



The Theory and Practice of Customer Loyalty Management and Customer Focus in the Enterprise Activity

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ABSTRACT

Nowadays in companies paid much attention to client relationship management. In modern conditions there is an unclear distinction between the terms "customer loyalty" and "brand loyalty." They were developed at different times and within different concepts: The term "brand loyalty" was coined in the early 20-ies in the United States and was developed in the framework of the branding concept, and the term "customer loyalty" began to develop actively in the 80 years. Currently, brand loyalty – is one of the types of customer loyalty, developed mainly for consumer goods, so the methodology developed for this area, is of limited use and the concept, defining all the category of customer loyalty, should be regarded as "consumer loyalty." Consumer loyalty is divided into behavioral and perceived. Monitoring behavioral loyalty is carried out by observing the actual behavior of the client and is the method of implementation of a retrospective transactional analysis of its consumer activity. Emotional loyalty of customers is reflected in their level of awareness about the organization and about their needs they can satisfy, taking advantage of its products or services, as well as in the level of customer satisfaction with the company's offerings, their quality and service provided by the organization. In addition, an important component of perceived customer loyalty is the emotional level of customer's perception of the company. For the most complete and comprehensive assessment, it is the most appropriate to use an approach that involves monitoring of both behavioral and perceived of customer loyalty.

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1. INTRODUCTION

Loyalty – from the English word loyal (faithful, loyal) – is, above all, a positive attitude to the buyer of the company. Loyalty – is a customer emotion that comes to you, in spite of the presence of other, more financially lucrative offers on the market. This is the main difference from the satisfaction – loyalty is not a rational evaluation, but the result of some, often unconsciously perceived, factors. Moreover the view a loyal buyer "store like" is often a generalized nature. Ask him "why?," and the majority will not be able to give a plausible answer.

2. MATERIALS AND METHODS

The theoretical and methodological basis of the research was scientific works of fundamental and applied nature of domestic and foreign scientists in the field of marketing management, loyalty and customer management technologies. To achieve the objectives scientific methods of knowledge were applied: Scientific methods (analysis, synthesis, dialectic, and systematic, integrated approach), economic and statistical methods (comparison, graphic). The information base for the research was: Materials of the Federal Service of State Statistics of RF, periodic economic publications; legislative and normative acts; information resources

of the internet. The validity and reliability of the research results is provided by the study of domestic and foreign sources, the general economic and technical literature analytical materials of the subject area; the use of modern methods of research; confirming of the conclusions of the relevant calculations.

3. DISCUSSION

In practice, under the loyalty often understand customer satisfaction, which is not quite true. As noted by S. Sysoev and A. Neumann, "satisfaction comes when the buyer happy and does not regret the money spent. But the client will not necessarily be loyal. Loyal customer – is always a satisfied buyer, but the buyer is not satisfied with the always loyal (Sysoev and Neiman, 2004). Although the customer satisfaction is the first step on the way to win his or her loyalty." Similar view is held by T.N. Gerpott, who believes that "satisfaction with the service is not identical with customer loyalty (Gerpott, 2001). By customer satisfaction should be understood a set of ordered assessments of individual service features (which may be positive or negative), and in these estimates are infused the individually perceived and expected quality characteristics. A positive assessment increases the power of intention to re-purchase, but does not define it completely, because it depends on the technical and functional and economic bindings of a customer to the company, the overall attractiveness of the competition service, the overall assessment of their own business."

There are several ways of classifying loyalty. For example, Y.M. Pustynnikova allocates material, including traditional and software, and intangible – procedural and personal loyalty factors. Under the traditional loyalty of material factors the author understands the convenience provided to the consumer in terms of accessibility of the products and services offered by the company. Software factors include the full range of options aimed at providing financial incentives to the buyer. Procedural intangible factors relate to the convenience of interaction with the organization for a customer and personal – to the customer service level of the company. In terms of this classification the impact of factors should be allocated to a customer commitment. Material factors provide the behavioral loyalty and intangible provide the perceived loyalty (Pustynnikova, 2005).

