

Book of Abstracts

2nd Croatian Direct Marketing Association Conference

THEME:

CUSTOMER RELATIONSHIP MANAGEMENT
The impact of digital technology



2nd Croatian Direct Marketing Association Conference
(2nd CRODMA Conference 2017)

BOOK OF ABSTRACTS

THEME:
CUSTOMER RELATIONSHIP MANAGEMENT
The impact of digital technology

Varaždin, Croatia
12th – 13th October 2017



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CRODMA is a free trade association, which brings together, includes and connects individuals and legal entities engaged in direct and interactive marketing, with the aim of promoting more efficient and more effective management in all areas of Republic of Croatia using the principles, ethics, concepts, knowledge, skills, tools and techniques of direct and interactive marketing. The Association is active in professional and organizational sense independently and in line with the Statute.

MISSION

CRODMA's mission is to support the development and status of direct and interactive marketing as a business strategy.

The mission will be achieved by supporting: development of a legislative framework that will enable prosperity of activities of direct and interactive marketing and market equality of CRODMA members, promotion of activities of direct and interactive marketing to the public (political, economic and general) as a successful business strategy in the prevailing market conditions and education of members and communication of achievements so that the direct and interactive marketing would be properly considered in the domestic and international, primarily European market.

VISION

To become a factor in the development and acceptance of the marketing philosophy as the dominant philosophy of business in Croatia.

CRODMA is focused on the popularization and development of direct and interactive marketing with its members' influence, contacts and activities related to the presentation of ideas and success of direct and interactive marketing for the business, political and general public.

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PROGRAM DETAILS

Thursday, 12th October 2017

09,00 - 10,00 Conference Registration

10,00 - 12,00 **Opening Ceremony**

Welcome addresses:

President of Croatian Direct Marketing Association

Dean of the Faculty of Organization and Informatics Varaždin

Keynote speakers:

Dario Horvat, Account manager Arbona d.o.o.: ENGAGE, MEASURE, WIN!

Samir Kos, Consultant Intera d.o.o.: CRM - IMPROVE YOUR SALES AND MARKETING

Dražen Pomper, Head of department of computer science for health, General hospital of Varaždin: ELEMENTS CRM STRATEGY IN HEALTH ENVIRONMENT SPACE

12,00 - 12,30 Coffee Break

12,30 - 14,00 **Paper presentations** – parallel sessions

14,00 - 15,30 Lunch

19,00 - 21,00 Dinner in Varaždin City

Friday, 13th October 2017

10,00 – 11,30	Paper presentations
11,30 – 12,00	Coffee Break
12,00 – 12,30	Plenary session and conference feedback
12,30 – 13,00	Lunch

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**A REVIEW OF MARKETING TRENDS IN BANKING IN THE CONTEXT
OF OPERATIONAL RISK**

ABSTRACT

Contemporary movements in the banking sector, such as increased competition, transparency requirements both by the regulator and clients, new technologies and explosive data growth are a source of new opportunities in the context of marketing in banks, but on the other hand they may present a threat for banks' operational risk profile.

The aim of this paper is to present an overview of marketing trends in the banking sector and to analyse their role in the context of operational risk. Special accentuation will be put on digital technologies, big data, consumer protection

and related regulatory compliance and reputational risk. Following the introductory notes is the section related to presentation of marketing trends in banking and their key characteristics. Third section deals with a short overview of the concept of operational risk, sources and event types that can cause it. In fourth section the authors are debating the interconnectedness of marketing trends and banks' operational risk profile.

Keywords: Marketing trends, banks, operational risk

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THEORETICAL ASPECTS OF SOCIAL RESPONSIBLE PRACTICES FOR INCREASING THE REPUTATION OF ORGANIZATIONS

ABSTRACT

The purpose of this study is to investigate and analyze the publications researching the relationship between social responsibility and reputation of business organizations. The systematic study of the existing research literature on theoretical and empirical aspects of social responsibility makes it possible to outline the business practices and their influence on corporate image. The analysis of the scientific research on social responsibility determines the trends in social responsible business practices and their effects on consumers and social image. The aim of this study is to enrich the existing scientific information about social responsibility of business, corporate image and reputation of organizations.

