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The Influences of e-CRM on Customer Satisfaction and Loyalty in the UK Mobile Industry

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ABSTRACT: With the advent of new technologies and given the continuing change in consumers' needs, companies have switched from CRM (Customer Relationship Management) to e-CRM (electronic Customer Relationship Management). The purpose of this study was to investigate the impact of e-CRM on customer loyalty in the UK mobile industry, using Vodafone as a case study. Two research problems were addressed, namely 1) What is the impact of e-CRM on customer loyalty in the UK mobile industry and 2) To what extent does e-CRM enhance customer loyalty in the UK mobile industry? The key attributes of e-CRM that affect customer loyalty were explored, namely service quality, customisation, website design and contact interactivity It has also been found that e-CRM is effective at strengthening relationship with customers and promoting the development of an attractive virtual community which further enhance satisfaction.

Key words: e-CRM, UK Mobile Industry, Attractive Virtual Community, Customer Loyalty

INTRODUCTION

In today's fast-paced telecommunications sector, customers are becoming highly demanding and more knowledgeable requiring maximum attention. Researchers have shown that customers intend to switch providers when they are not satisfied (Chen and Chin, 2007; Khaligh et al., 2012); this will undeniably have adverse effects on customer loyalty. Firms are, therefore, shifting their focus to the customer in order to satisfy and retain them, hence the rising importance of Customer Relationship Management (CRM). As CRM has become a major challenge for many companies in this heightened competitive environment, many experts have tried to propose the most accurate definition possible of the concept. Thus, approaches and understandings vary from one author to another. CRM emerged in the marketing area in early 1990's (Gummesson, 2002; Hughes, 2003). Information technology (IT) firms have a tendency to describe CRM as "the software applications that automate the marketing, selling and service functions of businesses" (Dyche, 2002). This equates CRM with technology. Yaeckel et al. (2002), by contrast, strongly believe that CRM is not a software product or technology. Instead, it is a process which manages interactions between a business and its customers. This is supported by Greenberg (2001) who claimed that "CRM is not a technology, though. Technology is a CRM enabler". According to Bergeron (2002), CRM can be defined as "The dynamic process of managing a customer-company relationship such that customers elect to continue mutually beneficial commercial exchanges and are dissuaded from participating in exchanges that are unprofitable to the company." Bergeron fundamentally described CRM as a managerial tool to increase commercial exchanges, efficiency and productivity.

Nonetheless, Bergeron's conception of CRM was further questioned by Alexander and Turner (2001), who professed a more economical view of the concept highlighting its profitable aspect rather than its managerial one. They believed that CRM is about delivering profitable revenue and increasing profit by evaluating what to invest in and appraising what offers the best return on resources of all types. McKenna (1991) also gave an economical interpretation of CRM when he stated "Rapid advancement in technology and the subsequent changes it brings means that firms that fail to establish a defined CRM process will be unable to claim the expertise and full range of skills needed to bring products and solutions to the market timely and cost-effectively."

These definitions, however, fail to acknowledge the capability of CRM to enhance customer loyalty. It is clear from the above statements that despite their attempt to give an accurate interpretation of the CRM process, these authors do not take the importance of the customer into account. Shan and Lee (2003) asserted that the traditional CRM has limitations in supporting marketing, sale and service. They stressed that these limitations also include outside multichannel customer interactions that combine telephone, the Internet, e-mail, fax and chat. This explains the emergence e-CRM as a new concept. Croteau and Li

(2001) reiterate that the emergence of the Internet and advanced technologies has led to new opportunities for building stronger customer relationship. This is supported by Chan and Lam (2009) who postulated that internet technology has brought electronic CRM which is an enhanced version of the traditional CRM. They justified this statement by arguing that e-CRM has enabled organisations to use internet technologies to attract new customers, track their expectations, identify their needs and online behaviours and customise support and services. Dyche (2002) summarised the above interpretations well when he stated that search engines facilitate customers' experience increasing interaction between businesses and customers.

Theoretical frameworks

The mobile industry has one the most important customer churn rates in the business world as it can easily exceed 40 percent per annum (Donio' et al., 2006). The authors mentioned that mobile phone service providers are losing 2-4 percent of their subscribers every month. This is often due to increased customer defection that leads to disloyal customers and thereby millions of lost revenue and profit for mobile companies (Rigby et al., 2002). Accordingly, managing customer relationship has become a major concern for service providers in the UK mobile industry; hence the implementation of internet-based services to meet customers' needs and expectations (Norton, 2007). According to Feinberg et al. (2002),the availability of the internet encourages customers to use web more frequently and to be more comfortable with online applications. They put forth that customers who are not getting involved to use web will get more involved tomorrow and those who have never made online purchase today will buy tomorrow on the internet. This is further vindicated by Young (2001) who stated that "e-CRM industry compound growth rate all over the world was 27 percent, from $5, 2 billion in 2000 to $17 billion in 2005".

