# Customer Relationship Management Research from 2000 to 2020: An Academic Literature Review and Classification

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# Customer Relationship Management Research from 2000 to 2020: An Academic Literature Review and Classification

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## Abstract

This article aims to review the literature on customer relationship management (CRM) research. This review article analyses the trends in CRM research, popular research topics and tools used in studies. This study presents how CRM research developed over 21 years in terms of critical areas, type of studies, sources of papers, the origin of articles (country-wise distribution), type of data used, under-researched areas and popular researched areas. The study provides a broad classification and summarizes the last 21 years of CRM research in an organized way. For this review article, research papers were taken from January 2000 to June 2020, that is, 21 years. A total of 104 papers were selected from different journals and conferences. Findings show that most of the articles were published in the year 2009. A total of 95% of articles were published in journals, and 5% were conference papers—most of the CRM research done in the USA and the United Kingdom. Empirical papers were maximum in number, whereas case studies were least. Primary studies were more than secondary studies. In review papers, the maximum times CRM and electronic customer relationship management (E-CRM) were taken as a basis for reviewing. The further article has classifications within primary studies and review papers. It also presents the most frequently used keywords and variables in literature. The study will be useful for researchers, practitioners and academicians for further CRM research. This study also provides the classification within primary studies based on data collection tools used, sampling technique used, sampling country, industry, statistical tests and methods and software used, also it gives a brief view of keywords and variables used in a total of 104 papers. This article provides the first such review on keywords and variables, thus presenting the classification on a different basis, which none of the published research has presented.

## Introduction

Every organization is focusing on building a long-term relationship with its customers to maintain stability in the market. Moreover, for it, there is a concept called customer relationship management (CRM). CRM is not a new concept, but it is one of the most exciting research areas for researchers. Over time, it is developing itself as one of the essential ingredients in any business's success. CRM is a system that strengthens the relationship with customers at the same time, reducing costs and increasing productivity and profitability of the business. There are many CRM definitions given by different authors in their literature; some advocate that CRM is a philosophy of doing business, some state that CRM as a strategy, while others understand CRM as a tool to manage customer relationships (Pedron & Saccol, 2009, pp. 34–49). Research on CRM is rapidly increasing in almost every industry with each passing day. CRM is prominent within service industries, but nowadays, the number of published research articles is increasing compared to that of service industries. Researchers and practitioners are looking into more benefits and pitfalls of the CRM system. A large number of research articles focused on the implementation of CRM. Most of the organizations failed to implement CRM and were unable to implement CRM systems successfully even in developed countries.

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In this decade, the emerging popular topic in the CRM area is CRM software and information technology. Wahlberg (2009, pp. 191–208) states that most of the researched area in CRM research belongs to information technology (IT) and information systems (IS). The CRM failure rate is more than 50–55%. Deficiencies in existing methodologies due to the lack of integration of CRM's strategic and technological aspects lead to failure in CRM project implementation (Awasthi & Sangle, 2012, pp. 445–471). Forecasting about the CRM popularity was already done in 1998 by JP Morgan. He analysed that demand for CRM technology would grow at a double-digit annual rate (Kotorov, 2003, pp. 566–571).

Many works have been published to comprehend the flow of CRM from the last two decades. Soltani and Navimipour (2016, pp. 667–688) have reviewed CRM articles published from June 2009 to June 2015, classified the papers within the categories of electronic customer relationship management (E-CRM), knowledge management (KM) and CRM, data mining and CRM, data quality and CRM and social CRM. They mentioned in their article that the maximum number of papers were published in 2011 and were published in IEEE.

This article's cornerstone is to review the past and present research behaviour in the area of CRM. This article helps in apprehended the CRM concept, scope and future research directions. The study provides a comprehensive classification of CRM literature, which helps the researchers and practitioners to get an insight into the CRM concept. This study helps bridge the gap between past and future studies that will take place by finding out the under-researched areas in CRM. It also helps managers take up the new strategies and methods to treat their customers best. The study shows the current gaps and provides future research directions as the study provide a clear picture of what topics have been covered by the researchers in the past and what topic remained untouched. Briefly, the contributions of this study are as follows:

- A systematic overview of the published work on CRM-related areas helps identify the under-researched yet essential areas.
- It provides an in-depth insight into the different CRM fields and explains the degree of understanding achieved in different areas.

## Motivation of the Study

There were two primary reasons for undertaking this study. First, the rapid growth in the researched work on CRM demonstrates the importance of CRM activities. Second, to find the answer to why there is a high failure rate in CRM projects despite various technologies and software available in the market.

## Objective of the Study

This literature review article intends to categorize and present the past studies of CRM in an organized manner so that the academicians and practitioners can access the past work in an organized and summarized way.

This study tries to answer the following questions:

- What are the significant areas, themes and topics of research under CRM?
- What is the current trend of research in CRM?
- What are the most and least researched areas and gaps in the CRM literature?

This literature review undertakes to reflect the current status of CRM research and the future scope with a comprehensive list of bibliography on CRM.

## Methodology

The study follows a systematic literature review (SLR) method for identifying the total papers put in the study. SLR is a method of collecting the data, primarily secondary data, systematically. During this process, data have to be critically appraised and synthesize findings qualitatively or quantitatively.

The article selection process is considered of three main phases as follows:

*Phase I*: Several keywords were searched on Google scholar. Keywords used, such as CRM, E-CRM, data mining, blockchain, technology in CRM and relationship marketing, to find relevant articles. Also, the following online journal databases were used to search CRM researched work:

- EBSCO Open Access Journals
- Emerald Management Xtra
- ProQuest Science Journals
- Science Direct (Elsevier)
- Springer Link
- Taylor & Francis
- Wiley Online Library
- JSTOR
- SAGE
- Research Gate

*Phase II*: In this phase, the screening criteria were decided. The most irrelevant articles, working papers, reports, editorial notes and book review articles were excluded during this phase. When selecting papers, there were no limits on the specific journal category, but only peer-review work was considered. Only those articles that were written in the English language were considered.

*Phase III*: In this phase, the authors read full texts of each article separately. Get through the articles' titles,

abstracts and findings to get to know the relevance. Based on the publication year and findings, each article was either included or excluded after refining and selecting the most relevant articles presented in an Excel spreadsheet for further classification and analysis.

The period for this literature review article was 21 years, that is, papers published between January 2000 to June 2020 are account for the study. After filtration, a total of 104 research papers were finalized for the study.

After the finalization of the articles, each article was classified into the following categories:

- Type of studies
- Sources of sample papers
- Year-wise categorization of studies
- Country-wise distribution
- Type of data collection

Further papers based on primary data details were examined on the following parameters:

- Data collection tools
- Sampling technique
- Sampling country
- Industry
- Statistical tests and methods used
- Softwares used in the analysis

The study presents the most frequently used keywords in articles. Also, variables were segmented into three broad groups.

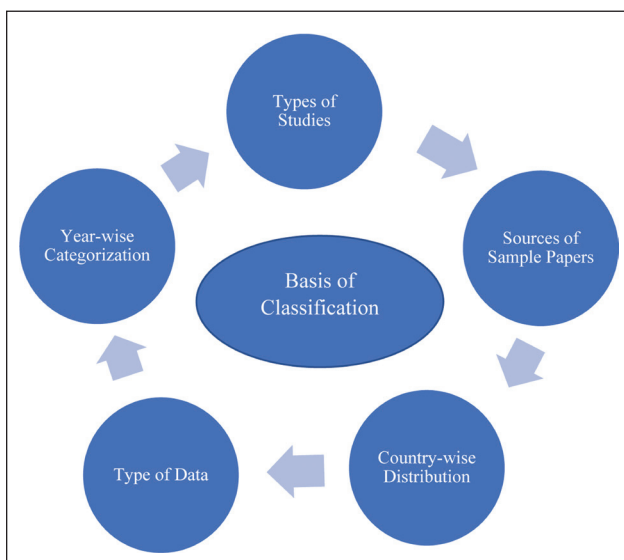All the classification showed by tables and through various graphs (Figure 1).



**Figure 1.** Basis of Classification Presented in the Study
**Source:** Authors' own construction.

## Literature Review

Table 1 presents the literature review of 104 papers.

## Classification Results

Selected research articles classified into categories, such as year-wise categorization, sources of research articles, country-wise distribution, types of studies and the last category is the type of data used in research articles. The classification results are as follows.

### *Classification of Research Articles by Publication Year*

In this classification, the published work on CRM in the last two decades was analysed. The maximum number of articles were published in 2020 with 16 articles, followed by the year 2018 with nine articles, and the minimum number of articles were published in 2000, 2007 and 2008 with one paper each year. It shows that the published work on CRM related areas has increased in the last years of this decade. This classification indicates that CRM's popularity has increased in recent years, specifically in data mining, CRM software, technology management, knowledge management, artificial intelligence and social CRM fields. Table 2 and Figure 2 show the number of published articles in the last 21 years.

### *Classification by Source of Research Articles*

Sample research papers were referred to from various national and international journals. Papers published in conference proceedings were also taken into consideration. The majority of papers were published in Emerald and Elsevier's journal. These journals are known for their quality work publications in the management field. It indicates that academicians and researchers are referring to the work published in these journals. Out of 104 papers, five papers were from conference proceedings. It indicates that conferences were also held in CRM-related areas. The number of papers and names of the journals and conferences are presented in Table 3. The total number of journal and conference papers are presented in Table 4 and Figure 3.

