Coresponding author: dejan.ilic@fiti.edu.rs

APPLICATION OF THE CRM CONCEPT TO IMPROVE SUSTAINABLE COMPETITIVE ADVANTAGE THROUGH ACHIEVING LONG-TERM CONSUMER LOYALTY

Dejan Ilić[1], Nenad Vujić[2], Milijanka Ratković[3], Ivana Ilić[4]

[3] Faculty of Business Studies and Law, Union - Nikola Tesla University, Belgrade, Serbia

[2] Institute of Economy, Belgrade, Serbia

[1,4] Faculty of Information Technology and Engineering, Union - Nikola Tesla University, Belgrade, Serbia

Abstract: Background and purpose: One of the most important concepts that put the improvement of total customer satisfaction at the center of business is the "Customer (Client) Relationship Management", i.e., CRM concept. Broadly speaking, the CRM concept is a systematic effort of organizations aimed at achieving sustainable competitive advantage through the implementation of the most profitable way to create and deliver added value to consumers, organizations, and shareholders. The CRM concept is a modern way of identifying, attracting, and retaining profitable consumers through the development of a "good" or long-term partner and close interactive relationship. Consequently, the main goal of this paper is to determine as closely as possible the basics and modern approach of the CRM concept, to present the results obtained during the conducted research on the opinions of the respondents on the influence of basic factors on the improvement of consumer relations and socio-demographic variables. Methodology: The conducted research is of quantitative type and was realized through a questionnaire within which in the first part the questions referred to socio-demographic data about the respondent, while in the second part a group of dependent variables was operationalized through statements, which were evaluated by the Likert scale. The mentioned statements examined the opinion of the respondents on the improvement of relations with consumers. For data analysis, the following were applied: descriptive analysis (percentages, arithmetic mean), Chi-square test, t-test, one-factor analysis of variance, multiple linear regression, and Pearson's correlation coefficient. The level of statistical significance was set at $p < 0.05$, and all obtained data were processed in the SPSS program, version 23. The research aimed to reveal the opinion of respondents on the influence of basic factors on improving consumer relations. Conclusion: The first three auxiliary hypotheses have been proven, the fourth and the fifth has not, but it is concluded that customer relationship management affects customer satisfaction and loyalty, thus proving the null hypothesis.

Keywords: Customer/Client Relationship Management (CRM), Consumer Satisfaction, New Economy, Sustainable Competitive Advantage, Relational Marketing

INTRODUCTION

The new economy is most often determined as global, innovative, digital, network, knowledge economy, an economy based on respect for the basic principles of sustainable development, but also the economy that initiates and intensifies the development and application of "Customer Centric" business orientation (Stojković & Šćekić, 2012, pp.76-78; Ilić, 2018, pp.28-30). In the New Economy, there is an increasing number of organizations that achieve a sustainable competitive advantage by applying information and communication technologies (ICT) in the implementation of business processes, starting from the creation and implementation of strategies to the successful creation and management of consumer relations. The main contribution is in erasing the boundaries of communication and thus the geographical barrier related to the range of information (Ratković & Dašić, 2018, pp.192). The application of ICT in all spheres of business has significant and positive effects and thus is increasingly becoming an indispensable segment of the concept called Customer/

Client Relationship Management - CRM. This concept is based on a set of processes primarily based "on the results of the evolution and integration of strategic and marketing concepts and advanced in new information and communication technologies" (Chang et al., 2010). However, in addition to the exceptional advantages provided to the organization by the wider application of ICT within the mentioned concept, there are still numerous challenges in this area. Namely, in the New Economy, there is an evident increase in the number of consumers who use ICT in the preparation process, during, and after the purchase process. Consumers, as well as potential consumers, are more than ever, able to very quickly and very easily through the Internet and different types of ICT, get different information about a particular organization, brand, products, and services, but also to offer one organization very easy and effective comparison with the competition's offer before, during and after the purchase process. On the other hand, modern marketers are accustomed to using information and communication technologies to perform many marketing activities (Milenović & Ratković, 2012, pp.35; Garača et al., 2013, pp.361-371). These facts indicate that from the aspect of organizations, on the one hand, the wider application of ICT in business has certainly brought significant benefits, but also that on the other hand simpler access and high availability of information about the organization, brand, products, etc., has raised awareness. , information, but also the demands and bargaining power of consumers, which significantly complicates the task of management to meet their needs in a profitable way and through achieving loyalty to ensure a sustainable competitive advantage (Ilić, 2018, pp. 6). This means that in the New Economy it is necessary to initiate a more radical reorganization of organizational resources, but also to initiate the creation and implementation of new business concepts and models aimed at delivering more value to increasingly demanding consumers in the direction of achieving sustainable competitive advantage (Đorđević, 2007, pp.134).

The aforementioned, and extremely complex problem of achieving total consumer satisfaction, additionally conditioned the organizations to become even more "Customer Centric", i.e. to focus even greater efforts than it has been so far to create a partnership with consumers and to customize their offer and adapt it to the modern needs of consumers (Ilić, 2018, pp.6; Kotler & Keller, 2012, pp.125). The goal of the customer-centric organization is clear, to exceed the modern expectations of consumers whose demands are becoming more demanding, and the negotiating position is getting stronger, ie as stated by Ferrel & Hartline (2011, pp.5), "Power Shift to Customer". The main goal of organizations in this domain, as well as all activities within the CRM concept, means, is aimed at profitably achieving total consumer satisfaction (TSC-Total Consumer/Customer/Client Satisfaction), or total fulfillment, and even to some extent to overcome the expectations, needs, desires, and requirements of the target group of consumers (Živković, 2011, pp.178). In order to exceed consumer expectations, i.e. to achieve total consumer satisfaction sustainably, organizations are largely conditioned to transform their organizational structure, culture, business practices, to largely "digitize" certain processes, but also to transform the marketing mix and adapt it to modern market requirements. A new type of marketing mix that is formulated by modern consumer requirements in the New Economy, is usually called "4Cs" and consists of the following instruments: Customer Value; Cost to the Customer; Convenience; Communication (Kotler & Keller, 2012, pp. 20). The basic instruments of the 4Cs marketing mix also unequivocally indicate and reflect the growing importance of total consumer satisfaction, ie the importance of creating and delivering added value in the process of achieving long-term and partner relationships with consumers, but also in achieving sustainable competitive advantage. The added value delivered to the consumer represents the difference between the expected value and the total costs that the consumer had when searching, buying, during, and after using a particular product (Maričić, 1999, pp.285; Živković, 2011, pp.171; Kotler & Keller, 2012, pp.125; Pavlović et al., pp.15-33) and they want to maximize this "difference" of a modern organization by applying the CRM concept to the greatest extent. By maximizing the level of added value created and delivered, organizations strive to raise the level of loyalty to the highest possible level in a profitable way, to transform "consumers" into "partners" and "promoters" of the organization (Kotler, 2000, pp.51). It has a positive effect on profit growth, i.e. it has a positive effect on achieving sustainable competitive advantage. Sustainable competitive advantage is today largely achieved by organizations that develop their own ability to achieve total consumer satisfaction in a more profitable way than the reference competition and thus take a unique current and future market position (Porter, 2007; Ilić & Marković, 2014, pp.82).

Numerous results of various studies in this domain indicate the growing importance of total satisfaction in the process of achieving long-term consumer loyalty and sustainable competitive advantage (Ilić, 2015, pp. 116-129), and in support of this are the following conclusions: costs

attracting a new consumer is three to five times (Neringa & Palmira, 2016, pp.109), and in some cases even up to six times higher than the total cost of serving the existing consumer (Sundać & Švast, 2009); also, the average dissatisfied consumer will inform about 8 to 10 people from his reference group about his negative experience, i.e. the degree of dissatisfaction with the product or service (Sundać & Švast, 2009), which has escalated even more with the use of the Internet and especially social networks. The number of informed people from the reference groups became even higher. According to well-known authors in this field Smith & Zook (2011, pp.4), an increasing number of organizations are "becoming aware" that total customer satisfaction and long-term loyalty is a "golden opportunity" and that through existing and new ways, such as the use of social media in the business context, but also other forms and tools, it is necessary to develop close and good relations with consumers and clients and to ensure further business development, i.e. to achieve sustainable competitive advantage. As stated by the authors Kotler et al. (2010, pp.23), we currently live and work in a time that can be characterized as "The Age of Participation and Collaborative Marketing" in which customer relationship management as well as the CRM concept, viewed in the context of the process of achieving sustainable competitive advantage, and certainly play an increasingly important role.

