

Electronic Customer Relationship Management (e-CRM) in Zain Company

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1. ABSTRACT

The wide spread use of the Internet and web applications opened to businesses better opportunities to benefit from these technologies in order to provide more advanced services for customers.

Today's online customer has complex needs and expectations more than ever before. Customers want more services through multiple channels. Companies seek to meet customers demand by implementing web technology features within Electronic Customer Relationship Management (e-CRM). The aim of this paper is to gain a better understanding of the idea of e-CRM and its benefits to customers and to the company itself in telecommunication industry. This paper explores one case study from the Jordanian mobile telecommunication sector (Zain company) to show how Zain moved toward e-CRM implementation and provided features that addressed customers' needs to improve customers' loyalty and maintain better relationships with them, how it benefited from this technology, and how it looks to its future work related to e-CRM.

Key words: (CRM, e-CRM, customer loyalty)

1. Introduction

The emergence of the internet and the widespread use of the web technology provide an opportunity for businesses to deploy technology features for electronic Customer Relationship Management (e-CRM). Companies today realize the fact that the customer is the driver for their success and survival, so companies seek to meet customers demand and their expectations by using new technologies available. Many companies are moving towards web-based customer services to reduce costs and provide real-time services to improve customer's convenience and satisfaction.

In the past, companies used traditional ways to "interact" with customers by using direct mail, sponsorship, public relations,

press releases, exhibitions, merchandizing, word-of-mouth, personal selling.

Today, companies can manage customers' relations through the Internet in more efficient and effective way, called e-CRM. The term electronic customer relationship management (e-CRM) is an approach that uses technologies such as (web sites, e-mail, data capture, data warehousing and data mining) to maximize sales to existing customers and encourage continued usage of online services [11].

In this paper, we present Zain company and its experiences in the mobile telecommunications sector, where the firm is moving towards a customer-centric philosophy and implementing CRM applications. The telecommunications industry is witnessing a fierce competitive market, where customers enjoy the privilege of switching from one service

provider to another because customers want better services at lower price. The telecommunications industry is experiencing an average between 10 percent and 67 percent annual churn rate, which can be informally defined as the process of customer turnover [10], and it costs 5-10 times more to recruit a new customer than to retain an existing one [4]. There are several reasons that support the importance of adopting e-CRM practices in the mobile telecommunication sector. The fierce competition, new technologies, market changes forced companies to reposition themselves in order to survive. Many companies realized the value of retaining customers and benefits of customer loyalty. e-CRM can help companies decrease costs and streamline business processes.

Understanding e-CRM and its importance will help companies in their operations; improve the relationship and satisfaction of their customers; and increase their market share. e-CRM can help companies move from customer acquisition to customer retention and then to customer extension.

The objective of this paper is to present the e-CRM concept in general and within the mobile telecommunication sector (using Zain mobile company as a case example). A case study methodology will be adopted to show how Zain moved toward this technology and addressed its features to develop and maintain better relationships with customers.

1.2 Benefits of e-CRM

Fjermestad and Romano (2003) believe that an e-CRM system helps organizations to identify the actual costs of winning and retaining individual customers and increases customer loyalty. This allows the firm to focus its time and resources on its most profitable customers.

The detailed information obtained from the e-CRM system allows the company to know the customer behavior, in other words; more effective marketing. Other benefits mentioned by the authors are: improved customer services, greater efficiency, and cost reduction [3].

1.3 The difference between CRM and e-CRM

CRM is a strategy to build long relationship with valuable customers. According to Khoury (2005) CRM is the strategic use of information, people, processes, and technology to manage the relationship with customers in every business area (marketing, sales, services, and support) [12]. On the other hand, Internet and e-business are accountable for the “e” in the e-CRM term [6]. e-CRM expands the traditional CRM techniques by integrating technologies of new electronic channels, such as web, e-mail, wireless into the traditional processes of CRM [9]. Figure 1 shows the difference between CRM and e-CRM.