### *Classification by Country-wise (Where the Research Was Done)*

This classification shows how many studies have been done in different countries. The country of the first author was considered a study place. It shows that many articles, that is, 21 articles were from Indian authors, followed by the USA and the United Kingdom with 16 papers and seven papers, respectively. Some countries such as Finland,

**Table 1.** Literature Review

| S. No. | Author (Year) | Conclusion |
| --- | --- | --- |
| 1 | Özgener and Iraz (2006) | Successful implementation of CRM requires business dynamics, that is, the company's image, quality of activities and intensity of competitive advantage play an essential role. Inadequate budgets, lack of senior management commitments and poor communications are the main barriers in CRM implementation in small and medium tourist enterprises. |
| 2 | Haenlein (2017) | Usually, customers did not change the company because of habits, switching costs and a combination of all this was attitudinal loyalty. A company can attract their customers by regularly improving the products. |
| 3 | Haenlein and Kaplan (2009) | Provided a framework with a six-step approach to deal with unprofitable customers and the steps were: Avoid those customers to acquire them, know how to rescue from those customers, try to reject those customers, draw a cost-benefit analysis, familiar with the environment such as legal restrictions and competitive environment and the last step was to make strategies that will low the pain of separation. |
| 4 | Soltani and Navimipour (2016) | 2011 had the highest number of publications, whereas 2012 had the lowest. Most of the articles published in IEEE and Wiley had the lowest number of articles published. E-CRM had positively affected the bank-customer relationship quality, CRM with data warehousing leads to a reduction in overall cost, and social CRM helps in making strategies related to social tools. |
| 5 | Bull (2003) | CRM works around business processes, and integration of information technology and the study found that it was a holistic and complex concept. For successful implementation of CRM requires effective leadership, sourcing, targeting and evaluation strategies. |
| 6 | Giannakis-Bompolis and Boutsouki (2014) | Customer overall satisfaction, customer effective commitment and active social media presence were the main factors for involvement in a new relationship with banks. |
| 7 | Choudhury and Harrigan (2014) | CRM technology had a positive association with customer engagement initiatives, information processes. But CRM technology had no direct link with CRM performance. |
| 8 | Ariffin et al. (2012) | CRM was directly affected by knowledge management (KM) and that to customer knowledge management. Soft skills of humans such as change management, knowledge sharing and team collaboration were the main barriers in information system implementation. |
| 9 | Khalifa and Shen (2005) | Product customization, website customization & dynamic pricing were the most effected strategies in one-to-one mode. E-CRM drivers such as alerts, search capabilities, order tracking and problem-solving play a vital role in customer satisfaction. |
| 10 | Llamas-Alonso et al. (2009) | Proposed a measuring system in CRM which includes dimensions like business and competitive strategy, resources, business processes, products and services, customers and external factors. |
| 11 | Saarijärvi et al. (2013) | New CRM waves identified, that is, customer loyalty, firm differentiation, firm values, firm image, which were not only useful for the firm's value but also for customers. |
| 12 | Öztaysi et al. (2011) | Proposed a measuring tool which had seven essential processes which were aiming management, customer information management, production/service customization, expansion management, referrals management, termination management and win back. |
| 13 | Matiş and Ilieş (2014) | It was essential to know the profitable customers in order to get the maximum benefit of the CRM system. CRM system helps in reducing cost and in identifying profitable customers, but it cannot replace human labour as humans develop unique strategies for retaining customers for long term. |
| 14 | Bahari and Elayidom (2015) | Proposed two classification models, Naïve Bayes and Neural Networks. |
| 15 | Verhoef (2003) | Commitment and loyalty programmes have a positive effect on customer retention and customer share development. Also, the same strategies work for both customer retention and customer share development. |
| 16 | Payne and Frow (2005) | Proposed a conceptual model, consist of five cross-functional CRM processes and they were a strategy development process, a value creation process, a multichannel integration process, an information management process and a performance assessment process. |
| 17 | Felicio and Rodrigues (2015) | Organizational factors were strongly affected by customers' necessities and confidence, which ultimately affect the performance of insurance companies. Types of products and periods also out turn the performance of insurance companies. |
| 18 | Luck and Lancaster (2003) | Hotel groups know about managing customer relationship online, but they were not implementing it in practice, and also hotels failed to take advantage of many opportunities related to it. |
| 19 | Lambert (2009) | Presented a CRM framework which could use to implement cross-functional, cross-firm, CRM process in business-to-business relationships. |
| 20 | Shetty and Basri (2018) | Relationship quality, customer satisfaction and loyalty and customer commitment was positively related to attributes of a salesperson. It also had a positive effect on contact intensity, contact frequency and client knowledge. |
| 21 | Zablah et al. (2004) | Proposed a CRM framework that emphasizes on how CRM initiatives should approach. It highlights that focus on process management can increase the success rate of CRM initiatives. |
| 22 | Marcos and Coelho (2018) | This study presents the relationship between factors of communication. Communication had a direct influence on reputation, trust and commitment. Communication had an indirect influence on loyalty and word of mouth (WOM). |

*(Table 1 continued)*

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| 23 | Keramati et al. (2010) | CRM processes majorly effected by CRM infrastructural resources rather than technological resources, and improved CRM processes lead to better organizational performance. |
| 24 | Padmavathy et al. (2012) | Customer satisfaction and loyalty-influenced cross-buying. |
| 25 | Nguyen and Mutum (2012) | Customers' trust was depleting as CRM overly used and misused. |
| 26 | Valmohammadi (2017) | CRM practices have a low but positive effect on organizational performance and innovation capability of manufacturing organizations in Iran. |
| 27 | Oghojafor et al. (2011) | The integration of customer relationship management with information technology leads to the improvement of customer service and organizational profitability. But in the Nigerian insurance market, there was a lack of integration of CRM with IT. |
| 28 | Malthouse et al. (2013) | The paper discussed the pitfalls in managing CRM in the era of social media. The mentioned pitfalls in the study were a lack in managing information, privacy and data security issues, scarcity of skilled workforce; there was no proper method for calculating ROI from social marketing, strategies to manage employees and lack of integration of customer touch points. |
| 29 | Shukla and Pattnaik (2018) | Presented a model of sustainable CRM in which two categories were divided, namely, the corporate ecosystem and customer ecosystem. The corporate ecosystem comprises of government, non-profit organization, competitors, suppliers, employees, functional departments and customers. Furthermore, the customer ecosystem comprised of community, club members, institutions, social network, peers and associates, workplace family and friends. There was a need to know the perspective of both the ecosystems to formulate a holistic framework for CRM. |
| 30 | Ngai (2005) | Most of the papers were on the area such as CRM management, planning and strategy and general concepts. And the areas such as data mining, software, tools and techniques, knowledge management and e-commerce were fewer papers as compared to the above areas. |
| 31 | Bauer et al. (2002) | Trust was an essential factor in increasing the commitment level of customers. However, satisfaction was more important than trust in increasing the commitment of customers. Satisfaction positively affects the trust factor. |
| 32 | Claycomb and Martin (2001) | Different people have different perception towards customer relationship building practices. |
| 33 | Ansari and Riasi (2016) | Trust, perceived quality and empathy have a significant impact on customer satisfaction and perceived value. Neural network was a better approach for analysing customer loyalty, satisfaction and perceived value. |
| 34 | Dalla Pozza et al. (2018) | CRM implementations have equally affected customer acquisition, loyalty and growth. The success of CRM implementations depends on company objectives and the geographical dimensions. |
| 35 | Debnath et al. (2016) | The interest of researchers had increased in CRM from the last few decades. Most of the studies were in the marketing area with the maximum interest in customer loyalty and customer retention. Social exchange theory was one of the most studied theories in the research articles. |
| 36 | Tohidi and Jabbari (2012) | Enterprise resource planning requires software such as PeopleSoft and SAP. |
| 37 | Roh et al. (2005) | Substantial investment in CRM leads to high efficiency. Top management commitments, effective strategies, innovative organizational culture, skilled personnel and other resources help in repeating the maximum benefits of the CRM system. |
| 38 | Mau et al. (2018) | By observing old data of customers can help in predicting the future actions of customers. The suggested model can use in identifying high profitable customers. |
| 39 | Haislip and Richardson (2017) | CRM implementation leads to improvement in operational performance, operational efficiency, accounts receivable collectability and earnings predictability. |
| 40 | Srivastava & Singh (2019) | Satisfying and retaining customers are the two main goals of an organization to become a leader in the market. And for achieving these goals an organization, data mining and knowledge management play a significant role in improving the service quality. |
| 41 | Dewnarain et al. (2018) | Presented a conceptual model that useful for hotel practitioners. The model showed that customer engagement was a crucial element in CRM, social media and brand loyalty. Innovative services lead to positive word-of-mouth. |
| 42 | Lin and Su (2003) | The study showed that there was a scope for improving their service quality in high-performing hotels in Taiwan by improving customer knowledge. |
| 43 | Fernandes and Pinto (2019) | The paper stated four dimensions of customer experience, and they were environment, frontline personnel, moments of truth and product offerings. Moments of truth was the most critical dimension in customer experience and customer experience strongly correlated to relationship quality. |
| 44 | Reinartz et al. (2004) | Three stages of CRM, that is, initiation, maintenance and termination, could be measured by a theoretically sound CRM process. Company performance could moderately affect by the implementation of CRM processes. |
| 45 | Yim et al. (2004) | The technology was not the only aspect in CRM, but there were four other dimensions, and they were focusing on key customers, incorporating CRM-based technology, managing knowledge and organizing around CRM. Focus on these dimensions leads to customer loyalty and sales growth. |