CONTEMPORARY LOOK AT THE CRM CONCEPT

Relationship Management (RM) is a concept based on strategies, processes, and activities which, in addition to the initial purpose of creating and developing close relationships with consumers and customers, includes creating and developing close and long-term relationships with all stakeholders, i.e. with all direct and indirect participants (Ilić, et al., 2016, pp.205-228; Živković, 2011, pp.216; Ratković, 2009, pp.269-275). Unlike the Relationship Management concept, the Customer (Client) Relationship Management (CRM) concept is based on the basic principles of relationship management and relational marketing, but with a primary focus on developing the organization's interaction and long-term customer relationships. Precisely because of the significant influence that the basic principles of relational marketing have on the determination and implementation of this concept, eminent authors in the field of relational marketing Don Pappers and Martha Rogers point out that organizations in the New Economy are unable to achieve sustainable competitive advantage if they do not develop mutually beneficial and close relations with consumers, because according to their statements "if you don't have consumers, you don't have a business, you have a hobby" (Peppers & Rogers, 2011, pp.3). Due to the above, in certain scientific and professional sources, one can find interpretations according to which the CRM concept is determined as Customer (Client) Relationship Marketing, although these statements can be considered correct in certain cases, an increasing number of relevant authors and scientific and professional sources indicated the CRM concept as a strategic approach to managing all processes in the organization aimed at improving mutually beneficial and long-term close relationships with consumers and that it is a Customer (Client) Relationship Management concept (Buttle, 2012, pp.3-14; Marinković, 2008, pp.121; Smith & Zook, 2011, pp.63; Ilić, 2018, pp.214). This further indicates that the CRM concept is basically, "a strategic concept based on maximizing profitability, revenue growth, but also achieving total customer satisfaction through the development of long-term relationships and encouraging all processes in the organization that put the consumer first" (Buttle, 2012, pp.3-14; Ilić, 2018, pp.2014). CRM, according to the authors Payne & Frow (2005, pp.167-176), is a concept of managing and improving long-term relationships between consumers and the organization to maximize value for consumers, but with profit growth and achieving greater value for shareholders (Ilić, 2018, pp.214). Authors Grewal et al. (2010), stated that the CRM concept is a concept that promotes a positive correlation between the degree of consumer satisfaction and the profitability of an organization.

The CRM concept encompasses a set of processes aimed at carefully managing detailed and valid information about individual consumers (customers) as well as their comprehensive needs, desires, expectations, and relationships about a particular brand or product, and aimed at maximizing their long-term loyalty (Kotler & Keller, 2012, pp. 135; Ratković et al., 2013, pp.381-395). The CRM concept can be determined as an inter-functional approach to achieving sustainable competitive advantage through achieving total customer satisfaction (Đorđević, 2007, pp.145), or it can be determined as a set of processes that improve the relationship between organization and consumers, requests, wishes, complaints, but certainly also their suggestions (Smith & Zook, 2011, pp.62). The main goal of organizations in the field of successful implementation of the CRM concept is the development of organizational skills, models, but also tools for elastic and distinctive response to competition, and aimed at creating and delivering more value for both consumers and the organization (Živković, 2011,

pp .4). To achieve this goal, the CRM concept is increasingly based on information about sociodemographic variables as well as the wishes and needs of consumers, but also increasingly incorporates the application of different methodologies, technologies, and software to serve "different consumers in different ways". (Peppers & Rogers, 2004, pp.6; Krstić & Skorup, 2014, pp. 433-438; Ilić et al., 2016, pp. 205-228). Numerous authors point out that sociodemographic variables, such as age, number of household members, gender, income level, belonging to a certain social class, level of education, etc., have a significant impact on consumer behavior, i.e. that they represent significant indicators and guidelines in the process of achieving total consumer satisfaction (Iqbal et al., 2013, pp.39; Puška et al., 2018, pp.3). As the authors Hui et al. (2019) have stated, demographic variables, consumer characteristics in the process before, during, and after the purchase, as well as social relations, are extremely informative, important, and very useful for the organization as well as for the processes of determining consumer preferences, development and market introduction of new products and services, creating target advertising, determining and evaluating consumer perception of the brand and current products and services of the organization, but also a more precise view of "competitive intelligence", i.e. competitive strengths and weaknesses.

The above once again indicates the importance of developing an efficient and profitable way to achieve total consumer satisfaction by developing all processes that promote interactive long-term relationships (Buttle, 2012, pp.3-14). The CRM concept includes the creation, development, and strengthening of profitable long-term interactive relationships with B2C and B2B to achieve their long-term loyalty and total satisfaction, through a continuous process of collecting and managing detailed information about the target group and/or individual consumers (Kotler & Keller, 2012, pp.135; Ilić et al., 2016, pp. 205-228).

The most important dimensions, components, and activities carried out to successfully implement the CRM concept in practice are based on directing the overall efforts of organizations to collect, process and analyze, a wider range of information on sociodemographic variables and the wishes and needs of the target consumer group, with the tendency of creating and successfully implementing proactive strategies aimed for developing long-term partnerships and "mutually beneficial relationships" in the relations: "Business to Customer" (B2C) and "Business to Business" (B2B). Following the above, the basic dimensions of the CRM concept are most often determined, i.e. most often include the following (Domazet et al 2009, pp. 28-37):

- Identification of potential profitable consumers (Customer Selection);
- Attracting profitable consumers (Customer Acquisition);
- Customer Retention;
- Development of long-term relationships and achieving customer loyalty (Customer Growth).

The previously presented dimensions of the CRM concept are largely based on the IDIC (Identify, Differentiate, Interact, Customize) model. The initial version of the IDIC model is based on the implementation of the following four steps (Pepers & Rogers, 2004, pp.66-69; Kotler & Keller, 2012, pp. 135; Bean, 2019):

- *Identify your customers as individuals*: develop an understanding of what their struggles with and what they value; divide into different segments; the organization must be able to identify and recognize different individual customer, also must know what makes one customer different from another;

- *Differentiate individual customers or customer groups based on their needs and value:* use the information about your customer segments to sort customers by their value to your organization, their specific needs; and by their specific needs from organizations (in the present time and the future);

- *Interact with customers in a way that benefits them and the organization:* armed with in-depth knowledge about your customer, demonstrate that you understand their needs on an individual level; the organization must be able to interact and treat different customers differently.

- *Customize your offer and organizational behavior for customers:* customize organizational behavior and offerings to meet their needs and values; the organization should adapt some aspect of its behavior toward a customer, based on that individual's needs and value.

The previously mentioned dimensions and activities within the CRM concept indicate that the basic task in this domain is to collect information from relevant internal and external sources in the direction of formulating a "unique image", i.e. an individual profile of each consumer (customer) in real-time. (Zorić, 2014). The basic activities that need to be carried out in the

direction of successful implementation of the CRM concept, can generally be classified into two large groups (Vulić, 2010, pp. 4-10; Ilić, 2018, pp.218):

• Activities related to direct contacts with consumers (front office activities); the basic function of the "front-office" is the implementation of various activities aimed at improving the promotion, sales, but also the process of support that the organization provides to consumers after the purchase;

• Analytical activities that do not include direct contacts with consumers (back-office activities); The basic function of "back-office" is to adequately manage databases and to provide complete support to "front-office" according to pre-defined procedures.

The CRM architecture consists of IT and human resources (Smith & Zook, 2011, pp.67), i.e. as shown earlier in the text, it consists of a CRM model, tools, as well as a technological part that is directly aimed for the successful implementation of the entire concept. Namely, from the organizational aspect, the CRM concept primarily refers to the creation of a consumer-oriented business culture (Smith & Zook, 2011, pp.67), while the technological system of the CRM concept consists of the following three interrelated elements (Krstić & Skorup, 2014, pp. 433-438; Živković, 2011, pp.222; Ilić, 2018, pp.221), as follows:

• Operational element of CRM: based on conducting daily communication with consumers to collect "raw data";

• Collaborative element of CRM: represents the interaction between the organization, consumers, suppliers, and other partners through personal meetings, e-mails, SMS messages, websites;

• Analytical element CRM: based on database management to create analytical conclusions based on which strategic decisions are made.

According to the authors of Trainor et al. (2013) and Chang et al. (2010), the application of these elements, as well as new technologies within the CRM concept is extremely important for creating and delivering value, but the effects are much greater in terms of achieving sustainable competitive advantage if optimally combined with other processes and resources of the organization. The previously presented interconnected elements additionally indicate the hybrid basis of the concept itself, which consists of a fusion of knowledge, experience, strategies, technology, but also various tools aimed at developing relationships with consumers and as much as possible on an individual level (Salesforce.com, 2019). The growing importance of the CRM concept, i.e. the growing importance of relationship management based on the aforementioned relations, has additionally initiated the focus of organizations on activities aimed for more precise determination of needs, desires, expectations, and consumer satisfaction at the individual level. By implementing the CRM concept, organizations strive to intensify the activities of collecting, processing, analyzing, but also disposing of information on sociodemographic variables and individual opinions on the most important factors in achieving total satisfaction and long-term loyalty, because in the New Economy there is a "stereotypical consumer," but a "unique consumer" with individual and unique desires, needs, concerns, demands (Salesforce.com, 2019). It has just been stated that the importance of creating close relations of all employees with individual consumers (customers), but also the importance of applying technology and software solutions and tools, as well as modern communication channels such as digital platforms and social media, as all more significant integral components of the CRM concept, directed towards the creation and improvement and personalization of mutual relations (Chu & Kim, 2011, pp.47).

