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MANAGEMENT

CUSTOMER RELATIONSHIP MANAGEMENT IN MEDIATING IMPACT OF CUSTOMER VALUE ON CUSTOMER RETENTION IN THE VILLAGE CREDIT INSTITUTION OF DENPASAR INDONESIA

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Abstract. Nowadays, business competition is very intense, which is true in the case of financial services business, including banks, Village Credit Institution and other financial service business which must always try to meet customer satisfaction. The **aim** of the study is to prove the need for ensuring customer satisfaction, considering its direct link with such concepts as customer retention and customer value. From empirical test **result**, conducted due to the research, it is obtained that customer value has a significant impact on customer retention in Village Credit Institution and that significance level of customer value significantly influences Customer Relationship Management in Village Credit Institution. In the same way, the results obtained intended that Customer Relationship Management has a significant impact on customer retention in Village Credit Institution and it can mediate the relationship between customer value and customer retention. Taking into account the fact that Village Credit Institution is of strategic role in the well-being of the region, serving micro small enterprises (MSEs) and citizens of Denpasar through services that are carried out in accordance with customer needs, it must be managed with efficient management pattern in all fields including services.

INTRODUCTION

In globalization era, which is characterized by corporate and other competition, the prosses of moving products or services must be able to adjust the needs and desires of consumers or customers to meet expectations, so as to provide satisfaction to consumers or customers. Companies that can compete in the market are those that can provide good quality products or services. This is so that the goods and services offered will get a good place in the perspective of the community as a customer, prospective customer and later customers can assess the extent of the services provided by the company.

Currently, the goods and service industry sector is growing. So competition is increasingly tight. This can be seen that so many business people invest more in services. Therefore, to be able to compete, business people must have a specific strategy to be at the forefront. Business

competition is very tight at this time, such in the financial services business, including banks, Village Credit Institution (LPD) and other institutions, which must always try to meet customer satisfaction. The customer or consumer must be served well, because if the consumers are satisfied with the services provided, customer retention will arise. With the retention of customers, the company will be more advanced in the future. Customer retention will make the company more difficult to forget by customers and will increase sales in accordance with marketing objectives namely to increase the number of customers, both in terms of quantity and quality.

Therefore, the definition of customer retention can be given – it is all forms of activities that are directed or carried out by producers or companies to maintain good and ongoing interactions with customers. In its development, customer retention is not only a measure of customer satisfaction and loyalty, but the way to place customers as ambassadors / company representatives who will be able to bring new customers to purchase the product. Because customer retention is a key factor in business that reflects the company's ability to provide customers not only in form of product purchases, but along with the pattern of relationships in the time period (Esti et al., in Natalia, Erlika 2017).

So all of that will affect the business / company existence in the future. If the customer is loyal – the customer is satisfied with goods and services provided by the company. Satisfaction can be seen in the increasing number of customers or consumers of the company. Company's quality is determined by the satisfaction of the customers, if the company provides good service, then consumers will be satisfied with the services provided.

Consumer satisfaction is a level where the needs, desires and expectations of customers can be met which will result in repeat purchases or continued loyalty. A consumer, if satisfied with the value provided by a product or service, is likely to be a consumer for a long time. Satisfaction felt by consumers will have a positive impact on the company (institution), and the company's reputation will increasingly better in the prespective of society in general and consumers in particular. The creation of customer or consumer satisfaction can make the relationship between services providers and customers more harmonious, means that customers can provide an assessment for the company on goods and services which customers or consumers can get.

Customer value is the value received by customers in choosing a product / service in a company. Choosing a product / service, the customer always strives to maximize the perceived customer value. Customer value is determined by customer satisfaction desired by the customer, so customer satisfaction is a top priority, if customer satisfaction is provided by the company then the value given by the customer will be good for the company. The offer of producer that meet customer value expectations affect customer satisfaction and the possibility of customers repurchasing (Mardikawati, 2012). It can grow and develop long-term satisfaction and encourage customers to remain.

