with the client)</li> <li>- Organization structure (existence of a structure within the organization that manages service processes)</li> <li>- System flexibility (meeting particular customer needs)</li> </ul>	<ul style="list-style-type: none"> <li>- Can the client simply contact the company?</li> <li>- How many points of contact with the client exist with organization?</li> <li>- What is the response time to customer inquiries?</li> </ul>
<b>Transaction elements</b>	<ul style="list-style-type: none"> <li>- Order cycle time (elapsed time from order to delivery and activation of the service)</li> <li>- Inventory availability (percentage of demand that can be met from stock)</li> <li>- Order fill rate (or order completion rate in recent times)</li> <li>- Order status information</li> </ul>	<ul style="list-style-type: none"> <li>- What proportion of orders are completely filled?</li> <li>- What is the percentage of delivery on time?</li> <li>- How many delivery delays are there?</li> <li>- What time does it take to deliver?</li> </ul>
<b>Post-transaction elements</b>	<ul style="list-style-type: none"> <li>- Availability of spares</li> <li>- Time required to react to problems and solve them (how long it takes for technicians to come to the field)</li> <li>- Product tracing and associated warranties (customer identification)</li> <li>- Customer complaints</li> </ul>	<ul style="list-style-type: none"> <li>- What is the percentage of 'first call fix rate' (or 'first call resolution rate' in recent times)?</li> <li>- What is the percentage of customer complaints that are promptly dealt with?</li> <li>- How satisfied are the clients with the response to the complaint?</li> </ul>

Source: Christopher (2011)

Table 1 provides explanations of individual elements using specific examples and examples of measures of success which can be used to observe them.

In a broader sense, the term transaction can be explained as any service offered by a company and any product it sells – the elements listed in Table 1 are applicable in both situations; each company, in the process of serving customers, can only attach different importance to a particular element. Theodore Levitt pointed out: *“People don't*

*want to buy a quarter-inch drill, they want a quarter-inch hole!”* (More details at: Harvard Business School Working Knowledge. Available at: <https://hbswk.hbs.edu/item/what-customers-want-from-your-products>) The saying can be explained in a way that customers buy not only products and services (and their features), but also the benefits that come with them.

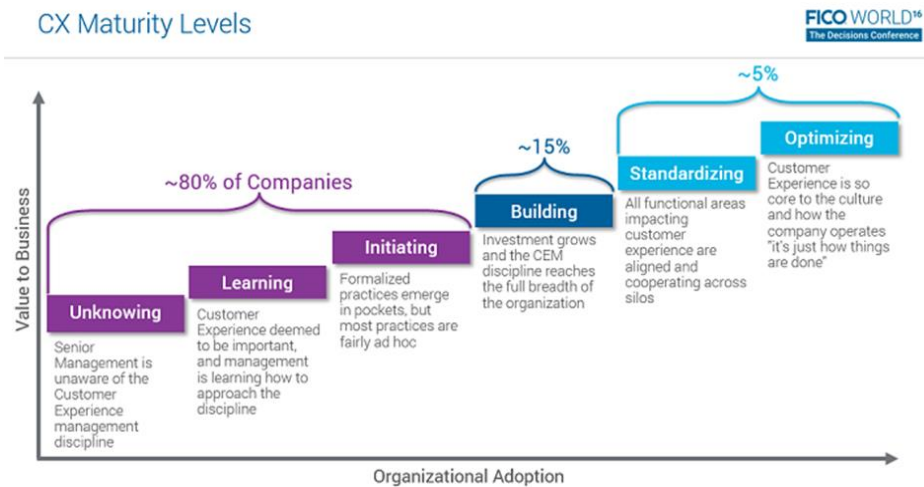
In addition, it places emphasis on extending the product itself beyond its original features. This means that when creating products and serving customers, companies need to understand exactly what the end goal of each of the customers buying their product or service is. In one of its articles, the Harvard Business Review calls this principle “*Job To Be Done*” – known in today’s business as the acronym “*JTBD*” (More details at: Harvard Business Review. URL: <https://hbr.org/2016/09/know-your-customers-jobs-to-be-done>). For example, Google is not designed to “collect demographic research data”, but to find data. Charles Revson, the founder of Revlon, perfectly grasped the basic idea of the “*JTBD*” principle when he said, “In the factory we make cosmetics; in the drugstore we sell hope.” (Klement, 2016). Temkin (2016), an expert in customer experience management, in one of his famous blogs, states that there are a number of truths about how customer experience works by establishing his six basic laws:

- 1) “Every interaction creates a personal reaction.
- 2) People are instinctively self-centered.
- 3) Customer familiarity breeds alignment.
- 4) Unengaged employees don’t create engaged customers.
- 5) Employees do what is measured, incented, and celebrated.
- 6) You can’t fake it.”