When we talk about the improvement of the CRM concept, in the modern environment, the Internet, ICT, and especially social media, Artificial Intelligence (Ai), and the Internet of Things (IoT) have an increasingly important role. Development and wider exploitation of the Internet, Ai, IoT, as well as various software for managing the relationship with consumers, but also other forms of ICT such as smartphones, applications such as Skype, Viber, Duo, but also Internet Social Networks such as Facebook, Linkedln, MySpace; Creativity works-sharing sites like YouTube; Collaborative Websites like Wikipedia; or Micro blogging sites such as Twitter (Mangold & Faulds, 2009, pp. 357-360) enable organizations to exploit, develop, and improve long-term customer relationships through their exploitation. For example, organizations that were pioneers in accepting current solutions in the form of appropriate software, especially Ai and IoT in the direction of customer relationship management, had a wider range of opportunities to create good, long-term, and mutually beneficial relationships with target groups, but also with individual consumers (Ilić et al., 2016, pp. 205-228), i.e. to a greater extent they achieved a sustainable competitive advantage, which is certainly the main goal of the CRM concept. Wider and more intensive application of Artificial Intelligence (AI) and Internet of

Things (IoT), as well as the use of social media in the direction of collecting information about consumers, or their sociodemographic variables, their habits, desires, and opinion about a particular organization, brand, product or content within the CRM concept, is one of the most important recommendations for further development, not only of this concept but of the whole process of achieving a sustainable competitive advantage of organizations. The application of "revolutionary emerging technologies", such as AI and IoT within the CRM concept are the most important recommendations and guidelines for further development of the concept, a higher degree of automation and autonomous functioning, as well as the most important guidelines for improving the implementation of strategies within the CRM concept. to select the best customer and optimize current and future value of both" (Kumar & Reinartz, 2006; Karunanithy & Kajendra 2012, pp.51).

From the above, it can be concluded that the successful implementation of the CRM concept is the application of artificial intelligence and other adequate "Data Analysis" techniques and tools in the direction of analysis, decision making and conclusions, or finding the basis and "hidden patterns", as well as factors that have the greatest impact on processes of creating added value for both the consumer and the organization (Goncharovs, 2017, pp.103). According to the authors Trainor (2012) and Louro et al. (2019, pp.4), the CRM concept provides a "broader perspective" as it recognizes and incorporates "revolutionary emerging technologies". As an additional argument for the application of "revolutionary emerging technologies" within the stated concept and in the direction of improving sustainable competitive advantage, the authors Xu et al. (2016) and Louro et al. (2019, p.4), cite the example of Netflix, which analyzes millions of data collected from its users in "real-time" to more accurately determine and predict whether a new pilot video content such as a feature series or film will satisfy the target audience, but also targeting their own business and strategic goals.

Strategic customer-centric business orientation, more intensive and wider use of social media within the CRM concept, but also the application of new software solutions and technological improvements in the implementation of this concept, achieve extremely positive results. Namely, "the average ROI for companies that invest in CRM is $ 5.60 for every single dollar spent" (Salesforce.com, 2019). The above is the main reason why it is pointed out that the modern understanding of the CRM concept requires a synthesis of business processes, human factor, digital social media, new technologies, and software solutions (Vulić, 2010, pp. 4-10; Smith & Zook, 2011, pp. .67; Ilić, 2018, pp.221), but also the increasing use of Ai as an efficient way of managing unstructured data. The main goal and tendency of the "new generation of CRM technological solutions", mostly consists of the following: "Built-in intelligence automates administrative tasks, like data entry and lead or service case routing, so you can free up time for more valuable activities. Automatically generated insights help you understand your customers better, even predicting how they will feel and act so that you can prepare the right outreach (Salesforce.com, 2020). According to Gartner Inc., one of the world's leading research and consulting organizations, the new generation of CRM technology solutions is not only currently the fastest-growing enterprise-software category, but also, it will be the single largest revenue area of spending in enterprise software in near future (Evans, 2017).

The significance and topicality of the mentioned topic mostly encouraged the authors of this paper to conduct research and to present the obtained results further in the text, with a tendency to raise the level of scientific and practical "knowledge about this concept". Also, another aspect of the research is reflected in the desire to further emphasize the importance of "individual consumer profiling" in the direction of achieving total satisfaction, long-term loyalty, or success in implementing a CRM concept aimed at improving the overall level of sustainable competitive advantage. The results of the research, as well as certain conclusions and recommendations for further development of this concept, are given in the following chapters of this paper.

RESEARCH METHODOLOGY

Research method and instruments

The conducted research is of quantitative type and was realized through a questionnaire in which in the first part the questions referred to socio-demographic data about the respondent, while in the second part a group of dependent variables was operationalized through statements, which were evaluated via Likert scale. The mentioned statements examined the opinion of the respondents on the improvement of relations with consumers. For data analysis, the following were applied: descriptive analysis (percentages, arithmetic mean), Chi-square test, t-test, one-factor analysis of variance, multiple linear regression, and Pearson's correlation coefficient. The

level of statistical significance was set at $p < 0.05$, and all obtained data were processed in the SPSS program, version 23.

The aim of the research

This research aims to reveal the opinion of respondents on the impact of basic factors on improving customer relations, as a basis for successful implementation and further improvement of CRM concept and sociodemographic variables which include: gender, age, level of education, monthly personal income, and monthly household income, the number of household members and the number of household members earning income.

Research hypotheses

Hypothesis H00: Customer relationship management affects consumer satisfaction and loyalty.

Hypothesis H01: There is a statistically significant difference between respondents concerning the use of social networks, websites, and e-mail in communication with consumers.

Hypothesis H02: There is a statistically significant difference between respondents of different gender in terms of the influence of different factors on the improvement of consumer relations.

Hypothesis H03: There is a statistically significant difference between respondents' responses to various factors influencing the improvement of consumer relations.

Hypothesis H04: Respondents' opinions on the influence of various factors on the improvement of consumer relations can be predicted.

Hypothesis H05: There is an interrelationship between the dependent variables that examine the respondents' opinions on the influence of various factors on the improvement of consumer relations.

The research sample

The mentioned research was conducted on the territory of the Republic of Serbia during May 2019. A total of 235 respondents participated in the research, of which 165 respondents (70.2%) were male and 70 respondents (29.8%) were female. Observed by age, respondents were divided into five groups: 2.1% of respondents were aged between 20 and 30 years, then 8.5% of respondents belonged to the age category between 31 and 40 years, the category between 41 and 50 years of age included 59.6% of respondents, then in the group from 51 to 65 years 25.5% of respondents, while 4.3% of respondents were over 65 years. When surveyed by employment status, the sample consisted of 74.5% employed, 14.9% unemployed, and 10.6% pensioners. Regarding the acquired education, in this sample, there were 2.1% of respondents with completed only primary school, 38.3% with completed secondary school, 31.9% of respondents with completed college or university, while 27.7% of respondents have completed a master's degree or doctorate. Also, respondents were divided into categories according to the amount of personal monthly income, as follows: 6.4% of respondents do not earn personal income, 38.3% of respondents stated that their income is below average, 51.1% have an average income, 4.3% of them earn income that is above average. In addition to personal income, respondents gave an answer related to the monthly household income and based on that they were divided into several groups: 6.4% of respondents live in a household whose total income is below average, 48.9% have an average income, 44.7% of them live in households with above-average incomes. Observing the number of household members, it was found that 10.6% of respondents live independently, 31.9% of respondents live in a two-member household, 19.1% live in a three-member household, 31.9% live in a four-member household, 4.3% live in a five-member household, 2.1% live in a household with over five members. Concerning the number of household members who earn income, it was found that in 40.4% of respondents only one member earns income, in 57.4% of respondents two members earn income, while in 2.1% of respondents three members earn income.

Independent variables

The independent variables in this study were gender, age, level of education of the respondents, monthly personal income of the respondents, monthly income of the household, number of members living in the household, and number of household members earning income.

Dependent variables

Dependent variables examined the respondents' opinion on the improvement of relations with consumers, over 7 statements where the respondents assessed the extent to which they agreed with them according to a five-point Likert-type scale.

Table 1. Seven claims through which the opinion of the respondents on the improvement of consumer relations was examined.

1. I believe that social networks contribute to the improvement of relations with consumers
2. I believe that e-mail communication contributes to the improvement of relations with consumers
3. I believe that the website contributes to the improvement of consumer relations
4. I believe that researching consumer behavior is important for building good relationships with them
5. I believe that employees who are in direct contact with consumers have an impact on their satisfaction when shopping
6. I believe that managing customer relationships is important to achieving their loyalty
7. I believe that the socially responsible business of the organization affects the satisfaction of its customers

Source: author's review

RESEARCH RESULTS AND DISCUSSION

Table 2 shows the results of respondents' opinions on improving consumer relations. Analyzing the obtained data, it was determined that 72.3% of respondents believe that social networks contribute to the improvement of consumer relations, 70.2% believe that e-mail communication contributes to this, while 89.3% believe that the website plays an important role in improving consumer relations. The importance of researching consumer behavior to build good relationships with them is recognized by 70.2% of respondents, while 85.1% of them recognize the importance of the impact of employees who are in direct contact with consumers on their satisfaction when shopping. Over 90% of respondents believe that managing customer relations is important for their loyalty, while 80.8% of respondents believe that the corporate social responsibility of the organization affects the satisfaction of its customers.