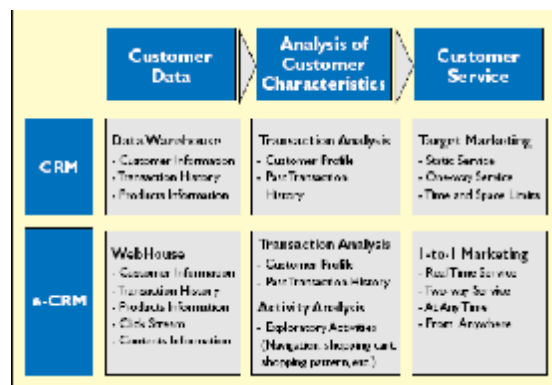


Figure 1: The difference between CRM and e-CRM (Adapted from Pan & Lee, 2003)

The paper is organized as follows: in section 2 we present an overview about e-CRM system and e-CRM system in telecommunication companies. In section 3, the history of the Zain company, and its CRM and e-CRM system are outlined. Conclusions and future work are provided in section 4. Finally, the paper limitations and recommendations are discussed in section 5 and 6 respectively.

2. Literature Review

2.1 E-CRM Systems

The concept e-CRM started in the mid-1990s by the emergence of the Internet, web browsers, and other electronic touch points such as e-mail, call centers and

direct sales. e-CRM has become a requirement for companies in order to compete and gain competitive advantage [1]. Anumala (2007) identified that the aim of e-CRM is to improve customer services, retain valuable customers, and motivate valuable customers to remain loyal [6].

2.2 E-CRM System in telecommunication companies

The telecommunication industry has developed in diverse ways depending on political, economic, cultural environments within each country. In fact the telecommunication industry faces multiple challenges and dramatic technological changes especially with the emergence of the Internet and mobile communication. Telecommunication companies need to restructure themselves and to compete with global companies in their home-base [8]. With the growth of electronic commerce and moving toward online services, customers desired the ability to serve themselves without having face-to-face interaction [2]. To achieve this demand and to satisfy customers, e-CRM system has the capability to address these requirements through digital media.

This study will present electronic Customer Relationship Management systems (e-CRMs) through the investigation of multiple case studies in the telecommunication field literature.

Khoury (2005) explained the e-CRM system in his book through many cases, one of these cases is Turkcell. Turkey started its operations in 1994 in Turkey as the second mobile phone company in the country; it was granted a grand prize for International Customer Centricity Standards (ICCS), by the CRM Institute in Turkey which rewards companies for successful projects in the field of CRM. Turkcell offers several services including voice, SMS, MMS, WAP, GPRS, Voice Mail, Office Mobile Service, Roaming, Loyalty Program, and many other services. For their CRM program, the Turkcell team identified essential projects like Sales Force Automation, Customer Segmentation, Churn Analysis, and

Information Communication Technology (ICT) application of on-line customer services.

Turkcell saw the Internet as a way of building and managing relationship with customers, in June 2004 more than 200000 individual subscribers use Turkcell online services center to pay their bills, subscribe to service packages, monitor their accounts/statements, and make other transactions related to their accounts. Turkcell online services center reflects Turkcell's segment-based marketing strategy, where the menu titles and information are personalized to match the customer's segment in order to meet the customers need and expectations [12].

Wright, Stone and Abbott (2002) in their study examined three case studies among the European telecommunications companies to illustrate the concept of CRM, focusing on how information technology in the form of the Internet and business intelligence solutions have enabled large businesses to focus on the customer as well as on their products and sales levels. Each company in the cases had used new ways to reach customers through system harnessed to the Internet. The cases depicted changes in marketing thinking and tactics towards customer acquisition and retention.

Starting with company X; the activities of company X are telecommunications services, mobile communications, satellite communications, networking solutions, Internet service providing, and others. It used a business intelligence solution that included data mining techniques to drill down through the enormous amounts of data collected in their databases. This step helped gain improved knowledge of customers and prospects key areas related to CRM like: increased customer retention, cross-selling, attrition and loyalty building. The company business intelligence solution is still very new and the CRM projects needs the efforts of the entire company to participate in improving it.