As the Latin proverb “*Ignorantia nocet*” says that ignorance is harmful, so Temkin (2016) theorizes that ignorance and not knowing the six laws of customer experience do not justify a poorly created experience.

In addition, he states that companies need to understand the customer on a personal level, need to make a shift from focusing on themselves to focusing on customers, and that customer experience largely depends on the experience of employees within the company (who are not to be blamed, but it is necessary to fix a bad environment).

The level of maturity of customer experience management within the organization can be defined as the breadth, depth, and frequency in which the organization applies best customer experience management practices.



Source: Batroff, G. (2016)

**Figure 1.** Organizational Customer Experience Management Maturity

The organizational maturity presented in Figure 1 shows that 80% of companies are immature when it comes to customer experience management and use, but also regarding awareness of the existence of the “CEM discipline” within the organization.

Batroff, one of the authors of the Fair Isaac Corporation blog (acronym “FICO”), a leading US analytics company, lists eight important disciplines within user experience management, presented in Table 2.

If necessary for the purpose of clarity they can be spread over both columns (Table 2). Batroff, based on his personal experience working with the world’s leading companies such as Disney or Mercedes, states that organizations achieve excellence and exceed maturity in some disciplines, while in some they have average or even below-average maturity results. This is proof that it is not necessary to be excellent in all disciplines in order for a company to have a leading market position.

Smith, one of the authors of Salesforce articles on customer experience management, citing the 2015 Gartner survey, states that providing a superior customer experience is one of the few means of sustainable competitive advantage, especially in the context of the impact of ubiquitous globalization. He adds that as many as 89% of brands will compete in the field of differentiating the user experience they provide. Homburg, Jozić and Kuehnl (2015) conducted a ten-month empirical study on the population of 52 CEM managers (author’s comment: with different experience in the discipline of different length) and stated that the concept of CEM was not fully understood, that it was fragmented in various contexts, and that it was insufficiently demarcated from other marketing concepts.

The main results of this research suggest that CEM is an organization-wide management process and consists of three main components: cultural mindset, strategic directions, and capabilities. All three

components are encompassed in the definition of the customer experience management concept – the first in the context of thinking about the customer experience (author’s comment: that it exists within the organization), the second in the existence of strategic directions for customer experience design, and the third in the organization’s capability to continuously manage customer experience, with the goals of achieving and maintaining long-term customer loyalty. (Homburg et al., 2015)

Customer satisfaction has been the subject of many studies and has been defined and measured in a number of ways. Buttle (2009) defines customer satisfaction as the customer’s complete response to the customer experience, or some part of it. Satisfaction is defined as a pleasant response, while dissatisfaction is defined as an unpleasant response to the customer experience.

Peppers and Rogers (2004), referring to Barnes, state that satisfaction is related to what the customer gets compared to what he has to invest in interactions with the company. They also state that the issue of customer satisfaction is controversial for several reasons.

The primary reason (author’s comment: the one that most authors agree on) is the question of relativity – is it really more challenging to satisfy buyers of electronic equipment than, for example, buyers of tissues? Another reason Peppers and Rogers cite is *skew*, in the context of whether a satisfaction rating is the result of a multitude being more or less satisfied or a bimodal group whose members either love or hate the product. The generally accepted belief cited by the authors is that by increasing the value a customer notices in any interaction with a company, companies are more likely to increase customer satisfaction levels, which consequently leads to higher customer retention rates.

In his paper on customer satisfaction, Boullier (2019) states that, after many years of running and managing different types of business, he came up with a simple answer to the question of the definition of customer satisfaction. Boullier states that customer satisfaction can be defined using an equation in which we include in the numerator what is delivered to the user, and in the denominator what is promised to the user.

As a result of this formula, he lists three possible outcomes: a good outcome (what the company delivered is equal to what it promised), a bad outcome (if the user gets less than expected), and an outcome that the company needs to revise (if the user gets significantly more than expected, the company unnecessarily wastes resources that can be redirected to other efforts) (Boullier, 2019).