Table 2. The results of respondents' opinions on improving consumer relations

	1	2	3	4	5	NA
1. I believe that social networks contribute to the improvement of relations with consumers	6.4%	8.5%	12.8%	46.8%	25.5%	/
2. I believe that e-mail communication contributes to the improvement of relations with consumers	2.1%	8.5%	19.1%	53.2%	17.0%	/
3. I believe that the website contributes to the improvement of consumer relations	2.1%	0.0%	6.4%	57.4%	31.9%	2.1%
4. I believe that researching consumer behavior is important for building good relationships with them	6.4%	8.5%	12.8%	46.8%	23.4%	2.1%
5. I believe that employees who are in direct contact with consumers have an impact on their satisfaction when shopping	2.1%	4.3%	8.5%	38.3%	46.8%	/
6. I believe that managing customer relationships is important to achieving their loyalty	2.1%	2.1%	2.1%	46.8%	44.7%	2.1%
7. I believe that the socially responsible business of the organization affects the satisfaction of its customers	0.0%	4.3%	12.8%	61.7%	19.1%	2.1%

*1- I do not agree at all, 2-I do not agree, 3-I am not sure, 4-I agree, 5-I completely agree, NA - no answer;
Source: author's review

Respondents mostly believe that customer relationship management is important for achieving their loyalty (4.34), and then that employees who are in direct contact with consumers have an impact on their shopping satisfaction (4.27).
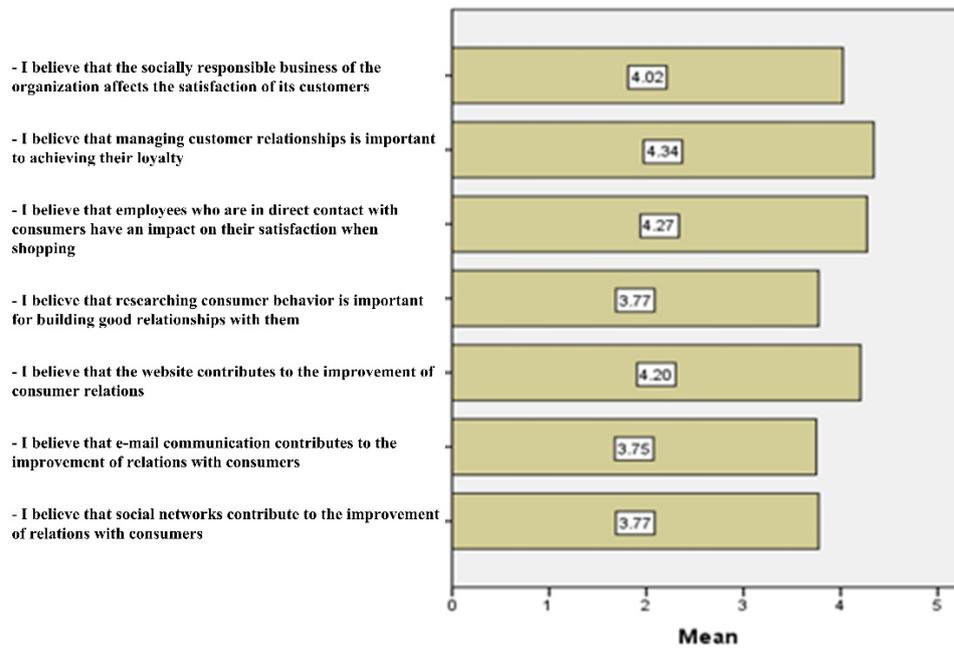
Figure 1. Mean evaluation of the results of respondents' opinions on improving consumer relations (Source: author's review)

CHI-SQUARE TEST

The chi-square test was done to investigate the relationship between categorical variables, and the results showed that there is a statistically significant difference (at a significance of 0.05) in the use of social networks to promote products and services in organizations where respondents work, by gender of the respondents, their education, monthly personal income, monthly household income, number of household members and number of household members earning income. The results of the surveyed respondents are shown in Table 3. The hypothesis H01 was tested by the chi-square test: *There is a statistically significant difference between the respondents concerning the use of social networks, websites, and e-mail in communication with consumers.*

The chi-square test was performed on a sample of 235 respondents, who were classified according to gender into two categories: men and women. The answers given by the respondents were also divided into three groups: yes, no and I don't know. The test showed a statistically significant relationship between the use of social networks for the promotion of products and services in organizations where respondents work and half of the respondents, $x^2(2, 235) = 12.709$, p=0.002.

To determine the magnitude of the impact, Kramer's indicator V was calculated, which takes into account the number of degrees of freedom. In order to determine the criterion to be applied, 1 (R-1) is subtracted from the number of categories in the row variable, and then 1 (K-1) is subtracted from the number of categories in the column variable. Of these two obtained numbers, a smaller number is retained. Accordingly, the following rules apply to determine the magnitude of the impact:

- For R-1 or K-1 equal to 1 (two categories): weak / small impact = 0.01, medium impact = 0.03, strong / large impact = 0.05
- For R-1 or K-1 equal to 2 (three categories): weak / small impact = 0.07, medium impact = 0.21, strong / large = 0.35
- For R-1 or K-1 equal to 3 (four categories): weak / small impact = 0.06, medium impact = 0.17, strong / large impact = 0.29

Based on the above rules, it was found that the responses of respondents of different genders differ in the use of social networks to promote products and services in organizations where respondents work and that there is a large impact between the observed category variables because Kramer's indicator V (R-1 = 2, K-1 = 1) has a value of 0.233. Comparative results showed that most agree that social networks are used to promote products and services in organizations where respondents work, with social networks being used more for this purpose

in organizations where women work (78.6%), while in organizations in which men work, that percentage is one third lower (54.5%).

Table 3. Respondents' Chi-square test results on the use of social networks for the promotion of products and services in organizations in which respondents work

Category variables	Results	Value	df	Asymptotic Significance (2-sided)
The use of social networks to promote products and services in organizations where respondents work concerning the gender of respondents	Pearson Chi-Square Cramers V N of Valid Classes	12.709 0.233 235	2	0.002
The use of social networks to promote products and services in organizations where respondents work concerning the Education of respondents	Pearson Chi-Square Cramers V N of Valid Classes	30.563 0.255 235	6	0.000
Use of social networks to promote products and services in organizations where respondents work concerning Monthly Personal Income	Pearson Chi-Square Cramers V N of Valid Classes	94.064 0.447 235	6	0.000
Use of social networks to promote products and services in organizations where respondents work concerning Monthly household income	Pearson Chi-Square Cramers V N of Valid Classes	79.173 0.410 235	4	0.000
Use of social networks to promote products and services in organizations where respondents work concerning the number of household members	Pearson Chi-Square Cramers V N of Valid Classes	25.200 0.232 235	10	0.005
Use of social networks to promote products and services in organizations where respondents work concerning the number of household members who earn income	Pearson Chi-Square Cramers V N of Valid Classes	11.862 0.159 235	4	0.018

Source: author's review

According to education, the respondents are divided into four categories: primary school, secondary education, higher school/faculty, and master/doctorate. A statistically significant relationship was found concerning the education of respondents and their answers regarding the use of social networks for the promotion of products and services in organizations where respondents work, x^2 (6, 235) = 30,563, p = 0,000. The determined relationship between the category variables is of medium strength (R-1 = 2, K-1 = 3), Cramers V = 0.255. The results showed that there are differences between respondents of different education. Highly educated respondents (73.3%) mostly work in organizations that use social networks to promote products and services. On the other hand, no respondent who has completed only primary school works in an organization that uses social networks for the aforementioned purposes.

According to the amount of monthly personal income, the respondents were classified into four categories: below average, average, above average, and without personal income. A statistically significant relationship was found between these categorical variables, x^2 (6, 235) = 94,064, p = 0,000. The determined relationship between the variables is strong (R-1 = 2, K-1 = 3), Cramers V = 0.447. Namely, respondents with average (66.7%) and above-average income (66.7%) work in a higher percentage in organizations that use social networks to promote products and services, than respondents with below-average income (33.3%).

According to the amount of monthly household income, the respondents were classified into three categories: below average, average, and above average. A statistically significant relationship was found between these categorical variables, x^2 (4, 235) = 79,173, p = 0,000. The relationship between the variables is also strong (R-1 = 2, K-1 = 2), Cramers V = 0.410. It was found that respondents with an average monthly household income (69.6%) work in a higher percentage in organizations that use social networks to promote products and services, compared to those with below-average income (33.3%).

According to the number of household members, the respondents were divided into six categories: one, two, three, four, five, and more than five. A statistically significant relationship was found between these categorical variables, x^2 (10, 235) = 25,200, p = 0.005. Cramer's indicator V has a value of 0.235, which means that it is the average strength of the relationship between the variables (R-1 = 2, K-1 = 5). The chi-square test confirmed that the respondents also differ concerning the number of household members. All respondents living in a household with more than 5 members work in organizations that use social networks to improve business. On the other hand, the majority of respondents (60%) who live alone work in organizations where social networks are not used for these purposes.

