TO STUDY DIFFERENT CRM PRACTICES USED IN B2B ONLINE MARKETING FOR UNORGANIZED RETAILERS

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Abstract:
The landscape of B2B online marketing is evolving, with unorganized retailers playing a significant role in shaping the dynamics of this ecosystem. This study aims to delve into the diverse Customer Relationship Management (CRM) practices employed by businesses engaged in B2B online marketing to cater to the unique characteristics of unorganized retailers. Unorganized retailers, ranging from small local enterprises to mid-sized regional players, present distinctive challenges and opportunities in the digital marketplace. The objectives of this study include exploring customer segmentation, assessing personalization strategies, analyzing communication channels, understanding data analytics and insights, evaluating integration with e-commerce platforms, assessing customer support and service strategies, studying feedback mechanisms, investigating retention strategies, assessing mobile CRM, and considering legal and ethical considerations. The research aims to provide a comprehensive understanding of CRM practices tailored for unorganized retailers, offering insights into how businesses can adapt and innovate in their customer relationship strategies. By uncovering successful strategies and pinpointing areas for improvement, this study contributes to the knowledge base of B2B online marketing, fostering innovation and best practices in the realm of CRM for unorganized retailers.
Keywords: Customer Relationship Management (CRM), Unorganized Retailers, B2B Online Marketing

1. Introduction

In the contemporary digital age, the business-to-business (B2B) marketing environment is undergoing a profound transformation. Organizations are increasingly leveraging digital technologies to redefine how they interact with their customers, streamline operations, and enhance value propositions. Central to this transformation is the evolving role of Customer Relationship Management (CRM) systems, particularly in sectors involving unorganized retailers. According to (Chaffey *et al.,* 2019), CRM technologies serve as critical enablers for businesses seeking to foster deeper, more meaningful relationships with their clientele.

Unorganized retailers, characterized by their informal business structures, local market orientation, and personalized service delivery, constitute a significant portion of the retail landscape in emerging economies such as India, Nigeria, and Indonesia (Kumar *et al.,* 2020). Unlike organized retail, these retailers often operate independently, with minimal technological integration and limited access to formal financing mechanisms. Their unique characteristics present both challenges and opportunities for B2B marketers who wish to tap into these markets.

The significance of unorganized retailers in the economic fabric cannot be overstated. As noted by Sarkar and Costa (2018), these entities play a pivotal role in facilitating last-mile delivery, ensuring product availability in remote regions, and catering to localized consumer preferences. Consequently, businesses aiming to expand their market presence and drive revenue growth must develop customized CRM strategies tailored to the distinctive needs and behaviors of unorganized retailers.

One of the primary challenges businesses face when engaging with unorganized retailers is the lack of standardized operational processes. This complexity necessitates CRM systems that are flexible, adaptable, and capable of capturing nuanced customer data. As Payne and Frow (2017) emphasize, strategic customer management requires an integrated approach that combines customer insights, technology platforms, and coordinated service delivery to build lasting relationships.

Moreover, the proliferation of smartphones and affordable internet access has catalyzed the digital inclusion of unorganized retailers. The increasing adoption of mobile technologies among small retailers has created new avenues for CRM innovation, such as mobile CRM applications, WhatsApp-based communication channels, and mobile payment integrations (Chatterjee *et al.,* 2021). These developments have empowered businesses to engage with unorganized retailers more efficiently and effectively than ever before.

Another critical dimension is the growing emphasis on data-driven decision-making. Modern CRM systems leverage big data analytics, machine learning algorithms, and predictive modeling to uncover actionable insights about customer behaviors, preferences, and needs (Ngai *et al.,* 2009). For businesses targeting unorganized retailers, such capabilities enable the development of highly personalized marketing campaigns, optimized sales strategies, and proactive service interventions.

At the same time, ethical and legal considerations surrounding data privacy and security have become increasingly important. Organizations must ensure compliance with regulations such as the General Data Protection Regulation (GDPR) and other local data protection laws. Transparency, informed consent, and robust cyber security practices are essential to maintaining customer trust and mitigating legal risks (Saetra, H. S. 2022).

In summary, the evolving landscape of B2B online marketing underscores the critical importance of CRM systems in engaging and nurturing relationships with unorganized retailers. By embracing technological advancements, prioritizing customer-centric strategies, and adhering to ethical

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standards, businesses can unlock new growth opportunities and build sustainable competitive advantages in this dynamic market segment.