Based on the results of the research conducted by Pratiwi and Seminary (2015), the customer value has a positive and significant impact on customer satisfaction so the hypothesis was accepted. According to Win, et al (2013) the result of simple linear regression between variables showed a positive regression coefficient value, this means that the higher the customer value and satisfaction, the higher the customer retention. The results of Kurniawati and Krismawintari's research (2018), found that consumer satisfaction and rational marketing consists of trust, commitment, communication and complaint handling, partially only variable trust does not affect customer retention.

Previous research was conducted by Kadir and Ramdani (2017), it suggested that customer value variables have a positive and significant impact on customer satisfaction variables. The influence was included in the moderate category, but still has a significant influence in practice.

According to Edwin (2018), it was found that customer satisfaction did not strengthen the relationship between the independent variable which was logistic quality services to the dependent variable which was customer retention.

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In conditions of intense competition, Village Credit Institution in Denpasar implemented CRM strategy for ensuring customer satisfaction. Customer relationship management implemented by each Village Credit Institution is an effort to establish communication between the company and its customers, where the task is implemented by the customer service department (Customer Relations). Each Village Credit Institution has an important role in maintaining good relations with customers and is ready to solve various questions about products and services, to provide information to every customer of Village Credit Institution of Denpasar, regarding service, promotion of new products and events related to the company.

In addition, the after sales service found in Village Credit Institution of Denpasar also has an influence on creating customer satisfaction. This after-sales service also has an important role in achieving customer satisfaction when a product purchased by a customer is damaged or decreased, so the company needs to give a guarantee to the customer. The Village Credit Institution of Denpasar owned after-sales service facility namely partnership service where customer partners can perform personal services, so customer partners will get a number of benefits, including: determining the time of arrival and free queuing.

The Village Credit Institution of Denpasar has a service system called Inter-Customer Services (AJAN) integrated with banking application as one of the sophisticated services. The Village Credit Institution of Denpasar always strives to provide good services in order to increase its customers.

The customer is the biggest asset in determining whether the company is developing or not. In this case, the customer is not only a buyer but a partner for the company. Customers can also be the main key in the sustainability of the company. Therefore, companies take many steps to pay attention to the existing level of customer satisfaction and attract new customers with the aim of further sustainable development.

CRM and after sales service are closely related to each other because they have a great influence on the company in order to maintain the good name of the company and is a strategy that must be observed by the company in achieving customer satisfaction. Customer satisfaction can be achieved, if the company understand the needs and expectations of customers, maintain relationships with customers and provide good after-sales service (Suryadi, 2016).

But the direct relationship between the independent variable to the dependent variable is stronger. Prasetyo, et al (2011) stated that the building of the marketing that is not supported by good relationship quality through providing good quality service, good customer value and good customer satisfaction will not cause retention to customers. Because there are many types of financial institutions today that causes the strict competition, therefore customers have the choice to determine which financial institution provide higher satisfaction.

The presence of Village Credit Institution in rural areas can reach groups in improving the community's standard of living. Village Credit Institutions must also pay attention to Customer Relationship Management issues in conducting their activities. Service is the main key to establish the relationship with customers. The experience received by the customer can be a pleasant or unpleasant one and will affect Customer Relationship Management. Because with satisfaction, customer retention will be even better in the future and will affect the assessment of customers or consumers.

Village Credit Institution has strategic role, serving micro small enterprises (MSEs) and citizens in the Indonesia of Denpasar Bali through services that are carried out in accordance with customer needs. Village Credit Institution must be managed with efficient management pattern in all fields including services. If the Village Credit Institution is not managed properly, it will affect Customer Relationship Management and customer retention, which is of great importance even in the case of ensuring village welfare, otherwise villagers can switch to borrow or save to other places as they are less satisfied with Village Credit Institution's services. Therefore, Village Credit Institution must be able to foster its clients' trust in saving money in different forms, such as: savings, deposits or credits. It must be provided by implementing good administrative and financial

management. The implementation of impactive Village Credit Institution management is an absolute thing and is a vehicle of organization's further successful activity in managing business for the benefit of customers and it will create retention from customers in the end. Retention is one of the ways to maintain good relation with customers so Village Credit Institution in Denpasar Indonesia can compete with other financial institutions to avoid bankruptcy.