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*(Table 1 continued)*

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| 46 | Šebjan et al. (2014) | Presented a conceptual model with the critical factors in organization, namely, process, an innovative and innovative stance also presented the intensity of use and results of CRM solutions. |
| 47 | Boulding et al. (2005) | Customer relationship management had developed since the last decade, and it also had a long future ahead with the technological advancements CRM requires more research specifically in that area. |
| 48 | O'Malley and Prothero (2004) | Relationship marketing (RM) was mutually beneficial for all stakeholders. RM can reduce the distrust level of customers in organizations, thus organizations should focus on communication strategies. |
| 49 | Romano and Fjermestad (2001) | Most of the papers published in conference proceedings, not in a journal, empirical and non-empirical papers were same in numbers and exploratory surveys dominated in empirical articles while in non-empirical articles, conceptual models, frameworks and overviews dominated with less number of theoretical papers. |
| 50 | Seebacher and Schüritz (2017) | Trust and decentralization were the identified characteristics of blockchain technology. It facilitates in creating value, ensures the availability of information and coordination in the system. |
| 51 | Renuka (2020) | Education qualification did not affect the expectation and satisfaction level, but gender had a significant effect on this. Most of the policyholders pay their premium through LIC agents. |
| 52 | Simanjuntak et al. (2020) | Customer perceived value, corporate image, and service quality have a direct effect on customer satisfaction. The switching barriers affected the rate of customer retention, and customer retention was not directly related to customer satisfaction. Trust was a vital factor in credit processes and services. |
| 53 | Stringfellow and Bowen (2004) | The integration of CRM tools was more important than new ways of collecting information. Understanding customer value and choosing appropriate was essential. |
| 54 | Parvatiyar and Sheth (2001) | Presented a CRM framework, which stated that building a relationship was a fundamental strategy for every enterprise. |
| 55 | Pedron and Saccol (2009) | CRM was beyond IT operations, strategy and organizational philosophy was also important. |
| 56 | Shanks et al. (2009) | Provided a framework of a standardized benchmark to measure the post-implementation achievements and helps in keeping the database. |
| 57 | Chen and Popovich (2003) | For a successful CRM system requires an integrated and balanced approach of people, process and technology. |
| 58 | Peppard (2000) | Presented a framework which showed that integration of various dimensions such as e-business activities, channel management, relationship management, front/back office was vital for CRM in financial services. |
| 59 | Wilson et al. (2002) | The study supports the literature that the factors of successful customer relationship management were IT/marketing initiatives, need for business convergence in the view towards customer's needs, need for cultural change and flexibility and also there was a need for proper IT structure. |
| 60 | Chan (2005) | Presented a CRM framework in which value creation and customers were the active participants in the value chain. Value creation requires integration and real-time optimization. The new model requires a forward-looking strategy. |
| 61 | Kumar (2010) | Paper presented the key components of CRM such as strategic process, selection of resources, interaction with customers, examine the current and future value of customers. |
| 62 | King and Burgess (2008) | The conceptual model was converted into a dynamic simulation model. In the model, CRM outcomes were categorized into two categories, and they were development outcomes and operational outcomes. Critical success factors were also mentioned in the model. Critical success factors were support from top managers, better-communicated strategies, knowledge management capabilities, willingness to share data and to change the process, customer orientation, system integration and ready to adopting technologies. |
| 63 | Xu et al. (2002) | The framework presented the critical elements for the implementation of CRM system. |
| 64 | Sota et al. (2018) | In CRM, loyalty was the most researched area, and most of the research was empirical. Most of the articles related to how to collect information and storing problems but there were no papers on security and privacy issues in CRM. |
| 65 | Jayachandran et al. (2005) | An information system with advanced technology leads to better customer relationship. |
| 66 | Tamošiūniene and Jasilioniene (2007) | Management should have interest in CRM; there should be strong leadership and governance, there should be a proper mechanism to measure results and integration of technologies, these are the essentials for CRM success. |
| 67 | Chalmeta (2006) | The customer-oriented business model was not popularly practiced and also not known by the operational and management level, and even in the organization, there was a lack of cooperation and participation. There was a need for training to the staff for customer relationship management. |
| 68 | Yadav and Singh (2018) | The commitment level of customers was high towards a firm or brand when there was no availability of the product with the same features in other firms or brand. |
| 69 | Baashar et al. (2020) | Research in the area of CRM in the healthcare sector was in a developing stage and required further researches to get more in-depth insight. |
| 70 | Mena and Zaveri (2020) | The CRM practices in four-star hotels were moderate, and the main determinants of CRM were knowledge of CRM process, technology and human resource knowledge. |

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*(Table 1 continued)*

| S. No. | Author (Year) | Conclusion |
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| 71 | Cappiello (2020) | Technologies and digitization help in reducing asymmetric information, properly combining the right pricing, responsive risk management, appropriate underwriting and accurate claims, and fast and reliable delivery systems. New competitors in the insurance industry lead to new generation risks. New technologies lead to a change in the relationship between customers and suppliers and provide opportunities to satisfy customers more efficiently. |
| 72 | Ben et al. (2019) | The balanced scorecard (BSC) model was significantly related to CRM in Nigerian firms. Implementing CRM was positively affected in performance and act as a competitive advantage against competitors. |
| 73 | Jain et al. (2019) | Preferences of communication channels vary to the age of the policyholders, educational qualifications, professions and residential locations. |
| 74 | Matović (2020) | Quality services and professionalism in handling customers was the most crucial requirement in the banking sector in the Republic of Serbia. |
| 75 | Ahmed et al. (2019) | Client inclination, hardened rivalry and administrative control were the areas where IRDA faces problems in India. |
| 76 | Hossain (2018) | All the six dimensions of CRM have a positive effect on organizational performance, and the six dimensions were organizing around CRM, incorporating CRM-based technology, focusing on the key customers, managing knowledge, business architecture capability and human analytic capability. |
| 77 | Damiri and Raharja (2017) | There was a strong correlation between CRM and customer retention. And the influence of CRM on customer retention was 49.6%. |
| 78 | Udayakumar (2020) | Private banks maintain good relations with their customers as compared to public banks, but public sector banks were more effective in conflict handling. CRM dimensions like trust, value, commitments, communication strategies and services were highly effective in private banks then in public banks. CRM implementation gives a positive result in customer satisfaction. |
| 79 | Devan (2020) | Public and private banks have a different perspective towards CRM practices, but consumers have almost similar perceptions about public and private banks. |
| 80 | Kalaiarasi and Mugunthan (2020) | Proper communication channel in an organization required for successful CRM and more focus should give to solve top-level strategic management issues. |
| 81 | Agyei et al. (2020) | Trust was a factor which profoundly affects customer engagement and customer loyalty. |
| 82 | Xing and Devasia (2020) | If an insurance company in Kuala Lumpur had customer-oriented strategies, then the rate of customer retention was high. Customer retention was also significantly affected by knowledge management, CRM organization and CRM technology. |
| 83 | Smith and Chang (2010) | According to this study, industry differences have no role in CRM implementation, but a customer-centric approach was significant for the CRM implementation system. |
| 84 | Elkhansa and Hamid (2020) | Al Rajhi Bank was able to gather customer information by integrating technologies and adopting a customer-centric approach. |
| 85 | Kueng et al. (2020) | Customer loyalty was influence by service quality and trust. Trust can increase by service quality. |
| 86 | Kalaivani et al. (2020) | Bank assurance officers were very less in banks. The satisfaction level in customers was unclear; most of the customers were neutral to bank assurance satisfaction. But customers have a reasonable opinion regarding the performance of bank assurance business. |
| 87 | Awasthi and Sangle (2012) | Most of the papers targeted customer loyalty and data mining in CRM articles, implementing issues of CRM, and other articles focused on marketing and IT. |
| 88 | Fernandes and Melo (2015) | Out of five dimensions of service quality, that is, tangibles, reliability, responsiveness, assurance and empathy. Only three dimensions, that is, tangibles, responsiveness and empathy have the most significant effect on customer satisfaction in the life insurance corporation. |
| 89 | Awasthi et al. (2014) | Some challenges have been identified at the initial stage of the implementation of CRM and multichannel CRM. At the implementation time, the challenges were poor integration of data; data did not define accurately, so issues related to the privacy arises, fragmented data leading to consistency challenges, data analysis issues, and technology integration issues. And contemporary challenges of multichannel CRM were the challenge of master data management, unstructured data handling, and analysis, real-time decision making and cross channel collaboration. |
| 90 | Lokuge et al. (2020) | Customer engagement strategy enhanced by implementing a CRM system in an organization. CRM system helps in managing their services, data from various sources and technical activities. |
| 91 | Al Karim and Habiba (2020) | Competitive advantage positively significant with customer orientation and technology capability but negatively significant by customer knowledge. |
| 92 | Payne and Frow (2006) | Proposed a model which found an essential CRM process and they were strategy development process, performance assessment process, value creation process, information management process and multichannel integration process. |
| 93 | Lindgreen et al. (2006) | A tool developed in relationship management elements. In the developed tool there were 10 levels, and they were customer strategy, customer-interaction strategy, brand strategy, value-creation strategy, culture, people, organization, information technology, relationship-management processes, knowledge management, and learning. |

