DEVELOPING RELATIONSHIP MARKETING THROUGH THE IMPLEMENTATION OF CUSTOMER RELATIONSHIP MANAGEMENT TECHNOLOGY

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Abstract

Customer Relationship Management (CRM) has its roots in relationship marketing which is based in turn on the formative work of Berry (1983) and the IMP Group (see e.g. Ford, 1990). Its purpose is to integrate marketing, sales and service functions through business process automation, technological solutions and information resources to maximise each customer contact. In this way CRM systems facilitate relationships among enterprises, their customers, suppliers and employees and so provide the technological means to put relationship marketing philosophy into practice. Organisations that fail to keep up with competitors' CRM capabilities risk being seriously disadvantaged.

However, the use of technology on its own is not sufficient and firms must combine developments in IT with a philosophy that calls for the re-organisation of the entire firm around its customers. This shift will not be easily achieved. Our purpose, based on collaborative Cranfield/CSC Computer Sciences Corporation studies, is to identify the pitfalls, and offer advice on the successful implementation of CRM systems in support of relationship marketing strategies, including an audit of the organisation's readiness to proceed.

Introducton

Key principles involved in relationship marketing include gathering, co-ordinating and analysing accurate data on customers, and the development of marketing strategies that personalise the relationship and maximise the benefit to the organisation by focussing greater resources on higher value. Peppers, Rogers and Dorf (1999) suggest four key steps for putting such a 'one-to-one marketing' programme to work: identifying customers, differentiating among them, interacting with them, and customising the products or services to fit each individual customer's needs. A move towards selective one-to-one marketing is seen by Schultz (1996) as an inevitable consequence of customer demands and new technologies leading organisations to integrate their marketing and communications. The main technological drivers involved are Customer Relationship Management (CRM) systems that offer the opportunity to capture and analyse information about purchasing behaviour - often in real time, operational improvements and long-term success through deeper and closer customer relationships (Stein & Caldwell, 1998; Hagel & Sacconaghi, 1996; Beckett-Camarata, Camarata, & Barker, 1998). CRM systems allow organisations to build detailed customer profiles that facilitate precise matching of marketing offers to prospects and can be used to track the effectiveness of marketing programmes, as well as providing the basis for future planning (Harrison, 1993; Mann, 1990; Shani & Chalasani, 1993).

Properly used, this information can be used to benefit selected customers by tailoring product/service offers to them specifically or in micro-segments. This adds value and can lead to greater loyalty (Mitchell, 1998). Conversely, customer data analysis and profiling also enables an organisation to identify the customers it does *not* want to serve. The Pareto rule suggests that 80% of profits are generated by 20% of customers, but in some industries even more extreme differences in customer profitability exist, *"Some commercial banks have found that 10% of their current account customers are responsible for more than 100% of their profits (i.e. the other 90% are, on average, loss-making)"* (Stone, McFarlane, Visram and Kimmel, 1996).

Recognition of the need for cross-functional IT integration is now so strong among marketing practitioners that integration of the sales system with other business processes is the highest priority for sales and marketing investment. (McDonald and Wilson, 1999; Ferguson and Shaw, 1996). Yet despite this enthusiasm for IT solutions, 77% of sales and marketing professionals surveyed by Softworld (1998) said that there is a gap between what IT should be able to provide and what it is actually delivering. Reed (1999) reports a customer survey conducted by CRM software specialist, Hatton Blue, identified some of the problem areas:

- 39% of clients perceived the length of implementation as being a major problem.
- 35% named cultural issues and pressure to complete other IT projects.
- 34% cited the difficulty of integrating technologies.

Leverick, Littler, Bruce and Wilson, (1998) cite a series of studies concerning the success or failure of IT installations. In one cited survey of 400 British and Irish companies only 11% of respondents said that their installation had been successful. In another between 30 and 40% of IT projects realised no appreciable benefits at all. A third study found that three-quarters of IT projects were either uncompleted or not used when they were completed. Integrating new technology into existing systems was cited as the main difficulty. Further barriers to IT systems adoption include lack of a clear strategy, budgetary constraints, lengthy implementation times, management priority, resistance to change and lack of user knowledge and training (Littlewood, 1999).