An alternative approach involves the provision of financial, functional and emotional factors, the totality of which provides customer loyalty (Gorelik, 2003; Sun and Liu, 2009). This implies that to the financial factors being the tool of influence on the behavioral loyalty are related all the company's efforts to provide material benefits to its customers. Functional indicators of relevance in terms of behavioral and perceived loyalty, cover the aspects such as the regulation of the business processes of customer service and interaction with them, as well as the availability to consumers of information they need and ease of implementation of the transaction. Emotional factors, in turn, provide only perceived customer loyalty by giving them a special status, providing personalized service and other benefits, bearing the non-financial nature. The purchasing loyalty value is not absolute but relative. After all, we have defined it in terms of emotional, rather than rational factors. Loyalty should be considered with respect to the

buyer's perception of yesterday and today. If between these two perceptions are equal to or less than signs, we can safely say of the manifestation of greater loyalty with regard to the company in question by a customer.

Loyalty – is not a tactic but business strategy. The loyalty of customers, employees and partners are so interconnected that understanding and managing (Dymshits, 2007), in one aspect, require understanding and management of the other two. Loyalty philosophy is to create value, rather than making a profit.

4. THE TYPES AND CHARACTERISTICS OF CONSUMERS' BEHAVIOR

The concept of client and his conduct – are the key concepts of modern marketing and business. This is a relatively new concept, because in the past the central concept was the buyer.

Consumers, customers can be divided into two groups: Individual customers or individuals and corporate clients and legal entities (Mann, 2004).

Consumer Behavior is an activity aimed at obtaining, use, disposal of goods, as well as decision-making processes that precede these actions and follow them.

The objective of studying consumers – understanding their needs and providing them with the most complete satisfaction.

The main objectives of the study of consumers:

- Building structure needs of different categories of consumers;
- Study of consumer preferences;
- Requirements for the range and quality;
- Definition of satisfied and unsatisfied needs of the structure.

The needs and motivations of consumer behavior (Stone et al., 2005).

The needs of potential clients are quite varied and complex and can be divided into the following 5 groups:

1. Situational needs – are specific needs, which vary and are often formed as a result of a confluence of circumstances (the features of business environment, time and place).
2. Functional requirements – in accordance to the purpose of specific goods and services.
3. Social needs – the need in belonging and community with others.
4. Psychological needs – they reflect the desire to gain confidence and reduce risk. They focus on emotions such as joy, excitement, success.
5. Educational needs – the desire to self-development, to obtain information, to improve the understanding of what is happening and why.

The requirements also can be divided into other groups:

- Satisfied and unsatisfied;
- Conscious and unconscious;
- Rational and emotional.

Requirements manifest themselves in the form of motifs that appear invisible, inner strength that encourages and stimulates buying behavior.

Motives can be subdivided into the following groups:

- Organic-basic (hunger, thirst, intimate attraction, maternal feelings, the sensation of pain);
- Emotional motives (fear and the desire for security, aggression, lust for power);
- Social motives (the desire for contact, thirst for activity);
- Motives of activity (need for experience, the need for physical activity, curiosity, inquisitiveness, creativity thirst).

The types of consumer behavior:

1. The complex behavior, it occurs in cases where the consumer is deeply involved in the process of purchases – valuable and rare solutions (Yeh, 2015).
2. Habitual behavior – low involvement in the acquisition process.
3. Behavior, focused on a wide range of goods, when involvement is low, but there are significant differences between the proposed goods brands.

In the basis of these types of behavior are different types of solutions (Table 1).

Models of consumer’s behavior:

- Economic;
- Sociological;
- Psychological.

The economic model is based on the assumption that the buyer is rational and consistent in committing actions. The following conditions affect to his or her decision: The level of income, the price of goods, operating costs.

The sociological model takes into account the following factors: The culture of the host country or region; peculiarities of social classes (Kolody, 2004; Kurbanov et al., 2016); belonging to the reference group; family circumstances; role positions and status.

Psychological model takes into account the following factors: Type of person; self-esteem; feature of the perception of the external world; peculiarities of installations and beliefs.

Table 1: Types of solutions depending on a type of consumer behavior

Options of solutions	Straight purchase	Modified purchase	New task
The novelty of the problem or need	Low	Medium	High
Informational needs and requirements	Minimum	Average	Maximum
Search the information	Minimal	Limited	Extensive
Consideration of new alternatives	None	Limited	Extensive
Multiple factors influence the purchase	Very little	Moderate	Many
Financial risk	Low	Moderate	High

Purchasing behavior of individual consumers.

