APPLICATION OF CUSTOMER RELATIONSHIP MANAGEMENT STRATEGY (CRM) IN DIFFERENT BUSINESS AREAS

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Abstract. *Customer Relationship Management is a business strategy that is based on the philosophy of "customer is king", ie. customer is put in the central place. This philosophy, with the development of information technologies in past twenty years, has experienced a change. Today it can be said that customer is a modern dictator, according to whom the company always adjusts its business due to the greater availability of information, stronger market competition, and growing negotiating skills of customers in sales process. The most important task of organization is satisfying a client's needs, which ultimately means their long-term value to the organization. This paper describes the application of CRM strategies in several industries. Large and small organizations today evaluate the quality of customer services, customer loyalty, identify customers that are less sensitive to price changes and recognize that attracting new customers is more expensive than retaining the existing ones.*

Key Words: *customer relationship management, business strategy, hotel industry, agriculture, banks, insurance, education, healthcare.*

INTRODUCTION

Customer relationship management (CRM) is a strategy that enables organizations to reduce costs, increase profitability and strengthen loyalty of their customers. CRM collects information based on all data sources within the organization (and when it is possible, beyond organization) and represents a holistic insight on every customer in real time.

The abbreviation CRM is frequently mentioned as the almighty solution for problems regarding customer relations, and at the same time it is common that CRM projects fail very often: if CRM is observed as any other tool, its value depends only on the way it is being used. In the first place, there is the importance of CRM strategy that actually defines what we

sell and who we sell it to, how to create value for customer, how to transfer information to the customers, and how to sell what is being sold. If the CRM strategy is well defined, so that it can describe in a simple, pragmatic and understandable way, how the organization achieves competitive advantage on the market, there is a great chance that the implementation of CRM system in business and technological terms is not just helping the organization to achieve competitive advantage, but also secure that advantage in the long term.
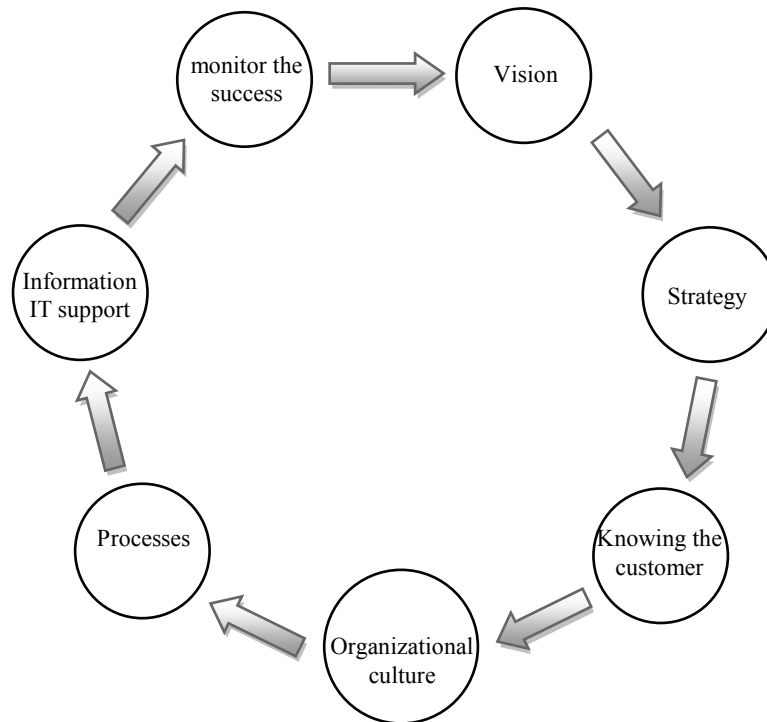

Fig. 1. CRM cycle

The emergence of CRM strategy as a management approach is the result of several important trends that characterize contemporary society. This includes [1]:

- A shift in business focus from transactional to relationship marketing;
- Understanding that customers are business associates, not just commercial audience;
- Transitions in the structuring of the organization at the strategic level, from functions to processes;
- Recognition of the advantages of using information proactively rather than only reactively;
- Greater use of technology in the management and the maximum value of information;
- Accepting the need to balance the delivery and extraction of customer value;
- Development of "one to one" marketing approach.