The global B2B (Business-to-Business) landscape is undergoing a rapid and significant transformation, catalyzed by technological advancements, evolving customer expectations, and intensifying market competition (Chaffey *et al.,* 2019). In this dynamic environment, unorganized retailers—small to mid-sized enterprises with informal structures—have gained prominence, particularly in emerging markets such as India, Africa, and Southeast Asia (Kumar *et al.,* 2020). Characterized by limited access to formal technology, finance, and operational infrastructures, these retailers play a pivotal role in localized economies due to their deep-rooted community presence and personalized service models (Sarkar & Costa, 2018).

Given their unique operational challenges and potential for market penetration, unorganized retailers present an attractive target for B2B marketers seeking expansion and customer loyalty. In response, businesses have increasingly turned to Customer Relationship Management (CRM) systems as strategic tools to foster, manage, and optimize their relationships with these retailers through online platforms (Payne & Frow, 2017). CRM technologies enable firms to analyze customer interactions, personalize marketing efforts, streamline service delivery, and ultimately, cultivate sustainable, profitable relationships with the unorganized retail sector.

2. Unorganized Retailers in B2B Online Marketing

The category of unorganized retailers encompasses a wide spectrum of small, medium, and micro-enterprises that typically operate without formal organizational structures or technological support (Kumar *et al.,* 2020). These include family-owned shops, street vendors, regional distributors, and other informal trade operators. Despite their lack of formalization, unorganized retailers play a vital role in emerging economies by fulfilling localized demand and providing essential goods to underserved communities (& Costa, 2018).

Systematic reviews highlight that unorganized retailers rely heavily on face-to-face interactions, relational trust, and word-of-mouth communication to build and maintain customer relationships (Perry *et al.,* 2015). Their purchasing behavior is often influenced by local cultural dynamics, seasonal demand fluctuations, and immediate financial considerations rather than long-term strategic planning (Reardon *et al.,* 2003).

A major challenge in engaging with unorganized retailers through digital B2B marketing channels is their limited digital literacy (Prasad & Junni, 2017). Many of these retailers are unfamiliar with online ordering systems, digital payment gateways, and mobile CRM applications. Consequently, businesses must invest in user-friendly platforms and conduct digital literacy initiatives to facilitate adoption.

Moreover, the reliance of unorganized retailers on traditional buying practices—such as cash transactions, informal credit, and relationship-based negotiations—requires B2B marketers to adapt their CRM practices accordingly (Chatterjee *et al.,* 2021). Offering flexible payment options, personalized credit terms, and maintaining consistent personal interaction through hybrid communication models can significantly improve engagement rates.

Another critical consideration is the high sensitivity of unorganized retailers to pricing and credit availability (Kumar *et al.,* 2020). These retailers operate on thin margins and often require short-term credit facilities to maintain inventory. CRM strategies that incorporate dynamic pricing models, credit management systems, and loyalty incentives are more likely to succeed in this segment.

Despite these challenges, unorganized retailers represent a vast untapped market for B2B enterprises. Their integration into the digital economy is being accelerated by increasing smartphone penetration, government-led digitalization initiatives, and the growing availability of affordable internet services (Chaffey *et al.,* 2019) B2B marketers view these retailers as crucial partners for expanding market reach, deepening rural penetration, and building resilient distribution networks.

3. Importance of CRM in B2B

Customer Relationship Management (CRM) systems play a critical role in the B2B sector, especially when catering to unorganized retailers. A robust CRM framework helps businesses structure, track, and optimize their interactions with customers, enabling them to build lasting and profitable relationships (Payne & Frow, 2017). CRM solutions facilitate customer-centric approaches by integrating marketing, sales, and service data into a unified system that ensures consistency and continuity across customer touchpoints (Buttle & Maklan, 2015).

In the B2B context, CRM systems are particularly crucial because they support the complexity and long sales cycles associated with business transactions. Research by Reinartz, Krafft, and Hoyer (2004) underscores that CRM improves customer acquisition, retention, and profitability through targeted strategies informed by customer insights. By maintaining comprehensive profiles of unorganized retailers, including purchasing histories, preferences, and financial behaviors, CRM systems enable businesses to offer personalized solutions, thereby fostering loyalty and trust.

Moreover, CRM systems contribute to operational efficiencies by automating routine tasks such as follow-up reminders, order processing, and customer support ticketing (Nguyen & Mutum, 2012). These efficiencies free up sales and service personnel to focus on high-value relationship-building activities, which are critical for engaging unorganized retailers who often rely on relational trust rather than formal contracts.

The advent of digital CRM platforms further enhances these capabilities by incorporating features such as predictive analytics, AI-driven customer insights, and mobile accessibility. These technologies

enable businesses to anticipate retailer needs, recommend relevant products, and proactively address issues before they escalate (Chatterjee *et al.,* 2021).

