

A STUDY ON THE CRM CUSTOMER BENEFITS TOWARDS
CUSTOMER SATISFACTION

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This dissertation is dedicated to my family for their endless support and encouragement.

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ABSTRACT

The main purpose of this study is to investigate the efficacy of customer relationship management (CRM) benefits for customers in relation to customer satisfaction. The first objective of this research is to find out the important benefits of CRM for customers based on the previous literatures. Then a model has been developed and empirically validated through survey data collected from 150 customers of three Malaysian companies (AEON, Tesco, PETRONAS). SmartPLS is selected to analyse the collected data and test the hypotheses of the study. The results indicate that the benefits of CRM for customers have had a significant positive effect on their satisfaction in marketing companies. Personalized service, responsiveness to customer's needs, customer segmentation, customization of marketing, multichannel integration, time-saving and improving customer knowledge are the benefits that we proposed would affect customer satisfaction in order to significantly improve marketing performance. Additionally, the results reveal that all the benefits found, with the exception of time-saving, enhanced customer satisfaction. Finally, based on this research finding the appropriate recommendations are proposed to the companies that using CRM to improve their customer satisfaction. This study contributes to the existing literature by incorporating the benefits of CRM for customers and the relationships of these benefits with their satisfaction in the proposed model.

ABSTRAK

Tujuan kajian ini adalah untuk menyiasat keberkesanan pengurusan hubungan pelanggan (CRM) manfaat untuk pelanggan berhubung dengan kepuasan pelanggan. Model telah dibangunkan dan diuji secara empirikal melalui data kajian dikumpul daripada 150 pelanggan tiga syarikat Malaysia. SmartPLS dipilih untuk menganalisis data yang dikumpul dan menguji hipotesis kajian. Hasil kajian menunjukkan bahawa faedah CRM untuk pelanggan mempunyai kesan positif yang signifikan terhadap kepuasan mereka dalam syarikat-syarikat pemasaran. Perkhidmatan peribadi, responsif terhadap keperluan pelanggan, segmentasi pelanggan, penyesuaian pemasaran, integrasi berbilang, menjimatkan masa dan meningkatkan pengetahuan pelanggan adalah manfaat yang kita dicadangkan akan memberi kesan kepada kepuasan pelanggan dalam usaha untuk memperbaiki prestasi pemasaran. Selain itu, keputusan menunjukkan bahawa semua faedah ditemui, kecuali menjimatkan masa, meningkatkan kepuasan pelanggan. Kajian ini menyumbang kepada kesusasteraan yang sedia ada dengan menggabungkan manfaat CRM untuk pelanggan dan hubungan manfaat ini dengan kepuasan mereka dalam model yang dicadangkan.

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LIST OF ABBREVIATIONS

CRM	-	Customer Relationship Management
KM	-	Knowledge Management
PLS	-	Partial Least Squares
IT	-	Information Technology
IS	-	Information System
AVE	-	Average Variance Extracted

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CHAPTER 1

INTRODUCTION

1.1 Introduction

In recent years, the world has been changing rapidly because of technology. To be the winner in this race, firms and companies should be more pro-active. Having a successful business in a complex, competitive and changing planet requires companies to adopt up-to-date technologies that keep pace with the speed of recent technologies. Nowadays, customers play an important role in the success of each business. Since customers have a critical position in the establishment of each enterprise, it is vital for each company to pay attention to its relationship with its clients and customers and their satisfaction in order to grow and continue its business.

The Gartner Group (2008) defines customer relationship management (CRM) as, “an IT enabled business strategy, the outcome of which optimizes profitability, revenue and customer satisfaction by organizing around customer segments, fostering customer-satisfying behavior and implementing a customer centric process”. Discovering and attracting new clients and customers are the vital aims of CRM (Gartner, 2009). Paying attention and taking responsibility for those customers who are the loyal customers, attracting previous customers to come to the company again, reducing the cost of promotion, and marketing and customer service are also

goals of CRM (Gartner, 2009). For each enterprise, CRM is an original strategy with each enterprise gathering information about customers into an essential database to which all parts of the company have complete accesses. A company can ensure or recover long-term profitability as a strategic attitude, by using an iterative process to turn customer data into customer relationships (Payne and Frow, 2006).