The definitions are consistent in their assessment that a CRM strategy is oriented to the customer. This strategy includes analysis, planning and control, initiation, stabilizing,

curing and reviving relations with customers. A key feature of the concept of management is the systematic identification of profitable customer segments and development of differential marketing, sales and service concept.

Development of good relations with customers is the basis of business success. There are many technological solutions for CRM, but to think of CRM just in technological terms is a mistake. CRM is primarily a business strategy or set of processes, people and technology used by the companies to successfully attract and retain customers for the maximization of growth and profit of the organization.

Each sector of the economy and industry, non-profit organizations and government institutions use CRM benefits in work with its customers or clients. Different CRM strategies, depending on one or the other economic sector, are often different, and they are in connection with products and services offered to customers [2].

CRM has become available and necessary with the development of electronic commerce, and it is supported by web applications and the rapid growth of the Internet. What is the approach to manage and develop CRM (gradually or all at once, internal development or purchase of "World" solutions, etc.); to what extent technology purchase solves the implementation of CRM strategy; what customer information must be known and collected; what knowledge must be developed within the organization; how to measure the effectiveness of implementation; where to begin – from the customer's needs, internal processes or technology – these are all issues that are constantly imposed. Organizations face different levels of implementation barriers. The reason for this is the circumstances that vary from organization to organization [3]. Although some organizations are faced with more problems than others, leadership and management can reach the basic ideas and motivation to keep the CRM implementation process going and provide tangible benefits to the organization. A good CRM solution, with close relationships with customers, brings the possibility of early recognition of new customers and their specific requirements and in this way they can be satisfied faster than the competition. In this way, an efficient CRM provides leadership in quality of products while at the same time it improves the customer satisfaction and their readiness to purchase superior products. By combining appropriate software with analytical tools, CRM helps [4] the organization to integrate customer data from various sources, and to conduct deep analysis and gain comprehensive view on relations between the organization and customers.

A typical organization tends toward finding solutions that will solve all known and unknown problems. In order to be more pragmatic, it is more likely to start from the processes that are essential for the organization, then choose and define those that are not possible to adopt at the beginning. According to the areas that they cover, processes can be divided as follows:

Table 1. Division of processes based on the area that they cover

Sales	Marketing	Support
Account Management, Contact Management, Activity Management		
▪ Lead Management	▪ Campaign Management	▪ Case Management
▪ Opportunity Management	▪ Marketing Budgeting and Costing	▪ Service Management
▪ Product Portfolio Management	▪ Campaign Response Management	▪ Resource Management
▪ Pipeline and Forecast		▪ Knowledge Base

All three areas have account, activity and contact management in common. These common areas are at the same time the foundation of business processes integration in different departments. Organizations can get complete information about all clients' activities, regardless of the department.

USE OF CRM STRATEGY IN HOTEL INDUSTRY

The use of CRM strategy means different things for organizations in the hotel sector. In positioning on the market, hotels need to compete and develop their brand in order to attract and retain guests, and this requires flexibility of software capacities with the goal to respond to the requests in competitive market and changing conditions in industry.

CRM for hotels puts the customer in the center of business processes, the customer who is a part of living processes through which the company gains big competitive advantage. CRM allows efficient and measurable attracting of new guests and promotes loyalty and satisfaction. Besides the fact that CRM increases satisfaction and guest retention, the most common benefits of CRM implementation in the hotel industry are [5]:

- marketing and process integration in hotel business,
- planning and organizing of target campaigns,
- attracting new and retaining current loyal guests,
- transparent reporting,
- improving efficiency based on sales and relations marketing,
- reducing costs of marketing and sales,
- improving business processes and productivity,
- recording of all contacts with guests in any segment,
- ability to define the type and segment contacts,
- historical records of interactions with each guest,
- open access and consistent exchange of information within the organization,
- competition analysis and entering new markets.

Short-term ROI is hardly measurable in money and immediate benefits tie the organization for customer oriented strategy. The benefits of CRM program and ROI should not be mixed. It is very important to determine performance measures in the early stages of CRM project, or even better, before the project starts, to gain a clear insight in the success of CRM project. A hotel cannot afford costs of non-investing in CRM system. It may save the money, however, the competition will take over the market by implementing CRM and it will get a big competitive advantage. Therefore, CRM approach becomes a necessity in order for the organization to survive in the hotel industry.