Keywords: social responsibility, social responsible business, reputation, corporate image, image, business practices , CSR, brand, organizations

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THE STRATEGIC IMPACT OF DIGITAL MARKETING TOOLS AND CRM ON THE TOURISM INDUSTRY

ABSTRACT

Tourism is an agile and modular dynamic industry that creates new value for customers and service providers through digital technology. Since we live in a digital centered world where customer service is on autopilot, customers have changed the classical ways of doing business from information, communication and promotion to the realization of travel. Technology is the key to success in tourism business, taking into account that negotiating power is put into the hands of clients. The impact on digital technology has transformed tourism supply from evolutionary to revolutionary by providing new vision of tourism

development. All stakeholders in the tourism industry significantly reduce costs, speed up the process of solving tasks which result in faster and better customer service. Customer Relationship Management (CRM) is a comprehensive business and marketing strategy that integrates technology, process and business to provide highly personalized services to customers in tourism. Sophisticated technology solutions combine customer information on one place that moved from offices to the digital world known as zero moment of truth (ZMOT). Digital tools are mirrors of potential clients behaviour and the main reason of creating long-term relationships by using direct and interactive marketing when creating a smart tourist product. The combination of experience and unlimited possibilities of technology makes it possible to work outside the framework of creating an innovative tourist product.

Keywords: tourism, technology, digital tools, digital tourism, zero moment of truth (ZMOT), smart tourist product

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ADVANTAGES AND LIMITATIONS OF THE DATA CLUSTERING METHODS IN THE CUSTOMER IDENTIFICATION DIMENSION

ABSTRACT

Various authors proposed customer identification, customer attraction, customer development and customer retention as the dimensions in the so-called four-dimensional CRM model. Lots of data mining techniques are successfully used in all four mentioned dimensions e.g. multilayer neural networks in attraction dimension, decision trees in the retention dimension, association rules in the development dimensions and k-means clustering in the identification dimension. This paper deals with main advantages and limitations of various clustering methods in the process of customer identification that have been reported in the

available academic literature. Most used clustering methods in that dimension are k-means and its derivatives and different soft clustering methods (e.g. Fuzzy C-means), while those methods are usually used in the telecommunication, banking, retailing and tourism business field for the sake of customer identification. Easy of use and good, comprehensible customers segmentation can be found as main advantages, while the problem of a number of clusters assessment, the problem of capturing customer dynamic behavior in the cluster's structure and curse of dimensionality can be pointed as main limitations of the clustering methods in the customer identification dimension. This paper presents some recommendations for successful coping with numbered limitations.

Keywords: clustering, customer identification, k-means, soft clustering

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EXPLORING THE INFLUENCING FACTORS ON THE PERCEPTION OF WEB-SHOP CUSTOMERS IN CROATIA: A PRELIMINARY STUDY

ABSTRACT

Along with the omnipresent global increase in use and dependency on digital technologies, the adoption of e-commerce shows the similar trends. As the usage of e-commerce and m-commerce rises, so does the need to evaluate the factors which influence the online user perception of web-shops as well as their related attitude and behavior. The purpose of the paper is to explore the most important factors that influence the perception and related behavior of web-shop customers in Croatia. In order to have a better understanding of web-shop customers, the paper provides an insight of recent studies of online user behavior

in the context of e-commerce. Initial assumptions based on available literature review were tested using the data collected from 419 web-shop customers in a specific B2C market. Several web-shop related elements were tested as well as user perception, online shopping habits and attitudes. The results show that web-shop customers perceive price related elements (pricing, discounts and sales) as most important motivators for online shopping followed by product availability or product range and delivery options. The majority of online shoppers use the online channels when searching for a specific product and they tend to search all the available web-shops in order to get the best conditions for the product they initially had in mind. These preliminary findings indicate several distinct similarities with online shopping trends in general and suggest guidelines for more comprehensive research approach. The implications of these findings provide a framework and practical guidelines for e-commerce managers and web developers.