The total assets of Village Credit Institution in Denpasar Indonesia reached more than IDR 2.2 trillion in 2018, with a profit of more than 72 billion IDR. Whereas there are 35 units of Village Credit Institution in total namely: North Denpasar District (10 units), East Denpasar District (12 units), South Denpasar District (11 units) and West Denpasar District (2 units). Meanwhile, many customers complain that service of Village Credit Institution is not satisfactory. The staff is not friendly when serving customers, staff skills are not enough and they mistake in calculating numbers, so customers feel uncomfortable. The process of borrowing credit is much more difficult than saving or depositing money, the credit availability is longer and the interest is too high. So a lot of customers move to another financial institution, resulting to the customer data fluctuating. There is an increase and decrease in each month and can affect customer assessments that allegedly can affect customer retention.

Based on the background that has been described, the research analyzes the role of Customer Relationship Management in mediating the impact of customer value toward customer retention in Village Credit Institution of Denpasar.

LITERATURE REVIEW

Customer Relationship Management (CRM)

According to Kotler and Keller (2012) Customer Relationship Management (CRM) is an activity undertaken to manage detailed information about individual customers and customer touch points to maximize loyalty. Customer touch points are customers facing brands and products, from actual to personal experience or from mass communication to casual observation. CRM provides fully satisfying services for customers by using impactive information about customers. Anton and Petouhoff (2002) in Mulyaningsih (2013) describes Customer Relationship Management (CRM) as a business activity and strategy that involves all resources to build, manage and maintain relationships with existing customers, to find out the needs and desires of customers. CRM is an effort or strategy in building and maintaining relationships with customers to stay loyal to the company. The Customer Relationship Management (CRM) indicator, according to Sheth, Parvatiyar and Shainesh (2001) in Sirait (2018) states that there are three customer relationship management (CRM) programs: Sustainable Marketing Program, Head-to-Head Marketing Program, Partnership Program. This program can create relationships with customers. It can also grow and maintain relationships with customers in the long run, and create customer loyalty (Wina, 2017).

Customer Value

Customer value is a product characteristic in mind and is explained by the customer. Boonlertvanich (Lia, 2018) states that customer value is defined as the difference between the total value of the customer and the customer received from the product or service and the total cost of the customer arising from the assessment, acceptance, use and rejection of the product. or service. The customer value indicators according to Kotler (2005) are as follows: Product Value, Service Value, and Image Value.
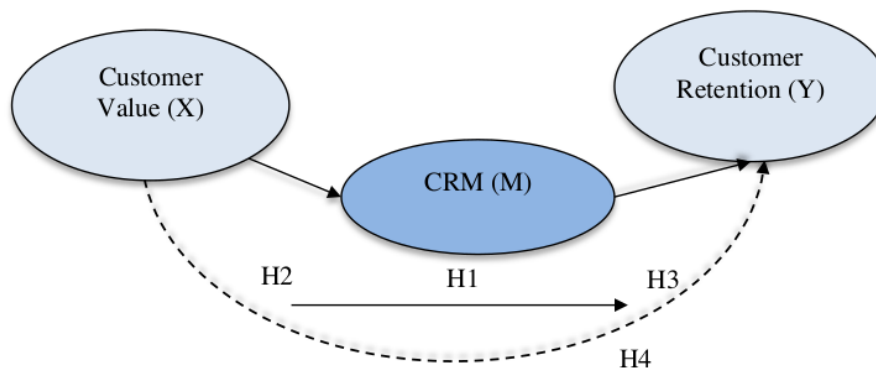
Customer Retention

According to Hasan (in Nio, 2018), customer retention is an important target and indicator in increasing purchases repeated and recommend that has a positive impact on the company. Consumer retention can also be defined as a condition where the customer continues to establish positive relationships with service providers. According to Zulkifi (2012) and Wahyu, et. al., (2016) there are indicators used to measure consumer retention, namely: efforts to increase loyalty, efforts to improve relationships with customers, and efforts to retain customers.