The use of CRM software for hotels must be a valuable asset that enables adjustment of special programs, promotions and services for guests. By staying in touch with its guests, the hotel can gain better understanding of their preferences. The acquisition of information also has a great value in determining the accommodation for specific tourist groups or individual guests. CRM tools allow targeting of specific guests or tourist groups. Differentiation between individuals allows customizable approach to marketing efforts, and data and those efforts can overlap in a goal of correlated approach. CRM program for hotels is mostly used to collect information about guests and then that information is being used for advertising towards a specific type of guests based on the transac-

tions and loyalty. The use of interactive reporting tools provides an insight into the hotel's operation. Matching marketing materials and guest information with specific tools can make a big difference on impact that advertising material has on the guest.

Long-term results of CRM implementation on guest satisfaction show that the implementation in the form of gathering information for the personalization of services, using marketing plans directed at individual guests, improving services and support for guests and using IT to provide more services in the hotel, increases guest satisfaction, loyalty and their retention leading to increased profitability and maximizing returns.

USE OF CRM STRATEGY IN BANKING AND INSURANCE SECTORS

Due to the highly competitive market in the banking sector, it is very difficult for banks to differentiate themselves from the competition because the services that they offer are very similar, which leaves the customer interaction as a way to distinguish the bank from the competition and the same goes for insurance companies. Customers usually choose a bank based on its location or how close it is to the customer's home or work place. Competitive pressure and dynamic market have contributed to the development of CRM in the financial sector.

CRM solutions for Banking provide multi-channel communication with customers in a consistent and efficient manner. This distinguishes the bank from its competitors and provides the most efficient data collection, unified view of each client, enhanced decision-making, product design and sales. Together this allows banks to know their clients and to make the most efficient use of customer interactions across multiple channels. CRM solution also allows the increase of revenue through customized sales and customer service interactions, which allows banks to respond to new customers, products and markets faster and easier. CRM will improve customer satisfaction and enable a better organization for banks with high quality services, better analytics, segmentation and targeting. All these results will not be achieved simply by purchasing and implementing CRM solutions. For the CRM to be truly effective, the organization must first decide what kind of customer information they want to collect, and what to do with that information [6]. Bank managers have realized that customers have different economic value for them, and they adapt their offer and communication strategy accordingly [7]. Successfully implemented, CRM system brings many benefits to the bank such as quick and easy customer information collection and storage, analyzing profitability, assisting in marketing efforts, acquisition of new customers, relationship management, client retention rate increase, cross selling, etc.

CRM solution needs to ensure that the marketing campaigns of banks are appropriately personalized and targeted towards the most appropriate segments of potential clients. This optimizes marketing efforts and results in a higher level of acquisition of new clients. The solution provides a comprehensive preview of the clients, enabling access to all points of interaction that a client has with the bank. CRM solution also automates business processes and business activities, and therefore eliminates manual tasks resulting in reduction of error possibilities and process time.

In order to go a step further in enhancing the sales and services, banks are focusing on the development, implementation and integration of their channels quickly and efficiently.

With the use of CRM solutions banks tend to reach the following three objectives [8]: improved and consistent service based on a thorough review of clients; increased income through the adoption of new products, increased profitability through lower costs of product development and services.

The insurance sector is one of those sectors where the financial institution has a special relationship with its customers, and data warehousing and CRM solutions offer significant benefits to the organization that uses them. Some of them are [2]:

- Determining the price of the product. This allows the organization to indicate the most important factors that will be taken into account with the policy of defining the insurance price, and questions who is going to be insured and by what price.
- The impact of price change. With the estimation of impact of the proposed price for each customer in determining the level of insurance premiums by the insurance commission and with communication with each customer in particular, customer retention can be improved even after the increase of insurance premiums.
- Reserves. Deciding on the level of reserves required to be held for liquidity and to cover possible losses.
- Reduced number of frauds. Identifying patterns of fraud can reduce fraudulent insurance claims.
- Identification of services. To control costs, improve customer satisfaction and reduce repeating violations in data warehouse, low cost and high quality service can be identified.
- Analysis and geographic clustering of risk. Natural disasters - hurricanes, earthquakes, tornadoes and the like can be analyzed as a risk to be effectively sold through reinsurance, and to prevent catastrophic losses due to an event.
- Analysis of an agent's insurance sales. Based on productivity of product and sales, the organization can monitor the work of its agents.