Even when organisations have integrated technologically, performance integration does not always follow (Hall, 1997). Organisations that have made technological investment but have not made the associated organisational changes have been disappointed with the results. In contrast, organisations that have adopted a balance of new technology and culture change have created strong, enduring and profitable customer relationships with a stable customer base (Computer Sciences Corporation, 1998). Kappert, Bloemink & Hoekstra (1999) use the process model (e.g. Hammer & Champy, 1995) to integrate technological, organisational and strategic issues into an effective customer relationship strategy.

CRM systems offer a lot of promise for marketers. They have the potential to offer better customer service, and to improve marketing effectiveness through better focus (McDonald and Wilson 1999; Bessen 1993). Using CRM can enhance long-term profitability by improving customer service reliability, efficiency, communications, quality control and service monitoring (Berkley and Gupta, 1994). But there are many problems associated with successful implementation.

This paper addresses the main issues involved in the implementation of CRM systems based on the literature and findings from two studies carried out in collaboration between Cranfield University and CSC Computer Sciences Corporation ; the is first based upon the results from a web-based survey of key organisations, and the second is from interviews with major CSC Computer Sciences Corporation clients. The components of a CRM system are outlined, and learning curve problems identified. We make recommendations for auditing and successful CRM implementation to support Relationship marketing strategies.

The Components of CRM

CRM is an integrated approach, rather than a collection of products geared to 'stand-alone' solutions (Couldwell, 1999; Anton, 1996). According to Galbreath (1998), *"CRM integrates marketing, sales and service functions through business process automation, technology solutions and information resources to maximise each customer contact. CRM facilitates relationships among enterprises, their customers, business suppliers and employees."*. The goal is to harness technology to more effectively deliver customer value.

CRM is founded on four tenets:

- Customers should be managed as important assets
- Customer profitability varies; not all customers are equally desirable
- Customers vary in their needs, preferences, buying behaviour and price sensitivity
- By understanding customer drivers and customer profitability, companies can tailor their offerings to maximise the overall value of their customer portfolio

(Kutner and Cripps, 1997)

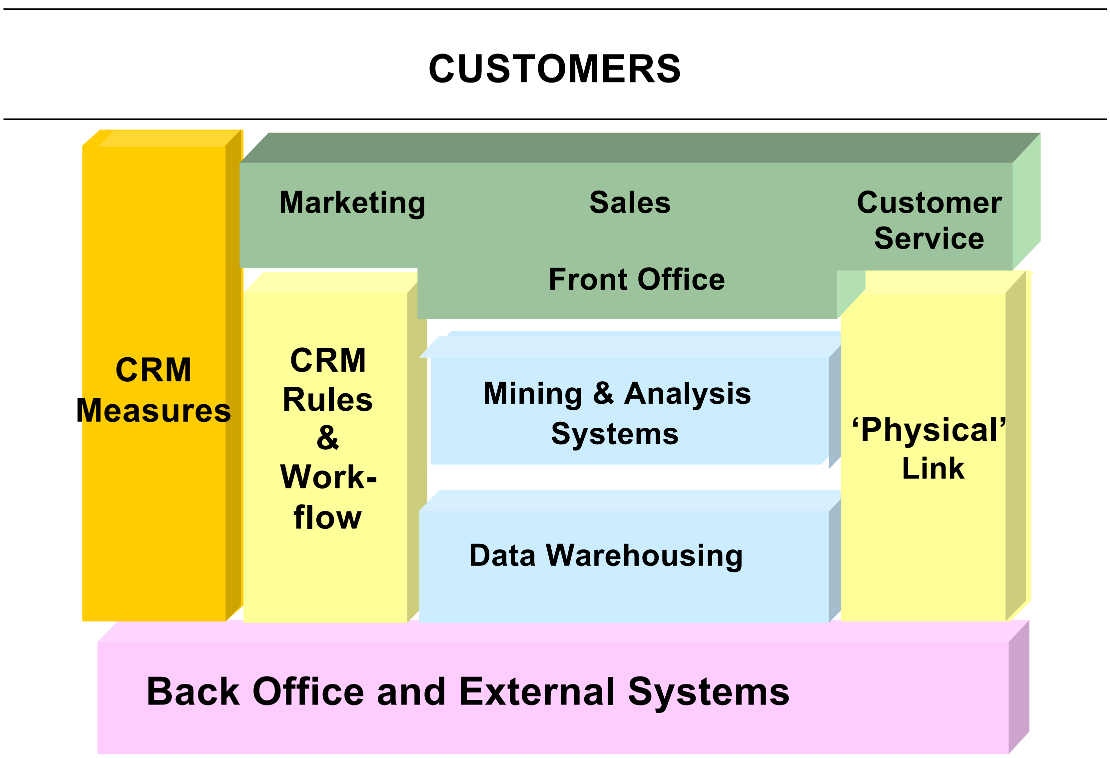
A comprehensive CRM system comprises four main technology components:

- A data warehouse with customer, contract, transaction and channel data.
- Analysis tools to examine the database and identify customer behavior patterns.
- Campaign management tools to allow the marketing department to define communications and facilitate automatic generation of those communications.
- Interfaces to the operational environment to maintain the marketing database and communications channels to deliver the messages.

(Sophron Partners, in Curley, 1999)

Computer Sciences Corporation show how the technologies, processes and new skills can be integrated under an overall architecture that enables the company to move from "make and sell" to an approach characterised by "listen and serve" (Fig. 1).

Figure 1: CRM Architecture



Stan Maklan CSC Computer Sciences Corporation, 1999

This architecture pulls together five key areas:

1. The integrated front office that provides any customer-facing person, be they in Marketing, Sales or Customer Service, the full picture of individual customer needs preferences and importance to the company. The technologies include call centres, sales force automation and the Internet.

2. A business intelligence system that learns on the basis of these interactions as well as from external data. Business intelligence is further divided between data warehousing and data mining/analysis technologies. The warehousing technologies act as an information factory, gathering and preparing information for use by the business. Mining and analysis tools allow business users to understand how different customers differ in behaviour, motivation, cost and profitability.

3. Workflow and business rules transmit business intelligence to the integrated front office. On the basis of learning, front office employees are given powerful customer insights at the point of customer contact. They are also given guidelines and rules with which to understand how far they can go in satisfying customer requests. These rules empower front office people to solve customer problems at the point of contact.

4. Physical links to back office systems permit this intelligent front office to reach deep into its company's fulfilment systems so that the front office can make sales and service promises based on the latest knowledge about what and when their company can deliver. A real-time interactive front and back office conversation is considered best practice in CRM.

5. Finally, appropriate performance measurement systems allow management to understand both the value the company creates for customers and the value customers create for the company, so that they can be kept in balance.

CRM development – Climbing the Learning Curve

According to the findings of our web-based survey most organisations are at an early stage of their CRM development. The most advanced organisations chose the descriptor, 'Moderately advanced, learning' to indicate their stage of CRM development. None thought that the descriptors, 'Well advanced, best practice', or 'Highly advanced, best in class' applied to them. Given this acknowledged weakness, and the extreme importance attached to CRM systems, respondents were perhaps simply realistic in planning to increase the proportion of revenue spent on CRM development by a factor of five over the next three years; from 2 to 10%. Many surveyed organisations felt that their CRM implementation lagged behind, whereas, in practice they seem representative of the companies from which we draw the broad conclusion that CRM development involves a steep learning curve. A combination of inexperience and haste in trying to climb the learning curve is likely to exacerbate the pitfalls of CRM implementation highlighted earlier.

The aim in implementing CRM systems is to align corporate investment and management attention with the most promising customers. The strategy is to engage the customer in an interactive dialogue that enables the company to create exactly what the customer wants and for which they are willing to pay. Its scope embraces relationships with customers, employees and suppliers and touches all aspects of the internal corporate processes and structures.

The decision to implement CRM implies a major change programme to adjust the corporate focus from product to customer. While partial implementation may prove worthwhile, a series of ad hoc, uncoordinated 'point solutions' can lead to failure (Couldwell, 1999; Anton, 1996). Landberg (1998) outlines a three-stage evolutionary process in customer management strategy when implementing CRM in financial services companies. In the first phase, the emphasis is on cross selling; in the second, on additional product or distribution capability; and finally through value added services.

