PREFACE

We are looking CRM & digital payment technology are continuously increasing with more and more enterprises as also the government opting to ride the digital wave.

Today customer's are the king of the market because the customer loyalty and customer preference are built by the producer and their services offered to the customer's and the seek for the more benefits and money's worth for the amount they spend. That is where the concept of customer preference and consumer behavior comes because the customer's make marketer's to think about market segmentation, market strategies, consumer's life style etc. also many marketer's are smart enough to understand consumer's needs wants and demands and perform beyond their expectations i.e. they delight them. It provides them growth profitability and creativity with lot of inventions.

The rapid growth and conference of information with communication technology has made cheaper information processing power readily and remotely accessible to all, making the world a global village with no barriers or boundaries. The integrated use of information
with communication technology the increased the pace of transactions and services being provided digitally not only by private and public enterprises but also by government entities. eCommerce and mCommerce has become a buzz word for Indian enterprises and it is an integral part of our daily life.

So, the customer & digital payment are very important and play a crucial role in any process of marketing.

Keeping in view the above facts, the topic titled "Customer relationship management and digital payment" in developing countries (with special reference to Indian scenario) was taken for the purpose of research study it is believed that the suggestions provided on the basis of conclusion drawn from the research study will be helpful in reducing the hurdles in enterprises which are being faced by customers and enterprises in current scenario.
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