CRM solution for banking/insurance puts customers at the centre of the organizational focus in order to respond to their needs, to give them satisfaction and thus to maximize the profit of the organization. The use of the existing information available in the CRM organization helps improve client relationships. CRM software for banks aims to improve customer profitability and to place the bank in front of the competition by helping them study customer activity and to meet customer needs with the help of CRM solution for Banking and Insurance [9].

USE OF CRM STRATEGY IN HEALTHCARE

Corporate image, patient satisfaction and loyalty can help health care organizations to compete in a highly competitive environment [10].

CRM system plays an important role in hospitals. It enables the following [11]:

- Optimization of revenue and improvement of patient health, relationships and loyalty;
- Enables greater return on investment ROI, and that seems to be the perfect solution for big problems in health care;
- Essentially a cost-effective approach in order to maintain a long term relationships with patients;
- Increasing transparency of costs and resource allocation within the hospital;

- Mapping documents in the treatment of patients is a major area of cost reduction that allows CRM systems to effectively manage hospitals;
- Reduce costs associated with the patients not attending or canceling appointments.

In addition, CRM systems provide great help in the management of hospitals and patients dealing with complaints. Another role could be a contribution in educating patients about their health status and how to cope with their illnesses. Moreover, CRM systems are seen as an effective tool for predicting future needs of patients.

CRM healthcare services include [12]: strategic planning, communications services, consulting services, customer relationship management for physicians, campaign management, database construction, intuitive segmentation, communication strategies.

CRM for the health sector provides sales, marketing and customer service requirements to the largest health care organizations. CRM helps organizations to predict business flows and to increase the efficiency of the existing sales through excellent customer approaches. It facilitates sales in a manner where it allows the sharing of information between the sales teams, increases and maintains the existing sales and ultimately provides excellent support during and after the sale. Additionally, CRM helps healthcare organizations to plan and implement sales campaigns and medical management. CRM software for healthcare increases the efficiency of all centers. It also helps in medical management initiatives, and facilitates the collation of information relating to doctors, hospitals and additional medical services. Besides that, it maintains secure and comprehensive information on physician profiles that can be used by sales and marketing departments.

Effective CRM systems integrate personal data records of patients with the data from healthcare organization to provide the system with the ability to manage activities related to patient care, costs and benefits, and to allow patients to have a better online access in order to improve the management of their health. The benefits of this approach include [13]:

- Ability to analyze performances of routine processes (admission, discharge, recommendation, transition) over time with a goal to eliminate unnecessary steps and improve patient satisfaction;
- Developing customizable workflows to automate the activities of coordinating care for patients between organizations, which can lead to improved outcomes for patients, increased operating efficiency and reduced costs;
- Proactively manage patients with chronicle diseases to educate them on how to treat their disease;
- Ability to improve coordination of care and to reduce the risk of patients readmission to hospital;
- Cost reduction by strengthening system and pooling resources to obtain economies of scale, improved use of appropriate health resources and understanding of the costs of treatment with the goal of managing the business plans;
- Preventing medical errors and facilitating the integration of CRM data with medical history and clinical data;
- Designing marketing campaigns that target specific types of patients by combining scientific knowledge with analytics and feedback mechanisms.

The use of CRM solution tools enables organizations to narrow the targeted audience and to reach out to patients who are cost effective and particularly in need of service [14]. CRM solution in addition contains tools to assess the effectiveness so that marketing as-

sessment can be determined and the return on investment measured with precision. CRM systems, once integrated, usually provide a quick ROI and help health institutions to effectively develop, manage, measure the strength of its sales and marketing strategy with a goal to increase sales.

USE OF CRM STRATEGY IN HIGHER EDUCATION

CRM solutions for higher education institutions make a fast, flexible and affordable solution that delivers a higher level of efficiency with tools that can help the university management to manage the daily activities and make well informed decisions. On the one hand, higher education CRM provides a clear and complete picture of each individual user (student) and all the activities the user performs within the institution. On the other hand, CRM allows students to carry out interactions with the university as a separate entity by providing a clear understanding of its statute within the organization. For students this includes information on enrollment, registration, financial aid, student accounts and accommodation [15].