Thus, CRM is considered as one of the challenging and important areas for the organisations providing high quality services, because today's customer needs a high quality of services. Since CRM is a set of information processes and technology tools that will grow the firms' ability to earn profits, and generate higher-quality products and services, gradually the number of enterprises implementing CRM is increasing (Rogers, 2005). Thus, there are some research studies that have focused on each aspect of the CRM. Some of these aspects are; CRM success factors, CRM implementation issues, CRM issues which will happen after implementation, and CRM benefits. Assessing the benefits of CRM is an important aspect of managing an organisation (Sedera and Wang, 2009). However, there remain some limitations in the identification of the benefits of CRM from the customers' point of view. One goal of the present study is focusing on the benefits of the CRM for customers.

Some studies have classified the benefits of CRM in terms of operational, organisational, strategic, IT infrastructure, and managerial benefits (Freeman and Seddon, 2005; Kim et al., 2003; Parvatiyar and Sheth, 2001; Sedera and Wang, 2009). In our study, we want to find out the benefits of CRM for customers. Since customers are the critical key for each organisation, understanding these benefits could have a significant impact on profit and sales.

In addition, customer satisfaction is one of the important factors to measure the customer's pleasure with the services or product which they have received from the company (Farris et al., 2010). It is believed that CRM benefits for customers will impact on the satisfaction of the customers, and it will increase the range of satisfied customers of the company.

Finally, the aim of this research is to identify the benefits of the CRM that are related to the customer from the customers' point of view, and also find out the relationship of these benefits with customer satisfaction. This relationship will be illustrated with a research model, which will help companies to have a better understanding of CRM implementation.

1.2 Background of the Study

Many studies have been carried out to investigate the approaches of successful CRM implementation among companies and organisations (Croteau and Li, 2003; Wilson et al., 2002; Kim and Pan, 2006; Injazz J. Chen, 2003). The benefits of CRM occur after a successful implementation. A company and its customers can get a number of different benefits from using CRM. It can start by gathering critical customer information and using this information for grouping customers into more convenient segments (Mckim and Hughes, 2000).

The information which is gathered from the current customers can be used and applied to attract new customers. CRM can also help to identify potential customer, and mix current customer information with potential customer's requirements. By using this information a company can distinguish its products and services, so it can offer unrivaled services to new customer segments (Tiwana, 2001). A number of organisational benefits will help companies to use CRM as an opportunity to come closer to customers and increase customer's satisfaction and retention. That means CRM will benefit customers too. CRM systems can streamline the communications that simplifies the long-term relationship structure between the company and customers (Hendricks et al., 2007).

CRM systems advance all the customer-related activities from the initial contact to the ongoing services, repeat sales and in turn receiving value from each

step. By managing these levels, companies are able to capture customer-related information, needs and their requirements in a well-organised approach. It provides full and clear accounts of customer interests, needs and tactics (Rushforth, 2007).

Up to now, some CRM research has recognised the objectives and benefits of CRM implementation from a business perspective, by means of focusing on factors like customer acquisition (Sheng, 2002), customer retention (Romano and Fjermestad, 2003; Swift, 2001), financial benefits (Sheng, 2002), and customer loyalty (Swift, 2001) from the business view, rather than from the customer perspective. Although some studies (Kim and Kim, 2007; Mithas et al., 2005) measured CRM from the customer perspective as part of a CRM based on satisfaction and loyalty, fairly little research has been done on the results of CRM from the customers' point of view. Furthermore, a lot of the research has been conducted using a qualitative approach in this area.

There is a lot of research (Freeman and Seddon, 2005; Kim and Kim, 2007; Sedera and Wang, 2009) that has studied the benefits of CRM and outcomes which are beneficial to firms. For example, Sedera and Wang (2009) mapped the benefits of CRM in the IS impact model. According to that model, there are many benefits such as decision effectiveness, organisational costs, improved financial efficiency, cost reduction, and overall productivity.

Some benefits for organisations, like increasing the customer lifetime value and persuading customers to purchase products by adding successful CRM strategies, can help the company to retain the customer for long periods. In addition, one of the functions enabled by CRM is the ability to be in touch effectively with the customers to raise the economic value of a business (Greenberg, 2004). Only a few studies in the area of customer relationship management research have been concerned with the benefits of CRM for customers and the impact of those benefits on the customer satisfaction, since most related research has surveyed the organisations or firms.

Since the companies are using CRM for their business, the results and benefits of the CRM can indirectly satisfy some needs of the customers (Kim et al., 2003; Sunil Mithas, 2005). Customer satisfaction is one of the important measures for each company in developing, checking and evaluating product and service contributions in addition to inspiring and motivating employees. Customer satisfaction and customer orientation have become a vital competitive benefit in all areas of production (Kotler, 2000). CRM is the entire solution that it is related to the satisfaction of customers' needs and for this reason there are some studies that have examined the impact of customer satisfaction and retention (Sunil Mithas, 2005; Verhoef, 2003; Zikmund et al., 2003).