Many companies begin their CRM programmes with one of two key components: data warehousing or customer service call centres. The "heart" of CRM architecture is the data warehousing and analysis systems. This permits a single corporate view of the customer, facilitates segmentation of the customer base and provides some immediate business benefits in terms of marketing campaigns. Call Centres are a priority for many companies struggling to cope with the demands of customers for immediate service at any hour of the day. The next step is usually to expand the programme into contact points other than the call centre (sales force, stores, web sites) and to integrate business intelligence with the emerging front office.

From this point onwards, implementation moves into its most difficult stage, the integration of the front office with the company's back office or fulfilment systems. Issues of culture, control and information systems often arise. Where systems have been built for the modern, online and interactive customer economy there is little problem. However, most large organisations have a variety of back office systems and processes that have been painstakingly developed over the years. High levels of integration can be problematic. For some, the back office systems are so complex, expensive and inflexible, that full integration of the front office must wait for a large-scale back office change programme involving the implementation of new technology. There is a natural tension between those that wish to "manage from the future" using new interactive technologies and those that wish "to fix that which is broken" in the fulfilment systems first before allowing customers to determine their own offers. There is no easy answer to this dilemma. However, whatever the technological perspective may be, we believe CRM development should start with a company audit. In order to assess the state of readiness.

CRM development – the Company Audit

As a first step in a CRM development programme we suggest that organisations carry out an audit such as the checklist in figure 2 developed from the CSC Computer Sciences Corporation client survey interviews.

Figure 2: Developing CRM in your Organisation

Against each question, tick one box on the right according to how strongly you agree or disagree

	disagree strongly	**disagree**	**neither agree nor disagree**	**agree**	**agree strongly**
1. We have a clear understanding of how our customers' needs differ from each other and how their potential contribution to our company differs between them.	1 ☐	2 ☐	3 ☐	4 ☐	5 ☐
2. We will, at least in the very near future, make the products and offer the services demanded by our best customers irrespective of our own product plans.	1 ☐	2 ☐	3 ☐	4 ☐	5 ☐
3. We will sell and service our customers directly if that is their wish even at the risk of upsetting long-standing relationships with distributors, retailers and other third parties.	1 ☐	2 ☐	3 ☐	4 ☐	5 ☐
4. We are building (have built) systems and processes to enable us to manage the entire customer experience with our organisation from first enquiry to solving ongoing problems related to our products and services.	1 ☐	2 ☐	3 ☐	4 ☐	5 ☐
5. We are building (have built) management information systems that enable us to understand individual customer's contribution to our profitability. On the basis of this information, we empower and measure our managers' ability to manage the customer base.	1 ☐	2 ☐	3 ☐	4 ☐	5 ☐

How does your Organisation Score?

Between 0-9

Your organisation remains focused upon its own product market strategy or operational effectiveness rather than customising its offer for different customers or segments of customers.

This may be a successful strategy for your organisation if some of the following conditions are present:

- There is little apparent means of differentiating customer need and cost is the prime determinant of customer value.
- Customer need can be differentiated but your organisation has opted for a strategy other than one that is customer centric. This could be low-cost provider or at the other extreme, value-added branding (e.g. Nike, Gap).
- The markets in which you are competing are supply limited and the priority is on pure operational considerations. This may happen if, for example, you offer systems implementation in an emerging software area that is chronically short of quality people, hold special Government licenses or are entering a developing market.

Between 10-18

Your organisation is likely increasingly customer focused in its strategy. Customer and competitive pressures are generating the need for increased flexibility in handling customer requests, there is real differentiation in how customers are managed and customer input is increasingly sought for important decisions.

This may be a transition stage as the organisation becomes truly customer directed. Experience suggests a number of tensions in this middle stage that managers need to resolve:

- It is difficult to quantify new business opportunities that not grounded in new products or services.
- The leaders of the company have a more intuitive feel for the operational and product drivers that built the organisation than for a truly customer-oriented business.
- Irrespective of focus, it is not evident that the organisation has competencies in many of the value-added areas demanded by customers.
- The customer information needed by customer-facing staff is not readily available.

