Classification of Customers by Value Making for Preparation of Marketing Strategies

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ABSTRACT

In the present world, change & dynamism is considered a component characteristics. In such condition, success of organization is owed to correct anticipation, effective reactions to changes existing in the area. Over the past years, interactions between companies and their customers have considerably changed so that continuation of. Business with customer is not guaranteed. Therefore, for success of an organization, it needs to accurately understand needs of its customers, anticipate their requests and, with acquirement of such knowledge, improve its marketing and sale programs strategies. One of the ways to identify the customers is classification of customers, considering characteristics of each one. I may be said that it is possible only by a strategic view of organization as general and its different parts. In view of high importance in. preparation of strategies of organization , especially in marketing at present age ,in this article, this matter is to be reviewed from different aspects .At first, factors of concept of customer's life length & reference value is considered and classification of customers is followed.

INTRODUCTION

One of the important challenges in management of communication with customer is identification, understanding the difference and rating the customers and optimal allocation of sources to them, considering the value they have for the companies. Many of organizations collect and save plenty of data on their customers, suppliers and business partner's .But, incapability of these organizations in discovery of the valuable hidden knowledge in the data causes non-conversion of the data into knowledge. Thus, it practically becomes a wasteful action. Nowadays, all the customers have not the same importance for companies.

They try to identify and analyze characteristics of customers to separate and classify them by the value they have for companies. It provides back ground for optimal allocation of limited sources for application of marketing proper strategies and finally manage profitability by communication with customer (Greenburg 2005).

Value of customer's life length is a concept that can be very helpful for companies and is set by means of. different models .Owners of business are willing to extract unknown reliable and understandable data from their huge data banks and apply them to get more profits .Peter Drucker (1954)considers customer the only profitable center in companies and Fredrick Rich held.(1990)introduces the loyal customer as capital for the companies. Marketing managers may hope for success only when they can foresee the future behaviors of the customer's .For this purpose, the companies should have complete data on activities of their customers in the past. It is our main goal to know the activities of the customers, by the file we make, to investigate the data (Ayb, Romdhane, and Fidel 2010).Now, prominent companies make their most attempt. To keep the customer. Competition and expenses for attraction of the new customers is increasing. Kegan, one of the theorists in marketing believes that concentration of sources on opportunities and creation of value for customer lead to durable competition, strong support for further activity of organization and competition leadership .Kotler (1999) believes that victory lies with going beyond expectations of the customer. Therefore, it can be one of the most important and vital goals of any organization to keep the customer and make him/her loyal, through which the organization can achieve its goals, profitability.

It is one of the benefits of data study in management of communication with customer to prepare strategy for encouragement for more purchase and loyalty of customer to products and services. In most of producing and /or supplying companies, promotion of sale is one of the important issues in marketing and sale .As said, the most important concerns of marketers of companies

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Is the most suitable policies for sale? Analysis of customer's behavior is a way to recognize the market and discover new situations for organization.

It is important in management of communication with customer to apply principled methods of data analysis .Many of organizations found out that data bases of customers are important capital at their disposal (Thomas and his colleagues).Analysis of these data and targeted classification of customers is of the most important needs for sale &marketing units of companies.

Designing the marketing strategy through analysis of situation, market opportunities are recognized and different parts of market and strong & weak points are defined to evaluate the competition possibility. Market target, analysis of situation, creation of marketing relations, introduction and development of new market is a set of information that plays an important role in designing the marketing strategy. In marketing relations strategies, the goal is to win high satisfaction of the customers through cooperation of the groups engaged. Goal of a company is to increase its ability in attracting the customers and, through cooperation, match its situation with rapid changes of business area. .Creation of long term relations with customers is a way through which the companies gain advantage of competition. Thus, creation of durable relations with suppliers, members of distribution channels and sometimes even the competitor's helps to give superior value to the customer .From viewpoint of the modern management, maximizing the value of customer is a key to remain in business. As a lot of capital is spent to keep the customers, it is very important to offer a model that helps optimal allocation of sources and enhances effect of marketing activities.