Overall, the importance of CRM in B2B lies in its ability to align customer engagement efforts with strategic business objectives, ensuring that interactions with unorganized retailers are not only efficient but also deeply personalized and value-driven.

4. Key CRM Practices

CRM practices are at the heart of a successful B2B online marketing strategy aimed at unorganized retailers. Based on a systematic review of existing literature (Buttle & Maklan, 2015; Payne & Frow, 2017), the key practices can be categorized into specific operational areas, each playing a vital role in customer engagement and retention. A well-structured CRM approach not only strengthens business relationships but also drives competitive advantage by enhancing customer loyalty, satisfaction, and long-term profitability.

Below is a conceptual framework that highlights the integration of key CRM

Figure 1: Conceptual Framework for CRM Practices in B2B Online Marketing Targeting Unorganized Retailers

RM Practice Area	Key Activities	Expected Outcomes
Customer Segmentation	Data-driven profiling, clustering based on geography, volume, and potential	Targeted marketing, optimized resource allocation
Personalization Strategies	Customized communication, product recommendations, tailored credit terms	Enhanced engagement and loyalty
Communication Channels	Multi-channel touchpoints (email, WhatsApp, apps, account managers)	Consistent and effective engagement
Data Analytics and Insights	Predictive analytics, CLV modeling, purchase pattern analysis	Proactive decision-making, improved offerings
Integration with E-commerce Platforms	Seamless CRM and e-commerce synchronization	Improved customer experience, real-time service
Customer Support and Service Strategies	24/7 service, chatbots, relationship managers	Increased satisfaction, faster resolution
Feedback Mechanisms	Surveys, NPS tracking, social listening	Service improvement, higher responsiveness
Retention Strategies	Loyalty programs, personalized incentives, continuous engagement	Higher retention rates, lower churn

Mobile CRM	Mobile dashboards, offline capabilities, mobile ordering	Accessibility, broader reach
Legal and Ethical Considerations	GDPR compliance, ethical data usage	Trust building, regulatory compliance

Each of these practices is interconnected and must be strategically aligned to deliver a coherent and seamless customer experience (Reinartz, Krafft, & Hoyer, 2004).

A. Personalization Strategies

Personalization goes beyond addressing customers by their names; it means crafting tailored interactions based on past behavior, preferences, and needs. In the context of unorganized retailers, personalization strategies may include:

 i. Customized product recommendations based on buying history.
 ii. Special discounts or promotions during regional festivals or peak seasons.
 iii. Personalized account management through dedicated sales representatives.
 iv. Offering customized credit terms based on transaction history.

Such strategies enhance customer satisfaction, increase loyalty, and drive repeat business.

B. Communication Channels

Effective communication is pivotal in nurturing B2B relationships. Businesses use a variety of channels to interact with unorganized retailers, including:

 i. Email newsletters providing updates on new products, promotions, and company news.
 ii. WhatsApp and SMS for instant notifications about order status, discounts, and urgent messages.
 iii. Mobile applications for order placement, tracking, and customer service.
 iv. Dedicated account managers for personalized service to top-tier customers.

A multi-channel approach ensures that businesses stay connected with retailers, irrespective of their preferred mode of communication.

C. Data Analytics and Insights

Data is the backbone of modern CRM. Businesses leverage data analytics to:

 i. Analyze historical purchase patterns to predict future demand.
 ii. Identify cross-selling and up-selling opportunities.

iii.   Determine Customer Lifetime Value (CLV) to focus on high-potential accounts.
iv.   Segment customers more accurately for targeted campaigns.

Advanced CRM systems use machine learning algorithms to deliver predictive insights, helping businesses make proactive decisions.

D. Integration with E-commerce Platforms

Seamless integration of CRM systems with e-commerce platforms ensures:

i.   Automated order management, reducing manual errors.
ii.   Real-time inventory updates, improving stock availability information.
iii.   Personalized browsing experiences based on customer profiles.
iv.   Streamlined returns and refund processes.

Integration helps create a unified ecosystem where customer interactions are tracked and managed efficiently across touch points.

E. Customer Support and Service Strategies

Customer support is a cornerstone of relationship building. Effective service strategies include:

i.   24/7 customer support through multiple channels (phone, chat, email).
ii.   AI-powered chatbots for instant query resolution.
iii.   Dedicated Relationship Managers for handling complex cases or large clients.
iv.   Proactive post-sale engagement, including feedback collection and problem resolution.

Prompt and efficient customer service builds trust, enhances loyalty, and differentiates businesses in a competitive market.