METHODOLOGY

Based on the theoretical study that has been described, the variables used are as follows: customer value, customer retention and customer relationship management. So the framework can be described in the following figure:

Information:
Customer Retention: ⟶
Mediation impact: ⤏

Figure 1. Theoritical Framework of the role of customer relationship management in mediating the impact of customer value toward customer retention in Village Credit Institution of Denpasar Indonesia

Source: Own compilation

Based on the theoretical framework above, explaining influence of each relationship between variables it can be explained that the customer value variable (X) has a positive and significant impact on patient satisfaction (M) in Village Credit Institution of Denpasar. The Customer Relationship Management (M) variable has a positive and significant impact on retention customer (Y) in Village Credit Institution of Denpasar. Customer value variable (X) has a positive and significant impact on customer retention (Y) in Village Credit Institution of Denpasar and through Customer Relationship Management (M) variable. Customer value (X) has positive and significant impact on retention customer (Y) in Village Credit Institution of Denpasar.

Location of Research

This research was conducted in the 35 Village Credit Institutions of Denpasar, Bali.

Definition of Variable Operation

In this study, the operational definition of variable is as follows:
1.   Customer Value (X)
Customer value indicators include: Product value, Service value, Image value.

2.   Customer Relationship Management (M)
The variable indicators of Customer Relationship Management are as follows: Sustainable Marketing Program, Head-to-Head Marketing Program, Partnership Program.

3.   Customer Retention (Y)
Customer retention (Y) is the maintenance of on going relationship with Village Credit Institution customers in long term. Indicators of consumer retention include: Efforts to increase loyalty, Efforts to improve relationship with customers, Efforts to maintain customers.

Population and Sample

The population in this study is all customers in 2018 as the Village Credit Institution customer population is unknown in number. The formula is needed to determine the number of samples by using the Lemeshow formula (Riduwan and Akdon, 2010), namely: if the degree of trust is 95% and the sampling error is 10% and the number of samples is 1.96 : n = Z2 4d2
    n = (1,96)2 4(0,1)2
    n = 3,8416 4(0,1)2
    n = 96,04 = 100
Then the minimum number of samples needed in this study of 96 respondents was obtained. Based on the above calculation, the sample of respondents in this study was adjusted to 100 respondents, this was done to obtain data processing and for better testing result.

The Technique of Sampling

The method used in this study is the technique of sampling by accidental sampling, namely how to obtain a sample based on the customers who happened to be encountered when conducting the research. The customer was taken from the study area and its outside.

Technique of Analyzing Data

1.   Validity Test
2.   Reliability Test
3.   Descriptive Statistics
4.   Path Analysis

RESULTS AND DISCUSSION

Validity Test Result

The recapitulation of the result of the validity test in this study can be seen in the following table:

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Table 1

The Recapitulation of Validity Test Result of Research Instrument

No	Variable	Information
1	Customer Value (X)	Valid
2	Customer Relationship Management (M)	Valid
3	Customer Retention (Y)	Valid

Source: Own calculation

Based on table 1 above, all variables have correlation coefficient value above 0.3, thus all of these instruments are valid, so they are worthy of being used as research instrument.

Reliability Test

The result of the reliability of the research instrument with the help of SPSS Version 22.0 for Windows can be explained as follows:

Table 2

The Recapitulation of Reliability Test Result of Research Instrument

No	Variable	Alpha Cronbach	Information
1	Customer Value (X)	0,813	Reliable
2	Customer Relationship Management (M)	0,805	Reliable
3	Customer Retention (Y)	0,814	Reliable

Source: Own calculation

Based on table 2 above, all variables have Cronbach Alpha coefficient above 0.6, so all of these instruments are reliable, so they are worthy of being used as research instrument.