RESEARCH HISTORY

Chang and Tsay (2004) in their researches with title of "combination of SOM and K- means in data grape study" have offered LRFM model to mean increasing the communication length with customer: after the model data is extracted and grape study is carried out, combination of 2 value matrixes (combination of two indicators F-M) and loyalty matrix (combination of two indicators L-R) are used for analysis and classify the customers by five kinds and 16 clusters.

They have stated that the increase of this indicator causes optimal recognition of loyal customers.

It can be also indicated that a research was carried out by him and his colleagues (2001) under the title of "application of LFFM model in classifying the market of dentistry clinic " .It was carried out on the basis of LFFM model in a dentistry clinic on 2258 patients to recognize loyal customers in which the monetary value indicator, due to state supporting services to medical section, was considered fixed. Following the analysis based on customer's relations matrix, the patients were classified in 4 groups of patients: loyal, active, new, unknown .The proper strategy of each one was set.

In another research conducted by Lee and colleagues (2001) under title of " two-step classification method for analysis of characteristics of customers in discriminating management of customer" based on LFFM indicators and applying the two-step classification method (method of ward for finding the optimal number of clusters and K-means) they analyzed characteristics of customers for better management of communication with customer in textile industry. Its results created better understanding in company to set marketing strategies. It was also checked in industry in Taiwan. It was shown that the customers with longer relations are more loyal although their financial exchanges and frequency is not high.

A thesis was offered under title of "a pattern to set value of customers' life time cycle". In this research, using the payment exchange data related to 5000 legal and real customers of Mellat bank ،a model has been offered for assessment of customers' life length value. Any group of legal and real customers, separately were divided by 9 parts.

Then, the customer's life length value has been calculated for each group of customers (Ajorloo 2009).

A thesis was offered in direction with customers' behavior to check how much the client's welcome modern communication. Channels of electronic banking in Saderat bank.

Behavior of customer in using these tools was analyzed. The customers using these services were classified by data study technique. (Amiri 2009).

In a research conducted in 2008 applying the Dara of a financial services organization in Belgium, an attempt was made to define loyalty of customer by customer-pivoted view instead of product-pivoted view .In this study, number of. Future exchanges of a customer has been estimated. Thus, the customer, refusing, as a person who's CLV and, in result, his/her relevant profit is reducing has been defined. According to the results of this research, the shorter time we consider for historic exchanges period length to estimate CLV, accuracy of calculation will decrease. The offered model gives useful information about activity of customer and probability of his/her. Staying and or refusing (Gladly, Baesens and Croix, 2008).

Another research was conducted in 2007 on banking, in which a model was offered for calculation of customer's life time cycle value. Basis of this research is classification of customers by 4 items: age, life style, bank services received by customer and level of customer's activity. This research, using 6 million data items received from a German bank, is based on a combination of chain model of Mark of and Cart analysis (Karl and Beeser 2007).

THEORETIC FRAME-WORK

Now, one of great challenges of customer-pivoted organizations is recognition of customers, distinction among different groups of customers. And rating them. In the past, the customers were divided by different groups intending to classify them based on need of customer. But, now value of customer as a measurable factor can be used to classify the customers. Importance of communication with customer is known to everybody .They, including the financial services organizations, try to understand their own customers .To

understand the customer accurately, the organizations, in addition to communication with customers, need a scale to measure value and importance of different customers. This scale will be provided in case that the organization can use suitable tool to get values of its customers and analyze the same Recognition of different groups and creation of effective relation with them in a way that it can guarantee economic benefits of the organization in future. It is an important matter in today's business. Both attracting the profitable customers and also keeping the old valuable customers are important which is impossible without exact identification of their characteristics.