*(Table 1 continued)*

*(Table 1 continued)*

| S. No. | Author (Year) | Conclusion |
| --- | --- | --- |
| 94 | Vun et al. (2013) | Customer satisfaction positively significant to efficiency, accessibility, privacy and responsiveness, but accessibility was not that significant. And customer loyalty was positively significant to efficiency, accessibility and responsiveness. |
| 95 | Zablah et al. (2004) | Presented a model of CRM implementation gaps. The model proposes that process-technology, technology-employee and employee-process gaps in the CRM system. Also proposed that CRM programmes lead to cognitive dissonance into end customers and the level of cognitive dissonance states whether customers will adopt new technology or drop it. |
| 96 | Stefanou et al. (2003) | The study showed that 50% of organizations did not adopt CRM philosophy, and organizations that adopt CRM philosophy had adopted customer satisfaction tools. Managers have a positive perspective on CRM. There is no direct link between the information system and customer satisfaction. |
| 97 | Das (2009) | Most of the papers were in the objectives, defining constructs and instruments category. Most of the papers focused on theory building; thus, there was a need for more emphasized industrial applications. In the initial phase, empirical and conceptual papers were in the same proportion, but in a later stage, the number of empirical papers increased. And most of the studies were concentrated in countries such as UK, US and China. |
| 98 | Frow et al. (2011) | Paper presented the dark side behaviour of CRM strategic process, and they are information misuse, customer confusion, dishonesty, privacy invasion, customer favouritism, customer 'lock-in,' relationship neglect, financial exploitation, 'spill over' effects and ecological impacts. |
| 99 | Greenberg (2010) | Customers of the modern era need corporate transparency, authenticity and interaction. For this, there was essential for customer knowledge and deep insight into customer traits. And to achieve this, there was a requirement of integration of CRM and social tools. |
| 100 | Vazifehdust et al. (2012) | Stated nine crucial factors for successful implementation of CRM and they were top management, chief executive officer, culture, organizational infrastructure, human resource management, continuous improvement, KM processes, technical infrastructure and CRM process. |
| 101 | Hussain et al. (2009) | A limited number of banks in Pakistan have implemented a CRM system. Still, banks were on the initial phase of implementation and adopting a CRM system. Effective technical strategies should require for CRM system. |
| 102 | Nowotarska-Romaniak (2020) | Customer loyalty was vital in the insurance industry in Poland. Study shows that older people were more loyal than young customers. |
| 103 | Agnihotri and Bhavani (2015) | Banks lost their customers because their customers were not aware of the CRM practices provided by the banks. Developing one-to-one relationship helps the banks in increasing the satisfaction level in customers. Banks with the CRM practices had their customers satisfied with their services. |
| 104 | Wahlberg et al. (2009) | The focus of CRM research had moved towards strategic CRM. Implementing issues more focused area and large enterprises had taken maximum participation. |

**Source:** Authors' own construction.

**Table 2.** Year-wise Categorization of Research Articles

| S. No. | Year | No. of Paper |
| --- | --- | --- |
| 1 | 2000 | 1 |
| 2 | 2001 | 3 |
| 3 | 2002 | 2 |
| 4 | 2003 | 6 |
| 5 | 2004 | 6 |
| 6 | 2005 | 7 |
| 7 | 2006 | 4 |
| 8 | 2007 | 1 |
| 9 | 2008 | 1 |
| 10 | 2009 | 8 |
| 11 | 2010 | 5 |
| 12 | 2011 | 3 |
| 13 | 2012 | 6 |
| 14 | 2013 | 3 |
| 15 | 2014 | 5 |
| 16 | 2015 | 4 |
| 17 | 2016 | 3 |
| 18 | 2017 | 5 |
| 19 | 2018 | 9 |
| 20 | 2019 | 6 |
| 21 | 2020 | 16 |
| | **TOTAL** | **104** |

**Source:** Authors' own construction.

Ireland, Italy, Lithuania, Mauritius, Poland, Romania, Saudi Arabia, Serbia, Slovenia, South Korea, Sweden, Switzerland, Taiwan and the UAE have one paper each country and thus categorize it into another category, which is present in Table 5 and Figure 4.

## Classification According to the Type of Studies

Research articles classified into six categories, that is, exploratory, conceptual, review, case study, empirical and descriptive studies. Empirical research papers were 44 in number; 38 were conceptual papers, and 12 were review papers. It shows that most of the papers dealt with the cause and effect of CRM's various factors on the effectiveness of CRM practices. Researchers try to identify which technologies and methods are suitable in various industries with the least cost and effort. In conceptual papers, concepts related to CRM were extensively explained, also the new concepts such as data mining, knowledge management and data warehouse. All this classification is presented in Table 6 and Figure 5.
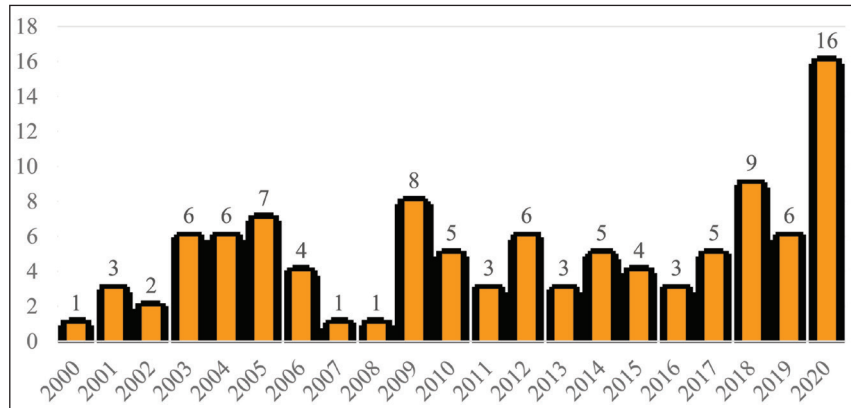
**Figure 2.** Year-wise Categorization of Research Articles

**Source:** Authors' own construction.

## Classification Based on the Type of Data Used in Research Articles

Articles divided into two categories of data type (primary data and secondary data) are used in research articles. Articles that use both primary and secondary data are categorized into the primary study only, whereas papers purely based on secondary data are categorized into secondary data studies. This classification aims to know the keen interest of the researchers towards the type of data. It shows that primary studies are preferable over secondary data studies. Researchers have more trust in first-hand data. There can be many reasons, such as the market changes and the present environment's requirements have changed from the past. Table 7 and Figure 6 depict the number of papers that used primary and secondary data.

## Classifications Within the Research Articles Based on Primary Data and Secondary Data

Articles based on secondary data are not further classified as there was not much basis of classification, and also, there was less information available. Majorly, secondary data-based articles were general articles on CRM, presented CRM framework and conceptual models. Articles based on primary data were intensely classified under various brackets. Following are the brackets:

- Data collection tools
- Sampling technique
- Sampling country
- Industry (used in primary studies)
- Statistical tests and methods
- Softwares

## Data Collection Tools

A questionnaire was the most popular tool, whereas a focused group and group discussion were the less used tools for collecting data. Table 8 and Figure 7 show the data collection tools used in primary studies.

## Sampling Technique

The convenience sampling technique was the most frequently used, whereas the snowball sampling technique was the least frequently used, as shown in Table 9 and Figure 8.

**Table 3.** Sources of the Sample Papers

| S. No. | Name of the Journal/Conference | No. of Paper |
|---|---|---|
| 1 | A Journal of Composition Theory | 1 |
| 2 | Asia Pacific Journal of Marketing and Logistics | 1 |
| 3 | Asian Review of Accounting | 1 |
| 4 | BHU Management Review | 1 |
| 5 | Brazilian Administration Review | 1 |
| 6 | Business Horizons | 3 |
| 7 | Business Process Management Journal | 5 |
| 8 | Cogent Business & Management | 1 |
| 9 | Communications of the Association for Information Systems | 2 |
| 10 | Computers in Human Behaviour | 1 |
| 11 | 2012 IEEE Colloquium on Humanities, Science & Engineering Research | 1 |
| 12 | Proceedings of the 38th Hawaii International Conference on System Sciences | 1 |
| 13 | European Management Journal | 1 |

*(Table 3 continued)*

*(Table 3 continued)*

| S. No. | Name of the Journal/Conference | No. of Paper |
|---|---|---|
| 14 | *Expert Systems with Applications* | 1 |
| 15 | *Future Business Journal* | 1 |
| 16 | *Industrial Management & Data Systems* | 2 |
| 17 | *Industrial Marketing Management* | 5 |
| 18 | *International Conference on Exploring Services Science* | 1 |
| 19 | *International Conference on Innovation and Technopreneurship 2019* | 1 |
| 20 | *International Encyclopaedia of Marketing* | 1 |
| 21 | *International Journal of Accounting Information System* | 1 |
| 22 | *International Journal of Advanced Research in Economics and Finance* | 1 |
| 23 | *International Journal of Advanced Research in Islamic and Humanities* | 1 |
| 24 | *International Journal of Bank Marketing* | 2 |
| 25 | *International Journal of Business and Social Science* | 1 |
| 26 | *International Journal of Electronic Commerce* | 1 |
| 27 | *International Journal of Electronic Customer Relationship Management* | 1 |
| 28 | *International Journal of Innovation Science* | 1 |
| 29 | *International Journal of Management* | 1 |
| 30 | *International Journal of Management and Administrative Sciences (IJMAS)* | 1 |
| 31 | *International Journal of Online Marketing* | 1 |
| 32 | *International Journal of Public Information Systems* | 1 |
| 33 | *International Journal of Supply Chain Management* | 1 |
| 34 | *International Review of Business Research Papers* | 1 |
| 35 | *Journal of Business & Industrial Marketing* | 2 |
| 36 | *Journal of Business Economics and Management* | 1 |
| 37 | *Journal of Business Management & Social Sciences Research (JBM&SSR)* | 1 |
| 38 | *Journal of Business Research* | 3 |
| 39 | *Journal of Economic and Social Research* | 1 |
| 40 | *Journal of Economics and International Finance* | 1 |
| 41 | *Journal of Hospitality Marketing & Management* | 1 |
| 42 | *Journal of Indian Business Research* | 1 |
| 43 | *Journal of Interactive Marketing* | 1 |
| 44 | *Journal of Management and Administration Tomorrow (JMOT)* | 1 |
| 45 | *Journal of Marketing* | 4 |
| 46 | *Journal of Marketing Channels* | 1 |
| 47 | *Journal of Marketing Management* | 2 |
| 48 | *Journal of Marketing Research* | 1 |
| 49 | *Journal of Personal Selling and Sales Management* | 1 |
| 50 | *Journal of Relationship Marketing* | 3 |
| 51 | *Journal of Retailing and Consumer Services* | 1 |
| 52 | *Journal of Services Marketing* | 1 |
| 53 | *Journal of Strategic Marketing* | 1 |
| 54 | *Journal of Xi'an University of Architecture & Technology* | 2 |
| 55 | *Management Research Spectrum* | 1 |
| 56 | *Managerial Auditing Journal* | 1 |
| 57 | *Marketing Intelligence & Planning* | 4 |
| 58 | *Marketing of Scientific and Research Organizations* | 1 |
| 59 | *Nanoelectronics, Circuits and Communication Systems* | 1 |
| 60 | *Premier Critical Perspective* | 1 |
| 61 | *Procedia Computer Science* | 1 |
| 62 | *Procedia Economics and Finance* | 1 |
| 63 | *Procedia Social and Behavioural Sciences* | 1 |
| 64 | *Procedia Technology* | 2 |
| 65 | *RRAIS (Research Association for Interdisciplinary Studies) conference proceedings* | 1 |
| 66 | *SAGE Open* | 1 |
| 67 | *Studies in Indian Place Names* | 3 |
| 68 | *The International Journal of Social Sciences and Humanities Invention* | 1 |
| 69 | *The International Journal on the Development and the Applications of Standards for Computers, Software Quality, Data Communications, E-topics, Interferences and Measurements* | 1 |
| 70 | *Journal of American Academy of Business* | 1 |
| 71 | *Journal of Personal Selling and Sales Management* | 1 |
| 72 | *Journal of Systems and Software* | 1 |
| 73 | *Total Quality Management & Business Excellence* | 1 |
| 74 | *Tourism Management* | 1 |
| 75 | *World Applied Sciences Journal* | 1 |