A distinctive feature of this group is their mass. They can be divided into the following groups in terms of motivation:

- People who are motivated by basic needs and requirements;
- People, moved from the outside (the middle class, tuned controversial and focused on prestige);
- People, driven from the inside (high personal ambition, the desire for self-realization);
- People who manage to reconcile the irreconcilable – the representatives of the special way of life.

In relation to the market new products of individual buyers can be divided into the following subgroups:

- Pioneers innovators – inclined to take risks, to experiment with the excess of finance (the total mass of potential buyers, their share is 1-2%);
- Innovators – the early adopters (12%);
- Ordinary buyers – early majority (about 32%);
- Conservatives – late majority (about 32%), they are contradictory, do not approve of innovations, but willingly imitate ordinary customers;
- Retrogrades – ultra-conservatives (16%), they are opposed to any change, and very committed to the stereotypes and habits.

The main stages of the process of purchasing behavior of individual buyer:

1. Awareness of the needs in accordance with the individual motives.
2. Search for possible ways to meet the needs (based on the experience and knowledge) (Zakharov et al., 2016).
3. Assessment of options on the basis of the information and the choice of the best option.
4. Direct purchase, based on the system of values, preferences and habits.
5. Assessment of the feasibility of further purchases on the basis of experience gained.

Particular attention should be paid to the analysis of individual buyer’s intentions: Well-planned purchase, product and brand are selected in advance;

Partially planned purchase – there is an intention to buy the goods, but the choice of brand continues directly in the buying process; unplanned purchase, product and brand chosen on the spot.

The study of consumer behavior allows:

1. Of understanding, satisfaction of what needs the commodity provides.
2. To determine the need to improve of consumer properties.
3. Allows identify the sources of information used by the buyer in their search.
4. Allows to the buyer to make a decision based on the knowledge of its motives and incentives.
5. Allows to refine an assessment of products offered.
6. Allows to develop effective measures to maintain stable demand.

5. THE METHODS OF CONSUMER LOYALTY MANAGEMENT IN THE SERVICE SECTOR

The analysis of the development of relations between companies and their customers in Russia led to the conclusion about the absence of a systematic approach to management and a lack of integrated techniques for improving customer loyalty, which in turn made possible the introduction of “program for improving customer loyalty,” which is understood as a specific sequence of actions and the system activities to increase the values of indicators of customer loyalty.

Analysis of the most well-known approaches of foreign authors to the use of customer loyalty in the formation of management solutions made it possible to identify principles of management by customer loyalty:

- a. Differentiated offer – the main factor causing the loyalty is an offer of unique value to the consumer. To bring loyalty to the product (service), having no competitive differences, it is practically impossible;
- b. Selection of consumers with a high level of internal loyalty – the socio-demographic characteristics such as gender, age, social status, income, etc. affect to the initial inclination of consumers to change provider. Accordingly, the task of companies (firms) is to define for the industry customers capable to be the most loyal to the socio-demographic and psychographic characteristics;
- c. Differentiation of working with clients – the most loyal and profitable customers deserve more privileges than the least loyal and least profitable;
- d. Monitoring of indicators of the customers migration – the most painful blow to the company’s income is applied by customers who have changed the pattern of consumption – reduction and irregular visits (Hwang et al., 2016). Efforts to prevent even small reductions in consumer spending is at ten times more effective than measures, pursuing only one aim – to retain an existing customer;
- e. The motivation of all employees – an increase of loyalty among consumers is not possible by a single department of the organization, it should be one of the priorities at the management level, the whole company should be customer-oriented;
- f. A switching barriers – along with an increase of customer satisfaction and quality of service, it is also necessary to create parallel high switching barriers, one of the species which are the loyalty programs.

Growing competition makes companies to use a variety of ways to attract and retain customers.

The name itself – the promotion of the program – indicates that the basic motive of these programs is to provide customers the benefits. The best way to encourage any person: To give him any benefit – material, emotional, psychological. All known types of incentive programs are focused on any single benefit, others may also be present, but play a subordinate role.