One of the ways to gain knowledge on customers is classification of them in groups and investigation of characteristics of each group. This action is balance between non - recognition of customers and recognition of each of them .On one side, it causes customer communication management, marketing management and suitable allocation of sources for marketing to be targeted. On the other side, it is more economical, in comparison with individual recognition of each customer, especially when an organization has many customers. In the past, classification of the customers was based. On needs of customers. But, in the recent years, organizations concentrate on customer as a value producing capital instead of concentration on product as value creating factor and they are classified by their values (Liu and Shih, 2005).

For several decades, financial institutes followed the strategies concentrating on production and deals. With growth of technology and development of competition factors, creation and continuation of effective relation with customers have been more needed by the economic entities.

Goal of recognition of customer and distinction is to. Distinguish the more valuable customers, keep them and attract them. With growth of information technology, electronic banking services and growth of marketing activities and management of communication with customers, refusal of valuable customers is probable. This point will be more considerable when you know that expense of attraction of new customer is approximately five times more than that of keeping the previous customers (Noroozi 2009).The most profitable customers are recognized and particularly considered by distinction tools like customer's life length value models. (Noroozi 2009).Therefore , it seems essential for organization to find the methods and models to classify the customers based on customer's value rate .

MANAGEMENT OF COMMUNICATION WITH CUSTOMER

All the companies' activity is merely for customer. It is evident that the final result belongs to the customer. Management of communication with customer is a kind of marketing strategy, of which the goal is not merely limited to enhancement of deals for final profit. An attempt is made to achieve unique

And integral view on customer and a customer pivoted solution for more satisfaction of customer and profit of company in long run. Management of communication with

customer is a business strategy for optimal profitability & income and satisfaction of customer based on the following (Golchinfar. And (Bakhnabi 2007)

– Organizing the services based on needs of customer
– Enhancing the customer's satisfaction on customer oriented principles
– Establishment of customer oriented processes

Management of communication with customer is, in fact, a process for collection and integration of data for effective and targeted exploitation of them .By collecting data of, customers in a data base, it is possible to classify the customers based on strategies and criteria of organization. Generally, the following are some advantages of management of communication with customer (Eslami and Alishah 2008)

– Concentration of data in one place
– Analysis and classification of customer's data
– Specialization of customer's need

CLASSIFICATION OF CUSTOMERS

Classification is a basic strategy for management of marketing attempts to find customer. It was introduced in 1950 to reflect a change from mass marketing into new marketing and target the products and/ or marketing operations for particular groups of customers (al.et. RUST 2004).Smith stated in 2006 that classification of customers provides ways for better recognition of their preferences and more, qualified allocation of sources based on the same data. The resulted advantages are divided by two kinds:

First, classification enables the companies, by provision of the services. Suitable for need of their customers, to change. Thus, competition is created. Second, it leads the companies toward the direction where the most valuable customers exist and helps for huge investment, attempt, time for the most profit (Smith 2006).Integration of customer's profitability through classification strategies enables a company to improve efficiency and effect of its marketing programs (Nraj.et.al 2001).The companies apply different criteria such as data on geography, population, society, attitude, behavior, etc. For combination of data on the customer's purchases in the past. (Johnson and Sel nes 2005).

CONCEPT OF LIFE LENGTH VALUE

Customer's life length cycle value includes sum calculation of financial combination it means income minus expenses of a customer during his/her relation with organization. (Mutanen 2006).It is a way to offer a scheme of customers' status to the financial services entities and helps them develop suitable communication channels and effective strategies to keep the customer. This method indicates the data of customer available. Organizations can, by these data, predict their customers' profitability and make calculated decisions on them. Such concept is originated from management of communication with customers It is one of basic principles of management of communication with customers so that Piers and his colleagues consider it a

way for close relations with customers to enhance customer's life length value.