Students are categorized as primary beneficiaries of education and therefore should be viewed as customers [16]. The emphasis on continuous improvement is critical to the sustainability of high quality services which an educational institution provides to students. Seen from the perspective of CRM, the concept of student life cycle can be displayed in the stages through which the student passes when considering and using the services of the educational institution, in order to form a student life cycle. The phases through which students pass during their life cycle are as follows [17]:

- Prospect – a student who could be a potential candidate for the school;
- Candidate – a potential student who is in the process of gathering information and forming an opinion about the school;
- Applicant – a student who decided to enroll in the institution;
- Accepted student – a student whom the school has decided to accept;
- Enrolled student – the stage where the student becomes a part of the institution;
- Alumni – at this stage, students are satisfied with their academic experience creating long-term loyalty to their school.

CRM provides universities with the ability to effectively manage their students during their entire life cycle. Relationship management strategy helps focusing IT resources to students' requests, which often alleviates the shortcomings in the use of ICT such as the lack of response to the academic and business needs, inefficient use of IT resources, the inability to effectively and quickly apply new technologies.

CRM centralizes the management of student records such as attendance, curriculum, discipline, and extracurricular activities in order to provide a complete overview of each student. Therefore review of the student data and review of the teachers' performance can be used to respond to potential issues before they become problems. CRM also automates processes and communication in order to reduce administrative tasks and to simultaneously ensure that student privacy is protected.

Advantages of CRM in the educational progress are increased efficiency of campaigns and intermediation, increased average amount of donations, increased customer satisfaction, reduced costs of campaigns and increased alumni participation. CRM allows [18]

faster access to information, the existence of quality data, better attraction of potential students, better informed students, greater student retention rates, improved management of resources.

CRM technological tools available in the field of education make it possible to exploit the potential of databases, data mining systems and technology interactions in order to collect and store large amounts of information about the characteristics and behaviors of students, create knowledge about them, and enable the availability of its teaching staff so that they could still improve students' learning process based on this knowledge [19].

CRM solution for higher education combines people, processes and technology within the organization and it increases productivity and efficiency of schools, as well as helps to lead the organization forward.

In a dynamic and competitive environment in which they are, the future success of higher education institutions is based on the ability to differentiate themselves from competitors and build up a significant relationship not only with current students, but also with potential ones. To achieve this, full potential of the internal systems must be used through the integration and use of CRM that provides easy access to the dissemination of information from all types of databases and resources, while maintaining the necessary high quality of services provided to students [20].

Use of CRM Strategy in Agriculture

Today, due to the impact of the crisis, agricultural organizations are faced with the question of how to increase sales. One dimension is the competitive environment in which companies are forced to descend due to competitive prices and add new services to retain their customers. But sometimes that is not enough to keep the customer because customers become more demanding and it is harder to satisfy them. A lot of the attention is focused on CRM strategy as a management process to increase the performance of agricultural organizations. Attention should also be paid to how the CRM programs are implemented and how they are managed, and what impact they have on the performance of agricultural organizations.

There are six activities that should include CRM program for agricultural businesses [21]:

- CRM goals – some of the most important goals of the agricultural enterprises that directly affect the performance of these organizations are maintaining long term relationships with customers, customer retention, gaining the reputation of fairness with customers, providing value to customers, increasing customer loyalty, achieving mutual trust with customers, increasing customer satisfaction with products and services;
- Types of available customer information – ability that is of key essence for the success of agricultural organizations is to collect information about prices and customer lifecycle. Most of the operational units of agricultural organizations do not collect nor have access to information about the price of services.
- Use of customer data for management decision-making – the success of CRM in agricultural organizations depends on the extent of how much their operational units use customer information. Assessment of marketing strategies for products and services and customer segmentation based on the value that each customer has for the organization is the key to success in an agricultural organization;

- Market approach – when approaching the market, agricultural organizations need to use strategies such as: superior quality, superior service, product differentiation, innovation, customized offer of products and services, as well as lower prices;
- Tactics that are used in order to develop and maintain the customer relationship – one advantage that agricultural organizations have compared to the other business models is that they can gain complete trust of their targeted group;
- Assessment of the technological infrastructure that is currently used – CRM solutions are designed to provide knowledge that is necessary for the development and implementation of "smart" strategy to maximize customer profit, and thus provide the competitive advantage of organizations. Analysis of CRM technology can help organizations to understand the customer and it is not necessary to react again when a problem occurs, but proactively find hidden opportunities to meet the increasing demands of customers.