The Description of Research Variable

Descriptive statistical result can be seen in Table 3:

Table 3

Descriptive statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X	100	7	20	15.37	2.553
M	100	7	20	15.53	2.552
Y	100	7	20	15.58	2.396
Valid N (listwise)	100				

Source: own calculation

Based on table 3, it can be seen the minimum value that can be achieved on the variable customer value was 7 and the maximum value was 20. The mean for customer value was 15.37. The

standard deviation was 2,553, this mean that there was a deviation in the value of the customer to the average value of 2.533. For Customer Relationship Management variable, the minimum value was 7 and the maximum value was 20. The mean Customer Relationship Management variable was 15.53. The standard deviation was 2.552, this mean that there was a deviation of Customer Relationship Management to an average value of 5.552. The minimumcustomer retention variable was 7 and the maximum value was 20. The mean customer retention variable was 15.58. The standard deviation of 2.339, this means that there was a deviation of customer retention of an average value of 2,396.

Path Analysis

Theoretically, the relationship between variable can be modeled in form of a path diagram, as follows.
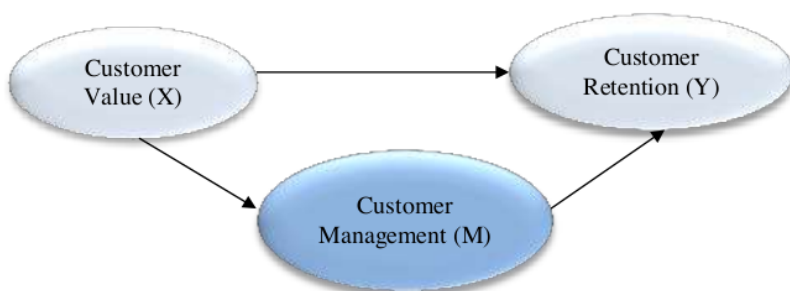

Figure 2. Customer Value Relationship Pathway Model, Customer Relationship Management and Customer Retention

Source: Own compilation

For the estimation of the parameter carried out by regression analysis through SPSS 23.0, the following results were obtained:

Substructure 1: $M = \beta_1 X + e$

Table 4

Substructure Coefficient 1 (Model 1)

Coefficients^a						
Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	5.279	1.172			4.505	.000
X	.667	.075	.667		8.866	.000

a. Dependent Variable: M

Substructure 2: $Y = \beta_1 X + \beta_2 M + e$

Source: From the result on test data.

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Table 5

Substructure Coefficient 2 (Model 2)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.389	1.325		4.067	.000
	X	.428	.096	.453	4.459	.000
	M	.231	.100	.235	2.314	.023

a. Dependent Variable: Y

Source: From the result on test data.

From the result on substructures 1 and 2, it can be seen the magnitude of direct influence, indirect impact and the total impact between variables. The result of impact between variables is as follows:

Table 6

Direct Influence, Indirect Influence and Total Influence of Customer Value Variable, Customer Relationship Management, and Customer Retention

Variable		Direct Influence	Indirect influence through Customer Relationship Management	Total Influence
Customer Value	Customer Relationship Management	0,667		0,667
Customer Relationship Management	Customer Retention	0,231		0,231
Customer Value	Customer Retention	0,428	0,154	0,582

Source: Own calculation

The structural equation of this research is:

Substructure 1:
$M = \beta_1 X + e_1$
$M = 0{,}667\, X + 0{,}75$
Impact of error (Pei) = $\sqrt{1-R^2}$
$Pei = \sqrt{1-0{,}445} = 0{,}75$
Substructure 2:
$Y = \beta_1 X + \beta_2 M + e_2$
$Y = 0{,}428\, X + 0{,}231\, M + 0{,}78$
Impact of error (Pei) = $\sqrt{1-R^2}$
$Pei = \sqrt{1-0{,}395} = 0{,}78$

Model validation check

Total coefficient of determination results is
$R^2m = 1 - (1-0,445) (1-0,395)$
$R^2m = 1 - 0.336$
$R^2m = 0.664$
The pattern of data by the model is 66.4 percent or the information generated in the data is 66.4 percent and can be explained by the model, and the remaining 33.6 percent is explained by other variables (not contained in the model) and errors.