Respondents were classified into three categories according to the number of household members earning income: one, two, and three. A statistically significant relationship was found

between these categorical variables, x^2 (4, 235) = 11,862, p = 0.018. However, the determined relationship between the variables is weak (R-1 = 2, K-1 = 2), Cramers V = 0.159. Namely, the results show that all respondents living in households where 3 members earn income work in organizations that use social networks to promote products and services, while the number is lower among respondents living in households where two members bring income (59.3%).

The Chi-square test was also used to examine the relationship between respondents 'responses to using the website to present information and products/services offered by organizations in which respondents work and independent variables (respondents' education, monthly personal income, monthly household income, number of household members). and the number of household members earning income). The results of the Chi-square test are shown in Table 4.

Table 4. Chi-square test results regarding the use of the website to present information and products/services offered by the organizations in which the respondents work

Category variables	Results	Value	df	Asymptotic Significance (2-sided)
Use of the website to present information and products/services offered by the organizations in which the respondents work concerning the Education of the respondents	Pearson Chi-Square Cramers V N of Valid Classes	23.035 0.221 235	6	0.001
Using the website to present information and products/services offered by organizations in which respondents work concerning Monthly Personal Income	Pearson Chi-Square Cramers V N of Valid Classes	102.536 0.467 235	6	0.000
Use of the website to present information and products/services offered by the organizations in which the respondents work concerning the Monthly Income of the Household	Pearson Chi-Square Cramers V N of Valid Classes	77.634 0.406 235	4	0.000
Using the website to present information and products/services offered by the organizations in which the respondents work concerning the number of household members	Pearson Chi-Square Cramers V N of Valid Classes	25.377 0.232 235	10	0.005
Use of the website to present information and products/services offered by the organizations in which the respondents work concerning the number of household members who earn income	Pearson Chi-Square Cramers V N of Valid Classes	10.152 0.147 235	4	0.038

Source: author's review

In this case, the Chi-square test was performed on a sample of 235 respondents, who, according to their education, were classified into four categories: primary school, secondary school, high school/faculty, master/doctorate. The answers given by the respondents were also divided into three groups: yes, no and I don't know. The test showed a statistically significant relationship between these categorical variables, x^2 (6, 235) = 23.035, p = 0.001. The relationship between the variables is of medium strength (R-1 = 2, K-1 = 3) because Cramer's indicator V has a value of 0.221. When it comes to differences between respondents of different educational levels, the results show that respondents with a master's degree or doctorate (76.9%) mostly work in an organization that uses a website to present products/services. On the other hand, no respondent who has completed only primary school works in an organization that uses a website for these purposes.

According to the amount of monthly personal income, the respondents were classified into four categories: below average, average, above average, and without personal income. A statistically significant relationship was found between these categorical variables, x^2 (6, 235) = 102,536, p = 0.000. The determined relationship between the variables is strong (R-1 = 2, K-1 = 3), Cramers V = 0.467. The obtained results of the Chi-square test show that respondents with an average personal income (77.8%) work in a higher percentage in organizations that use a website to present information and products/services than respondents with below-average income (33.3%).

According to the amount of monthly household income, the respondents were classified into three categories: below average, average, and above average. A statistically significant relationship was found between the analyzed categorical variables, x^2 (4, 235) = 77,634, p = 0.000. The relationship between the variables is also strong (R-1 = 2, K-1 = 2), Cramers V = 0.406. The results showed that respondents with an average monthly household income (73.9%) work in a higher percentage in organizations that use a website to present products/services, compared to those with below-average income (33.3%).

According to the number of household members, the respondents were divided into six categories: one, two, three, four, five, and more than five. A statistically significant relationship

was found between the category variables, x^2 (10, 235) = 25.377, p = 0.005, where Cramer's indicator V has a value of 0.235, which means that the strength of the relationship between the variables is average (R-1 = 2, K -1 = 5). Namely, all respondents living in a household with more than 5 members work in organizations that use a website to present products/services. On the other hand, half of the respondents (50%) living in three-member households work in organizations that do not use the website for the mentioned purposes.

Respondents were classified into three categories according to the number of household members earning income: one, two, and three. A statistically significant relationship was found between these categorical variables, x^2 (4, 235) = 10.152, p = 0.038. However, the determined relationship between the variables is weak (R-1 = 2, K-1 = 2), Cramers V = 0.147. The results showed that all respondents living in three-member households earn income in organizations that use the website for the presentation of products/services, while the number is lower among respondents from households where one member earns income (63.2%).

The Chi-square test revealed a statistically significant difference (at the level of 0.05) in terms of the use of e-mail in communication with consumers, and the test results are given in Table 5.

Table 5. Chi-square test results regarding the use of e-mail in communication with consumers in organizations where respondents work

Category variables	Results	Value	df	Asymptotic Significance (2-sided)
Using e-mail in communication with consumers concerning the Education of the respondents	Pearson Chi-Square Cramers V N of Valid Classes	25.589 0.233 235	6	0.000
Using e-mail in communication with consumers concerning Monthly Personal Income	Pearson Chi-Square Cramers V N of Valid Classes	82.390 0.419 235	6	0.000
Using e-mail in communication with consumers concerning Monthly household income	Pearson Chi-Square Cramers V N of Valid Classes	46.152 0.313 235	4	0.000
Using e-mail in communication with consumers concerning the number of household members	Pearson Chi-Square Cramers V N of Valid Classes	35.810 0.276 235	10	0.000
Using e-mail in comunication with consumers concerning the number of household members earning income	Pearson Chi-Square Cramers V N of Valid Classes	11.950 0.159 235	4	0.018

Source: author's review

The chi-square test was repeated on a sample of 235 respondents, who according to education were classified into four categories: primary school, secondary school, high school/faculty, master/doctorate. The answers given by the respondents were also divided into three groups: yes, no and I don't know. The test showed a statistically significant relationship between category variables, x^2 (6, 235) = 25,589, p = 0.000. Concerning the education of the respondents and the use of e-mail in communication with consumers, there is a connection of medium strength (R-1 = 2, K-1 = 3), because Cramer's indicator V has a value of 0.233. The results showed that respondents with completed higher education (80%) work in the largest percentage in organizations that use e-mail in communication with consumers, while no respondent with completed only primary school works in such an organization.

According to the amount of monthly personal income, the respondents were classified into four categories: below average, average, above average, and without personal income. A statistically significant relationship was found between these categorical variables, x^2 (6, 235) = 82,390, p = 0.000. The established relationship between these categories is strong (R-1 = 2, K-1 = 3), Cramers V = 0.419. The results showed that respondents with an average personal income (83.3%) work in a higher percentage in organizations that use e-mail in communication with consumers, compared to respondents with below-average income (33.3%).

According to the amount of monthly household income, the respondents were classified into three categories: below average, average, and above average. A statistically significant relationship was found between the category variables, x^2 (4, 235) = 46,152, p = 0.000. The relationship between these variables is also strong (R-1 = 2, K-1 = 2), Cramers V = 0.313. The results showed that respondents with an average personal income (83.3%) work in a higher

percentage in organizations that use e-mail in communication with consumers, compared to respondents with below-average income (33.3%).

According to the number of household members, the respondents were divided into six categories: one, two, three, four, five, and more than five. A statistically significant relationship was found between the category variables, x^2 (10, 235) = 35,810, p = 0,000. Cramer's indicator V has a value of 0.276, which means that it is the average strength of the relationship between these variables (R-1 = 2, K-1 = 5). All respondents living in a household with five or more members work in organizations that use e-mail in communication with consumers. On the other hand, 40% of respondents living in households with only one member do not use e-mail for these purposes.

Respondents were classified into three categories according to the number of household members earning income: one, two, and three. A statistically significant relationship was found between these categorical variables, x^2 (4, 235) = 11,950, p = 0.018. However, the established relationship between the categories is weak (R-1 = 2, K-1 = 2), Cramers V = 0.159. The results showed that all respondents living in three-member households earn income in organizations that use e-mail in communication with consumers, while the number is lower among respondents living in households where only one member earns income (63.2%).

T-test

The T-test in the further research examined whether there were differences between the 235 respondents of different gender in the answers according to the dependent variables, within which the respondents' opinion on the influence of different factors on the improvement of consumer relations was assessed. T-test was used to test hypothesis H02: *There is a statistically significant difference between respondents of different gender in terms of the influence of different factors on the improvement of consumer relations*. The results of the T-test are shown in Table 6.

Table 6. T-test results examining the relationship between subjects of different gender in relation to dependent variables

Dependant variables	t	df	Sig. (2-tailed)
I believe that social networks contribute to the improvement of relations with consumers	-2.77	233	0.003
I believe that the website contributes to the improvement of consumer relations	-4.26	228	0.000
I believe that researching consumer behavior is important for building good relationships with them	-4.36	228	0.000
I believe that employees who are in direct contact with consumers have an impact on their satisfaction when shopping	-5.47	233	0.000
I believe that managing relationships with consumers is important for achieving their loyalty	-3.09	228	0.001

Source: author's review

The T-test showed that respondents differ in terms of agreement with the statement *I believe that social networks contribute to the improvement of consumer relations* t (233) = - 2.77, p <0.01. The results show that women agree with the mentioned statement to a greater extent (M = 4.07) than men (M = 3.64).