**Source:** Authors' own construction.

**Table 4.** Type of Sources

| S. No. | Type of Source | No. of Paper |
|---|---|---|
| 1 | Journals | 99 |
| 2 | Conference papers | 5 |
| | **TOTAL** | **104** |

**Source:** Authors' own construction.
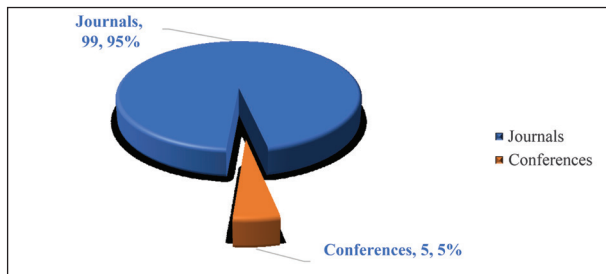


**Figure 3.** Source of Sample Papers

**Source:** Authors' own construction.

**Table 5.** Name of Countries Where the Research Was Done

| S. No. | Country (First Author's Country) | No. of Paper |
|---|---|---|
| 1 | Australia | 5 |
| 2 | Bangladesh | 3 |
| 3 | China | 2 |
| 4 | France | 3 |
| 5 | Germany | 3 |
| 6 | Greece | 2 |
| 7 | Hong Kong | 2 |
| 8 | India | 21 |
| 9 | Indonesia | 2 |
| 10 | Iran | 5 |
| 11 | Malaysia | 6 |
| 12 | Netherlands | 2 |
| 13 | Nigeria | 2 |
| 14 | Portugal | 4 |
| 15 | Spain | 2 |
| 16 | Turkey | 2 |
| 17 | United Kingdom | 7 |
| 18 | United States | 16 |
| 19 | Others* | 15 |
| | **TOTAL** | **104** |

**Source:** Authors' own construction.
**Note:** * Finland, Ireland, Italy, Lithuania, Mauritius, Poland, Romania, Saudi Arabia, Serbia, Slovenia, South Korea, Sweden, Switzerland, Taiwan and the UAE.
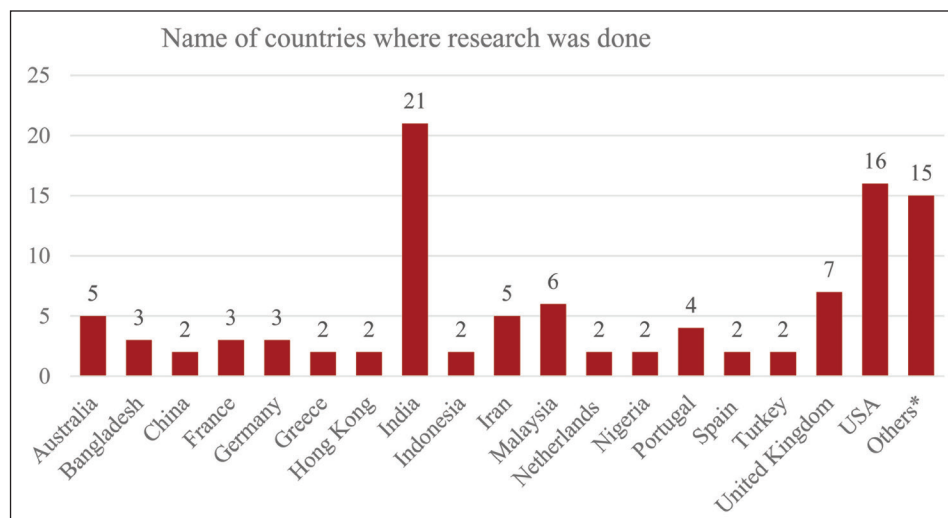


**Figure 4.** Country-wise Distribution

**Source:** Authors' own construction.
**Note:** * Finland, Ireland, Italy, Lithuania, Mauritius, Poland, Romania, Saudi Arabia, Serbia, Slovenia, South Korea, Sweden, Switzerland, Taiwan and the UAE.

**Table 6.** Type of Studies

| S. No. | Research Type | No. of Studies |
|---|---|---|
| 1 | Exploratory | 5 |
| 2 | Conceptual | 38 |
| 3 | Review | 12 |
| 4 | Case study | 2 |
| 5 | Empirical | 44 |
| 6 | Descriptive | 3 |
| | **TOTAL** | **104** |

**Source:** Authors' own construction.

**Table 7.** Type of Data Used

| S. No. | Type of Data Used | No. of Papers |
|---|---|---|
| 1 | Primary data | 56 |
| 2 | Secondary data | 48 |
| | **Total** | **104** |

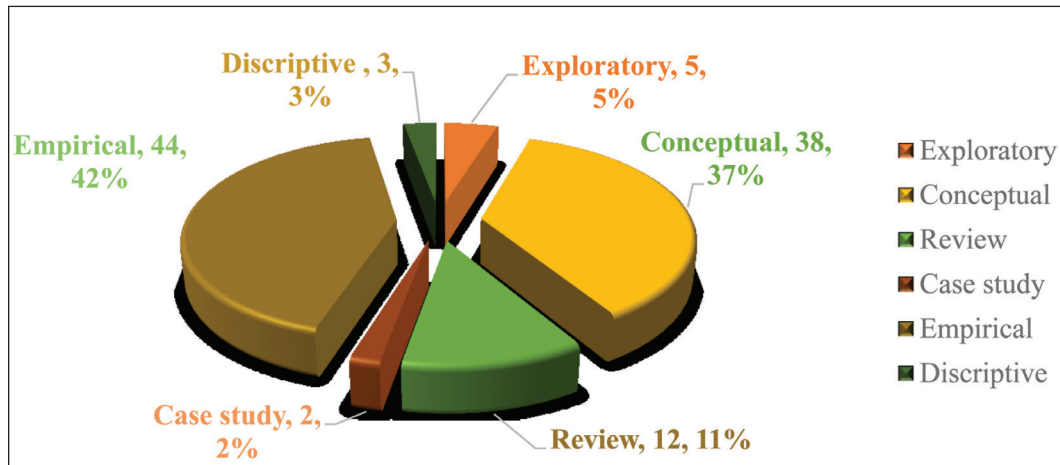**Source:** Authors' own construction.

**Figure 5.** Type of Studies

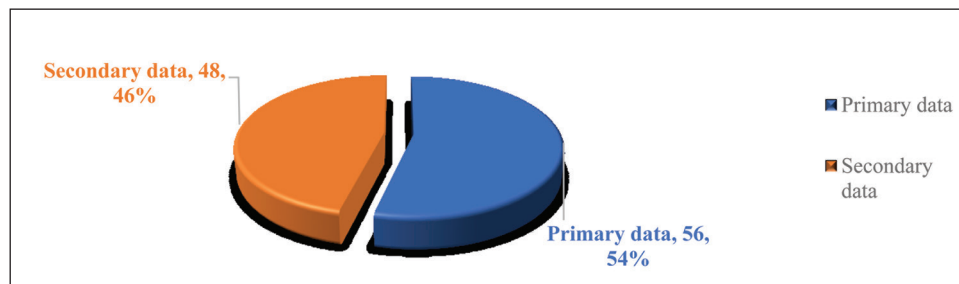**Source:** Authors' own construction.