Trimming Theory

The validation test on each path for direct impact is the same as the regression, the p value of the t test, which tests the regression coefficient of the partial variable with the customer value (X) on Customer Relationship Management (M) is 8.866 sig. 0,000, customer value (X) for customer retention (Y) is 4,459 with sig 0,000, Customer Relationship Management (M) variable with customer retention (Y) is 2,314 with sig 0,023.

Mediation Analysis of Variable Regression with the Sobel Test Method

To assess mediation variables that relate between dependent and independent variables, the following steps are taken: Indirect impact of customer value on customer retention through customer relationship management:

$a = 0.667, sa = 0.075, b = 0.231, sb = 0.100$
1)   Calculating Value of S_{ab}
$Sab = \sqrt{b^2 sa^2 + a^2 sb^2 + sa^2 sb^2}$
$Sab = \sqrt{(0,053*0,006) + (0,445*0,010) + (0,006*0,010)}$
$Sab = 0,005$
2)   Calculating Value of ab
$ab = 0,667 \times 0,231$
$ab = 0,154$
3)   Calculating Value of Z
$Z = \dfrac{ab}{Sab}$
$Z = \dfrac{0,154}{0,005}$
$Z = 30,8$
4)   Determining Z table with a significance level of 0.05, namely 1,96
5)   Comparing Z count (30.8) with Z table (1.96)
6)   the conclusion that customer relationship management can mediate the relationship between customer value and customer retention

Model Interpretation

1.   The Impact of customer value on customer retention.
The result obtained indicate that the significance level of research for customer value variable significantly influenced customer retention of 0,000 <0.05, so H0 was rejected and H1 was

accepted, in other words the first hypothesis, customer value has a positive and significant impact on customer retention in Village Credit Institution and it can be received.

2. The Impact of customer value on Customer Relationship Management

The result obtained indicate that the significance level of research for customer value variable on Customer Relationship Management of 0,000 <0.05, so H0 was rejected and H2 was accepted, in other word the second hypothesis, customer value has a positive and significant impact on Customer Relationship Management in Village Credit Institution was accepted.

3. The Impact of Customer Relationship Management on customer retention

The result obtained indicate that the significance level of research for Customer Relationship Management variable on customer retention of 0.023 < 0.05, so H0 was rejected and H3 was accepted, in other word the third hypothesis, Customer Relationship Management has a positive and significant impact on customer retention in Village Credit Institution and it can be received.

4. The Impact of customer value on customer retention through Mediation Customer Relationship Management

If Z count > Z table, then H0 is rejected and H4 is accepted. Based on the calculation result, it is obtained that Z_{count} (30.8)> Z_{table} (1.96) so Customer Relationship Management could mediate the relationship between customer value and customer retention.

CONCLUSION

The conclusions that can be drawn, in this study are as follows:

1. Based on the empirical test result, it is obtained that the significance level of research for customer value variable significantly influenced customer retention of 0,000 <0.05, so H1 is accepted, in other word customer value has a significant impact on customer retention of Village Credit Institution of Denpasar.

2. Based on the empirical test result, it is obtained that the level of significance of the study for customer value variable to Customer Relationship Management of 0,000 <0.05, so H2 is accepted, in other word the customer value has a significant impact on Customer Relationship Management of Village Credit Institution of Denpasar.

3. Based on the empirical test result, it is obtained that significance level of research for Customer Relationship Management variable on customer retention of 0.023 <0.05, so H3 is accepted, in other word Customer Relationship Management has a significant impact on customer retention of Village Credit Institution of Denpasar.