Within the framework of the development of the financial benefits (Silnov and Tarakanov, 2015; Kunelbayev et al., 2016; Kunelbayev et al., 2016), it is necessary to take into account that the benefit received by the consumer should be long-term. Providing customers with one-time discounts cannot be considered as a tool to ensure their loyalty, but in some cases can be used to encourage customers to be more active in using the company’s products and services. In that case, when it comes to achieving customer loyalty, they should receive the benefits and advantages throughout its cooperation with the organization.

Let us consider the most common tools of the influence on the behavioral loyalty as the basis of business management:

1. Discount program. Their essence is in providing customer benefits in the form of a refund of part of the paid value of the goods at the moment of purchase. There is a purely material benefit: A saved% of the value of goods and services.

Discounts offered on discount cards may be fixed or cumulative. In the case of a funded system discount amount depends on the customer’s previous spending – the more he spent for all time of using of the company’s services, the more substantial discount he will receive on all subsequent purchases. A significant advantage of the discount systems, particularly funded, is inherent in it the principle of providing benefits to the client on a regular basis, which also stimulates the buyer to use only a single, specific, company. However, this approach has a significant disadvantage. According to numerous studies, the minimum threshold sensitivity on discount cards at the level of 10%.

2. Bonus programs – they are an alternative to discount, and imply the accumulation of specific points by customers, which in the future it can be exchanged for valuable gifts from a company’s catalog. Such incentives usually turn out to be more economically expedient than providing cumulative discount, since the ratio of bonuses received by the consumer and the value of purchases made by them can be more profitable for the company. In addition, the bonus shares are more “emotional.” A client accepted an offer to take part in such a program to a greater extent will be interested in the accumulation of bonuses, and the importance of the factor of the cost of products offered for him will fall.

The main problem in the development of bonus systems to encourage consumers is the difficulty of compiling a catalog of gifts for customers. At its formation it is important to find the right balance between consumer interests and the benefit. The consumer would be interested in participating in the program only if he will be able to exchange the accumulated points for something valuable for himself.

3. The draw of prizes among those who have made some purchases in a certain period of time is a kind of a manifestation of the bonus program, but at the same time, is an independent tool for influencing the behavioral loyalty. Of course, here there is a material component of the benefits, too, but still the dominant is the emotional benefits: Item (prize), obtained as a result as by “happy accident,” always emotionally colored.

And even if a man does not need it – all the same the emotions that accompanied while getting a prize (and the memory of it) are usually positive.

4. Cash-back program – a loyalty program that allows customers to return a certain percentage of each purchase. For example, buying a \$ 100 product from a company, the customer can get back \$ 1.

All these methods of influence on the behavioral loyalty can be used both as a single loyalty program “for all,” as well as through targeted offers.

A significant advantage of discount or bonus programs due to the personalization of their holders: Use this tool enables an organization to monitor its customers’ buying activity and respond to the expectations of different groups of consumers.

As demonstrated above, customer satisfaction is the basis for further construction of its loyalty (Sergeevich and Vladimirovich, 2015). Therefore, in the course of consumption the products by clients offered by the company and services it is important to ensure the complete satisfaction of all their needs and requirements. For this it is important not only to provide customers with quality products at interesting financial conditions, but also to ensure the availability of convenient distribution channels, their presence in retail outlets (or the possibility to use the service in a place convenient for the consumer when it comes to the provision of services). All these factors are basic in creating complex loyalty, since only their presence will ensure the success of all initiatives in general.

Moreover, a significant imprint is imposed on the fact of the emergence of customer satisfaction from the cooperation with the organization, the convenience of this interaction for the client and the level of service that he receives in the company. It is important to realize that if the service procedure gives consumers the extra inconvenience and anxiety, then even suggestion of favorable financial conditions would not contribute to its retention in the active status. Sooner or later the client in any case refuses to use the company’s services. Thus, according to I. Ivanyuk: “If customers do not receive the appropriate level of service, even for the sake of participation in the loyalty program, they are unlikely to be stable customers of this company” (Kirillov et al., 2016).