**Figure 6.** Type of Data Used

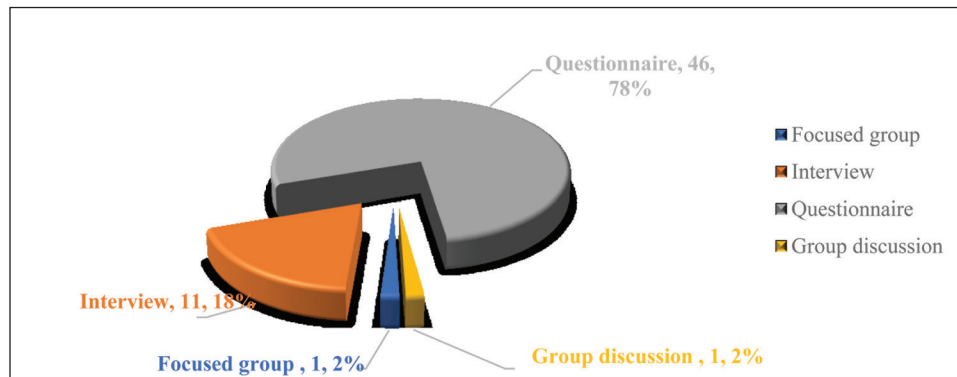**Source:** Authors' own construction.



**Figure 7.** Data Collection Tools in Primary Studies

**Source:** Authors' own construction.

**Table 8.** Data Collection Tools in Primary Studies

| S. No. | Data Collection Tools | Number of Times Occurred |
|---|---|---|
| 1 | Focused group | 1 |
| 2 | Interview | 11 |
| 3 | Questionnaire | 46 |
| 4 | Group discussion | 1 |

**Source:** Authors' own construction.

**Table 9.** Sampling Techniques Used in Primary Studies

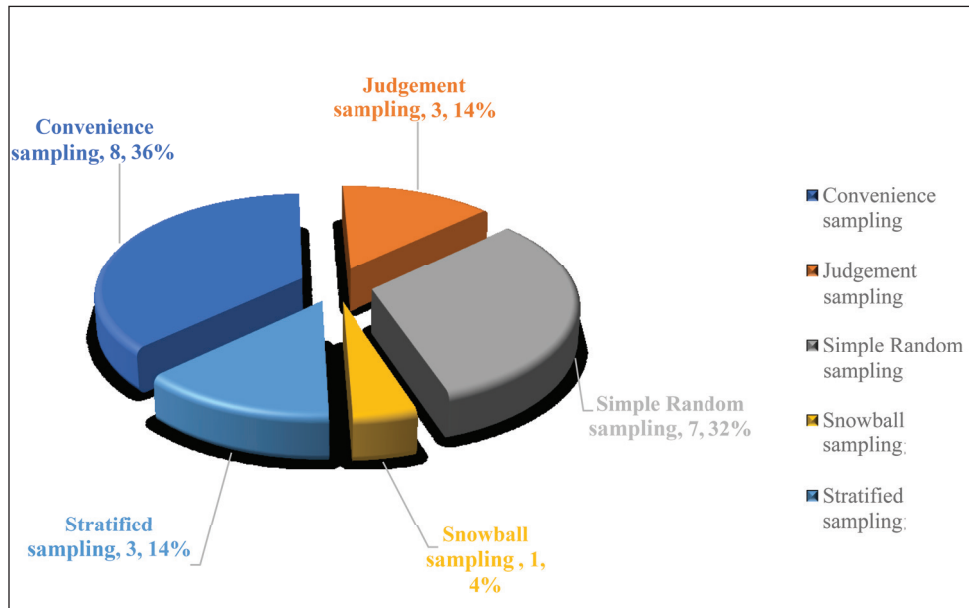| S. No. | Name of Sampling Techniques | No. of Times Occurred |
|---|---|---|
| 1 | Convenience sampling | 8 |
| 2 | Judgment sampling | 3 |
| 3 | Simple random sampling | 7 |
| 4 | Snowball sampling | 1 |
| 5 | Stratified sampling | 3 |

**Source:** Authors' own construction.

**Figure 8.** Sampling Technique Used in Primary Studies

**Source:** Authors' own construction.

## Sample Country

This classification helps in identifying the countries that were taken as samples for the CRM studies. Mostly India took as a sample country in primary studies, as shown in Table 10 and Figure 9.

## Industry

CRM research is widespread in service industries. However, in service industries, insurance and banking were highly dominated. It indicates that the financial and tourism and

hospitality industries are also experiencing CRM benefits. They are also investing in CRM activities. There is also the scope of conducting studies on industries such as the advertising industry, education industry, healthcare industry, logistics and telecommunication industry. This classification is shown in Table 11 and Figure 10.

## Statistical Tests and Methods

This classification includes both tests and methods used by researchers in primary studies to reject and accept hypothesis and analyses the data. In primary studies, most

**Table 10.** Sample Countries in Primary Studies

| S. No. | Sample Countries | No. of Times Occurred |
| --- | --- | --- |
| 1 | Australia | 2 |
| 2 | Bangladesh | 2 |
| 3 | Europe | 2 |
| 4 | Greece | 2 |
| 5 | India | 9 |
| 6 | Indonesia | 2 |
| 7 | Iran | 3 |
| 8 | Malaysia | 4 |
| 9 | Nigeria | 2 |
| 10 | Portugal | 3 |
| 11 | Spain | 2 |
| 12 | Taiwan | 2 |
| 13 | United Kingdom | 3 |
| 14 | USA | 4 |
| 15 | Others* | 11 |

**Source:** Authors' own construction.

**Note:** * Ethiopia, Germany, Hong Kong, Korea, Netherlands, Pakistan, Poland, Saudi Arabia, Switzerland, Turkey and the UAE.

**Table 11.** Industries in Primary Studies

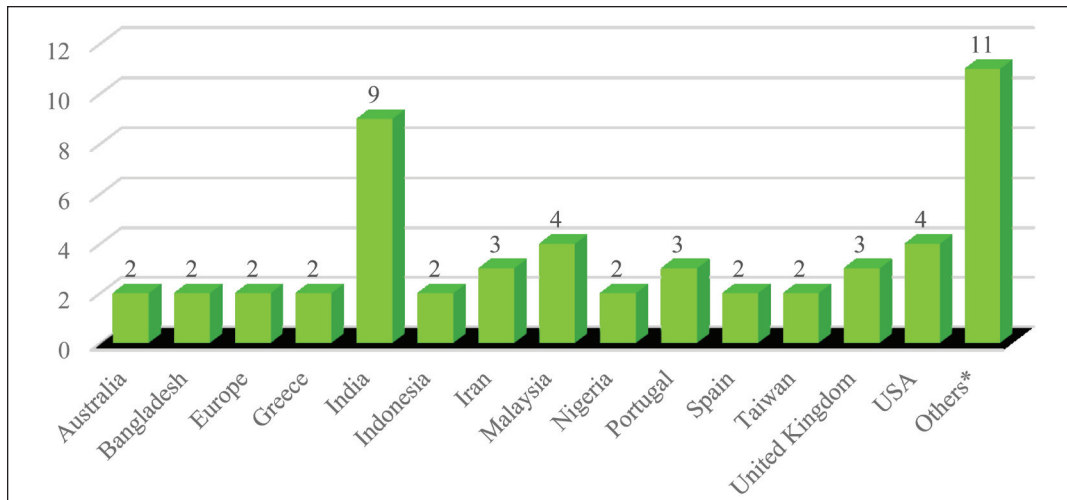| S. No. | Name of the Industry | No. of Times Occurred |
| --- | --- | --- |
| 1 | Advertising | 1 |
| 2 | Banking | 14 |
| 3 | Ceramics | 1 |
| 4 | Culinary | 1 |
| 5 | Education and training | 1 |
| 6 | Financial services | 7 |
| 7 | Healthcare | 1 |
| 8 | Insurance | 15 |
| 9 | IT & ITES | 2 |
| 10 | Logistics | 1 |
| 11 | Manufacturing | 3 |
| 12 | Pharmaceutical | 2 |
| 13 | Retail | 4 |
| 14 | Service | 1 |
| 15 | Telecommunications | 2 |
| 16 | Tourism and hospitality | 7 |

**Source:** Authors' own construction.

**Figure 9.** Sample Countries in Primary Studies

**Source:** Authors' own construction.
**Note:** * Ethiopia, Germany, Hong Kong, Korea, Netherlands, Pakistan, Poland, Saudi Arabia, Switzerland, Turkey and the UAE.
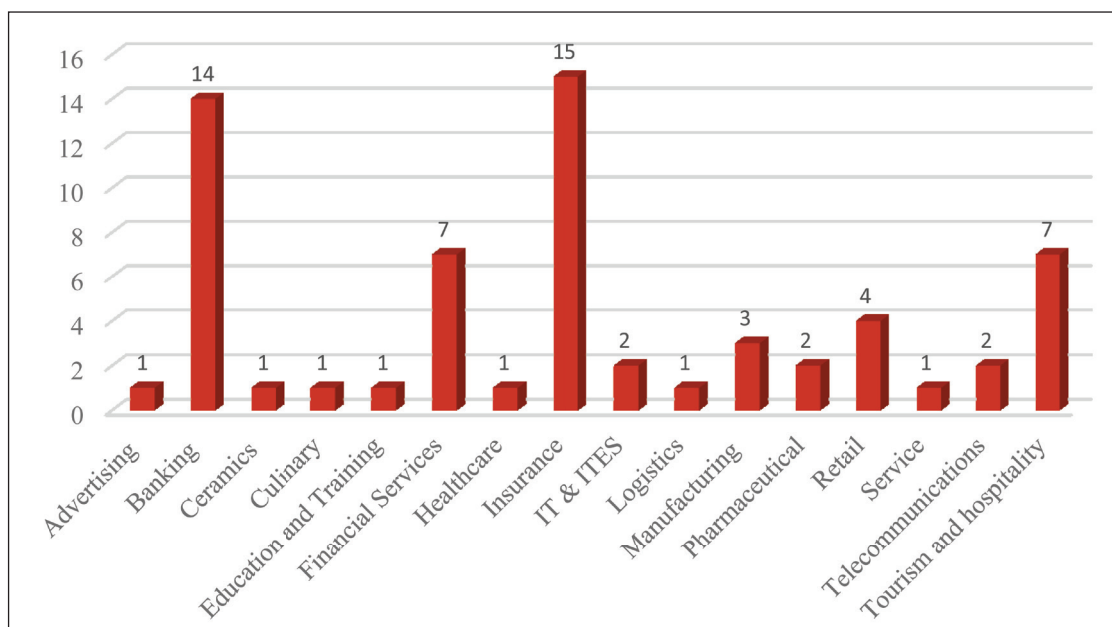


**Figure 10.** Industries in Primary Studies

**Source:** Authors' own construction.

of the authors used Cronbach alpha, structural equation modelling (SEM), and one-way ANOVA statistical tests to analyse their studies. The classification presented in Table 12 and Figure 11.