DEFINITION OF CUSTOMER'S RELATION LENGTH INDEX AND IMPROVED MODEL LRFM

According to Renartz and Kumar (2000), Chang and Tsay (2004), Lee and his colleagues, RFM model cannot draw a line between the long term and short term customers. They, in their research, offer the idea of customer's relation length and study its effect on loyalty and profitability of customer. They state that longer relation with customer improves loyalty of customer and have defined this variation that shows the time between the first purchase and the last one in a certain period This model has considered the companies that have created high financial value and, in short run, frequency of their purchases is more than average purchases of the others and has called them valuable customers while length of communication with customer has been ignored. Customer's communication length with organization indicates how long has passed since the customer started his/ her relation with organization. Results of Bhattacharya's study shows that the periods wherein a person can be introduced as a customer of organization will be positively related to the periods that the customer is willing to continue his/ her relation with organization .In this study, it was also stated that customer's communication length with organization has positive relation with his/ her probable durable relation in future. From one side, another basis had been found to follow the customers in view of sources advantage. According to the study conducted by Chant and Morgan (1955), sources of company are financial, physical, legal, human, Data... It was shown that relations with customer can be exploited as a source of company that can be used as competition advantage.

According to the study conducted by Chang and Tsay (2004), increase of L index(consumer communication length) , back ground is provided for more exact research of customers .They, according to Markus's study in 1998 offered a matrix as value matrix with dimensions of purchase frequency F)and monetary value(M).
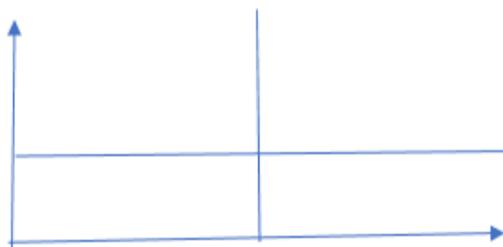

Fig.1. value matrix (Chang and Tsay 2004)

He also claims that customer's longer communication, higher loyalty and shorter time since the recent deal show customer's loyalty. Two other elements, customer's communication and date of the recent deal are defined as customer's loyalty matrix.
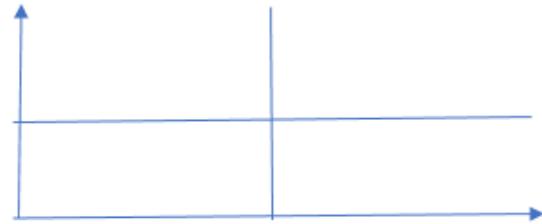

Fig. 2. customer's life length value matrix (Chang and Stay 2004,)

In the studies conducted by Song and Sang in 1988 ،the diagram was offered, for classification of customers, symbol was offered when. Average value is more than total average value and symbol is used to show the average value lower than total average value.

Based on the studies conducted by Lee and his colleagues (2011), through combination of two kinds of matrix (customer's value matrix and customer's loyalty matrix), the customers were classified in16 groups. Therefore, in this research model LRFM is used to classify and calculate the customer's life length value and recognize the valuable customers. When number of customers is more than two, the market can be divided. Division of the market causes non-consistent market .to be divided into consistent markets. (Vostav and his colleagues 2010) .In fact, when size of deals in a company grows, it is needed to classify the customers by the similarities among them in certain clusters, each one containing of non- consistent pairs. Then, it is possible to calculate values of different groups of customers and offer useful data for decision making. And take particular strategies to meet needs of different groups of customers. (Razmi and Qanbari 200 9).Alnabi and the others (1998) claim that there is no set of certain subordinates for perfect classification of market. On the contrary, Kanler(2003)claims that it is possible to classify the customers based on two different such characteristics named. ،"customer's characteristics and behavioral such subordinates. Customer's characteristics include geographic , anthropologic and psychologic varieties while, behavioral varieties consist of customers' views on product and their reactions to profit, status of product and brand .In classification of the market based on behavioral factors , the purchasers are divided in different groups by data, interpretation or use-rate of the product. There are many criteria to select the customer for assessment and management of his/her loyalty. These criteria help the companies to assess value of the customers and give them priority based on their effects on total profit. It enables the customers to allocate more sources to the customers expected to give more profit.