Company Y; specializing in telecommunications services, mobile communications, IT solutions, and Internet

service providing. A data warehouse with data mining software was set up to provide the necessary analytical techniques in market segmentation and in-depth customer profiling. The company had a strong online presence. This allowed the company to increase the number of residential and business customers. The company website provides many online services such as information and billing inquiries, handling of faults and complaints, and ordering products and services. This has helped to increase the speed and effectiveness of handling inquiries and transactions between the company and its customers. The company future initiatives focus more strategically on CRM initiatives to help the company to grow.

The last company is company Z; the key activities are telecommunications and Internet services. It ranked among the top five telecommunications companies in the country. Company Z improved customer access by making high-speed digital services and broadband media available on demand. It moved to a single customer management system. It introduced a national approach to deal with customer complaints, involving an e-mail process and e-care systems to deal efficiently with faults and to shorten delays for customers [5].

In this study, we will present “Zain Mobile Company” in Jordan as a case study to show how Zain is moving towards a customer-centric approach and implementing the CRM and e-CRM applications and concepts. Also, this work will look into Zain’s strategy and whether it is built around its customers’ need and behaviors in order to build a stronger relationship with them.

3. Company Background

The Zain brand is owned by Mobile Telecommunications Company KSC (MTC), which is listed on the Kuwait Stock Exchange (Stock ticker: ZAIN). The MTC Group started to operate in 1983 in Kuwait as the region’s first mobile

operator. The company had a market capitalization of over US\$ 29 billion on 31 March, 2008 [14]. Zain is the oldest mobile service provider in Jordan and a leader in the local and regional telecom sector. In 1994, Zain (formerly known as Fastlink), revolutionized the telecommunication services in Jordan by introducing the Global System for Mobile communications (GSM) mobile services into the country. In the year 2003 Fastlink joined the “Zain Group” (MTC) in one of the largest acquisitions in the area [13]. In September 8, 2007 MTC Group announced it has re-branded to Zain which became the Group’s corporate master brand.

Zain is a global mobile communications company aiming to become one of the top ten mobile groups in the world by 2011 (Zain Website, 2008). Zain is the region’s first mobile operator, and since 2003, it has grown significantly to become the 4th largest telecommunications company in the world in terms of geographic presence operating in 22 countries in the Middle East and Africa. Zain provides services like: mobile voice and data services to more than 45.7 million active customers (as of 31 March 2008). Zain is a leading mobile and data services operator in seven Middle Eastern and 14 African countries with over 13,000 employees providing a comprehensive range of mobile voice and data services to over 32.145 million active individual and business customers (June 30, 2007) [14].

Zain operates in Kuwait, Jordan, Bahrain and Sudan as Zain, in Iraq as “mtc atheer”, in Lebanon as “mtc touch”, and in 14 “sub-Saharan” countries in Africa including : Burkina Faso, Chad, Democratic Republic of the Congo, Republic of the Congo, Gabon, Kenya, Madagascar, Malawi, Niger, Nigeria, Sierra Leone, Tanzania, Uganda and Zambia as Celtel [14].

Zain is the largest telecommunications company in Jordan and one of the best known brands in the country.

Zain heavily invests in the latest technology and services to enrich the lives of its customers, and in Jordan the company developed one of the most active

and substantive Corporate Social Responsibility (CSR) programs in the country to support education, health, youth and sports. Zain is directly employing over a thousand Jordanians and indirectly to thousands more, and serves through its operations more than two million customers [13].

4. Zain Financial Status

Jordan is considered to be one of the most liberalized telecom markets in the Middle Eastern region. Currently there are four main mobile operators in Jordan, of which Zain has 43% market share. Umniah and Orange have 20% and 33% market share respectively (Zain's Annual Report, 2007). Zain in Jordan serves over 1.8 million active customers by the end of the year 2007. The customer base dropped 5% since 2006. Revenues in 2007 reached USD 477 million, a decrease by 2% compared to 2006. Jordan's revenues accounted for 8% of Zain's total consolidated revenues. EBITDA (Earnings Before Interest, Taxes, Depreciation and Amortization) decreased by 13% compared to 2006. Net Income in 2007 reached USD 119.2 million, a decrease of 12% compared to the previous year. Zain in Jordan has an ARPU (Average Revenue Per User) of USD 19. Despite competitive pressure from other operators, Zain in Jordan has maintained its Number One market position, even with a loss in market share of 10%. As the Jordanian market for mobile telecommunication becomes mature and more competitive, Zain has shifted its focus from customer acquisition to customer retention. The new Zain brand was well received and got significant attention from customers and the media, despite the simultaneous re-branding of another Jordanian mobile operator from Jordan Telecom (Mobilecom) to Orange. (Zain's Annual Report, 2007). The following table summarizes some financial data.