Between 19-25

Your organisation has made a transition from “make and sell” to “listen and serve”, or perhaps it was built that way from its inception.

There are different offers for different customers aligned to a clear understanding of customer profitability. Investment is allocated to its best return in terms of customer and the business case for CRM is understood in terms of its impact on the value of the customer to the organisation.

Organisations scoring in this band are in a position to implement CRM successfully.

Implementing CRM Succesfully – A Practitioner View

The Computer Sciences Corporation study was designed to explore future trends in customer relationship management. As part of the findings eleven recommendations for successful CRM implementation were drawn up.

1. There is a need for a strategic approach to customer relationship management:

Survey your customers to determine which mix of customer communications channels would be best for the business. Examine the characteristic behaviour of the 80 per cent of your customers most important to you to ensure the convenience of the selected channels. Only then invest in best-of-breed technology to support these channels.

2. The integration of multiple call centres will deliver business value:
Integrate all of the organisation's call centres into a single virtual call centre with focused management and the ability to balance workload and provide backup.

3. Customer relations will benefit from extending the role of the call centre:
Create a single point of contact for customers across the chosen channels by extending the responsibility of the call centre organisation to handle all communications with customers other than those handled by the face-to-face sales and service groups. This contact centre will also be a single point of contact within the enterprise for customer relationship matters.

4. The flow of information from the contact centre can be used to improve business processes:
Develop formal processes to enable the contact centre to provide feedback on customer issues to the entire company. Ensure that affected departments and workgroups have corresponding processes to utilise this valuable customer information.

5. Build the ability to handle business through whatever media the customer chooses:
Equip the contact centre with the technology necessary to integrate the handling of mail, email, fax and Web communications with the handling of telephone calls.

6. As the role of the contact centre extends, you must raise the quality of the staff and their management:
Staff the contact centre with highly-qualified, trained personnel. Pay them well, equip them fully, and pay special attention to motivating and managing them well.

7. The change from support only to support and sales must be business-driven:
Ensure that the contact-centre measurements and compensation practices are aligned with the organisation's overall marketing strategy.

8. Interactive Voice Response (IVR) can turn your customers on - or off:
Review your organisation's IVR scripts to ensure that they are of high quality and in keeping with the approved corporate image - and that they reflect your customers' needs and ways of approaching your products and services.

9. Continuous-speech-recognition IVRs can transform the effectiveness of customer processes:
Look at opportunities presented by continuous-speech-recognition IVRs to reduce the cost of current customer-service applications and, more importantly, to enable entirely new approaches to the customer relationship.

10. The technology now provides an opportunity to take a global view of customer interaction:
Never underestimate the value of any interaction with the customer, however it happens. What one customer says, many customers may be thinking - and it may be the only time you hear the feedback.

Computer Sciences Corporation (1999)

The US West case below illustrates some of the issues involved in the implementation process.

Case: US West

Created as a monopoly in 1984, US West still has 97 per cent of the market for local telephone services within its territory, but it knows that the monopoly days are numbered. US West management watched the steady erosion of AT&T's share of the long-distance market when its monopoly ended, and became determined to avoid the same fate. To determine how to compete successfully in a deregulated future, it conducted an exhaustive strategic review of its business. The result is the Customer Relationship Management Strategy (CRMS), a $100-million revamp that will move the company away from its old focus on telephone numbers, and build a new company-wide culture that centres on the customer.

The study resulted in the determination that US West must convert the majority of its 25 million customers from telephone users paying $20 a month (the average bill) to service clients paying $400 a month. It plans to achieve this by offering customers a range of new products and services to meet their needs. It is aggressively exploiting telecommunications technology to create new offerings such as Caller ID, Voice Messaging, Call Waiting and ADSL (Asynchronous Digital Subscriber Loop) for very high-speed Internet access from the home or office. It is also moving to solutions that are hard to compete with. It believes it can achieve differentiation through integration. By providing services packages voice and data, wireless and wireline, local and long distance - with a single bill and a single contact point in case of difficulties, it believes that it will "make life better and easier for millions of customers" and will make it difficult for competitors to pick off services one at a time, thus leading to growth in revenue and profits for US West.