**Table 2.** Disciplines within customer experience management

Discipline	Discipline range
Customer Understanding	Perception of customer experience is gathered from multiple research sources and then analyzed to determine impact on loyalty ,resulting in reports , personas ,and journey maps .
Measurement	The most powerful metrics for driving loyalty are regularly measured ,tracked , and analyzed to enable management of the customer experience .
Management	Performance and analysis of customer experience metrics drive customer improvement projects and decisions about customer experience design .
Culture and Organization	Employees are hired and trained to deliver quality customer experiences .Their performance is measured ,and they are rewarded accordingly .
Strategy	The intended customer experience is well -defined ,aligned with brand and business strategies ,and shared with employees .
Design	There is a defined and consistently followed design process that is applied to develop and improve customer experiences .
Process	Processes that significantly impact customer experience are improved in a prioritized manner based on their impact on customer experience .
Technology	Technology to improve the customer experience is constantly sought out and evaluated with implementation prioritized by impact on customer experience .

Source: Batroff (2016)

Yüksel and Yüksel (2008), in their critical review of theories of customer satisfaction cite the question of relativity as the answer to why there are many theories today, and say that these include the following: Expectancy-Disconfirmation Paradigm – EDP, Value-Percept Theory, Attribution Theory, Equity Theory, Comparison Level Theory,

Evaluation Congruity Theory, Person-Situation-Fit model, Performance-Importance Model, Dissonance and Contrast Theory. The paradigm of expectation and approval is the most widely accepted among authors. Buttle (2009) corroborates this by explaining in detail how the paradigm suggests that users will be satisfied if they perceive that their expectations have been

met, while they will be dissatisfied and will encounter disapproval if their expectations have not been fulfilled. The main premise of this model is that users have expectations, but they are also able to judge performance, outcomes, and fulfillment of expectations in general. Buttle further states that it is the theorists of this model who have identified the paradox of customer satisfaction: there are situations in which customer expectations are met, but the customer is still not satisfied. As an explanation of the paradox, he states that this happens when customer expectations are set too low, then they are realized and the customer is simply dissatisfied.

Payne (2005) states that it is imperative to know customers in order to increase their satisfaction and loyalty, but also to proactively use that knowledge. In the context of responding to the first hypothesis in this paper, CRM technology can help the organization to collect customer data, proactively respond, and establish faster communication with users, providing almost instant answers to customer queries.

By using today's IT technology, business can increase customer satisfaction and loyalty. Buttle (2009) cites two main approaches to establishing and defining loyalty: the first is based on behaviors and the second is based on attitudes. If we look at loyalty based on customer behavior, it is expressed in their behavior towards the purchase of products and services – how often they buy, whether they are still active users and what their share of consumption over time is. When seen from the perspective of customer attitudes, loyalty is expressed and can be measured against components of attitudes such as beliefs, feelings, and purchase intentions. The customers with a stronger inclination, involvement and commitment in their relation with suppliers are also more loyal (Buttle, 2009). Chen and Popovich (2003), referring to Kassaroff, state that the “CRM applications help organizations assess customer loyalty and profitability on measures such as repeat purchases, dollars spent [author's comment: consumption in general], and longevity.”

Autors Anić, Piri Rajh and Rajh (2010), state that loyal customers are less price sensitive, willing to pay more and spend more than disloyal customers. Based on an empirical study conducted on a sample of 407 students at the Faculty of Economics in Zagreb, the conclusion is that price and quality have an impact on brand loyalty. In order for companies to create as many consumers loyal to their brand as possible, it is important to offer them high quality products and target those consumers who are not price sensitive. These consumers are willing to pay a higher price for a well-known brand

and for the quality they get. A business approach based on high level quality can base its development on loyal customers, while in a price-oriented strategy, loyalty is less important in generating revenue than sales (Anić et al., 2010).

### **3. Claim and complaints management**

In the focus of claim and complaints management, a very important managerial concept is the claim and complaints incident management, which aims to establish normal operation and service to customers in the shortest possible time with as few business disruptions as possible, thus ensuring continuity in providing telecommunications services to build customer satisfaction. Detection of claims and complaints, supervision and monitoring with continuous communication with all stakeholders reduces the potential impact on business and leads towards the identification of possible improvements. Measuring tools can be qualitative and quantitative. Qualitative tools are indicators of the level of achievement in relation to the agreed levels of service, while quantitative tools measure the frequency of claims and complaints categorized in relation to employees, departments, services, etc. The end effect is increased customer satisfaction. Observed through the prism of the call center of the Complaints Management Department of telecommunications companies operating in the Republic of Croatia, it can be concluded that there are several categories of claims and complaints that can be divided into queries (e.g. additional information about the service), dissatisfactions (e.g. the service does not operate as it was described when contracting it), etc. The process of managing claims and complaints (as opposed to problem management) is not focused on the cause, but on resolving the symptoms in the shortest possible time, which reduces customer dissatisfaction with the telecommunications service. The number of telecommunication services is increasing