F. Feedback Mechanisms

Feedback provides valuable insights into customer satisfaction and areas for improvement. Businesses employ several feedback mechanisms:

i.   Online surveys after purchase or service interactions.
ii.   Net Promoter Score (NPS) to measure customer loyalty.
iii.   Monitoring online reviews and social media conversations.
iv.   Conducting periodic interviews with key customers.

Systematic feedback collection and analysis help businesses refine their offerings and address pain points.

G. Retention Strategies

Retaining customers is more cost-effective than acquiring new ones. Retention strategies in the B2B context include:

   i.   Loyalty programs offering points, discounts, or exclusive deals for repeat purchases.
   ii.   Early access to new products or special promotions for long-term clients.
   iii.   Personalized communication and value-added services.
   iv.   Regular engagement through newsletters, events, and educational content.

Retention efforts build emotional connections and foster long-term partnerships.

H. Mobile CRM

The widespread adoption of smartphones among unorganized retailers makes mobile CRM solutions critical. Key features include:

   i.   Mobile-optimized dashboards for easy access to customer data.
   ii.   Push notifications for order updates, promotions, and personalized offers.
   iii.   Mobile order placement, tracking, and support options.
   iv.   Offline capabilities to ensure functionality in low-internet areas.

Mobile CRM enhances accessibility and empowers retailers to manage their interactions conveniently.

I. Legal and Ethical Considerations

Handling customer data responsibly is a legal and ethical obligation. Businesses must:

   i.   Comply with data protection regulations like GDPR, CCPA, and local laws.
   ii.   Maintain transparency about data collection and usage policies.
   iii.   Obtain explicit consent before collecting personal data.
   iv.   Implement robust cybersecurity measures to protect sensitive information.

Ethical practices in CRM strengthen brand credibility and build long-term trust.

5. **Case Studies / Real-World Examples**

Real-world applications of CRM practices in B2B online marketing provide valuable insights into best practices, challenges, and opportunities. Successful companies demonstrate how CRM strategies can be tailored to meet the specific needs of unorganized retailers.

Figure 2: CRM Strategy Outcomes for Udaan, Jumbotail, ShopX.

Company	CRM Strategies Implemented	Key Outcomes
Udaan (India)	Mobile app-based ordering and support- Personalized recommendations using data analytics- Credit options through digital financing- Loyalty programs and discounts	Increased retailer engagement- Enhanced transaction volumes- Strengthened customer loyalty
Jumbotail (India)	Online marketplace for grocery and food retailers- AI-based inventory management suggestions- Credit services for working capital- Tailored loyalty rewards	Improved operational efficiency- Greater retailer retention
ShopX (India)	Digital ordering platform for retailers- CRM analytics for retailer profiling- Personalized promotions based on location and buying habits	Expanded rural retailer network- Increased order frequencies

Case Study 1: Udaan (India)

Udaan, a leading B2B marketplace in India, exemplifies the use of mobile CRM to connect manufacturers and wholesalers with small and unorganized retailers. Udaan's mobile-first approach enables easy product browsing, ordering, and payment for retailers with limited digital literacy (Kumar *et al.,* 2020). CRM-driven personalized marketing campaigns and data analytics allow Udaan to tailor offers based on customer purchasing patterns, thereby enhancing relevance and loyalty.

Case Study 2: Jumbotail (India)

Jumbotail operates a B2B online marketplace focused on groceries and food supplies for small retailers. Leveraging CRM strategies such as AI-powered inventory recommendations and personalized credit offers, Jumbotail ensures that unorganized retailers can efficiently manage stock and access affordable financing options (Suresh & Bharadwaj, 2021).

Case Study 3: ShopX (India)

ShopX is a digital commerce platform that provides technology and supply chain solutions to small retailers across India. By using CRM analytics to segment retailers and personalize offers based on

their transaction history and geographic location, ShopX has successfully expanded its rural retailer network and improved customer engagement (Mehta & Muthukrishnan, 2018).

These cases show that successful CRM adoption hinges on leveraging technology to create personalized, seamless, and supportive customer experiences, especially in markets dominated by unorganized retailers.

6. Challenges and Opportunities

Effective engagement of unorganized retailers through B2B CRM requires addressing a spectrum of intricate challenges while capitalizing on emerging opportunities. These small-scale merchants often operate under resource constraints, informal procedures, and varied technological capabilities, making standardized CRM approaches insufficient. At the same time, their deep community ties, rapid mobile adoption, and need for flexible financial solutions offer fertile ground for innovative CRM strategies. By systematically synthesizing insights from recent empirical and review studies, we can identify key dimensions-spanning technological readiness, trust and privacy concerns, market heterogeneity, financial flexibility, and infrastructural limitations-that shape CRM design and implementation for this segment (Maoulainine *et al.,* 2025).