Table 1: Financial figures concerning Zain's growth

Financial Growth	2006	2007	YOY Growth
Customers (000s)	1,858	1,961	-5%
Revenues (USD m)	477	485.4	-2%
EBITDA (USD m)	220.6	253.7	-13%
EBITDA margin	46%	-	-
Net Income (USDm)	119.2	135.1	-12%

5. The Company Business Strategy:

"Zain's strategy focuses on combining value creation and internal growth from existing operations with aggressive expansion into new geographies" [14]. To achieve this strategy Zain utilizes four strategic elements expressed in Table 2. The competitive positioning and differentiation strategy of Zain is implemented by determining the company's life cycle stage and functional structure and then using this information to make focus per segment [15].

Table 2: Zain's business strategy

Strategic Element	Description
Mass market focus and customer segmentation strategy	<ul style="list-style-type: none"> - Focusing on mass market and addressing 70% of the market both in terms of subscribers as well as segment value. - Targeting under-penetrated segments
Competitive positioning and differentiation strategy	<ul style="list-style-type: none"> - Zain's differentiation approach is a combination of differentiated elements of its value proposition - Zain adopted a fully segmented market approach - It clusters customers into value segments and addresses them
High-value technology strategy	<ul style="list-style-type: none"> - Zain attempts to explore latest technologies - It uses technology as one of the key enablers of differentiation - Innovation is part of its philosophy
Company management strategy	<ul style="list-style-type: none"> - Zain supports collaboration, - Reward system to enhance employee performance, - Risk taking

6. Zain Services

Zain was a first-mover in the Jordanian market as it was the first Middle Eastern operator to launch Multimedia Message Service (MMS) and mobile data services and infotainment solutions in Jordan; the first to introduce Wireless Application Protocol (WAP) connectivity in Jordan; the first to form mobile banking partnerships with some of the leading banks in Jordan; and the first to support Blackberry communication services in Jordan. Zain in Jordan offers other several services including Voice, Short Message Services (SMS), Email Services, and General Packet Radio Service (GPRS), Roaming, Voice Mail, Watwet, WoW Service, entertainment and loyalty programs.

MMS enables subscribers to send pictures, and voicemail from their compatible cellular phone to other cellular phones within the coverage area. WAP provides access to the internet via a mobile phone. GPRS gives subscribers permanent access to their e-mail and internet through their GPRS compatible cellular phones anywhere within the coverage area. Watwet service focuses on social networking, citizen media and mobile. With WoW service subscribers have the freedom to connect to the internet using their mobile handset. It is the same WAP access services but with faster speed, and quicker and easier connection. Through the roaming service, which allows subscribers using phones to make calls aboard, customers were able to communicate via more than 200 operators around the world [13].

7. E-CRM in Zain

Almost all large companies have a formal CRM program. However, CRM programs may be implemented in a variety of ways due to the large number of tools available [1]. Zain's commitment goes beyond developing the telecom market, but seeks to have an active participation and contribution in developing areas, nurturing the communities and reaching out for the

disadvantaged. Zain actively supports projects and initiatives that contribute to the development of various sectors and benefit young people, particularly in the area of education, sports, and health. In order to increase its market share, Zain tries to improve its capabilities to compete with rivals, acquire new customers and to retain the best of them. Zain implemented online and off line CRM activities. The following table summarizes the off line activities that are implemented by Zain in the Jordanian community. [13]

Table 3: Off-line activities

Activity	Description
Sponsorship	1. Education projects: - The National Children's Museum 2. Youth & Sports: - The Jordan Rally - World Cup 2006
Public relation and social responsibility	1. The Education Sector: -Zain Mobile Telecommunications Lab at the Jordan University of Science and Technology Zain Education Fund Zain Community Digital Centers 2.The Health Sector: A Nationwide Campaign to Fight Cancer - Zain Mobile Clinic 'For Your Eyes' Campaign
Other activities	- Sales promotion, advertising, initiating projects that support community.