E-CRM therefore lies at the heart of all mobile phone business interactions, in particular customer interaction giving supervisors and business managers full access to interaction histories whatever the channel (e.g.e-mail, chatting, forums, voice). Rigby et al.(2002) reported that e-CRM has disclosed a new medium for business and marketing scope to enhance data analysis of customers' behaviors, and environments for one to one marketing have been enhanced. Thus, e-CRM is vitally important for mobile phone companies as it allows them to easily track all sales and marketing activities. They can therefore pinpoint target and customise products and services according to each customer profile (Flavianet al., 2006).

Purba (2001) highlighted that one of the key duties of e-CRM is to consider how many touch points are potentially created between a business and its customers. These touch points comprise e-mail, newsgroups, chat groups, website visits and webcasts. Purba (2001) finally considered these touch points as the most important aspect of e-CRM. Rigby et al. (2002), however, contended that e-CRM is not only concerned with technology or software. They put forth that it is also about aligning business processes with customer strategies supported with software and technology whilst Rosen (2001) put forth that E-CRM is about people, processes, and technology. Romano and Fjermestad (2003) identified five major non-mutually exclusive e-CRM research areas on the basis of an e-CRM meta-analysis. This classification consists of e-CRM markets, e-CRM business models, e-CRM knowledge management, e-CRM technology and e-CRM human factors. Still, there is no agreed definition for e-CRM. Whilst Dyché (2002) claimed that"e-CRM is the combination of software, hardware, application and management commitment", many authors use a customer-centric thinking to describe e-CRM (Norton, 2007; Korotov, 2002; Singh, 2002). Norton (2007) improved this definition when he added that e-CRM aims to enhance customer service and customer retention delivering analytical capabilities. Furthermore, Kotorov (2002) strongly believes that e-CRM is the application of Information and Communications Technology (ICT) which is designed to provide higher scale and scope of customer service. Meanwhile, Singh (2002) revealed that companies need to implement e-CRM in order to achieve effective customer service and to build stronger relationship with customers online. This is supported by Fjermestad and Romano (2003) who maintained that e-CRM improves customer service, retains profitable customers while eliminating economically invaluable ones.

Scullin et al. (2004) also described e-CRM from a marketing perspective. They postulated that although e-CRM does not change the marketing, it improves companies' effectiveness through better customer service. Adebanjo (2003) further developed this definition explaining that e-CRM minimises communication costs with customers and rationalises the workflow. In addition, he mentioned that because of integration with enterprise system, the main objective of e-CRM is to enhance market segmentation, customer interaction, personalisation as well as relationship opportunities. It is further added by Shan and Lee (2003) that e-CRM has the power to create substantial value by enabling organisations to collect, organise and segment customers' information. Shan and Lee (2003) suggest that this combination of channels in all business areas is critical to increase value whereas Purba (2001) contends that e-CRM is superior to CRM as it creates higher value-added. Four categories of e-CRM have been identified: strategic, operational, analytical and collaborative e-CRM. In fact, Dyché (2002) and Karimi et al. (2001) classified e-CRM in two categories. Operational e-CRM which consists of customer touch up points (e-mail, telephone, direct sales). It focuses on the automation of customer-facing processes namely, marketing and customer service. Analytical e-CRM focuses on customer relationships analysis through data mining. The purpose is to understand and identify customer demographics, purchasing patterns, and other factors so as to build new business opportunities. Collaborative e-CRM is described as a portal, a partner relationship management application or acustomer interaction center

(Gefenand Ridings, 2002). Finally, strategic e-CRM is a core customer-centric business strategy that aims at retaining the most profitable customers.