The results of the T-test showed that the respondents also differ concerning the opinion on the contribution of the website to the improvement of consumer relations t (228) = -4.26, p <0.01. The data show that women (M = 4.50) to a greater extent than men (M = 4.06) believe that the website contributes to the improvement of consumer relations.

Differences between respondents of different gender were also observed in the statement *I believe that the research of consumer behavior is important for building good relations with them* t (228) = - 4.36, p <0.01. The results show that women (M = 4.23) to a greater extent than men (M = 3.55) recognize the importance of researching consumer behavior to build good relationships with them.

The T-test showed a difference between the respondents and when it comes to their agreement with the statement, *I believe that employees who are in direct contact with consumers have an impact on their satisfaction when buying* t (233) = -5.47, p <0.01, and the results show that women (M = 4.71) agree to a greater extent than men (M = 4.03) with this statement.

This test shows that respondents also differ in their opinion on the importance of customer relationship management to achieve their loyalty t (228) = -3.09, p <0.01, and the results show that women (M = 4.57) more than men (M = 4.22) recognize the importance of customer relationship management to achieve their loyalty.

ANOVA

Examination of the influence of demographic factors (Iqbal et al., 2013, pp. 34) on certain claims given in Table 1 was performed by one-factor analysis of ANOVA variance. This analysis examined hypothesis H03: *There is a statistically significant difference between respondents' responses to various factors influencing the improvement of consumer relations*. Table 7 shows the results of ANOVA, which analyzes the examined claims concerning age, employment status, education, personal income of respondents, household income, number of household members, and the number of household members who earn income.

Table 7. Results of ANOVA analysis

Examined claims	Age	Employment status	Education	Personal income	Household income	Number of household members	Number of household members earning income
1. I believe that social networks contribute to the improvement of relations with consumers	F=12.09 p<0.01	F=5.40 p<0.01	F=12.77 p<0.01	F=4.88 p<0.01	F=3.50 p<0.01		
2. I believe that e-mail communication contributes to the improvement of relations with consumers	F=23.39 p<0.01	F=5.41 p<0.01	F=24.89 p<0.01	F=5.64 p<0.01	F=3.42 p<0.01	F=4.54 p<0.01	F=5.09 p<0.01
3. I believe that the website contributes to the improvement of consumer relations	F=63.26 p<0.01		F=68.56 p<0.01	F=3.48 p<0.01	F=10.66 p<0.01		F=6.98 p<0.01
4. I believe that researching consumer behavior is important for building good relationships with them	F=12.97 p<0.01		F=12.99 p<0.01	F=11.77 p<0.01			F=3.24 p<0.01
5. I believe that managing customer relationships is important for achieving their loyalty	F=3.00 p<0.01		F=3.00 p<0.01	F=3.03 p<0.01		F=12.03 p<0.01	
6. I believe that the socially responsible business of the organization affects the satisfaction of its customers	F=4.98 p<0.01	F=5.40 p<0.01		F=3.10 p<0.01	F=7.44 p<0.01	F=2.99 p<0.01	
7. I believe that employees who are in direct contact with consumers have an impact on their satisfaction when shopping			F=9.37 p<0.01			F=9.52 p<0.01	F=4.95 p<0.01

* u poljima gde nisu uneti podaci ne postoji statistički značajna razlika između ispitanika u odnosu na tvrdnju koja se ispituje; Source: author's review

One-factor analysis of variance (ANOVA) investigated the influence of age on the respondents' opinion on improving consumer relations. Subjects were divided into five groups according to age (20 to 30 years, 31 to 40 years, 41 to 50 years, 51 to 65 years, and over 65 years). The results showed that there are differences between respondents in agreeing with the statement *I believe that social networks contribute to improving consumer relations* $F_{(4,230)} = 12.09$, $p < 0.01$, and the Post Hoc test found that respondents between 31 and 40 years of age (4.25) agree with this statement to a greater extent than other categories.

Significant differences between respondents are also observed when it comes to their opinion that e-mail communication contributes to improving consumer relations $F_{(4,230)} = 23.39$, $p < 0.01$, and the results of the Post Hock test show that this opinion is mostly shared by respondents 51 and 65 years (4.25).

Differences between respondents were also found when it comes to their opinion on the contribution of the website to improve consumer relations $F_{(4,225)} = 63.26$, $p < 0.01$, and the results of the Post Hoc test show that the above opinion is held by the largest percentage of respondents between 51 and 65 years of age (4.50).

A statistically significant difference was found between the respondents in terms of agreement with the statement *I think that researching consumer behavior is important for building good relations with them* $F_{(4,225)} = 12.97$, $p < 0.01$, and the results of the Post Hoc test show that with the above statement the respondents in the fourth decade of life (4.50) mostly agree.

The results show that there is a difference between the respondents when it comes to agreeing with the statement. *I think that managing relations with consumers is important for*

achieving their loyalty F $(4,225)$ = 3, p <0.05. The Post Hoc test determined that respondents aged between 31 and 40 mostly agree with the mentioned statement (4.50).

Statistically significant differences between respondents are obtained when it comes to their opinion that the socially responsible business of the organization affects the satisfaction of its customers F $(4,225)$ = 4.28, p <0.01, and the results of the Post Hoc test show that this opinion prevails in the oldest respondents (4, 50).

The software package SPSS in ANOVA analysis does not give the magnitude of the impact, and it is calculated based on the results obtained using the following formula:

$$Eta\ square = \frac{sum\ of\ squares\ of\ deviations\ of\ different\ groups}{Total\ sum\ of\ squares} \qquad (1)$$

Cohen (1973) classifies the Eta square of values as follows:

- 0.01, small impact,
- 0.06, medium impact and
- 0.14, great impact.

Compared to the first four claims, the Eta square is 0.17, 0.29, 0.53, and 0.19, respectively, which, according to Cohen's criteria, indicates that the impact of the difference between respondents of different ages is large. In relation to the sixth statement, the Eta square is 0.07, which indicates a medium influence of the difference between the respondents of different ages, while concerning the fifth statement, the Eta square (0.05) indicates a small influence of the difference between the respondents.

One-factor analysis of variance (ANOVA) also investigated the impact of employment status on respondents' opinions on improving consumer relations. Subjects were divided into five groups according to their work status (employed, unemployed, pupils, students, and pensioners). It should be emphasized that there were no students in the sample.

The results of ANOVA analysis showed that there are differences between respondents in agreeing with the statement *I believe that social networks contribute to improving consumer relations* F $(2,232)$ = 5.4, p <0.01, and the Post Hoc test confirmed that with this statement to a lesser extent than other groups agree the group of unemployed respondents (3.29).

Significant differences between respondents also occur in terms of their opinion that e-mail communication contributes to the improvement of consumer relations F $(2,232)$ = 5.41, p <0.01, and the results of the Post Hoc test show that employees (3.83), more than other groups recognize the impact of e-mail communication on improving consumer relationships.

Statistically significant differences between respondents are obtained when it comes to their opinion that the socially responsible business of the organization affects the satisfaction of its customers F $(2,227)$ = 5.4, p <0.01, and the results of the Post Hoc test show that this opinion prevails among retirees (4, 40).

In relation to the first, second, and sixth statements, the obtained values of Eta squares (0.04,0.04 and 0.05) indicate a small impact of the difference between the respondents concerning their employment status.

One-factor analysis of variance (ANOVA) also investigated the impact of education on respondents' opinions on improving consumer relations. Subjects were divided into four groups by education (primary school, secondary school, high school/college, and master/doctorate).

The results show that there are differences between respondents in agreeing with the statement *I believe that social networks contribute to improving consumer relations* F $(3,231)$ = 12.77, p <0.01, and the Post Hoc test found that with this statement to a greater extent than other categories the respondents with a high school diploma agree (3.94).

Significant differences between respondents also occur when it comes to their opinion on the impact of e-mail communication on improving consumer relations F $(3,231)$ = 24.89, p <0.01, and the results of the Post Hoc test show that with the mentioned statement to a greater extent concerning other categories, respondents with completed high school agree (4.00).

Differences between respondents were also found when it comes to their opinion on the impact of the website on improving consumer relations F $(3,226)$ = 68.56, p <0.01, and the results of the Post Hoc test showed that respondents with college or high school degree mostly agree with the above statement (4.50).

Statistically significant differences between respondents were found in the case of agreement with the statement *I believe that the study of consumer behavior is important for building good*

relations with them F (3,226) = 12.99, p <0.01, and Post Hoc test showed that with the above statement the respondents with a college or university degree (3.93) agree.

Significant differences between respondents are obtained by agreeing with the statement *I believe that employees who are in direct contact with consumers have an impact on their satisfaction when buying* F (3,231) = 9.37, p <0.01, and the results of the Post Hoc test confirmed that respondents with completed only primary school (5.00) mostly agree with the mentioned statement.