For the development of relations with customers on the way of a new client – a loyal customer need also to take into account a number of factors:

1. The physical characteristics of the service: The appearance of the office and a client lounge; effective presentation of the goods (merchandising); the appearance – the image of the staff; polite, helpful staff; respect for customers; manifestation of interest.
2. Understanding the customer’s needs: Attention to every client; special relationship with suppliers, VIP-clients; provision of financial facilities; services for the delivery of goods; convenient goods return; Car parking; convenient hours of operation, preferably without interruption; efficiency in solving problems with customers;

3. Security: At the conclusion of transactions and negotiations; in the parking lot;
4. The company’s reputation: Business staff capacity; confidence in the managers to work with clients; provision of guarantees; the accuracy in the calculation of the payment; observance of the terms of contracts; the possibility of return or rejection.
5. Customer information: Description of the goods or services, operational price list; notification of sales, promotions; fast response to customer appeal; Information about the speed of service.

The most important role in the management of the relation development plays a management client service:

- a. The study of customer’s expectations and perception of service: Customer research – 1 time per year for comparison; assessment of customer satisfaction – immediately after the conclusion of the transaction; interviews with certain groups of customers; analysis of complaints and customer feedback.
- b. Implementation of the studied expectations: Implementation and upgrade service standards; new client technologies; giving greater powers to the best workers and providing links between departments; identification of trends in the qualitative improvement of customer service.
- c. Information for customers: Customers are informed on all the services provided and goods (price list, etc.); informing customers about planned sales; suggestion to clients that all their problems will be solved; fast response to customer appeal.

The backbone of the concept of quality service for customers is their expectations. Therefore, to ensure customer loyalty growth is necessary to understand what their wishes are, and what level of service they expect to receive in the company. Since the development of specific rules and procedures imply the standardization, it is necessary throughout the work on the formalization of business processes to reach the largest possible number of client requests and satisfy as much as possible anticipation. This may require a study of customer preferences and develop unique services. Moreover, as noted, for example, Y.M. Pustynnikova, it is also important to pay attention to identify shortcomings in the existing system of service and eliminate them (Pustynnikova, 2005).

At the same time, the author points out that even if the consumer is satisfied with all the traditional material factors, he may make repeat purchases and use the company’s services simply because he will not be satisfied with his alternative (Sozinova et al., 2016). If the client has any other suggestions, he can switch to another provider of products and services. Therefore loyalty complex should also include a number of significant, in terms of customers, emotional characteristics.

Emotional factors loyalty is difficult to formalize, as they are not based on getting by customers sensory-perceptible benefit from cooperation with a particular company, and operate the emotional motives of consumer behavior of a consumer. However, it is this property of intangible factors hides their main advantage for the company: If the complex loyalty organization contains a

sufficient amount of unique emotional characteristics, it practically guarantees its protection from competitors.

As part of the work on the introduction of a complex loyalty, emotional component of the main task of the organization is seen the activity on formation of corporate culture of customer service. According to T.P. Gerpotta, “customer focus means a principled position of the enterprise, which is reflected in the desire of all its departments and staff to quick and flexible to identify and satisfaction of needs and requirements of actual and potential customers” (Rayheld, 2005). Also, in terms of impact on the emotional customer loyalty, the important, role is played by measures aimed at providing customers with a variety of intangible benefits associated with the personalization of the service (including birthday cards and other holidays), the development of additional services that increase the ease of interaction with the organization, an invitation to join the exclusive club of privileged clients, etc.

An important stage of building customer loyalty is to achieve a high level of satisfaction with products and services of the organization, as well as the level of service and quality of service provided by the company to its customers. Moreover, during the formation of the complex loyalty it is important to provide the presence of a variety of measures aimed at ensuring the company’s clients both material and non-material preferences. So for all this it is important a skillful effective management of the organization.

6. THE CONCEPT OF “CUSTOMER RELATIONSHIP MANAGEMENT (CRM) SYSTEM”

CRM concept is a response to market demand to obtain the means to retain existing customers and attract new ones. CRM-system – is an approach in business that puts the customer at the center of the enterprise activity. CRM requires a company strategy, customer-focused, aimed at the efficiency of sales and service.

CRM definitions abound. A more appropriate to consider the concept of CRM, in two contexts as a business strategy, and how automated customer relationship (CRM-system) control system (Bubentsova, 2006).