Benefits of the successfully implemented CRM for agricultural organizations are numerous [22]:
- sales increase;
- profitability increase;
- improved placement of products;
- increased satisfaction of employees;
- reduced costs;
- increased retention of the existing customer base during the time of economic uncertainty;
- increased chance for attracting new customers.

Since CRM is often defined as a strategy, it can be concluded that CRM has to contain a series of activities that will offer agricultural organizations the opportunity to obtain or maintain the advantage over their competitors. Agricultural organizations have to create a knowledge base about customers so that their products and services could better meet current needs and wishes of the customers. In addition to the current, agricultural organizations should take into account the potential and unemphasized needs and desires in order to obtain information about them and thus could be used to adapt its offer in order to provide customer satisfaction.

CRM AS A BUSINESS STRATEGY AND OBSTACLES TO ITS IMPLEMENTATION

As it is mentioned above in this paper, customer relationship management should certainly not be restricted to a single project that will soon after the completion fall into oblivion. On the contrary, success in this area can be ensured only by a continuous process, or better yet, a comprehensive strategy. Since each strategy has a duty to provide certain benefits to business subjects that will have a decisive influence on the final outcome of the market game, Customer Relationship Management is no exception as well.

Therefore CRM is a continuous business process on all organizational levels, aimed to attract and retain customers. Basically, CRM is a synthesis of business processes, human resources and software. The quality of such a synthesis will enable the establishment of strong mechanisms for managing the relationship with customers, whose results will be:

customer satisfaction with quality cooperation, this satisfaction will result in customer loyalty, and loyalty will prevent a customer going to the competition. Customers are the most valuable asset of a company, and the wisdom of CRM is contained in two words – long-term and profitable relationships. In contemporary conditions, one of the basic parameters of successful business is a good relationship with customers. Customer satisfaction with a good business cooperation, as well as knowledge of customer needs, habits and desires, are unavoidable factors of increase of customer loyalty to the conditions of dynamic competition. Research has shown that there are many reasons why loyalty, and therefore retention of the existing customers are very important.

Advantages that enable the acceptance and implementation of this strategy come from the fact that provided activities cover all three time dimensions:

- The past – the company acquired the ability to learn from past events, enabling it to avoid repeating past mistakes;
- Present – businesses are coming to the possibility to quickly analyze current events, so that way they can adapt their behavior in real-time maneuvering;
- The future – the subject acquires knowledge and ability to predict future events, which opens the door for better preparation for upcoming opportunities.

In other words, by providing employees, in accordance with the concepts of CRM, access to large amounts of information about customers, products and sales partners, the company makes them able to learn from the past and adapt to present and establish themselves in the future. Those businesses that observe and understand CRM in this way will have a guaranteed success in the efforts to improve relations with customers, suppliers, other business partners and even competitors.

The availability of updated information at the right place at the right time will bring many positive effects in the business. Hundreds of times each day employees will be in a position to easily upgrade their knowledge, share it with each other, interact and influence each other, solve problems, make business decisions and control their part of the business process.

While defining CRM it is necessary to face the dilemma of how to properly select the structural elements that will show the existence of the system and guarantee its implementation. First of all for a successful CRM project there must be a set of criteria. Choosing a reliable and flexible solution is one of the key success factors. The recommendation is to focus on solutions that are highly acceptable for use. If the system is not accepted and used, there will not be a return on investment. Many small companies do not see CRM as a key criterion for the success of future operations, but CRM can play an important role in gaining competitive advantage of organizations of different activities. Very little attention is devoted to the study of these factors and deficiencies of CRM.

Amongst numerous obstacles to the success of CRM system, the following can be stated [1]:

- lack of skills - lack of skills in building and using the new IT-based CRM system is a major obstacle to implementation of CRM systems; analytical skills in asking the right questions for a CRM system are of special importance to investing in CRM;
- inadequate research – obtaining adequate means for the requirements of CRM systems is an important issue for organizations, especially as more and more projects have dramatically increased the costs and size;