Keywords: e-commerce, web-shop, user perception, online shopping, Croatia

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ROLE OF BIG DATA IN MARKETING

ABSTRACT

The first occurrences of the term Big Data appeared at the end of the 20th century to become an unavoidable term in the business world at the beginning of the 21st century. The development of information and communication technology leads to the emergence of large quantities of data generated in the internal and external environment, the expertise of their coverage and processing results in successful business operations. Marketing as well experienced the benefits of using large amounts of data from different sources.

The current traditional marketing paradigm is changing and is adapting to new technological and communication trends. The new generation of consumers that becomes dominant in the market of the so-called millennials who typed their first letters on a computer keyboard, perceive the world through technology and real-time communication. Everyday use of the Internet, social networks and smartphones results in the generation of data with the processing of which marketing makes profiles and offers that will meet their needs.

Keywords: marketing, big data, strategies, buyers

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CONTENT MARKETING: THE FUNDAMENTAL PART OF EACH DIGITAL MARKETING STRATEGY

ABSTRACT

"Content is king!" is probably one of the most famous and most used phrases in the contemporary world of digital marketing. Indeed, because of today's digital transformation, when companies and brands are massively using digital channels for communicating with their customers, content represents the key element of each campaign. Content marketing represents today a wide area of various digital marketing techniques with the main goal of presenting valuable content to the audience (customers). Thereby, the primary goal of content marketing is the not direct sale but helping and educating the reader while establishing a long-term relationship based on mutual trust. Because of its accessibility, content marketing is used by companies and brands regardless of their size. This paper defines the concept and forms of content marketing, its historical development and the importance which it represents in an overall digital marketing strategy.

Further, the goals and functions of content marketing will be presented, as well as trends for which is expected to play a significant role in the further development of content marketing.

Keywords: content marketing, digital marketing, digital content marketing, content marketing strategy

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DIGITAL MARKETING AND GUERRILLA MARKETING: HUGE OPPORTUNITIES FOR START-UP COMPANIES

ABSTRACT

Digital marketing becomes new term and new part of marketing but part which becomes more important from day to day. Guerrilla marketing is part of marketing which offers unconventional way of approach to customers. In today's life where we all are exposed to everyday new products and services and advertising, guerrilla marketing offers a completely new way of accessing the user which is visible and different from everyday access to products, services and advertising. Marketing as a term means much more than pure advertising so digital marketing and guerrilla marketing must be understood just like that – they offer new approach to products, services and of course to advertising. In this article will be presented ways how start-up companies can use all opportunities which are offered by digital and by guerrilla marketing and how new small companies (such as start-up companies) can get the best price ratio and money invested.

Keywords: digital marketing, guerrilla marketing, Vision 2020, ICT, new products and services.

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SPECIAL FEATURES OF ADVERTISING ON SOCIAL NETWORKS: #TWITTER

ABSTRACT

Advertising passes through huge changes and these changes are bigger and bigger from day to day. Introducing new products and services through Vision 2020 in ICT segment, new generations of mobile networks (5G), Internet access "anytime and anywhere" and the mass use of social networks (Facebook, Twitter, Instagram, LinkedIn, Google+, Pinterest, ...) have dramatically changed advertising industry and these changes are visible more and more in all aspects of our lives. The advertising industry has already become aware of these facts and advertising increasingly moving to the (mobile) Internet and to the social networks. Special features, principles and completely new ways of advertising on social networks are significantly different from conventional advertising in traditional media (TV, radio, print, outdoor, ...). In the paper will be presented specifics and ways of advertising on social networks. It will be specially analyzed

advertising on the social network Twitter. It will be analyzed access to advertising on Twitter social network in the world nad opportunities that this social network can offer to (business) customers in our region. It will be pointed out the basic opportunities which Twitter can offer to (business) customers.