The most important methods for calculation of customer's life length value are:
  – current net value
  – money bag
  – market chain
  – customer's last value

– capital return

And RFM model (Battle 2004) of the specialists in registered post industry. Money-plentitude newness value criterion is often applied .While the companies with progressive technology use money bag share to take their marketing strategies (Sohrabi and the others), customer's last value already used in financial industries is considered another criterion (Esmaeeli Gokeh 2013).

CUSTOMER'S REFERENCE VALUE

Evaluation of services is more difficult than that of products (Fang .et.al 2011). Services, in comparison with physical products, have non- tangible features. In addition, services can be severely ordered under different conditions. Therefore, the customers of services do not usually have clear idea and look for more data on purchase of services such as other customers' direct experience. Consumers of services, in comparison with tangible goods, more rely on their personal data sources which have more effects on their purchase decision. (Murray 2012)

It can be easily concluded that the customers of services, in comparison with customers of products, are mostly effected by mouth to,-mouth data. Officers of services such as services- giving companies' access to internet , attorneys, physicians , barbers, etc. is mostly carried out by mouth-to-mouth advertisement. Brown and Reign in 1987say: now a days, many of economic establishments apply reference marketing campaign to use power of mouth-to-mouth advertisement and increase references to find new customers .In the past researches , references value calculation method was recognized only by customer's past real references .In addition , they define behavioral stimulators of customer's reference value and then, they,, by the most effective ways of goal setting , recognize the most lovely customers based on the advantages of customer's life value and customer's reference value. The consumers , when deciding on purchases, repeatedly lay emphasis on mouth-to-mouth data , advices and visual learning from the other consumers (Dichter 1966),in some cases of references, it has sometimes positive effect on purchase decision and in other cases does not change their decision .Researches have shown that the customers disperse the news mouth- to+ mouth and cause reference of customer in different cases such as distribution of the product (Mahajan et al1995)or when deciding On purchase as they often are concerned about views of the others.(Frick &Linda1987)so, it is obvious that reference and mouth-to-mouth play a role in consumer's decision making and his/her. Purchase .It is a challenge for authorities to find a way to apply the data on mouth-to-mouth and customer's reference behaviors .Although these behaviors have been studied in the articles written on marketing, only in few of studies monetary value of these behaviors or how to apply the data on them for effective management of customers has been studied. This issue is important as it is very difficult to measure effect of mouth-to-mouth behavior. But, it is usually, meaningfully, a lot. Also, researches have shown that the establishments doing business through references

find profitable customer's .It makes marketing campaigns desirable (Villanueva ET. All 2008) as such ,formula of calculation of reference

Value (CRV) is:

$$CVR_{i=}\sum_{t}^{T} = \sum_{y=1}^{n1} \frac{(A_{ty}-a_{ty}-M_{ty}+ACQ1_{ty})}{(1+r)^t} + \sum_{i=1}^{T}\sum_{y=n1}^{n2} \frac{ACQ2_{ty}}{(1+r)^t}$$

In which T is number of periods to be predicted in future A_{ty} is operational Profit margin share gained from customer y who, otherwise, would not have bought. A_{ty} is expense of presentation for customer. Only is number of the customers who will not join without presentation. n2 - n1 is number of the customers who have, anyhow, joined. A_{ty} is expense of marketing needed to keep the customers with presentation .ACQ1ty is saved cost for the customers who will not join without presentation.ACQ2ty is saved cost for the customers who, anyhow, have joined.

MARKETING STRATEGY

Marketing strategy is mainly focused on proper. Allocation of marketing sources and coordination of activities to meet operational goals of company as a market of special product. Therefore ,the main problem related to territory of marketing strategy is setting special target markets for a family of product or a special product .The companies, through a planning and proper program of four mixed elements of marketing (product, price, place, progress) will gain competition advantage and added increase as per needs and requests of potential customers in the same target market (2004 Arabi and Izadi).