Zain in Jordan built a convenient website for customer development that saves time and increases productivity by providing quick information access and efficient transaction processing. Each customer that registers to Zain's website, needs to submit his/her personal information.

The type of personal information that the company collects includes, for example, person's name, address, date of birth, gender, telephone and fax number, e-mail address. Zain is collecting customers' demographic data and other information in order to use data mining and data warehousing tools that convert this huge volume of data into useful information,

which can be used for making business decisions later [15].

The company may use such information to notify Zain customers about: new features, products, services, special offers, and to inform customers of any products and services offered by other companies that Zain thinks may be of interest to them. Customers can choose to opt in this service and to receive this information. Other usages of personal information that the company provides is personalized services that meet customers' needs on their website.

Subscribers reach the application from the account page of Zain's website using their mobile phone numbers and a password that can be easily obtained via SMS for free. Once they enter, the system greets them by their name and informs them about offers available [13].

7.1 E-CRM activities

1234 on line: Through this web service the postpaid customers (Individuals & Corporate) can manage their accounts on line. Through 1234 on line; the customer can do the following:

- a. View his/her subscription details/ line status/ PUK number; etc...)
- b. Extract calls details and print his/her invoice
- c. Add/ Delete features
- d. Disconnect or re-connect his/her line
- e. Update bill delivery method
- f. Update billing address
- g. Add any complaint or inquiry through "Ask Us" tab

Online Payment: For subscribers' convenience, Zain offers several methods where postpaid subscribers can pay their bills. One of these methods is online payment where postpaid subscribers can pay their monthly bills through Zain's portal using their Visa or Master Cards; the online payment method is highly secured, and provides joy and flexibility for subscribers to pay their invoice with a higher level of convenience.

Messaging Center: Zain is making the web experience more convenient by using this service, subscribers can benefit from

the following: Send up to 25 messages for free each month to any GSM mobile phone in the world from Zain's site.

Rassel Channels is a subscription-based service available to all Zain subscribers that pushes a wide selection of custom information right to subscriber's mobile phone in SMS or MMS format. The subscribers can subscribe to Rassel Channels Service to receive daily array of information and the latest updates through the website on World News, Weather, Jokes, Sports, and Horoscopes.

My Mail is a service from Zain that gives subscribers the ability to send and receive email messages from subscriber mobile phone over SMS, WAP/GPRS or web. Subscribers will be notified by SMS as soon as an email reaches their Inbox(s).

Backup service: Zain "Phone Backup" copies subscriber's data to a secure web site and allows the subscriber to restore them when he/she replace or upgrade his/her mobile phone. Subscriber's data will be stored securely in his/her own personal server space, and can be easily viewed online or restored to a new phone at anytime.

Other web-based services provided by Zain are Maktabi, Download Center, Dardesh, and Samma3ni.

Providing online customer service facilities: Zain offers support to its customers such as FAQs to help clarify frequent areas of confusion and find answers to most frequently asked questions.

Zain services that are based in Jordan, aimed mainly at Jordanian residents and intended for access and use by Jordan residents only. However, Zain's site is open to all internet users.

7.2 E-CRM benefits to Zain and its customers

ICT is replacing humans especially in areas of labor-intensive business activities across industries [6]. The emergence of e-commerce has changed business processes, business models, and business opportunities, therefore rivals in the industry are challenged to rethink the

relationship between their organization and its customers [9]. Companies have realized benefits and opportunities created by e-CRM concepts such as enhanced customer interaction, and the open possibilities for personalization and creation of competitive advantage [7].