every day. According to market demands and estimates of future trends, new services are formed and it often happens that employees do not know what services the telecommunications company offers to its customers. In order to provide an up-to-date picture of the current situation, it is recommended that the telecommunications services portfolio contain a service catalog as a central repository of information on all services. The service catalog is a detailed description of the services that the organization can provide and that can be the cause of claims and complaints.

#### 4. Research methodology

For the purpose of the research, primary data was collected using an online survey from April 15, 2021 to July 15, 2021. The research instrument was a questionnaire with a series of statements answered by the target respondents (those who had a specific complaint or claim to the telecom operator). The survey was conducted on a sample of 530 respondents, 244 men and 286 women who were surveyed as regular users of telecommunications services. The survey first collected general characteristics of respondents such as gender, age, education, occupation, personal monthly income, followed by a five-point Likert scale and questions with answers offered. The main task and aim of the paper are to research, analyze and find out the extent to which customer relationship management brings positive results, and how much the structure of complaints or diversity of complaints brings a positive solution and ultimately a favorable outcome for telecommunications users. The following hypotheses have been formulated: H1 'The tolerance zone is higher for customers who use the service of the same operator of the same provider for a longer period of time compared to new users of the service.', and H2 'The relationship between satisfaction and complaint, i.e. dissatisfaction, will differ depending on whether it is primarily a functional or

hedonic context (motives) for the use of telecommunications services.

##### 4.1. Discussion of research results

Complaints include reporting a mistake, loss of a mobile phone, violation of customer privacy, staff (staff professionalism), prolonged waiting, ambience, and more. This group of complaints consists of complaints made by customers – users of some of the services (fixed telephony, mobile telephony, Internet) – who at some point while using the service encountered a situation that needed to be resolved. There are complaints regarding waiting at points of sale, as one of the most common complaints, which consumers can make immediately at the point of sale or through the communication channel of their choice. The group of complaints related to the privacy of the client and the professionalism of the staff consists of complaints expressed by the customers in relation to the direct attitude of the employee towards the customer and the possible violation of customer privacy according to the customer. Defects that occur when using the device are also reported as complaints. Customers complain about the malfunction of the device (modem, mobile phone, terminal equipment), inconsistency and impossibility of terminating the contract in the same way as the contract was concluded, termination of the contract without paying a fee for early termination, speed of Internet access, etc. In addition, complaints include reports of operational errors in sales units, errors in the content of documents, errors and delays, violations of contractual/legal provisions. Complaints addressed to the value of the service (interest, fees, deadlines) form an important group of complaints. Table 3 provides an overview of established contacts to call centers and the reasons for the contact.

Table 3 gives an overview of the current status of contacts of respondents to the call center for claims and complaints. As can be seen, 62.64% of customers established



contact with the operator’s call center due to a complaint (dissatisfaction), while 34.91% of respondents made a call asking for information. The largest number of respondents, 68.30%, made a call due to dissatisfaction with the mobile tariff and the calculation of the calls made. The complaints related to the combination of internet, television and telephone service were made center due to claims and complaints by 18.49% of customers. The status of closed complaints was allocated to 59.25% of

respondents. The complaints related to the combination of internet, television and telephone service were made by 18.49% of customers. Resolution status shows an allocation of 7.74% while it was not possible to solve 3.40% of the complaints. While 6.04% of the complaints were rejected, 5.47% were undertaken. 59.25% were resolved in the system, 7.54% of the complaints was being resolved, and 10.56% were in the process of being resolved.

**Table 3.** Contacts established with the call

Contacts established with the call center	Description	N	(%)
Classification	Information	185	34.91%
	Complaint	332	62.64%
	Other	13	2.45%
	<b>Total</b>	<b>530</b>	<b>100%</b>
Service group	Internet + TV + telephone	98	18.49%
	Internet + telephone	18	3.40%
	Internet + TV	46	8.68%
	TV	6	1.13%
	Mobile tariff	362	68.30%
	<b>Total</b>	<b>530</b>	<b>100%</b>
Status open/closed	Open	216	40.75%
	Closed	314	59.25%
	<b>Total</b>	<b>530</b>	<b>100%</b>
Resolution status	Resolved	41	7.74%
	Unable to solve	18	3.40%
	Rejected	32	6.04%
	Undertaken	29	5.47%
	Resolved	314	59.25%
	Complaint is being resolved	40	7.54%
	In resolving	56	10.56%
	<b>Total</b>	<b>530</b>	<b>100%</b>

Source: Created by the author.