EFFECTIVE FACTORS IN CHOOSING THE MARKETING STRATEGY

1. Quantity of sources and possibilities of company: It is better for the small companies with more limited sources and possibilities to apply integrated marketing to enter into the market. For the big companies with stronger sources developing their market share or leading in the marker, it is more suitable to take separated marketing strategy.

2. Consistence rate of markets: For the consistent markets with the same taste of purchasers, non-separated strategy is taken. But, in the non-consistent markets, it is better to apply separated marketing strategy.

3. Similarity rate of products: Here, main basis for selection of strategy is exact recognition of specifications of the product by purchasers. It means how much the purchasers can distinguish the difference between similar products. For the products, of which the difference cannot be distinguished, integral marketing strategy is applied and for the products, of which the difference can be distinguished, separated marketing strategy is taken.

4. Product life cycle; when the offered product is standing at the beginning of the curve, of its life time, that is presentation step, it is better to apply non-separated marketing strategies. The more, product gets nearer its mature, it is better to take separated strategy for further influence in the market.

5. Marketing strategy of competitors: One of the most important factors of choosing the marketing suitable strategy for company is consideration of strategies of the competitors in the market. If the competitors have classified the marker, integral marketing will not be useful and suitable.

ROLE OF MARKETING IN PLANNING AND IMPLEMENTATION OF THE STRATEGIES

Strategic programming, at all levels, is based on recognition of threats to prevent from them and recognition of opportunities to use the same. Strategic main responsibility of any manager is control of the outside to be able to coordinate and match the company or its activities with the changes around.

The managers who get successful in deals between company and customers, distributors and competitors, usually are mostly familiar with the conditions around the market. Therefore, not only they are responsible of strategic plans for their product but also, they are often main partners in process of programming at trading levels.

In a referendum conducted among managers of 280 American companies and 234 German companies in the fields of electric equipment, mechanical machinery and goods of packing industries, it was clearly proved that marketing managers have extensive influence and effect in strategic decision making at high levels. Such assessment shows perceptions of marketing managers and their influence and effect in processes of sale, research, development and financial affairs in different strategic and tactic decisions in their companies (Arabi and. Izadi. 2004).

TO HAVE AN INTERNATIONAL VISION

Very specific concept of international landscape is a set of thoughts helpful in successful management of a customer-oriented business such as:
− display of expertise
− encouragement for -marketing strategic programming
− encouragement for innovation in product
− encouragement for job creating
− commitment for comprehensive supervision of product quality
− movement toward distinction of product
− follow up the marketing(local)
− keeping the international comprehensive landscape

Application of international landscape is sever stance against barriers, like aggressive competition of developing countries in the world. And then, willing toward war with local companies, national feelings and campaign with protection system of some of states (Basiri Qeidari 2005).

CONCLUSION

Organizations have many goals .Maybe, it can be said that survival and profitability ate of the most important common goals in organizations .At first, they try to guarantee their existence and then, achieve profitability .In the present. Conditions, it is not so easy to achieve both goals (survival and profitability) because competition is getting more difficult .It is due to characteristics of change and dynamism at present.

Selection of target customers and then, setting proper and optimal strategy are of the most important decisions in any trade .In view of the advantages raised, it is reasonable for the companies to classify the market and take some parts for their marketing and sale where they can meet needs better than their competitors. A company, for access to the best method, should study the market to be able to take the best strategy and guarantee its success beside other competitors.

● **Suggestions:**

In designing the model offered in this research, organizations are suggested to measure their customers' life length and reference value and check the same continuously as it helps them to have better view over their income from each group of customers.

When view of organization over each group of customers is formed, organization may have better programming from marketing activities view.-point. They are suggested to check and apply proper strategy for each group as per classification of customers. For example, organizations, more easily, can decide, based on life time value and reference value of customer, about priorities of their activities to keep the customers. In customers of each group, it is possible to research more and offer practical ones. It means that to find the most optimal marketing practical programs and strategies, the suggested strategies should be applied in a period and the effect thereof has to be measured.

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