4. Based on the empirical test result, it is obtained that Z count (30.8) > Z table (1.96) so Customer Relationship Management could mediate the relationship between customer value and customer retention. So H4 is accepted.

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ОСОБЛИВОСТІ УПРАВЛІННЯ ВІДНОСИНАМИ З КЛІЄНТАМИ З МЕТОЮ ЇХ УТРИМАННЯ В УМОВАХ ПОСЕРЕДНИЦТВА СІЛЬСЬКОЇ КРЕДИТНОЇ УСТАНОВИ У ДЕНПАСАРІ (LEMBAGA PERKREDITAN DESA / LPD)

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На сьогоднішній день конкуренція в бізнесі є дуже напруженою, це стосується зокрема бізнесу з фінансових послуг, включаючи банки, кредитні установи та інший фінансовий бізнес, які завжди повинні намагатися задовольнити клієнтів. Метою дослідження є доведення необхідності забезпечення задоволеності клієнтів, враховуючи його прямий зв'язок з такими поняттями, як утримання клієнтів та цінність клієнта. З результатів емпіричного тестування, проведеного в ході дослідження, випливає, що цінність клієнта має значний вплив на утримання клієнтів у сільській кредитній установі, і що рівень значущості цінності клієнта суттєво впливає на управління взаємовідносинами з клієнтами. Таким же чином, отримані результати передбачають, що управління взаємовідносинами з клієнтами має значний вплив на утримання клієнтів у сільській кредитній установі, і це може опосередковувати взаємозв'язок між цінністю клієнта та утриманням клієнтів. Беручи до уваги той факт, що сільська кредитна організація відіграє стратегічну роль у добробуті регіону, обслуговуючи мікропідприємства (МСП) та громадян Денпасара за допомогою послуг, які здійснюються відповідно до потреб клієнтів, установою повинні бути запроваджені ефективні системи управління у всіх сферах, включаючи послуги.

Ключові слова: управління взаємовідносинами з клієнтами, утримання клієнтів, маркетингові послуги.

ОСОБЕННОСТИ УПРАВЛЕНИЯ ОТНОШЕНИЯМИ С КЛИЕНТАМИ С ЦЕЛЬЮ ИХ УДЕРЖАНИЯ В УСЛОВИЯХ ПОСРЕДНИЧЕСТВА СЕЛЬСКОГО КРЕДИТНОГО УЧРЕЖДЕНИЯ (LEMBAGA PERKREDITAN DESA / LPD) В ДЕНПАСАРЕ

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На сегодняшний день конкуренция в бизнесе является очень напряженной, это касается, в том числе, бизнеса по финансовым услугам, включая банки, кредитные учреждения и другой финансовый бизнес, которые всегда должны стараться удовлетворить клиентов. Целью исследования является обоснование необходимости обеспечения удовлетворенности клиентов, учитывая его прямую связь с такими понятиями, как удержание клиентов и ценность клиента. Из результатов эмпирического тестирования, проведенного в ходе исследования, следует, что ценность клиента может влиять на

удержание клиентов в сельском кредитном учреждении, и уровень значимости ценности клиента существенно влияет на управление взаимоотношениями с клиентами. Таким же образом, полученные результаты предполагают, что управление взаимоотношениями с клиентами имеет значительное влияние на удержание клиентов в сельской кредитном учреждении и это может опосредовать взаимосвязь между ценностью клиента и удержанием клиентов. Принимая во внимание тот факт, что сельская кредитная организация играет стратегическую роль в благосостоянии региона, обслуживая микропредприятия (МСП) и граждан Денпасара с помощью услуг, которые осуществляются в соответствии с потребностями клиентов, учреждением должны быть введены эффективные системы управления во всех сферах, включая услуги.

Ключевые слова: управление взаимоотношениями с клиентами, удержание клиентов, маркетинговые услуги.

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