Based on the Cronbach’s Alpha reliability coefficient shown in the previous table, it can be concluded that the applied measuring items have a high level of reliability, i.e. they can be confirmed as valid instruments for measuring the attitudes and opinions of the respondents. In order to be able to compare the data obtained on scales of different ranges, it was necessary to transform them into a common scale. This has been done by

converting Likert scales to standard values from 1 to 5 according to the formula: %SM (percentage of scale maximum) = (individual result/n) \*100, and if the lowest scale value is 1, the transformation formula is as follows: %SM = (individual result -1) \*100 / (number of scale points -1). The obtained results have been summarized and are presented in Table 4.

The results presented in Table 5 show that the longer the duration of the contractual obligation, the greater the zone of tolerance. The statement “I am not inclined to change the telecom operator” was evaluated with an arithmetic mean of 3.41, while  $\sigma$  or the mean square deviation of numerical values is 1.495. Furthermore, the results of the research point to the fact that customers

expect certain rewards for loyalty to the telecom operator, and this statement was evaluated with an arithmetic mean of 3.24. Customers have the least understanding for miscalculated monthly costs, while the greatest understanding is for the fact that certain services are not available to them all the time and equally in the whole area.

**Table 4.** Descriptive statistic of the chosen items T-test

	N	Range	Minimum	Maximum	Mean		Std . Deviation
		Statistic	Statistic	Statistic	Statistic	Std . Error	Statistic
I am not inclined to change telecom operator.	530	4	1	5	3.41	.093	1.495
I expect the telecom operator to reward me for long -term contractual obligations.	530	4	1	5	3.24	.093	1.494
I understand that there are difficulties and I believe that they will be my resolved in favor.	530	4	1	5	3.83	.083	1.327
I am annoyed most by miscalculated expenses.	530	4	1	5	4.32	.066	1.054
The quality of internet speed.	530	4	1	5	3.40	.085	1.357
The speed if resolving claims or complaints.	530	4	1	5	3.14	.075	1.196
I understand that certain services are not available all the time.	530	4	1	5	1.86	.078	1.258

Source: Created by the author.

**Table 5.** Statistical significance of the structural coefficient between the zone of tolerance, the duration of the contractual relationship and the type of complaint

Hypothesis	Relation direction	Standardized evaluation (beta coefficient)	Standard deviation	t -value	p -value	Confirmed hypotheses
H1	Zone of tolerance →Duration of the contractual relationship	0.392	0.127	4.515	0.00**	YES
H2	Satisfaction of resolving claims and complaints →Type of claim and complaint	0.385	0.104	3.467	0.00**	YES

Source: Created by the author.

The call center data model, which is the purpose and one of the fundamental tasks of CRM, puts the customer and all relevant customer data at the center. These data repeatedly point to a customer-centered approach where the aim is to identify customer needs and respond to them as soon as possible. Through call centers, following the components of the data model in the CRM system, it is possible to generate customer data, monitor what types of calls are made and communication established, what communication refers to (complaints, information, etc.), what information is provided for consumers, who took over the call from the employee and how the call was handled, how long the communication lasted, and other data, thus creating a basis for future actions. In addition, the research has proven that the relationship between the zone of tolerance, the duration of the contractual relationship with the telecom operator and the type of complaint is not linear; thus, it can be concluded that the relationship between the type of complaint depends on the speed and manner of resolving complaints.

## 5. Conclusion

Today's customers have high and different expectations; from proactive support, personalized interactions to connected experiences through different channels of communication. Additionally, customers do not want to feel "like a number" or as "just another person in the line". Companies need to make capital and significant human investments to provide a personalized experience and meet customer expectations. Providing a unique customer experience has become one of the main ways of differentiation in the market. Research shows that customers today will simply replace one company's products and services with a competitive offering in case their expectations are not met, and most customers are willing to pay more for a better customer experience. Implementing a customer relationship management information system is a long-term process that requires greater capital investments which usually requires significant human resources familiar with the method of implementation, with all of its phases, outcomes and ways of reducing potential risks that may arise during the implementation process.

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