## Softwares

Statistical package for the social sciences (SPSS) and analysis of moment structures (AMOS) were the popular software used in CRM-related research, especially in primary studies shown in Table 13 and Figure 12. SPSS software can analyse big data. That is the reason the authors used this software.

## Review Papers Analysed Based on Classification Used in Literature Papers

Under this classification, it was analysed that review papers were classified on what basis in history by authors. Table 14 shows the basis of classification and the number of times used in previous studies.

## Keywords

Keywords are the terms or phrases that show the content of the articles. Keywords are useful in searching the research articles. By mentioning the key terms in the search bar, results appeared related to that keyword or phrase.

**Table 12.** Statistical Tests and Methods Used in Primary Studies

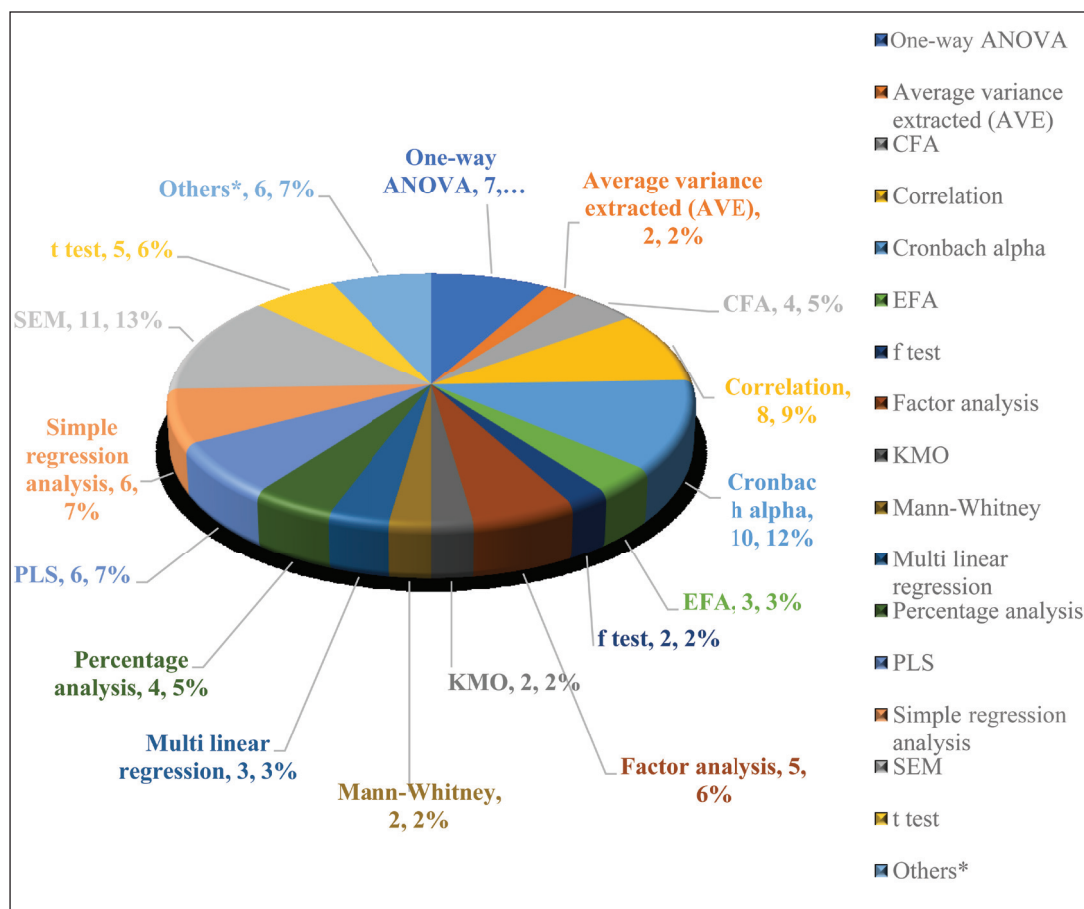| S. No. | Name of Statistical Tests and Methods | No. of Times Occurred |
|---|---|---|
| 1 | One-way ANOVA | 7 |
| 2 | Average variance extracted (AVE) | 2 |
| 3 | Confirmatory factor analysis (CFA) | 4 |
| 4 | Correlation | 8 |
| 5 | Cronbach alpha | 10 |
| 6 | Exploratory factor analysis (EFA) | 3 |
| 7 | f-test | 2 |
| 8 | Factor analysis | 5 |
| 9 | Kaiser-Meyer-Olkin (KMO) | 2 |
| 10 | Mann-Whitney | 2 |
| 11 | Multi-linear regression | 3 |
| 12 | Percentage analysis | 4 |
| 13 | Partial least squares (PLS) | 6 |
| 14 | Simple regression analysis | 6 |
| 15 | Structural equation modeling (SEM) | 11 |
| 16 | t-test | 5 |
| 17 | Others* | 6 |

**Source:** Authors' own construction.
**Note:** *Bartlett test, chi-square test, Kolmogorov-Smirnov test, MANOVA, Spearman's Rho, Tukey's Post-Hoc test and two-way ANOVA.

Table 15 shows the keywords used by the authors. Popular keywords were CRM/customer relationship, relationship marketing/marketing, balanced scorecard and words related to information technology/information system. It also shows through word cloud in Figure 13. Word cloud is a diagram that shows similar words in a cloud shape. Understanding of word frequencies is brighter and prominent through the word cloud diagram.

## Variables

Variables used in 104 research articles were labelled under three categories, and the categories were relationship quality variables, technology variables and strategy and management variables. Most of the variables fall under these three labels. After labelling the total variables number of variables under each label counts, the result shows that variables related to strategy and management were dominated, and variables related to technology were minimum. It indicates that researchers have mostly worked on strategy and management related variables followed by relationship quality variables. Most of the studies emphasized how to increase services' quality, leading to



**Figure 11.** Statistical Tests and Methods Used in Primary Studies

**Source:** Authors' own construction.
**Note:** * Bartlett test, chi-square test, Kolmogorov-Smirnov test, MANOVA, Spearman's Rho, Tukey's Post-Hoc test and two-way ANOVA.

**Table 13.** Softwares Used in Primary Studies

| S. No. | Name of the Softwares | No. of Times Used |
|---|---|---|
| 1 | Smart PLS | 3 |
| 2 | AMOS | 7 |
| 3 | NVivo | 1 |
| 4 | SPSS | 8 |

**Source:** Authors' own construction.

growth in sales and revenue. It is depicted in Tables 16 and 17 and Figure 14.

## Research Implications and Conclusions

Research on CRM and CRM-related areas has attracted attention from several decades ago. New areas of CRM, such as information technology and information system, data mining, knowledge management and CRM-related software, have increased researchers' and academicians' interest in CRM research.

The present study included 104 research articles as sample papers for review. Research articles were from national and international journals and conferences, Google scholar and various websites. Only the papers published between January 2000 and June 2020, that is, over 21 years considered for the review study. The following are the conclusions of this article:

- From the last 21 years, the number of published papers in CRM has increased, especially from 2018 to 2020. There was a high peak in 2009 also. In 2000, 2007 and 2008, the craze of CRM was low.
- A total of 95% of articles were published in journals, and only 5% were conference papers. Journals such as *Business Process Management Journal*, *Industrial Marketing Management*, *Journal of Marketing* and *Marketing Intelligence and Planning* have the maximum number of CRM-related articles.

**Table 14.** Classifications Used in Literature Review Papers

| S. No. | Basis of Classification | No. of Times Used |
|---|---|---|
| 1 | CRM | 7 |
| 2 | Data mining | 2 |
| 3 | E-CRM | 3 |
| 4 | Information system | 2 |
| 5 | Information technology | 2 |
| 6 | Knowledge management | 2 |
| 7 | Marketing | 2 |
| 8 | Sales | 2 |
| 9 | Service and support | 2 |
| 10 | Year of publication | 2 |
| 11 | Others[*] | 47 |

**Source:** Authors' own construction.
**Note:** [*] Analytical, author, automation, research type, brief description, business models, journals, collaborative, constructs, consumer behaviour, country of origin, cryptography, customer lifetime value, data quality, decentralization, global and cross-cultural, healthcare organization type and size, human factors, immutability, industry applications, instruments, issues, low friction, loyalty programmes, markets, M-CRM, multichannel CRM, objectives, operational, outcomes, participants, peer verification, pricing, profits and organization performance, pseudonymity, redundancy, sample size, segmentation, shared and public, social CRM, strategic, technical, technology, tools used for analysis, trust, type of evidence and versatility.