Keywords: Vision 2020, mobile Internet, advertising, social networks, Twitter

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THE IMPACT OF SMS MESSAGES ON CUSTOMERS' SATISFACTION AND LOYALTY – CROATIAN MARKET EXAMPLE

ABSTRACT

Apart from the Internet, which was considered the first communication medium that offered interactivity between companies and consumers, mobile devices also provide specified interactivity, as a communication medium independent of space and time in which the company and the consumers are in. The rapid development of mobile technology, or in general mobile devices as a medium, influenced the creation of new marketing channel, new communication medium, which according to many authors, has the perspective to become the most powerful medium of communication with consumers due to many advantages it provides.

Given the fact that consumers have their mobile devices with them at any time and in any place and that these consumers are always open for communication, this form of direct marketing provides audio-visual communication one-on-one with a response delay to a message that is created for the promotional purpose. Also, it facilitates the implementation of mCRM for the company with adaptation to each individual, which provides greater efficiency for companies by lowering

costs, and on the other hand gives consumers a feeling that they are important to the company they admire.

Although mobile marketing is a new, yet quite uncharted territory, it became the subject of numerous scientific studies. However, a small number of articles covers the influence of the mobile marketing, especially text messages (SMS - Short Message Service) on the consumers' satisfaction and loyalty which can impact the creation of long-term relationships between companies and consumers. With this paper all of this mentioned above will be analyzed. Also, the results presented in this paper itself will show whether mobile marketing really is the marketing of the future in the eyes of Croatian consumers.

Keywords: mobile marketing, SMS messages, satisfaction, loyalty

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CONCEPT OF DIGITAL MARKETING CAMPAIGNE IN COLLEGE OF PROFESSIONAL STUDIS IN MENAGEMENT AND BUSINESS COMMUNICATION

ABSTRACT

The mission of College of professional studies in management and business communication is to educate n the fields of management in marketing, business communication, catering, applied informatics and education of young entrepreneurs. The greatest issue for achieving the goals that are stated in mission is how to enroll significant number of students in study processes in the school.

According to that, the school created marketing concept, with the usage of classic marketing techniques and the ideas from e-marketing practice. This second part

of the concept, with the official web site in the core, tools for e-learning, social networks and multimedia channels will be described in details in this paper.

Keywords: higher education; e-marketing techniques; practice; concept

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CRISES IMPACT ON THE TOURISM INDUSTRY DEVELOPMENT

ABSTRACT

The tourism industry depends on society development, public responsibility and political environment. The crises impact on international tourism destinations architectonics was described. Some changes as safety culture and new tourism landscape were outlined. A responsible tourism industry model with focus on “Restart, Relocate and Rebuild” concept was presented.

Keywords: responsible tourism, crises, safety culture, DMO

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PERFORMANCE MEASUREMENT OF CRM PROCESSES

ABSTRACT

Design, implementation and use of CRM in an organization involves specific business processes. In order to ensure that these processes are executed with best possible results, performance measurement methods can be used in order to monitor progress in achieving defined goals related to successful application of CRM. Modern performance measurement methods include the definition and monitoring of goals achievement through financial and non-financial indicators, and most methods monitor the non-financial indicators in customer and business processes perspectives. This paper will outline several methods that can be used to measure the success of a CRM processes and will provide guidance on how to use the methods for that purpose.

Keywords: Performance measurement, business processes, CRM

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THE EFFECT OF DISTANCE FROM DIOCLETIAN PALACE ON OVERNIGHT STAY PRICE: AN APPLICATION OF HEDONIC METHOD

ABSTRACT

The aim of the research is to explore the effect of location on price of overnight stay in city Split by applying hedonic price model. Data are manually obtained from the Booking.com website, while location of the accommodation unit is defined by the distance from the Diocletian Palace. Parameters of hedonic model with thirteen variables in total (one dependent and twelve independent) are estimated by multivariate regression analysis. Opposite to prior expectations, there was no statistically significant relationship between distance of the accommodation unit from Diocletian Palace and price of overnight stay. On the other hand, average review score and breakfast affect price of overnight stay.

