

**AN EMPIRICAL STUDY ABOUT THE UNDERLYING IT CHALLENGES IN
IMPLEMENTING MOBILE CUSTOMER RELATIONSHIP MANAGEMENT
(M-CRM) IN MALAYSIAN INSURANCE COMPANIES**

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A dissertation submitted in partial fulfillment of the
requirements for the award of
Master of Science (IT Management)

Fakulti sains komputer dan sistem maklumat
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MAY 2012

“I hereby declare that I have read this dissertation and in my opinion this dissertation is sufficient in terms of scope and quality for the award of Master of Science (IT Management)”

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I declare that this dissertation entitled “An empirical study about the underlying IT challenges in implementing Mobile Customer Relationship Management (M-CRM) in Malaysian Insurance Companies “is the result of my own research except as cited in the references. The dissertation has not been accepted for any degree and is not concurrently submitted in candidature of any other degree.

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To my beloved future wife, father, mother, brother and sisters

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With all due respect, I tribute my entire existence to the great Gods, for I am nobody without their blessings.

ABSTRACT

Managing customer relations had become a necessity for companies who want to succeed in today's customer oriented market. New systems are developed that allow firms to manage and govern their relationships to the customers. These applications are called Customer Relationship Management (CRM) Systems and have become one of the most widely adopted business solution in the private sector. In the mean time, mobile internet and mobile marketing have become two of the most popular subjects mentioned in business literature today. A new system that combines CRM and mobile technologies has recently been developed: mobile CRM (mCRM). This type of system will allow companies to enhance their way of working with customer relations and enables new ways of offering value to customers. The combination of the growing trend of customer focus, mobile technologies and mCRM systems will most likely lead to more companies investing in mCRM solutions. Still an interesting question of the reasons behind mCRM adoption remains unanswered. The main focus of this thesis is to find out why companies chose to adopt or not adopt mCRM systems.

Theories about CRM, mCRM and the spreading of technology (The Technology Acceptance Model) have been gathered and examined in order to support the research. After a gained insight of the subject matter, a methodology is discussed explaining research approach. A quantitative approach is used in order to find barriers and facilitators to mCRM adoption. The research resulted in several reasons for mCRM acceptance and rejection. The primary reason for investing mCRM, or considering investing in mCRM, was found to be the need to reach customers and sales force anytime

and anywhere. Also, current IT adoption and IT dependency, as well as industry sector, are found to influence attitude towards mCRM. Factors that are found not to affect mCRM adoption are size of the firm and external pressure from the market. The overall perception of mCRM is positive among the respondents and all believe that the mobility aspect of CRM will become increasingly popular.

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CHAPTER 1

INTRODUCTION

1.0 Background Study

Over the Last two decades a marketing paradigm features changed via transactional marketing for two marketing approaches working on developing and retaining associations using customers (Sheth & Parvatiyar 1995). And with this paradigm move, customer relationship management (CRM) possesses gained an extensive level of popularity in the actual areas of the many exercises and industries (Payne & Frow 2005).

This heart and soul of CRM for the company is defined, in great conditions, the opportunity to communicate constantly to customers when using person time frame (Kapanen 2004). Consequently, most businesses contact the customers throughout several channels which includes, for case, the net, face-to-face channels and via sales departments (Neslin & Shankar 2009). However, while using the expanding number of channels, having customers' period and interest has transformed into an important task (Davenport & Beck 2000).

For this reason, it has become harder for corporations to find the proper media and ways to speak to their customers. To overcome most of these problems, the mobile method keeps growing speedily in a multichannel environment to raise specifications of transmission with customers (Neslin & Shankar 2009).

In CRM, the actual mobile choice does basically the same perform the duties of another funnel. Fundamentally, the company could contact customers from the mobile channel and provide these folks' entries for similar services for the reason that the company could possibly via very own get in touch with (Liljander et al. 2007). However, the many channels also have a number of distinct qualities which usually mostly determine which usually activities are usually served by a certain sales channel.

For illustration, the mobile method lets have access to somebody virtually at anytime and anywhere (Shankar et al. 2010), as opposed to all the other channels usually are constrained in this particular value. Hence, many channels tend to be more fitting to, or higher typically utilized for, a number of devices (Verhoef & Donkers 2005).

The continued widespread innovations in computer technologies have prompted a lot of banks to embrace new methods of interacting with customers to further improve customer service, in order to reduce expenditures and to take care of competing benefit; and by a customer point-of-view, to consider more convenient methods in the actual insurance industry. Insurance companies are actually dedicated to building available customer services that are fitted with traditionally needed reaching office staff, utilizing unique electronic digital channels including interactive voice response (IVR) telephone banking or internet banking, reassuring customers to get hold of all of them using like a digital (immediate) channels, in lieu of buy person-to-person get hold of.

Insurance businesses likewise try to distinguish methods for 'next telephone avoidance' that may do away with predicaments the spot that the customer listens to music this bank simply to find comfort in confirming this a the latest contract has got

really recently been refined. One such possibility completely new technology is definitely mobile cellular phone banking (m-banking) and this specific paper features result from an operated research, relating to developing short message service (SMS) features by having a pre-existing IVR cellular phone banking service seeing that a fresh manner of supplying (safe and sound, out-of-band) transaction verification emails.