Dimmitriades (2006), however, strongly believed that the primary goal of e-CRM is to reduce costs while increasing incomes and profits. This author explains that the best way to achieve this goal is to encourage customers to increase their transactional dealings with the mobile service provider. According to Dimmitriades (2006), "if transactions are made more convenient, useful and less expensive for the customer", he or she will be more likely to be satisfied and subsequently to remain loyal. Satisfaction is portrayed as an immediate goal of e-CRM (Research, 2001). According to Adebanjo (2003), on the other hand, many companies fail to implement e-CRM because they do not consider the functional attributes and application costs. The author emphasised that important factors are neglected. These factors comprise forward and backward architecture compatibility, configurability, cultural alignment and implementation time. This is supported by Anon (2002) who pointed out that "the technological side of e-CRM involves many seams that must be integrated carefully as there is no single software to fill this gap". Kennedy (2005) also argued that the key issue businesses are facing while implementing e-CRM is data integration and IT architecture because companies are not considering the Web as a single channel and it is not isolated from other channels.

Therefore, it is essential for companies to consider these limitations as they can hinder e-CRM effectiveness and thereby affect its impact on customer loyalty. Aligning e-CRM with organisational processes and customer value critically determines e-CRM success (Karimi et al. 2001; Corner and Hinton, 2002). This is supported by Chen and Chen (2004) who proposed that there should be a critical appraisal of business model, system architecture, integration of IT business strategy and integration of IT before e-CRM implementation. The rationale behind this is to ensure the coherence between technological innovations (e-CRM), business strategy and marketing (customer retention, customer loyalty) as e-CRM effectiveness can significantly affect the business processes within a mobile company.

Darell et al. (2003) identified some of the differences between CRM and e-CRM on the basis of six major criteria. On the other hand, Pan and Lee (2003) discussed these differences based on three main criteria. Drawing on the work of Pan and Lee, and others, we categorised the following distinction between e-CRM and CRM:

Criterion	CRM	e-CRM
System interface	Work with back end application through ERP system	Design for front end application which in turn with back end application through Enterprise Resource Planning (ERP) system data ware house and data mart.
Customer contact	Customer contact initiated through traditional means of retail store, telephone and fax	In addition to telephone contact also initiated to internet e-mail wireless mobile & PDA technologies.
System overhead (client computers)	Web enabled applications required a Pc client to download various applications	No such requirements the browser is the customer portal to E-CRM.
Customisation and personalization of information	Personalised view for different audience is not possible. Individual required programmes of changes	Highly individualized dynamic & personalized view based on purchases & preferences are possible. Each audience individually customizes the views.
System modification and maintenance	Implementation is longer and management is costly because the system is situated at various locations and on several servers.	System is designed around customer needs.
System focus	System is designed around product and job function	Reduced time and cost. System implementation & expansion can be managed in one location on one server.
Customer data	Data warehouse - Customer information - Transaction history - Products information	WebHouse -Customer information -Transactionhistory -Products information -Clickstream -Contents information
Customer service	Target marketing - Static service - One-way service - Time and space limits	One-to-One marketing - Real time service - Two-way service - At any time - From anywhere

A comparison between CRM and e-CRM

This distinction emphasises that e-CRM is an enhanced version of CRM. It also suggests that CRM implementation is costing and time consuming while e-CRM is very fast with less operational costs. Furthermore, it indicates the focus of e-CRM on the customer; hence the importance of investigating the link between e-CRM and customer loyalty. From the above, it is clear that CRM and e-CRM are the strategies which companies can use for building stronger relationships with customers in order to be profitable. Despite some of the differences of opinion, one aspect remains consistent: e-CRM expands the traditional CRM techniques by integrating technologies of new electronic channels, such as web and voice technologies combining them with e-business applications into the overall enterprise e-CRM strategy. From any perspective, e-CRM tends to have a positive impact on customer loyalty improving interaction with customers and thereby customer value.

Whilst Morelli et al. (2001) observed four dimensions of e-CRM which consist of personalisation, tracking and tracing, e-communication and e-knowledge, Ab Hamid and McGrath (2005) argued that there are twelve dimensions of e-CRM applications. These include integrated marketing channels, online community, rewards, customisation, information quality, ease of navigation, customer service (quality), site security, value-added services, perceived trust and price attractiveness. Jellasi and Enders (2004), however, identified four dimensions of e-CRM namely, customer selection, customer retention, customer acquisition and customer extension. Drawn from the previous literatures and the aforementioned, seven dimensions have been deemed essential for managing customer relationship on the web.

Customer service quality

Customers are increasingly demanding requiring continuing help for enquiries. Therefore, online helpdesk should be able to effectively address queries. Delivering excellent customer service is vitally important in a mobile phone service context because customer service is considered a major interface between subscribers and mobile phone providers. Customer service is associated with quality and buying decisions (Scullin, et al., 2004).Customer service also comprises order fulfillment process which is concerned with delivering the right product at the right time while responding to customers enquiries.