Keywords: Hedonic method, location, price of overnight stay, Split

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INFLUENCE INTERNET OF THINGS IN MEDICAL ENVIRONMENT AND DATA PROTECTION AS A CRM SECURITY OPTIONS

ABSTRACT

Computer centre of General hospital in Varaždin, used integrated computer based program for monitoring patients and processes in health production. That mean, we have a computer program which we covered immediately all request of good practice modern environment and times. That solution support all production process in hospital which is very complex and can have a mark mission critical on whole procedure of handling live patient. This program lied's to term hospital without paper, connection between all tree levels of health protection. Intension is that primary care directly ordered on waiting list patients to hospital treatment, and that they soon as possible get back the important information of this medical case electronic, back to work place. Electronic patient record is in the middle of that computer story. We are living in the time of full express of environment web services, Internet by Things, all health services are covered with the medical equipment which collecting data by monitoring the

patients, covering the full process with standard data protection procedures. Save the data, keep the data, use the medical data only when is necessary. How we can use today telecommunication and informatics technologies for improve standards procedures in health services, in fact using IT in health, to improve quality of life in local community.

Keywords: Full integrated hospital information system, WEB 2.0 solution, vertical integrated process in health, electronic patient health record, cloud, mobile, observation, security of data

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CONNECTING SOCIAL MEDIA AND BUSINESS PROCESS MANAGEMENT TO THE BENEFIT OF CRM

ABSTRACT

Business Process Management encompasses effective performance of business processes as well as continuous improvement of the organization's work. The existing paradigm of monitoring the results of work relies on various sources of useful information, both from the organization itself and from its environment. In this context, social media and related technologies and concepts such as social networks, online forums, online communities, content sharing platforms and other forms of contemporary communication are increasingly gaining importance. It is extremely important to collect relevant data, process them and respond to their significance and use them in the function of achieving the goals in an organization's acceptable time and in a socially acceptable manner. This paper deals with linking social media and business process management to the benefit of CRM as a key subsystem.

Keywords: Business Process Management, Social Media, CRM

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DIGITAIZATION IMPACT ON QUALITY OF TOURISM DESTINATIONS

ABSTRACT

Quality of tourism services depends on content of information and presentation. Digitalized data is very successful tool for development of creative tourism destinations. Basic data become a determinative to tourism organizations today. The main question is: what kind of information needs destination management team? We can describe framework of new disseminated information on social networks, mobile platforms, smart technology for travelers as “Bluesmart” luggage and municipality security information system. The main results of presented study are an assessment of basic tourism resources, audit of digital presences of destinations, comprehensive assessment in line with global trends and assessment of changed tourism environment after political, natural and economic crises. An innovation concept model for content of destination’s roadmap was described. A very new strategy contents different information boxes: geomedical audit of destination’s region, risk assessment of public safety and relocation plan for tourists. Drawing a new Destination’s Roadmap we can optimize digitalized tourism information and improve quality of tourism services,

help managers to bring the human factor back into the process of destination's digitization.

Keywords: DMO, tourism quality, digitalization

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THE ROLE OF THE RELATIONSHIP MANAGEMENT WITH THE CLIENTS IN THE COURSE OF THE SALE PROCESS

ABSTRACT

Because on today's market the conditions and changes are quite dynamic and require prompt retailer' adjustments, therefore information's have become the most valuable resource of the company and represents a necessary precondition for the business success and competitive advantage of the company. Today, the centre of attention occupies the user and satisfaction of his needs and wishes in the best possible way. We've gathered and analyzed relevant information's originated from the market, all in order to build long - term and profitable relationships with the end - users that represent a key to business management. Managing client' relations has evolved from the fact that every human individual is different from the other one. We can assume that differences when starting from physical features to character traits. Each of us has different attitudes, ways of thinking, the way of dressing, and thus buying needs and the like. Nowadays,

the need to manage client relations in businesses is virtually essential, because the users have become more demanding and companies need to involve great efforts to win over their clients. As the competition on the markets is ever increasing, the companies are aware that their users have no problem, as it sometimes used to be, to go to the other competitor, and by keen developing of mutual relationships they are trying to create emotional relationship with their users to keep them on their side. The goal of this paper is to highlight the importance of CRM, its introduction within the organization, and the way it is implemented and the results that were achieved with it.