The results of the ANOVA analysis confirmed that there is a difference between the respondents in terms of agreement with the statement *I believe that the management of customer relations is important for achieving their loyalty* F (3,226) = 3, p <0.05. The results of the Post Hoc test show that respondents with a college or university degree (4.53) agree more with the mentioned statement compared to other groups.

In relation to the first four statements, the obtained values of Eta squares (0.14,0.24, 0.48, and 0.15) indicate a large influence of the difference between the respondents, concerning the seventh statement Eta square in the value of 0.11 indicates the average influence of the difference between the respondents. the fifth statement Eta square (0.04) indicates a small impact of the difference between the respondents concerning their education.

One-factor analysis of variance (ANOVA) also investigated the impact of personal income on respondents' opinions on improving consumer relations. Subjects are divided into four groups according to the amount of monthly personal income: without personal income, income below the average, average income, and income above the average.

The results showed that there are differences between respondents when it comes to respondents' opinion on the impact of social networks on improving consumer relations F (3,231) = 4.88, p <0.01, and Post Hoc test that the impact is less pronounced in respondents without personal monthly income (3.00) compared to other categories.

Differences between respondents were also found when it comes to their opinion on the impact of e-mail communication on improving consumer relations F (3,231) = 5.64, p <0.01, and the results of the Post Hoc test showed that respondents without personal monthly income (3, 00) to a lesser extent than others recognize the impact of e-mail communication on improving customer relations.

The same analysis found a statistically significant difference between the respondents and the agreement with the statement. *I think that the website contributes to the improvement of consumer relations* F (3,226) = 3.48, p <0.05, and the Post Hoc test found that respondents agree more with personal monthly income (4.50).

The results show that there is a difference between the respondents when it comes to agreeing with the statement. *I think that researching consumer behavior is important for building good relations with them* F (3,226) = 11.77, p <0.01, and the results of the Post Hoc test show that respondents from average personal incomes agree less than other categories (3.24).

Statistically significant differences between respondents are also obtained when it comes to their opinion that customer relationship management is important for achieving their loyalty F (3,226) = 3.03, p <0.05. The results of the Post Hoc test show that the importance of customer relationship management is mostly recognized by respondents without personal income (5.00).

Significant differences between respondents are obtained in their opinion that the socially responsible business of the organization affects the satisfaction of its customers F (3,226) = 3.1, p <0.05, and Post Hoc test data show that this is more recognized by respondents with below-average personal income (4, 50) than other categories.

In relation to the third, fifth, and sixth statements of the value of Eta squares (0.04,0.04 and 0.04) indicate a small impact of the difference between the respondents, concerning the first two claims of the value of Eta squares (0.06 and 0.07) indicate a medium impact of the difference between respondents while concerning the fourth statement, a square of 0.14 indicates a large impact of the difference between the respondents concerning the personal income they earn.

One-factor analysis of variance (ANOVA) also investigated the impact of household income on respondents' opinions on improving consumer relations. Subjects were divided into four groups according to the amount of monthly household income: households without income, households with below-average income, households with average income, and households with above-average income. There were no households without income in the sample.

The analysis found a difference between respondents in agreeing with the *statement I believe that social networks contribute to improving consumer relations* F (2,232) = 3.5, p <0.05, and the results of the Post Hoc test show that respondents with below-average household income agree more with this statement (4.33).

The results show that there is a difference between the respondents when it comes to their opinion on the impact of e-mail communication on improving consumer relations $F_{(2,232)}$ = 3.42, $p < 0.05$. The results of the Post Hoc test show that respondents with below-average household incomes (4.33) agree more with this than other categories of respondents.

Statistically significant differences between respondents are obtained when it comes to the statement *I think that the website contributes to the improvement of consumer relations* $F_{(2,227)}$ = 10.66, $p < 0.01$, and the results of the Post Hoc test show that respondents with below-average household income (4.33)) to a greater extent than other groups agree with the mentioned statement.

The same analysis found a difference between the respondents and when it comes to the statement *I think that the socially responsible business of the organization affects the satisfaction of its customers* $F_{(2,227)}$ = 7.44, $p < 0.01$, and Post Hoc test confirmed that the respondents with the below-average household income (4.50) agree much more with the above statement than those with above-average household income (3.81).

In relation to the first three statements, the obtained values of Eta squares (0.03, 0.03 and 0.04) indicate a small impact of the difference between respondents concerning household income, while concerning the sixth statement Eta square (0.06) indicates a medium impact of the difference between respondents.

The one-factor analysis of variance (ANOVA) also investigated the influence of the number of household members on the opinion of the respondents on the improvement of relations with consumers. Subjects were divided into six groups according to the number of household members (one, two, three, four, five, and more than five household members).

Significant differences between respondents are also obtained when it comes to their opinion on the impact of e-mail communication on improving consumer relations $F_{(5,229)}$ = 4.54, $p < 0.01$, and the Post Hoc test shows that respondents living in two-member households (4, 07) more than other groups recognize the impact of e-mail communication on improving consumer relations.

Differences between respondents were also found when it comes to agreeing with the statement *I believe that employees who are in direct contact with consumers have an impact on their satisfaction when buying* $F_{(5,229)}$ = 9.52, $p < 0.01$, and the Post Hoc test shows that respondents living in four-member households mostly agree with this statement (4.73).

The results show that there is a difference between the respondents when it comes to agreeing with the statement. *I think that managing customer relations is important for achieving their loyalty* $F_{(5,224)}$ = 12.03, $p < 0.05$, and the results of the Post Hoc test show that with the mentioned statement the respondents living in a household with more than five members mostly agree (5.00).

Statistically significant differences between respondents are obtained when it comes to their opinion that corporate social responsibility affects the satisfaction of its customers $F_{(5,224)}$ = 2.99, $p < 0.05$, and Post Hoc test data show that respondents living in a two-member household (3.73) less than other categories of respondents share the mentioned opinion.

In relation to the second and sixth statements of the value of Eta squares (0.09 and 0.06) indicate a medium impact of the difference between respondents, while concerning the seventh and fifth statement of the value of Eta squares (0.17 and 0.21) indicate a large impact of differences between respondents household members.

The one-factor analysis of variance (ANOVA) also investigated the influence of the number of household members who earn on the opinion of the respondents concerning the improvement of relations with consumers. Entities are divided into six groups according to the number of household members who earn income (none, one, two, three, four, and more than four household members who earn income). No respondents were living in a household in which more than four members of the household earn income, nor in a household in which no member earns income.

Statistically significant differences between respondents are obtained when it comes to their agreement with the statement *I believe that e-mail communication contributes to improving consumer relations* $F_{(2,232)}$ = 5.09, $p < 0.01$, and the results of the Post Hoc test show that with the above statement respondents living in households where two members earn income (3.89) agree more than others.

The same analysis found a statistically significant difference between respondents and in agreeing with the statement *I think that the website contributes to improving consumer relations* $F_{(2,227)}$ = 6.98, $p < 0.01$, and the Post Hoc test shows that the respondents that live in a household in which three members earn income (3.00) agree the least with the above statement.

The results show that there is a difference between the respondents when it comes to the statement. *I think that researching consumer behavior is important for building good relationships with them* $F_{(2,227)} = 3.24$, $p < 0.05$, and the results of the Post Hoc test show that respondents living in a household in which three members earn income (4.00) agree with the above statement.

Statistically significant differences between respondents are also obtained in their opinion on the impact of employees who are in direct contact with consumers on their satisfaction when buying $F_{(2,232)} = 4.95$, $p < 0.01$. The results of the Post Hoc test show that respondents living in households where one member earns income (4.32) mostly recognize the impact of direct contact between employees and consumers.

In relation to the second, fourth, and seventh statements, the obtained values of Eta squares (0.04, 0.03, and 0.04) indicate a small impact of the difference between respondents, while concerning the third statement Eta square of 0.06 indicates a medium impact of differences between respondents concerning the number of members. income-generating households.

Multiple regression

Multiple regression examined how the independent variables (gender, age, employment status, level of education, monthly personal income, monthly household income, number of household members, and number of household members earning income) were related, as a linear combination of predictors with group dependent variables. The aim was to test hypothesis H04: *Respondents' opinion on the influence of various factors on the improvement of consumer relations can be predicted.*

The results of multiple regression showed that 9.2% agreement with the first statement (Table 1) can be statistically predicted by this combination of predictors $R^2 = 0.092$, $F_{(8,226)} = 2,877$, $p < 0.1$, and as individual predictors, they abstracted gender $\beta = 0.186$, $p < 0.01$, age of respondents $\beta = 0.205$, $p < 0.01$ and household income $\beta = 0.314$, $p < 0.5$ which have a positive impact on the opinion of respondents that social networks contribute to improving relations with consumers, which means that older women with higher household incomes mostly agree with the above statement. However, the amount of personal income $\beta = -0.296$, $p < 0.5$ has a statistically negative impact on the mentioned statement, which means that respondents with lower personal income agree with this opinion the most.