- Most of the CRM research took place in India, the USA and the United Kingdom. Sample countries were taken as the first author's country. The country of the first author was considered the research place.
- A total of 104 research articles were divided into six types of studies, that is, exploratory, conceptual, review, case study, empirical and descriptive. Empirical articles were 44 in number; conceptual articles were 38, and review articles were 12 in number. Exploratory, descriptive and case studies were less in number.
- There was not a big difference between primary and secondary studies. Out of 104 research articles, 56 were primary studies, and 48 were secondary studies. In most of the secondary studies, CRM frameworks and models were presented. Primary studies
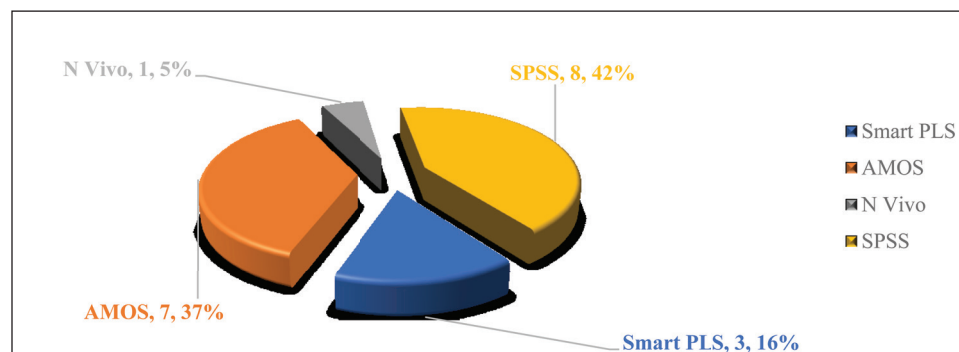


**Figure 12.** Softwares Used in Primary Studies
**Source:** Authors' own construction.

**Table 15.** Keywords Used in a Total of 104 Research Articles

| S. No. | Keywords | No. of Times Used |
| --- | --- | --- |
| 1 | Balanced scorecard | 23 |
| 2 | Big data | 2 |
| 3 | Buyer–seller relationships | 2 |
| 4 | Case study | 2 |
| 5 | Classification | 2 |
| 6 | Competitive advantage | 2 |
| 7 | Critical success factor (CSFs) | 2 |
| 8 | CRM implementation | 3 |
| 9 | CRM process | 2 |
| 10 | CRM strategy | 3 |
| 11 | Customer engagement | 2 |
| 12 | Customer loyalty | 9 |
| 13 | Customer orientation | 3 |
| 14 | Customer relations | 8 |
| 15 | CRM/customer relationship | 63 |
| 16 | Customer retention | 2 |
| 17 | Customer satisfaction | 7 |
| 18 | Customer service | 2 |
| 19 | Data mining | 3 |
| 20 | Data quality | 2 |
| 21 | Engagement | 2 |
| 22 | Information & communication technologies/ Information system (ICT/IS) | 10 |
| 23 | Insurance companies/services | 7 |
| 24 | Integration | 3 |
| 25 | Knowledge management | 7 |
| 26 | Literature review | 2 |
| 27 | Loyalty | 2 |
| 28 | Performance | 4 |
| 29 | Relationship marketing/marketing | 21 |
| 30 | Relationship quality | 3 |
| 31 | Multichannel | 2 |
| 32 | Resource-based view | 2 |
| 33 | Retention | 2 |
| 34 | Satisfaction | 2 |
| 35 | Service/service quality | 4 |
| 36 | Social CRM | 4 |
| 37 | Social media | 3 |
| 38 | Transaction | 2 |
| 39 | Trust | 6 |
| 40 | Others | 212 |

**Source:** Authors' own construction.

further classified, and it was observed that the questionnaire was the most popular data collection tool; convenience sampling and random sampling were the most frequently used sampling techniques; India and the USA were popular countries used as sample countries for CRM research. Banking, insurance and tourism industry were the industries that most of the time used in research articles. Statistical tests and methods that most of the authors used in their research articles were SEM, Cronbach alpha, correlation and one-way ANOVA. Furthermore, the software was SPSS and AMOS.

- In the review papers classification, it was observed that authors in their review papers took CRM, E-CRM frequently.
- CRM research articles have many keywords. However, keywords like customer relationship, balanced scorecard, relationship marketing and information communication technology/information system were the popular keywords used in many articles.
- Variables used in research articles categorize into three groups, that is, relationship quality variables, technology variables and strategy and management variables. The maximum number of variables falls under the strategy and management variables. It implies that most CRM research focuses on strategies making and how to manage CRM in organizations. Variables related to technology were less in number, but it can be seen that research articles on CRM technology have increased in the last five years.

A few articles focused on customer privacy, management information system (MIS) and information technology and quality. In the future, these issues could study. Conceptual studies could be focused to clear the new CRM concepts, as many stakeholders have partial knowledge of it. Future CRM reviews could also be explicitly conducted industry-wise or country-wise to know the development and growth



**Figure 13.** Word Cloud of Keywords

**Source:** Authors' own construction.

**Table 16.** Classification of Variables

| S. No. | Relationship Quality Variables | Technology Variables | Strategy & Management Variables |
|---|---|---|---|
| 1 | Attitudinal loyalty | CRM technology | Average work quality |
| 2 | Behavioural loyalty | Incorporating CRM based technology | Brand features |
| 3 | Customer engagement | Information technology | Brand loyalty |
| 4 | Customer features | The innovative stance of the organization | Brand strategy |
| 5 | Customer knowledge | Knowledge Management | Business architecture capability |
| 6 | Customer loyalty | Knowledge management and learning | Communication |
| 7 | Customer orientation | Social media technologies | Competitive advantage |
| 8 | Customer retention | Technological orientation | Conflict handling process |
| 9 | Customer satisfaction | Technology capability | CRM implementation |
| 10 | Degree of customer focus | – | CRM Organization |
| 11 | Economy-based trust | – | CRM solutions intensity of use |
| 12 | Information-based trust | – | Customer satisfaction programme |
| 13 | Perceived quality and satisfaction | – | Customer strategy |
| 14 | Positive word of mouth | – | Customer-interaction strategy |
| 15 | Privacy | – | Customer-related strategies |
| 16 | Commitment | – | Departmental support |
| 17 | Reliability | – | During the time transactional services |
| 18 | Responsiveness | – | Efficiency |
| 19 | Trust and commitment trust in a service provider | – | Empathy |
| 20 | | Employees' communication | |
| 21 | Trust in the regulator | – | Focusing on the key customer |
| 22 | Accessibility | – | Grievance redressal methods |
| 23 | Fairness | – | Human analytic capability |
| 24 | – | – | Maintenance of customer data |
| 25 | – | – | Managing knowledge |
| 26 | – | – | Market conditions |
| 27 | – | – | Organizing around CRM |
| 28 | – | – | Perceived usefulness of CRM solutions |
| 29 | – | – | Physical facilities offered |
| 30 | – | – | Post-transactional services |
| 31 | – | – | Pre-transaction services |
| 32 | – | – | Process |
| 33 | – | – | Process orientation |
| 34 | – | – | Project work quality |
| 35 | – | – | Relationship-management processes |
| 36 | – | – | Requirement fulfilment |
| 37 | – | – | Service quality monitoring system |
| 38 | – | – | Social environment |
| 39 | – | – | Top management support |
| 40 | – | – | Value-creation strategy |

**Source:** Authors' own construction.

**Table 17.** Type of Variable Categories

| Types of Variable Categories | Relationship Quality Variables | Technology Variables | Strategy & Management Variables |
|---|---|---|---|
| Total No. of Variables | 23 | 9 | 40 |

**Source:** Authors' own construction.

in a particular industry and country. More studies could be focused on subfields of CRM, such as E-CRM, mobile CRM (M-CRM) and social CRM (SCRM).

This literature review article is an attempt to give a comprehensive view of CRM research. It helps academicians, researchers and practitioners in analysing the trend of CRM. Understanding of CRM helps in reducing the failure rate of CRM projects and also helps in under-researched areas. By analysing the past trends, it can be forecasted that popularity will further increase in the future.

## Declaration of Conflicting Interests

The authors declared no potential conflicts of interest with respect to the research, authorship and/or publication of this article.
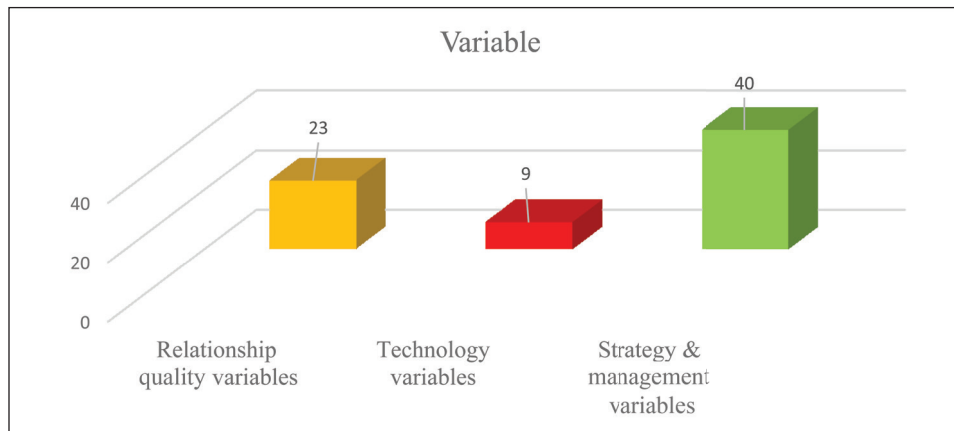
**Figure 14.** Type of Variable Categories

**Source:** Authors' own construction.

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