Keywords: CRM management, information, competitive advantage, sales

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**CROWDFUNDING FOR EMPLOYMENT OF PEOPLE WITH
DISSABILITIES: A SWEET STORY FROM KRIŽEVCI (HR)**

ABSTRACT

Crowdfunding is a process of collecting small amounts of capital from a large number of individuals and companies in order to finance a new and innovative business idea or an enterprise. It is usually performed via websites running a

crowdfunding platform and also social networks to connect investors and entrepreneurs together. This paper presents an experience report on conducting a crowdfunding campaign for the social enterprise in Križevci, Croatia, that already employs people with disabilities in production of handmade chocolates and chocolate pralines. Three-week long campaign in spring 2017 achieved both primary and extended goals by collecting more than 7200 USD, that will contribute in opening Choco Bar as a new section of the enterprise and employing five more people, of which two are persons with disabilities. The storyline of the campaign presented a heart-warming story and the perks have been designed to include a wider group of local enthusiasts, such as home beer and lined lace producers, in order to promote new branding potential for the city overall. Additional empowerment to the campaign has been brought by organisers gathered in civil initiative named "I love Križevci", sending strong affirmative messages among the local population, as well as nationwide.

Keywords: crowdfunding, people with disabilities, social enterprise, local community, perks

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DEVELOPMENT OF THE COMMUNICATION KNOWLEDGE BASED SYSTEM FOR THE SELECTION OF TOURIST DESTINATION

ABSTRACT

Communication is the exchange of data and information through a socially acceptable set of symbols. In our contemporary life, it is one of the key processes that is interesting in research, almost every science area: natural, humanistic, social, medical and biomedical, but also technical. Communication is at the heart of marketing research because its quality directly influences the economic effects and performance of each market-oriented organizational system. They work today in conditions of rapidly changing technological environments as well as growing customer requirements. The man has completely adapted to the technological environment, digital communication and market competitiveness of organizational systems depends directly on the quality and speed of

communication. Marketing has developed the concept of integrated marketing communications to harmonize and integrate communication tools: advertising, personal selling, sales promotion, direct sales, public relationships and publicity. Knowledge-based systems are computer programs that work with knowledge in a narrower problem area or domain. They are therefore suitable for integrated marketing communications instruments, especially for sales and direct sales promotion. The paper explores the possibilities of developing a knowledge-based system for direct sales and displays a prototype of a communication system that helps in making a decision on the choice of a tourist destination based on the preference of the service user and the tourist agency's offer. In the development of a communication knowledge-based system was used Visual Prolog, the language of declarative programming, and it is demonstrating satisfactory applicative power.

Keywords: knowledge-based systems, knowledge base, declarative programming, integrated marketing communications instruments, tourist destination

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THE COMPLEXITY OF DIALOGUES BETWEEN CONTEMPORARY ONLINE CONSUMERS AND TOURIST DESTINATIONS IN THE DIGITAL AGE

ABSTRACT

More than ever before the success of contemporary, modern companies does not depend exclusively on their ability to develop a good and high-quality product or service, their pricing ways and methods and offers availability for the customers, but on the dialogue and the communication ways with targeted consumers. Successful sales in tourism are increasingly based on the interactive dialogue, considering that the dynamics of contemporary society more and more respects the logic of networking, and just the understanding of networking function, as well as altered patterns in behaviour of contemporary consumers, have become the key for understanding how economy functions. Social media has become an integral part of how today's consumers live and communicate, stay in touch, follow the latest events and connect with the world around them. The research

will be conducted in this paper aiming to identify the ways of dialogues and communication between integrated tourist experience makers and consumers who due to social media have become a "tourism product". The tourist experience in this paper will be analysed through the dimension in which the tourist feels like he is immersed in the virtual environment and through the dimension that precisely by virtue of technology development he controls collected and used information that lead to a higher level of engagement about information and longer consumers visits in that virtual space.

Keywords: Social media; Customer relationship management; Integrated tourism product; Tourist experience; Contemporary consumer in tourism

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