When it comes to agreeing with the statement *I think that e-mail communication contributes to the improvement of relations with consumers*, the results show that 28.7% of agreement with this statement can be predicted by this combination of predictors, because $R^2 = 0.287$, $F_{(8,226)} = 11,381$, $p < 0.1$. The age of respondents $\beta = 0.52$, $p < 0.01$ and the number of household members earning income $\beta = 0.196$, $p < 0.01$ were abstracted as individual predictors that have a positive impact on the second statement, with older respondents who live in households where a larger number of members earn income mostly agree with the above statement. Employment status $\beta = -0.299$, $p < 0.01$ and number of household members $\beta = -0.169$, $p < 0.01$ have a statistically negative impact on the mentioned opinion of respondents, which means that with the tested statement mostly agree employed respondents living in households with a smaller number of members.

Regression analysis showed 35.7% agreement with the statement *I believe that the website contributes to the improvement of consumer relations*, $R^2 = 0.357$, $F_{(8,221)} = 15.349$, $p < 0.1$ can be statistically predicted by this combination of predictors, and as individual predictors that have a positive impact on the third statement (Table 1) the gender of the respondents $\beta = 0.296$, $p < 0.01$, education $\beta = 0.268$, $p < 0.01$ and the number of household members $\beta = 0.208$, $p < 0.01$ stood out, which means that highly educated women living in households with a larger number of members mostly agree with the mentioned statement. In contrast, the age of the respondents $\beta = -0.315$, $p < .01$ has a negative impact on the examined statement, which means that younger respondents agree with the mentioned to a greater extent.

When it comes to the statement, *I think that researching consumer behavior is important for building good relations with them*, 17.3% agreement with this statement can be predicted by this combination of predictors, because $R^2 = 0.173$, $F_{(8.221)} = 5.778$, $p < 0.1$. As individual statistical predictors that have a positive impact on the fourth statement (Table 1), the gender of the respondents $\beta = 0.248$, $p < 0.01$, education $\beta = 0.164$, $p < 0.5$ and personal income $\beta = 0.292$, $p < 0.5$, which means that highly educated women with higher personal monthly incomes largely believe that researching consumer behavior influences the building of good relationships with them.

When it comes to respondents agreeing with the statement *I believe that employees who are in direct contact with consumers have an impact on their satisfaction when buying* the results show that 26% of this statement can be predicted by this combination of predictors $R^2 = 0.26$, $F_{(8,226)} = 9,945$, $p < 0.1$. The gender of respondents $\beta = 0.403$, $p < 0.01$ and the number of household members $\beta = 0.161$, $p < 0.5$ stood out as individual statistical predictors that have a positive impact on the mentioned statement, which means that women living in households with a larger number of members mostly agree with the above statement. However, the statistically negative impact on the mentioned statement have education $\beta = -0.379$, $p < 0.01$, employment status $\beta = -0.16$, $p < 0.5$ and the number of household members earning income $\beta = -0.131$, $p < 0.5$, thus with the fifth statement (Table 1) lower educated, employed respondents who live in households where a smaller number of members earn income mostly agree.

This combination of predictors explains 25.1% of the claim. *I think that managing relations with consumers is important for achieving their loyalty*, because $R^2 = 0.251$, $F_{(8,221)} = 9.263$, $p < 0.1$, and as statistically individual predictors that have a positive impact on the mentioned opinion stood out the following: gender of the respondents $\beta = 0.181$, $p < 0.01$ and the employment status $\beta = 0.195$, $p < 0.01$, which means that unemployed women mostly agree with this opinion. On the other hand, age $\beta = -0.18$, $p < 0.01$, and household income $\beta = -0.303$, $p < 0.5$ have a statistically negative impact on the mentioned statement, thus with the sixth statement (Table 1) younger respondents with lower household income mostly agree with that statement.

Regression analysis also showed that 16.2% of the agreement with the statement *I believe that the socially responsible business of the organization affects the satisfaction of its customers* can be predicted by the mentioned predictors, because $R^2 = 0.162$, $F_{(8,221)} = 5,336$, $p < 0.1$. The employment status of respondents $\beta = 0.266$, $p < 0.01$ and the number of household members $\beta = 0.265$, $p < 0.01$ were abstracted as individual statistical predictors that have a positive impact on the mentioned statement, and it can be concluded that pensioners, living in households with a larger number of members, mostly agree with this opinion. On the other hand, the amount of household income $\beta = -0.293$, $p < 0.5$ has a statistically negative impact on the mentioned statement, and it is concluded that the respondents who live in households with lower incomes agree with this opinion the most.

Correlation

Using Pearson's linear correlation coefficient, the interrelationship between the dependent variables was examined, which investigated the respondents' opinions on the influence of various factors on the improvement of consumer relations. By determining Pearson's linear correlation coefficient, the aim was to test hypothesis H05: *There is an interrelationship between the dependent variables that examine the respondents' opinion on the influence of various factors on the improvement of consumer relations*.

The obtained results of the correlation matrix, listed in Table 8, show that the highest degree of dependence was found between the statements: *I believe that social networks contribute to improving consumer relations* and *I believe that researching consumer behavior is important for building good relations with them* ($r = + 0.683$, $p < 0.01$), which means that respondents who believe that social networks contribute to the improvement of consumer relations believe that researching consumer behavior is important for building good relationships with them and vice versa. However, if both the dependent and independent variables have correlation coefficients less than 0.700, such coefficients indicate that there is no multicollinearity (Sekaran & Bougie, 2010).

Table 8. Results of correlation analysis

	1	2	3	4	5	6	7
1	1	0.507**	0.369**	0.683**	0.485**	0.253**	0.348**
2		1	0.331**	0.404**	0.323**	0.202**	0.125
3			1	0.407**	0.049	0.367**	0.037
4				1	0.349**	0.457**	0.242**
5					1	0.413**	0.303**
6						1	0.507**
7							1

*p< 0.05 **p< 0.01
Source: author's review

CONCLUSION

In conclusion, it is important to emphasize once again that the CRM concept is a strategic approach for improving sustainable competitive advantage by raising the level of delivered value for consumers and the organization. The main goal of this concept is aimed at achieving sustainable competitive advantage through the profitable improvement of the overall level of consumer satisfaction by creating close, interactive, long-term, and partnership relationships. This implies that the essence of the CRM concept lies in the tendency to direct the overall activities of the organization to achieve a sustainable competitive advantage through the development of mutually beneficial relationships with current and potential consumers. Precisely for this reason, primary research was conducted, the overall results of which are presented previously in the paper, and the crucial conclusions are presented in this chapter. Namely, the survey investigated 235 respondents who were supposed to give an opinion on the improvement of respondents concerning seven claims (dependent variables shown in Table 1), while as independent variables in this study included: gender, age, level of education, monthly personal income of the respondents, monthly household income, number of members living in the household and number of household members earning income.

Respondents' answers were then analyzed using the Chi-square test, t-test, ANOVA analysis, multiple regression, and Pearson's linear correlation coefficient.

The Chi-square test was done to investigate the relationship between categorical variables, and the results showed that there was a statistically significant difference concerning the use of social networks, websites, and e-mail in communication with consumers, thus proving hypothesis H01.

In further research, the t-test examined whether there were differences between 235 respondents of different gender in the answers by dependent variables, within which the respondents' opinion on the influence of different factors on the improvement of consumer relations was assessed. However, the t-test proved that there is a statistically significant difference between respondents of different gender in terms of the influence of different factors on the improvement of consumer relations, thus proving hypothesis H02.

ANOVA analysis analyzed the examined claims concerning age, employment status, education, personal income of respondents, household income, number of household members, and number of household members earning income. This analysis showed that there is a statistically significant difference between the respondents' answers to the question of various factors that influence the improvement of consumer relations, thus proving hypothesis H03.

Multiple regression was used to examine how the independent variables were related. The aim was to examine whether the opinion of the respondents on the influence of various factors on the improvement of relations with consumers can be predicted. The results of linear regression analysis show that this combination of predictors did not prove to be statistically significant for predicting all dependent variables that examined the opinion of respondents on the impact of various factors on improving consumer relations, because of the coefficient of determination (R^2) in all cases was below 0.5. It can be concluded that the opinion of the respondents on the influence of various factors on the improvement of relations with consumers cannot be predicted, thus the hypothesis H04 has not been proven.

Finally, using the Pearson linear correlation coefficient, the interrelationship between the dependent variables was examined, which investigated the respondents' opinions on the influence of various factors on the improvement of consumer relations. The results of the correlation analysis showed that there is no correlation between some dependent variables that examine the respondents' opinion on the influence of various factors on the improvement of consumer relations, which does not prove hypothesis H05.

Since the fourth and fifth hypotheses have not been proven, it is recommended that further research include additional factors that affect the improvement of consumer relations, such as the application of new ICT, especially Artificial Intelligence (Ai) and the Internet of Things (IoT) within the CRM concept, which represent the most important recommendations and guidelines for further development of this concept.

However, as the aim of this study was to examine the opinion of respondents on the impact of basic factors on improving customer relations as a basis for successful implementation and further improvement of CRM concept, and that the first three hypotheses were proven, it is concluded that customer relationship management affects satisfaction and consumer loyalty, thus proving the null hypothesis.

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