Two concepts – CRM and CRM-system, confusion between which often creates misunderstandings. CRM – a concept, ideology, strategy, the core of which is the business customer focus. This model of mutual relations with clients, in which all the ways and means of communication with them – including the work of a sales manager, advertising, delivery, service, information technology, etc. – Work so that not only meet customer needs, but also anticipate their expectations, needs and preferences. The main objective of this approach is increasing customer loyalty to the company and its products, which ultimately helps to keep old customers and attract new ones.

Now we turn to the concept of “CRM-system.” This term denoted a perfect information system, the purpose of which – to automate

business processes that ensure the interaction of all of its units to customers at a level determined by the CRM – ideology. Such a system, on the one hand, solves the tasks aimed at satisfying and retaining customers, on the other – provides optimization of the company by reducing the costs associated with search and information processing, data analysis, sales management, etc. Ideal CRM-system functionality includes a database of products, services and prices of the company, information about the state of the market and competitors (knowledge management); planning system (scheduling and resource reservation); contact management modules (contact management), operational manage interactions with customers (activity management), concluded transaction management (project management) and potential transactions (opportunity management); It contains tools for telemarketing, generating reporting (reporting); It provides automatic preparation of commercial offers, allows the analysis and segmentation of the target audience, create a list of potential customers and to distribute them among the sales representatives, to schedule marketing campaigns and research and analyze their results.

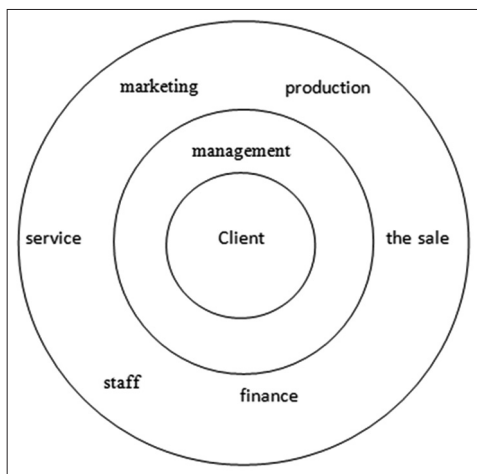
Thus, CRM-system – is the ideal model, which includes a complete set of tools that can potentially be claimed by different organizations on the various stages of their development. In principle, this model can be implemented, but the system will be too expensive, and some of the functions (for each company is its own) would be unclaimed due to specifics of the business, industry, organizational structure, etc. However, a comprehensive overview of the CRM-system model is necessary to estimate the specific solutions of CRM class.

On the assumption of this definition, we can say that CRM-systems in their perfect embodiment do not exist. On the market there are products which can be compared with the global model and assess the degree of their compliance with it. In this regard, more accurately could talk about CRM-solutions, which means a certain set of functional, created on the basis of a particular information system.

CRM – a business attraction strategy (choice) and customer management aimed at optimizing their value in the long term. CRM assumes the presence in a company, philosophy and culture, customer-oriented, aimed at the efficiency of the marketing, sales and service. CRM-applications enable effective CRM, provided that the company has specific goals, strategy and culture (Figure 1).

The use of CRM-systems is advantageous for each company, but the greatest benefit of CRM-system companies bring the sector “business-to-business,” using the method of direct sales of goods and services to the final consumer. Product or service here – is the goods, the benefits of which the consumer is not always immediately visible. Or they (goods or services) are in a highly competitive market, providing customers with the variety of choice. Examples of such companies are computer, advertising, consulting firms, banks, and others. Direct sales imply a direct interaction between employees of the vendor with the customer. And the success of cooperation often depends on how well the manager prepared for a meeting with a client. That is, the quality of work with the client, provided full information about it, becomes

Figure 1: The focus of the company's strategy with the concept of customer relationship management



an important competitive advantage. Especially in cases, where the company's business is built on long-term deals with the cycle of implementation. The ability to track the history of work with the client to predict his reaction to the taking action, all this sharply increases the company's chances for successful completion of the transaction.