The aims of a test had been to examine this effect on customer attitudes and the particular have an effect on customer relationship by releasing SMS confirmations soon after IVR telephone banking dealings in order to build a business case for the arrangement; and to assemble data within the acceptability of adding an SMS station having an existing IVR a digital banking sales channel

1.1 Problem Statement

Mobile Customer Relationship Management (mCRM) is a relatively new area of research. The empirical studies that have been made within this field are merely focused on defining mCRM and finding its benefits (for example Research & Markets (2006) and Sinisalo, Salo, Karjaluoto & Leppaniemi, 2006). There are also numerous studies that aim to evaluate current mCRM systems and offer area of improvement in their usability. The author of this dissertation was not able to find any empirical studies that focus on users and/or potential users of mCRM systems in Insurance companies in Malaysia.

Since research has shown that the use of mobile technology and CRM system is increasing, and that the market for mCRM is growing rapidly, it is fair to assume that the use of mobile services such as mCRM will increase further in the future. As more companies are likely to invest in mCRM technologies there is no study found by the author of this dissertation that shows what affects the adoption or rejection of the

particular technology. The question therefore still remains why Insurance companies in Malaysia choose to use or not to use mCRM as part of their CRM strategy.

Even though CRM, and especially mCRM, is used to be essential for maintaining important customer relations we still find a knowledge gap between the available information about mCRM and CRM-users attitude towards it. We have not found and studies that shows how mCRM is currently perceived by insurance companies in Malaysia. This knowledge is useful since it might contribute to the development of mCRM and increase the rate of its acceptance.

1.2 Research Objectives

1. To describe the manner in which, insurance companies communicate through the mobile medium in CRM
2. To determine the underlying IT related Challenges in implementing MCRM in insurance companies
3. To identify the various factors in associated with the adoption of MCRM with insurance companies

1.3 Research Questions

- RQ1: How do insurance companies and the policy holders communicate through the mobile medium in CRM?
- RQ2: What are the underlying IT related Challenges in implementing MCRM in insurance Companies?
- RQ3: What are the various factors in the conceptualization of MCRM process in insurance companies?

1.4 Scope of the Study

That study specializes in the business-to-consumer (B2C) perspective for example the particular customers who seem to this company declares together with usually are private persons, rather than currently being other programs (cf. Business-to-business marketing). Furthermore, these kinds of study empirically represent various elements of mobile CRM connection on this perspective

1.5 Significance of the Study

The actual for this discussion seriously isn't in order to discredit previous research, nonetheless to emphasize the point that a research related to MCRM is definitely scattered. Because assessment precise, there's relatively minor knowledge, at this time, on MCRM and, therefore, many research breaks can be recognized from the established literature. In addition, the approach of previous scientific tests is different in one major value from this study, considering probably none of the first sort research targets transmission as a key factor of mobile CRM because study really does.

This is, in large number, due to the fact that connection is commonly thought to be a key factor of discussion throughout the mobile method. For case, in accordance with Balasubramanian et al. (2002) A crucial element of mobile trade is connected. In improvement, Leppäniemi (2008) draws attentions to the purpose of connection with mobile marketing. More specifically, simply no preceding research specializes in, for illustration, the underlying troubles and also challenges of verbal exchanges in the mobile carrier, these kinds of a building a collection of communication.

1.6 Structure of Dissertation

This research study is based on mobile customer relationship management (MCRM). The study is totally classified into six different chapters and its chapter has its own contribution in the study. The below paragraphs describes the part of each chapter ranging from chapter one to chapter five respectively.

Chapter One: Introduction

This particular chapter of the study provides the main issues related to the adoption of MCRM in the insurance industry. The chapter describes the main issues related to MCRM apart from defining the objectives and the research questions to be answered in the following chapters.

Chapter Two: Literature Review

This section of the study is related in gathering the information and reviewing literary sources related to MCRM and based on the previous studies . Based on the information and other analysis the conceptual framework of the study is developed and later on based on this the research questionnaire is framed for gathering the primary data.

Chapter Three: Research Methodology

The Chapter three reviews a range of research methods and highlights the strength and weakness and also research design discussion.

Chapter Four: Research Findings and Analysis

Chapter four discusses the main research findings and provides a critical evaluation of primary and secondary data's about MCRM in the insurance companies

Chapter Five: Conclusions and Recommendations

This section describes about the findings of the study and based on the results derived from the analysis in the previous chapters suitable recommendations and suggestions are described apart from the conclusion of the study.

1.7 Research Hypothesis

H1- There is a positive relationship between Compatibility and MCRM in Insurance industry in Malaysia

H2 - There is a positive relationship between Context and MCRM in Insurance industry in Malaysia

H3 - There is a positive relationship between technology cost and MCRM in Insurance industry in Malaysia

H4 - There is a positive relationship between perceived value and MCRM in Insurance industry in Malaysia

H5 - There is a positive relationship between perceived risk and MCRM in Insurance industry in Malaysia

1.8 Summary

The chapter one of the research studies discusses about the objectives of the research study and the research questions. The chapter gives a clear picture of what MCRM is all about and how it can be useful in the insurance companies in Malaysia.

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