Innovative products are not enough

The CRMS study indicated that the new product packaging would be insufficient to build the necessary customer loyalty unless it was accompanied by superb customer service. If it can build a relationship that its customers perceive to be worth retaining even when competitors offer specific services at more competitive prices, US West expects to be able to defend and even extend its market presence. To do this, it must put in place systems that enable employees, whether a call-centre agent or a service technician calling at the door, to treat customers personally. US West recognises that the same infrastructure that makes an employee aware of the customer's recent complaint can also be used to turn the 3,500 technicians who install equipment into salesmen armed with detailed information about the customers and scripts to help them sell. The company will also respond personally when customers experience a service failure. The CRMS system will ensure that they receive a call from a marketing representative empowered to provide various forms of compensation, such as two months' free phone service.

Identifying profitable customers is difficult but essential
One problem addressed by the CRMS programme is the recognition that not all customers are equally profitable - and some will never be profitable. Telecommunications industry studies have shown that as much as 80 per cent of profits can come from as little as 3 per cent of the buildings in a company's territory. Determining which customers are profitable has not been easy, particularly as US West recognises that a customer's profitability is not static. It values the potential lifetime revenue from the customer, not just the current income stream. Once this definition of profitability was adopted, the study went on to find analysis tools that mine customer data to determine which customers match the characteristics of an unprofitable customer. The next step will be to subtly encourage this customer to leave the fold. The final challenge is to ensure that no US West marketing group spends a fortune on programmes designed to lure that customer back.
Source: Computer Sciences Corporation, 1998.

Conclusions

Those charged with implementing CRM can learn much from earlier corporate change initiatives such as TQM (Total Quality Management), BPR (Business Process Reengineering) and ERP (Enterprise Resource Planning). CRM can be regarded as just another change programme and the literature suggests that it requires the same level of company support and alignment as its antecedents namely:

- Strong senior management sponsorship.
- Middle management alignment.
- Alignment of rewards and measures to the desired new behaviours.
- Integration of business systems towards a common goal.
- Programme management to maintain energy, progress and overcome barriers.
- New information systems to support new business processes.
- Mass involvement and education of employees and suppliers.

However, CRM is very different from many of its antecedents that have dealt principally with “back office” and internal processes, since supports relationship marketing strategies which are ‘front office’ and externally driven. Whilst the success factors listed above are still necessary, they are not sufficient. “Front office” change offers additional challenges:

- The key stakeholder in the change programme, the customer, is not under the company’s direct control.
- Competitive offers (the result of their own CRM programmes) are also visible to the customer.
- It is difficult to pilot and carefully roll out new systems and processes. Often these immediately enter the public domain and subject are to intense scrutiny from launch.
- A back office system that is delayed or fails to perform initially has a financial cost but does not automatically lead to lost business. A front office system that fails may drive away some of your best customers, many of whom will never return.

Organisations that do not implement CRM systems in support of relationship marketing strategies are at risk of being seriously disadvantaged. Customers are beginning to expect the added value delivered through tailoring products or services to individual customers or micro-segments, and are demanding greater participation in CRM implementation (Dawes & Rowley, 1998). Customers are starting to use fewer suppliers to provide a higher proportion of their needs. Customer patience with non-performing suppliers is diminishing, opening up possibilities of increased competition from outside a supplier's industry sector and from overseas. The food and financial services sectors have already experienced these phenomena.

Yet IT is not a relationship marketing panacea. The objective of using CRM systems to deliver better value to customers, cannot be realised without getting the basics right. A poor start has been made by many of the firms trading via the internet whose clients watch share prices drop while they repeatedly try to place an instruction to sell. In consumer markets, many buyers are being put off online shopping by poor after-sales service and inconvenient and unreliable delivery (Verdict Research, 2000).

Organisations without CRM capability will be at a serious competitive disadvantage. They will lose the competitive edge that knowledge of customers and a better understanding of customer needs can give them in anticipating and adapting to relationship market developments. For those that fail to implement CRM systems in time, customer service will be slow to improve and service innovations that depend on investment in call centres, data warehousing or e-commerce may not be implemented in time to recover the situation. This paper offers advice on how to implement CRM technology in a timely and practical fashion.

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