The following section unpacks these dimensions in detail, alongside mitigation tactics and strategic actions:

Fig. 3. Challenges in CRM with CRM Mitigation Strategies

Challenge	Description	CRM Mitigation Strategies	Key References
Technological Literacy	x	Simplified user interfaces; on-site digital training; offline app modes.	Prasad & Junni (2017); Mookerjee et al., (2022)
Data Privacy & Trust	Concerns over data sharing and potential misuse of sensitive business information.	Transparent privacy policies; permission-based data collection; secure encryption.	Mallinder et al., (2024); 13. Saetra, H. S. (2022).
Market Fragmentation	Highly heterogeneous retailer segments differing by region, purchasing power, and product mix.	Dynamic segmentation; AI-driven micro-targeting; localized content.	Reardon *et al.,* (2003); Kumar *et al.,* (2020)

Credit & Cash Flow Limits	Thin operating margins and informal credit practices constrain stock replenishment.	Integrated micro-credit modules; flexible payment terms; loyalty-based credit.	Suresh & Bharadwaj (2021); Mehta & Muthukrishnan (2018)
Infrastructure Constraints	Unreliable internet connectivity and limited hardware availability in remote areas.	Offline CRM features; lightweight app versions; USSD/SMS fallbacks.	GSMA (2021); Chaffey *et al.,* (2019)

Fig. 4, Flowchart of CRM Adaptation for Unorganized Retailers
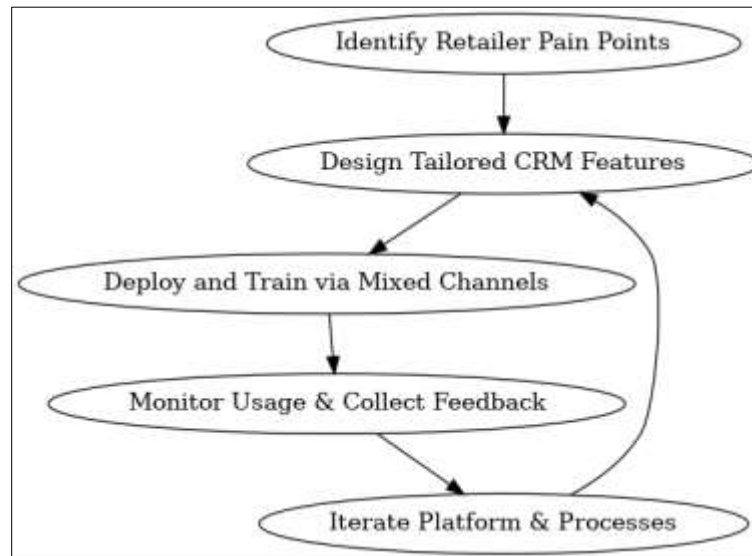
Conversely, several **opportunities** enable businesses to leverage CRM for competitive advantage:

Fig. 5. Opportunities in CRM with CRM Strategic Actions

Opportunity	Description	Strategic Actions	Key References
Smartphone Penetration	Rapid increase in affordable smartphones among small retailers enables mobile CRM adoption.	Mobile-first app design; push notifications; SMS/WhatsApp integration.	GSMA (2021); Chatterjee *et al.,* (2021)
Government Digital Initiatives	Programs like "Digital India" and rural connectivity schemes	Partnerships with government; co-branded digital literacy camps.	Ministry of Electronics & IT (2020); Prasad & Junni (2017)

	support digital uptake among retailers.		
Demand for Personalization	Unorganized retailers seek B2C-style customized offers, loyalty rewards, and real-time insights.	AI-driven recommendation engines; dynamic promotions; CRM dashboards.	Ngai *et al.,* (2009); Payne & Frow (2017)
Ecosystem Partnerships	Collaboration with fintech, logistics, and analytics providers enriches CRM capabilities.	API integrations; modular CRM architecture; co-innovation labs.	Kumar *et al.,* (2020); Nguyen & Mutum (2012)

By systematically addressing these challenges and capitalizing on emerging opportunities, B2B firms can design CRM systems that resonate with the operational realities of unorganized retailers, driving deeper engagement and sustainable growth.

7. Conclusion

Tailoring CRM practices for unorganized retailers is not just an opportunity but a necessity in the evolving B2B online marketing landscape. By adopting segmentation, personalization, multi-channel communication, data analytics, and mobile-friendly strategies, businesses can build strong, loyal relationships with these critical market players. Addressing the challenges and leveraging the emerging digital ecosystem will be crucial for sustained success and innovation.

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