Ideologically the basis for the functioning of CRM-system is a centralized database that serves the whole process of customer relationships at all its stages. Because of this, the most common implementation, providing the most efficient organization is to implement with the use of the client-server principle of interaction (Panova, 2005). The application is usually implemented in the form of a "thin" client, i.e. users get access to the information stored in a central database through a web browser. Moreover, it can be both internal and external to the company's users. The analytical part of CRM-server functionality may include two components: A DBMS for storing and processing the basic information and OLAP tools (English online analytical processing, analytical processing in the real-time) – The technology of information processing, including compiling and publication of dynamic reports and documents. It is used by analysts for fast processing of complex queries to the database and to analyze data in on-line mode. The most widely used OLAP is in products for business planning and data warehousing.

To implement the functional logic on the server side they use server implementation of applications, such as ASP (English Active Server Pages – "active server pages"), JSP (English Java Server Pages – Server Pages with the use of Java).

There are several infrastructure deployments of CRM-systems. One of the forms of functioning of CRM-systems is a form of lease with the provision of related services, such as data backup and maintenance of the "hot" recovery. In this case, all of the software required for CRM, granted by a provider and stored on his server. It is accessed by the contracting authority on a rental basis. In addition to the software service the provider provides the hardware platform, network infrastructure and provides training for staff. Most often it is expensive ready-made or finalizing system

for a particular customer. Another form of use is the deployment of the system with the use of the infrastructure of the organization. In this case, the service of information technology is to do not only maintaining of the operability and system stability, but also, as the rule its completion.

Basic tools that include control technology of relationships with customers:

- The collection of all the accumulated customer's information into a single customer base;
- The collection of history of the relationships with customers, partners and suppliers;
- The exchange of information between departments and employees without "information gaps;"
- Automation of work sequences (business processes) and their integration into the work environment;
- Obtaining of analytical reports;
- Sales forecasting;
- Planning and analysis of the effectiveness of marketing activities;
- Control of customer satisfaction, registration and analysis of complaints;
- The accumulation of knowledge of the company and management.

Classification of CRM-systems. Most of the existing CRM-systems were born from systems that have long automated certain principles of interaction with customers. Many of the current CRM-systems are the old sales force automation (SFA) systems (SFA – automation system works selling agents), sales and marketing system (SMS) (SMS – system information about the sales and marketing), customer support system (CSS) (CSS – system customer service) and similar ones, which have a few new fields and changed names and positioning. Earlier CRM-systems, as a rule, were "one-sided" (so-called "contact management," or system support marketing activities, or a system to automate the service). However, almost all current CRM-systems have to a greater or lesser extent, all the listed capabilities and the information processing levels (Bhat and Darzi, 2016).

There are many classifications of CRM-systems. One of the most common classifications is the division of modern CRM-systems information processing by levels and tasks, which are solved by companies while using CRM, on three key areas:

1. Operational CRM;
2. Analytical CRM;
3. Collaborational CRM.

Operational CRM is a level of automation of operational procedures and implementing operational managers at various levels. They provide the registration and on-line access to basic information on events, companies, projects, contacts, documents, and so on. In Russia, it is the information systems of this level, is often called CRM-system. To this layer one can refer the front-office systems of marketing automation, sales and service; systems of integration of front-office and accounting subsystems; proper accounting systems, storing and processing financial information about customers. The consumers of automation results at this level

are the direct executors, the staff of departments working with clients: Marketing, sales managers, secretaries, heads of relevant line departments, the commercial directorate, and office of service support. It is important to note the fact that such systems provide reliable integration between the individual subsystems.

Analytical CRM is a level of automation of administrative processes related to the in-depth analysis of data on the client base of the company. Accordingly, information systems, included in this layer, are the systems of data warehousing, operational systems of the statistical analysis of the customer base. Such systems provide reports on primary data, in-depth analysis of the information in the various sections (sales funnel, analysis of the results of marketing activities, analysis of the effectiveness of sales by product, customer segments, regions, etc.). The consumers of automation results at this level are often leaders involved in the strategic management of the company.

Among the problems to be solved with the help of analytical CRM, are the synchronization of disparate data sets and statistical search of regularities in these data to develop the most effective marketing strategies, sales, customer service, etc. It requires good integration systems, a large amount of statistical data-established, high-quality analytical tools.