According to Mithas and Krishnan (2005), CRM applications are likely to have an impact on customer satisfaction for three reasons. First, CRM applications enable firms to customise their contributions for each customer. Next, CRM applications enable companies to advance the reliability of utilisation experiences by facilitating the timely, correct processing of customer information and the continuing management of customer accounts. Third, CRM help firms direct customer relationships across the stages of relationship from the beginning to maintenance and termination.

While information systems researchers have developed studies and theories about the effect of CRM systems, research on CRM and its critical factors shows that there is inadequate and limited knowledge about the effect of CRM and its benefits on a firm's customer knowledge and customer satisfaction. In addition, previous research does not make clear why CRM applications affect customer satisfaction (Sunil Mithas, 2005).

In the initial stage of the literature review, it was realised that there was:

- A lack of research that considers the benefits of CRM from the customer perspectives,

- A lack of research that applies the impact of CRM benefits on customer satisfaction,
- A lack of research that studies CRM from the customers' point of view.

Finally, in order to develop a good background understanding of the CRM benefits for customers, it is essential to find the relationship between the benefits and customer satisfaction to help companies to know how improve their customers' satisfaction by implementing CRM.

1.3 Research Question

As discussed above, our main purpose in this research is to propose a model showing the relationship between CRM benefits for customers and their satisfaction. In the first step, we want to realise the benefits of CRM from the customer point of view based on the literature , and then measure the impact of customer satisfaction.

Based on the problem statement described in the previous section, one main research question outlining this research is identified.

What is the influence of CRM customer benefits towards customer satisfaction in companies?

This research question is further divided into four sub-questions representing the main issue pursued by the research:

- What are the important benefits of CRM for customers?

- What is the model for examining the relationship of CRM customer benefits and customer satisfaction?
- What is the appropriate way to validate the proposed research model in an organisational case study setting?
- What are the recommendations for companies to improve customer satisfaction through implementing CRM?

1.4 Research Objectives

Based on the research questions, four research objectives are identified:

- To find the important benefits of CRM for customers.
- To propose a research model for examining the relationship of CRM customer benefits and customer satisfaction
- To validate the proposed research model in an organisational case study setting
- To provide recommendations for companies to improve customer satisfaction through implementing CRM.

1.5 Scope of Study

This study is focused on CRM from the customer point of view in order to recognise the benefits which will impact on customer satisfaction. As discussed above, customers are the users of CRM indirect, and they use CRM through companies. Therefore, it is needed to identify companies that have implemented CRM. In this study, we gather information for our research from customers who have a membership account.

We distributed questionnaires to customers in AEON, Tesco, and PETRONAS in Malaysia, since CRM applications are implemented in these companies. Hence, they offer some CRM facilities to their customers such as free parking, membership cards, and discounts. Since there are differences between some offers for customers and those who have not yet become a member, which will come through CRM channels, the members of these companies were considered to be more familiar with the issues investigated in our study.

The plan was to focus on the customers who had membership cards, and end users of these companies. Therefore, the questionnaires were distributed among them to achieve the desired response. According to this plan, we aimed to show the importance of using CRM for the customers' satisfaction which will also impact on customer trust and retention.

1.6 Significance of the Study

As discussed in the background of the study, there is a lack of research on the benefits of CRM for customers. In addition, there has been limited study of the influence of these benefits on customer satisfaction. Therefore, the main aim of this research is to provide a classification of CRM benefits for customers. For this reason, this research contributes to the body of research in some important areas and adds some interesting points to CRM practice.

1.7 Research Field Significance

This research will help the scholars to recognise the importance of CRM for improving customer satisfaction. Moreover, we tried to gather and select the past

studies on CRM from the customer perspective which will help the future researchers to have a good background about the benefits of CRM for customers. Providing a model to clarify the relationship with CRM and customer satisfaction would also be beneficial for future studies. The findings presented in this research have important implications for CRM researchers.

In addition the result of this study is significant in improving the customer satisfaction through proposing a new model of customer satisfaction in CRM environment.

To the best of our knowledge, a probable research direction would be to evaluate the generalisability of our results in other business contexts. For example, this could be conducted in consumer markets, online markets and/or in other countries. It is expected that the findings of this study will not only imply that the CRM area is still tactical to improve customer satisfaction, but also provides clues to explain the causality between customers and CRM.