E-CRM enhances customer relationship and interaction and creates a competitive advantage in the marketplace. Also, more efficient and fast ways to market products through the website are available. Finally, great reduction in cost is achieved through the e-CRM activities. On the other hand, customers will benefit from e-CRM through the improved level of satisfaction, convenience and improved service quality. Also, the speed of processing transactions will save customers time and effort. Finally, trust is the sole of e-CRM, where customers will be pledged with secured service and trustworthy service provided.

7.3 Building customer loyalty

Zain also implemented customer loyalty programs to strengthen the ties with frequent users of its products and services. The 'Z-Bonus' campaign, which targets the youth below 25 years old, provides subscribers with 200% free ongoing bonus, free SMS upon recharge, per second billing, and surprises advantages. Besides mass loyalty programs, Zain runs several other campaigns to increase customer loyalty like Zain's Internet campaign, which provides customers with Internet at home, work, cafe, and on the move. Also, Z Internet which targets students and it has many features in terms of price, speed, free download and extra Gigabyte.

Zain implemented a new complementary reward program in alliance with e-points "a leading reward program" created and designed especially to retain its customer's loyalty. For Zain subscribers' convenience, Zain offers several methods where postpaid subscribers can pay their bills such as VISA SMS, Aramex, E-jaby, Bank's ATM, Jordan Post, Zain Shop and Online Payment. Minni Ilak service was accomplished by Zain, which allow the

prepaid subscribers to transfer balance to each other.

E-government program is a program to provide government services through various channels such as internet, SMS gate, mail and others. The services that customers can use through Zain are: Amman municipality, driver and vehicle licenses, Jordan custom, water bills, and other services [13].

7.4 Other marketing campaigns

In parallel with Zain's vision to make life easier and richer, it provides a communication service and specialist data solution for business. It provides subscribers with the ultimate business solutions on the go. Blackberry from Zain is end to end solution that is easy to use and to integrate with subscribers existing mail server. Subscribers can send and receive e-mails, wirelessly synchronize calendar and contact, make calls, access the web and many other advanced features. 'Track your fleet closely' service enables subscribers to control their company's fleet, for companies with distributed agents and employees. This service is brought to subscribers by professional companies specialized in vehicle tracking systems in association with Zain. Zain's website includes other services provided to businesses by Zain corporate SMS, fax and data, location based services. Zain's website is characterized by simplicity and ease of use; it makes it possible for subscribers to search content in two languages (Arabic and English) and to find information about product and services quickly and easily.

8. Conclusions

Zain understands the importance of being aware of customer needs and reacting to them effectively. The CRM and e-CRM projects help Zain to understand, foresee and respond to the needs of its customers in Jordan which ultimately will lead to improved customer performance. Zain now offers diversified services to customers

with diverse needs and expectations; the result is strengthened customer loyalty.

In the literature, cases investigated have shown that the customers' expectations and experiences have changed, and they want to manage their relationships with their suppliers more smartly. This means that some companies fail in CRM or e-CRM projects. This failure will directly jeopardize their investments and waste their time. The main reasons for failing in CRM and e-CRM projects are fragmented planning, lack of top management support and commitment to customer centricity as a long term strategy [12].

This study presents some evidence that Zain has advanced steps in CRM and e-CRM projects and initiatives. Based on the literature, Zain is the company leadership that committed to customers' and supported them. Zain executed well planned campaigns to maintain relationships with its customers. These factors helped Zain to progress in CRM and e-CRM project.

Zain future plans toward customer relationship management are through the more utilization of e-CRM project and portal, e-mail and auto dialer [15].

10. Recommendations

Zain Company is a leader in Jordan in the telecommunication sector, and it has experiences of moving towards a customer-centric philosophy and implementation of CRM concepts. However some general recommendation for Zain Company compared with Turkcell Company in e-CRM activities. Turkcell Company used advanced data mining applications, such as the churn analysis function that helped the company to decrease its churn rate by 1.54% and increase customer satisfaction and operational efficiency.

Turkcell online services center reflects its segment based marketing strategy where differentiating services for different customer groups. An example, the menu titles and information are personalized to match the customer's segment or sub-segment[12]. Finally, more research in best

practices and a better understanding of leading firms strategies and tactics in e-CRM will help researchers more in understanding the concepts and better implementing them in other situations.

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