- poor quality and quantity of data – organizations at various stages of development of CRM system have different problems with the quality and quantity of data, and for organizations in the early stages of the development of CRM, data quality is a key problem; the size of the problem, and the amount of work needed to correct these problems, surprised many managers and many organizations have started the cleaning and removing duplicate data; for these organizations the amount of data is a greater problem than their quality;
- failure to understand the business benefits – low initial awareness of the database among the top management is also an obstacle to the less advanced organizations in the implementation of CRM systems, and this problem can be overcome when the data warehouse begins to produce results; CRM managers pointed out that the data warehouse is considered expensive and therefore top management is not able to understand the potential financial benefits in the earlier stages of the CRM project;
- functional limitations – managers on the functional and business level can be reluctant to cooperate in the early stages of the CRM project and may require additional organizational effort to make these managers aware of the advantages of greater cooperation and communication;
- lack of leadership and involvement of senior management – lack of management involvement in the activities of the CRM is the next obstacle to the success of CRM systems;
- inadequate assessment systems – CRM managers often point out how weak assessment systems can slow down the fulfillment and implementation of CRM projects. Assessments of the success of CRM projects are often considered inadequate and sometimes the problem is that organizations are not clear about their goals and their objectives are not connected with employees; any organization that accepts CRM needs to understand these barriers and any potential problem areas important for business organization and fulfillment of customer needs.

An important reason for CRM failure lies in the fact that the organization that conducted the implementation was not aware of the complexity that the implementation of the CRM system possesses.

CONCLUSION

Modern times, in the economic sectors, have caused the existence of the need to know more about current and potential clients. The more efficient service that organizations provide to their customers will result in a step further in retaining those customers. The greater the knowledge about customers, the better response to their needs as well as predicting their future needs. All economic sectors need implementation of customer relationship management in their daily applications. CRM for the various industries should include a wide range of software products that help healthcare organizations to maintain effective relationships with their customers. CRM enables organizations to obtain essential information about customers and use it as efficiently as possible.

CRM systems are required for the organizations to take the best out of the relationships with customers. They are not just technical solutions for customer relationship management, but their function has tangible business goals. If the system is not accepted and

used, there will not be a return on investment. Also, the problem about determining the level of ROI is very present. In order to attract and retain profitable customers, customer personalization is required, monitoring of clients and their trust and fulfilling of expectations. The costs are however necessary to be decreased with simultaneous increase of efficiency, which means that products need to be published quickly, the offer needs to be personalized, operations targeted, being of importance for the customer and last, but not least – being attractive. Customer relationship management (CRM) is highlighted as a business strategy designed to develop relationships with customers, resulting in optimization of profitability, revenue and meeting the customer's needs. It focuses on the maximum personalized customer satisfaction.

CRM has become available and necessary with the development of electronic commerce, and it is supported by web applications and the enormous growth of the Internet.

Modern organizations use every interaction with the customer as an opportunity to collect relevant data. So today, with various implicit and explicit methods, organizations learn much more about customers than what rigid purchasing code of conduct tells them. Forms of access to closed parts of webpages, loyalty programs, use of services agreements, contests, satisfaction surveys, reasons for calling the call center, click stream analysis, and other various sources provide full overview of the customer – his (CRM) profile. The future of CRM strives towards greater implication of intelligent technology, the increasing influence of organizational knowledge, sophisticated data collection methods and the involvement of the customers, suppliers and partners in the process of building a CRM organization.

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PRIMENA STRATEGIJE UPRAVLJANJA ODNOSIMA SA KUPCIMA (CRM) U RAZLIČITIM POSLOVNIM OBLASTIMA

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Upravljanje odnosima s klijentima je poslovna strategija koja se temelji na na filozofiji "kupac je kralj" tj. kupca stavlja na središnje mjesto. Ta je filozofija razvojem informatike u proteklih dvadesetak godina doživjela promjenu. Danas se kaže da je kupac suvremeni diktator kojemu tvrtka stalno prilagođava svoje poslovanje sbog sve veće dostupnosti informacija, sve jače konkurencije na tržištu te rastuće pregovaračke moći klijenata u prodajnom procesu. Najvažnija zadaća poduzeća je zadovoljavanje potreba klijenata tj. kupaca što u konačnici znači i njihovu dugoročnu vrijednost poduzeću. U radu je prikazana upotreba CRM strategija u nekoliko različitih privrednih grana. Velike i male organizacije u današnje vreme procenjuju kvalitet korisničkih usluga, lojalnost kupaca, utvrđuju kupce koji su manje osetljivi na promene cena i prepoznaju da je privlačenje novih kupaca skuplje od zadržavanja postojećih.

Ključne reči: upravljanje odnosima sa kupcima, poslovna strategija, hotelijerstvo, poljoprivreda, banke, osiguranje, obrazovanje, zdravstvo.