1.8 Practical Significance of the Study

Based on our survey, implementing successful CRM will bring some benefits for each organisation or enterprise. If companies can have a better background and knowledge about the benefits of CRM, they can improve those benefits which are more important for them. Focusing on CRM benefits shows that most of the research has reviewed these benefits inside the organisation. Accordingly, it is significant to identify and understand the benefits which are critical for external users like customers.

Since customers can gain benefits from the implementation of CRM in companies, they will become more convinced to purchase and be in touch with the

companies who are using CRM. Because of that customer satisfaction will improve. They will also become more interested to use the facilities that CRM will offer them such as using membership cards, discounts for loyal customers, member day discounts, communication facilities (such as SMS, email), birthday rewards, better customer service, and offering product according to their purchase behaviour. As these facilities and benefits have a huge impact on customer satisfaction and retention, organisations and their managers should focus on those benefits which are most significantly influencing the customers.

Moreover, this study will help the companies and the top managers to have a complete view of the impact of CRM on their customers, and find a better way to manage their relationships with customers. Nowadays, the approach to finding new customers needs to be different from the other competitors in the business. Using the benefits can help the companies and enterprises to be different and to offer new services to their customers. Recognising the most important and influential benefits of CRM for customers can help the companies to improve their relationships. Finally, it will lead them to increase the overall revenue and income.

The overall benefits of this study are:

- Identifying the benefits of CRM for customers
- Identifying the benefits that will impact on customer satisfaction
- Making recommendations to companies and their top managers to find the factors that can help them to improve the customer satisfaction.

1.9 Structure of the Study

The research structure diagram is shown in Figure 1.1. This study is organised in six chapters. The progress of the research is presented in a structured

and coherent manner in this dissertation. While the chapters are shown in an apparently linear style, the progress of the research is not linear. There are obviously relationships between the chapters of this study. The chapters are related to each other, therefore they should not be considered separately.

This chapter, Chapter 1, introduced the research area of concern. The chapter contained the description of the research background and problem statement to explore and understand the customer feedback in the context of Malaysian companies, the area of the study and also the significance of this study. The chapter then presented the research questions and research objectives. As explained, the scope of the research is Malaysian companies using CRM to provide tacit knowledge. Then, the chapter provided an overview of the thesis structure.