Analytical CRM is less popular than operational. Its foundations come into contact with the concepts data warehousing, data mining, so system suppliers in these areas actively promote and position their systems as an analytical CRM system (e.g., SAS). This class of systems is most applicable, electronic commerce. The data generated by such systems successfully used by marketing departments, as well as they can be provided to the client.

It is possible a combination of operational and analytical systems. It is called CRM for managing companies. They allow you to isolate the target groups, as well as to carry out two-way communication with customers by sending promotional messages and various information materials. To do this, different channels are used: Traditional and e-mail, telephone, SMS. Systems perform the functions of storage and processing of the results of actions. With their help, statistical databases are created.

Collaborational CRM (English collaboration – cooperation; collaborative, concerted action) is the level of automation of close interaction with customers through various channels of communication (telephone, personal contact, electronic channels). This layer of information systems may consist of a web portal (electronic channel – the internet), e-mail systems (also online), call-center (telephone channel), accounting and planning of contacts (personal contacts). Such systems allow establishing a closer cooperation with the client, as a result he can have an impact on some of the processes in the company, for example, for the design, production, service improvements, and so on. To do this, it is necessary to create the conditions for unhindered access to the client's internal processes. These conditions may be the organization of the interviews, to change the quality of products or order of service, the creation of Web-pages to keep the track of order status by customers, the notification by SMS

on conducted transactions in the bank account, the ability for the client independently to complete and order online, for example, a car or computer units from the available options and others.

The consumers of the result of automation of this level are the same employees that in a layer of operational CRM. Virtually there are no systems that support collaboration CRM, on the market, including the fact that collaboration process in most cases is individual and should be automated by highly flexible CRM-system. In addition, this system should be based on the cheapest and open technologies of reducing the costs of an interface building between the organization and customers. There is also sales intelligence CRM, which is developed on the basis of analytical CRM systems. Its advantages are the possibility of holding various sales options: Crossing, complementing, substituting. Besides, the system gives an idea of the characteristics of goods, customer trade turnover, the company's profit with a particular client, the results of the comparison of clients, members of the target group. Another classification of CRM-systems is based on their core functionality:

- a. Sales management (SFA). In close cooperation with each customer, the company can identify the most profitable transaction, thereby increasing profits. The effective cash flow management is impossible without the CRM, since these systems allow to predict with accuracy the likelihood of transactions, as well as to increase it. The reduction of expenses is achieved by leaving routine manipulation, for which employees spend a lot of time. With regard to personnel staff turnover is reduced. Each employee can compare the results of his activities with the work of the colleagues. This makes it possible to adopt the valuable experience of attracting customers;
- b. Marketing management. Due to the planning and analysis of the company it is possible to conduct targeted marketing. advertising campaigns are carried out taking into account the client sample;
- c. Service management and call-centers (system for processing complaints from subscribers, fixing and further work with references of clients). Routine operations are automated, thereby the process of control order's transmission, reduces unplanned expenses. With the system we can improve the quality of service, and hence, increase customer loyalty. Any customer, addressing once and obtaining excellent service, wants to return to continue the cooperation with the company.

7. CONCLUSION

Aggravation of competition, an increase in communication expenses, the emergence of the effect of consumer shortages and the growth of their expectations cause the development of the concept of marketing of the relations between consumers, which replaces the classical marketing. A few years ago, marketing strategies have been focused on attracting new customers, but recently the focus shifted to the retention of existing, the formation of their loyalty and loyalty to the enterprise. The reason for these changes is the recognition that long-term relationships with clients are economically profitable; as they guarantee regular purchases, require lower marketing expenses per customer and due to the recommendations of loyal customers their numbers increase.

However, the majority of Russian companies have no experience of establishing partnerships with their customers. The main challenges for them are the lack of a systematic approach to the management of customer loyalty and the lack of scientific and methodological knowledge of the formation of enterprise management systems, aimed at retaining customers and increasing their loyalty. For example, the analysis of introduction relationship marketing at Russian enterprises carried out by the specialists showed that a regular assessment of the level of customer satisfaction carried out only 26.2% of companies and 41.8% of the enterprises cannot assess the effectiveness of programs for retaining customers and increasing their loyalty. Due to the lack of attention of companies to the satisfaction and loyalty of their consumers there arises their high outflow, thereby the sales are slowing down or even declining, the overheads are increased, profits are reduced.

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