преимуществ, которые получает в результате торговая организация. При этом в качестве результата внедрения могут рассматриваться как сокращение операционных издержек, так и получение дополнительных доходов вследствие увеличения оборота и инвестиционной привлекательности.

На современном рынке сохранить конкурентные позиции удается только тем, кто постоянно развивается и использует новые технологии, применение информационных технологий во многом предопределяет успешность развития торговой организации.

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Momot T.V., Doctor of Economics, Professor
Filatova I.O., Assistant Professor
Momot D.T., Master student
O.M. Beketov National University of Urban Economy, Kharkiv, Ukraine

# CUSTOMER RELATIONSHIP MANAGEMENT IN THE SYSTEM OF STAKEHOLDERS-ORIENTED CORPORATE SECURITY

In highly competitive global markets a well-run stakeholders-oriented corporate security system can forge information links in the corporate governance system and help to achieve the quality corporate goals and to support the corporate reputation. In accordance with the stakeholder-related approach to corporate security provision one of the key fraud prevention techniques is to know who you are doing business with. Thus, know companies' customer, vendor, and other stakeholders are becoming more recognized as a critical element of any risk reduction program. Both in Ukraine and globally, the main perpetrator of external fraud is a customer (43% for Ukraine and 35% globally). In such condition the special attention is given to customers. Stable healthy growth of a company is built on the profitability of

customers, not just on their numbers or loyalty.

Customer Relationship Management (CRM) provides an effective framework for understanding and dealing with a wide range of internal/external pressures affecting the success of company. The definition, Customer Relationship Management (CRM), has been in use since the early 1990s. Since then, there have been many attempts to define the domain of CRM, some of them are presented in Table 1.

CRM provides a framework for understanding who the customer was, is and will be in the future. The emphasis should be placed on the key trends, which are the following: increased flexibility in working environment, formation of virtual organizations; changing demographics of traditional family unit; greater choice of channels and range of products/services on a global base; increased self-sufficiency; increased segmentation and isolation; life increasingly becomes a series of trade-offs; life events take over from life stages - planning based on groupings of child, young adult, adult, mature adult and retiree are no longer enough; traditional markets will give way to networks of connected Interest (traditional segmentation will not work: customers will form their own groups); access to information, services and goods will shift to rental or right to use model; customers will empower technology to make decisions on their behalf; successful organisations will develop processes designed to support their best customers and deliver value, not necessarily products and channels.

Table 1
Systematization of CRM definition

CRM definition	Source
CRM is an information industry term for methodologies, software and	[1]
usually Internet capabilities that help an enterprise manage customer	
relationships in an organized way	
CRM is the process of managing all aspects of interaction a company has	[2]
with its customers, including prospecting, sales and service. CRM	
applications attempt to provide insight into and improve the	
company/customer relationship by combining all these views of customer	
interaction into one picture	
CRM is an integrated approach to identifying, acquiring and retaining	[3]

customers. By enabling organizations to manage and coordinate customer interactions across multiple channels, departments, lines of business and geographies, CRM helps organizations maximize the value of every	
customer interaction and drive superior corporate performance.	
CRM is an integrated information system that is used to plan, schedule and control the pre-sales and post-sales activities in an organization. CRM embraces all aspects of dealing with prospects and customers, including the call centre, sales force, marketing, technical support and field service. The primary goal of CRM is to improve long-term growth and profitability through a better understanding of customer behaviour. CRM aims to provide more effective feedback and improved integration to better gauge the return on investment (ROI) in these areas.	[4]
CRM is a business strategy that maximizes profitability, revenue and customer satisfaction by organizing around customer segments, fostering behaviour that satisfies customers, and implementing customer-centric processes.	[5]
CRM is the core business strategy that integrates internal processes and	[6,
functions, and external networks, to create and deliver value to targeted customers at a profit. It is grounded on high-quality customer-related data	
and enabled by information technology.	

There are six key areas of customer needs is the CRM: flexibility to meet their individual requirements; communication that is relevant to them; recognition for who they are their history and potential; deal with one person for the whole experience; telling an organization information only once; easily obtained information at all customer interactions.

CRM is taking three main forms: strategic, operational and analytical, which are described in table 2.

Table 2

Types of CRM

Type of CRM	Dominant characteristic
Strategic	Strategic CRM is a core customer-centric business strategy that
	aims at winning and keeping profitable customers.
Operational	Operational CRM focuses on the automation of customer-facing
	processes such as selling, marketing and customer service.
Analytical	Analytical CRM is the process through which organizations
	transform customer-related data into actionable insight for either
	strategic or tactical purposes.

A number of comprehensive CRM models have been developed, among which

the following are the most comprehensive: the IDIC model, the CRM Value Chain, Payne and Frow's 5-process model, the Gartner competency model. The models are based on the competencies in areas for CRM to be successful.

To conclude we can identify a number of core CRM attributes, and integrate them into a definition that CRM is the core business strategy that integrates internal processes and functions, and external networks, to create and deliver value to targeted customers at a profit and increase the level of corporate security. It is grounded on high-quality customer-related data and enabled by information technology.

#### Literature

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