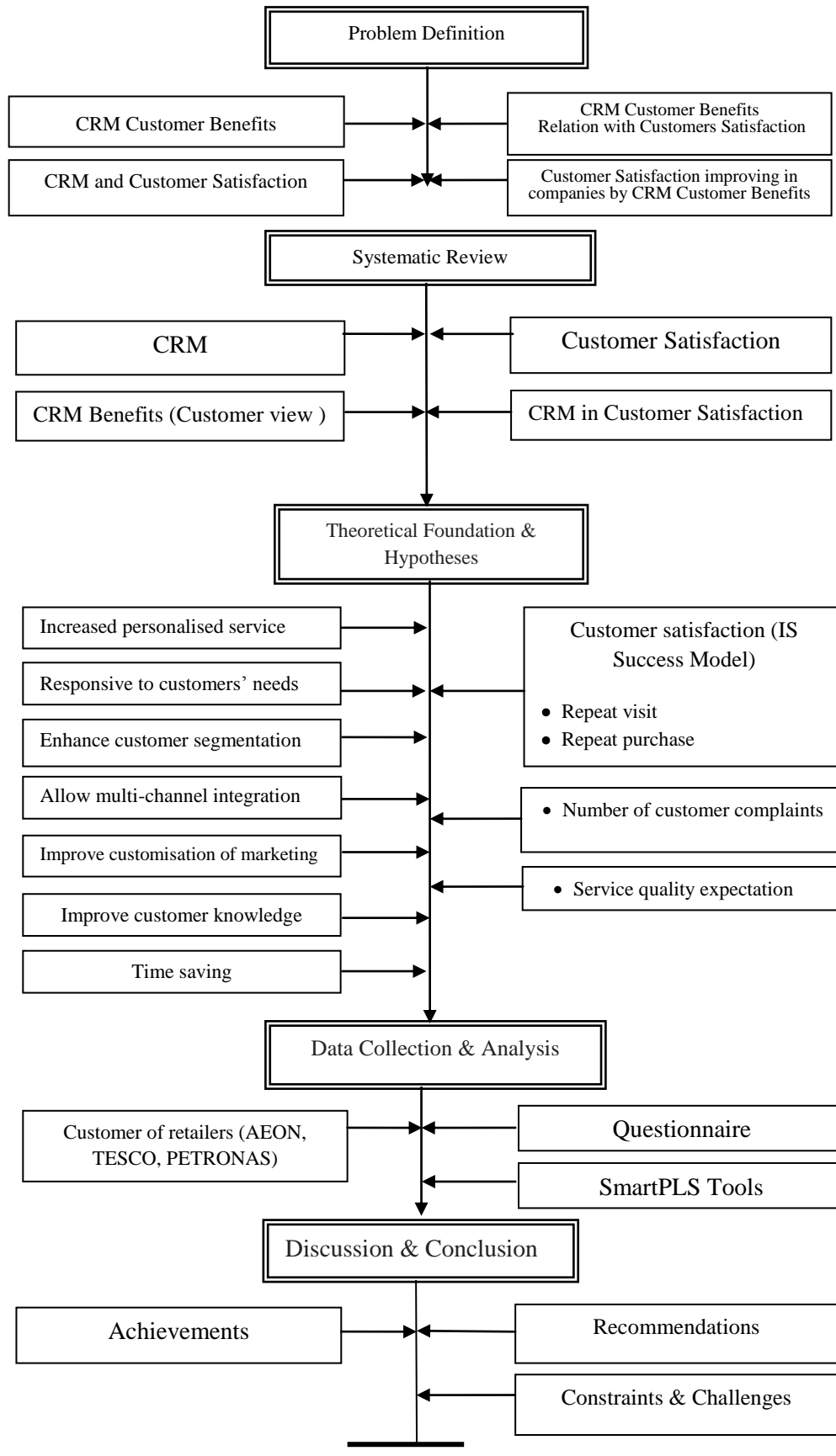


Figure 1.1: Research strategy diagram

Chapter 2 discusses the literature related to the CRM and satisfaction. The chapter begins with a literature map to show the structure of the literature review. Then, the concept of CRM is discussed through a review of the history, literature and different definitions of CRM. The benefits of CRM from the extant literature are described to show the gaps in the research on the benefits of CRM from the customer point of view. In the next section, the benefits of CRM for customers are gathered from earlier studies. These are grouped as seven categories of benefits of CRM for customers, namely, personalised service, responsiveness to customer's needs, customer segmentation, customisation of marketing, multi-channel integration, time saving and improved customer knowledge. The discussion then proceeds to a review of the literature on the importance of customer satisfaction. Then, the chapter briefly discusses the measurements of customer satisfaction by reference to the IS success model on satisfaction. It continues with the discussion on the relationship between CRM and customer satisfaction. Finally, the outcomes of the literature review conclude the chapter.

Chapter 3 describes the methodology used in the research. The chapter begins by explaining the location of this study. The chapter continues with a discussion of the research approach that describes the qualitative methodology of this research. The chapter then prepares the research framework that describes the phases and activities of the research in detail. This part includes a discussion on the methods and instruments used in collecting and analysing data from the participants. The data collection methods, tools, and survey analysis method are also discussed.

Chapter 4 discusses the theoretical foundation and hypotheses development in this study. The chapter begins by proposing the conceptual model. Then, the hypotheses are discussed and explained according to the proposed model. The discussion then proceeds to an overview of the design of an appropriate instrument to conduct the pilot study. This chapter continues with a discussion of the pilot study and proceeds by describing the findings of the pilot study regarding the data collection and analysis of data in detail. Finally, the chapter discusses the findings by examining the

reliability and validity of the instrument to be prepared for data collection and analysis.

Chapter 5 discusses the data collection and analysis. This chapter begins with a discussion of the questionnaire development. Altogether, a total of 150 questionnaires were completed and returned from the customers of three companies in Malaysia which were using CRM. The chapter discusses the statistical analysis using SmartPLS to analyse the collected data and test the hypotheses of the study to determine the relationships between the CRM, customers' benefits and customer satisfaction. Then, each hypothesis is discussed; all of them except time saving are approved. Finally, the chapter discusses the recommendations for companies to improve their customers' satisfaction by implementing CRM.

Chapter 6 concludes the research and identifies the research contributions. The chapter draws conclusions through relating the research outcomes to the achievement of the research objectives. This chapter continues with an overview of the research constraints and challenges to conducting the research. Lastly, the chapter suggests useful directions for future research.

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