If managed properly, e-CRM can deliver efficient customer service that may lead to stronger and more intimate relationship with customers. This will further enhance their loyalty reducing customer defection.

Customer retention

It is widely believed that retaining existing customers is far more profitable than acquiring new ones. In addition, knowing and understanding that customers are dissatisfied can help companies anticipate customers' behaviour. The more customers leave, the more the revenue; hence the greater the loss of revenue suggesting that customer retention is the key to profitability and sustainability for companies.

Customer selection

Customer selection consists of customer targeting, segmenting and tracking that result in products and services' customisation to meet customers' expectations. E-CRM provides companies with the capability to capture and analyse customers' behaviours through click streams data by tracking customers' attitudes when they are navigating or purchasing online. Customisation is vital as it enables companies to accurately target valuable customers and to produce value added products considering customers' needs. Moreover, customisation can turn customers into product "makers" rather than simply product "takers" (Winer, 2001). This is particularly important in the current mobile phone industry where customers are increasingly empowered by mobile phone providers. Customisation helps them to choose their preferred plan, mobile wifi access or phones. They can also choose their product updates and other attributes that match their tastes.

Customer extension

Customer extension concentrates on the optimisation of the lifetime value of the customer. Organisations expand this through e-CRM via cross-selling. For instance, the company will have the possibility to instantly identify if there is some change in customer account like address change, marital status change, and large money transfer.

Online community

Customers can share information and interact easily with each other through e-CRM applications (online forums, chatting). They can also benefit from the online helpdesk service in case of any inconvenience. These experiences encourage stickiness – the extent to which a company is able to keep customers use a site relatively longer and return. This contributes to enhance customer loyalty (Ab Hamid et al., 2010).

Information quality and ease of navigation

Existing literature related to information systems reveals that information quality is concerned with reflection of relevancy, recentness, accuracy, sufficiency, consistency and understandability. Ease of navigation involves both the format of the content layout and ease of use of the site. When information searching and navigation are simplified on a website, it has been shown that consumers' decision making efficiency enhances. Accordingly, available information on the website should be easily understandable and up-to-date. In a mobile phone environment where switching depends on only a mouse click, it is essential for companies to facilitate customers' navigation so that customers will quickly access to information they need with the least effort possible.

In today's business world, the study of customer loyalty within the mobile industry is increasing making customer retention a major priority for mobile phone providers in the UK (Fluss, 2010). Bezos (2010) stated that "If you have an unhappy customer on the Internet, he or she doesn't tell his 6 friends, he or she tells his 6,000 friends." As organisations become increasingly customer focused and driven by customer demands, the need to meet customers' expectations and retain their loyalty becomes more critical. Loyalty does not only consist of consumer behaviours' analysis or buying habits, but the positive attitude towards the company namely, the degree of word-of-mouth (WOM) advertising (Zeithaml, 2000). Given the importance of the increased competition coupled with the degree of customer switching, mobile phone providers are investigating efficient marketing strategies that improve customer loyalty. Cost-efficiency motivation is also a key driver behind enhanced customer loyalty. Many researchers have emphasised the astonishing fact that it costs a business five times more to acquire new customer than it does to retain an existing one (Rosenberg and Czepiel, 1984; Reichheld and Sasser, 1990; Holmlund and Kock, 1996; Buttle, 1996). Furthermore, Berry (2002) reported that customer loyalty helps identify the personal nature of the commitment of customers to the brand. Berry (2002) mentioned that customer loyalty highlights the interactive nature of relationship marketing.

Schlesinger and Heskett (1991) expressed that customer defection rate determines the success of a business. This suggests that customers must be satisfied for a company to achieve high performance. While Prus and Randall (1995) argued that customer loyalty is not customer satisfaction. It is commonly believed that loyal customers have an "intrinsic value to a company" (Keh and Lee, 2006). This theory is followed by Dyché (2002) who asserted that "reducing customer defections by even a fraction has been proved to increase profits exponentially." While Chin and Chen (2007) stated that loyalty is an excellent weapon in business, since it is not easy to determine a competitor's retention rate. Moreover, it has been highlighted that companies which maintain long-term relationships with customers are more likely to sustain their competitive advantage (Know and Walker, 2001). It is argued by (Keh and Lee, 2006) that an increase in profitability of between 25 and 85 percent can derive from a 5% enhancement in customer retention. Although attracting customers is vital, a firm would be better implementing an e-CRM strategy to improve customer loyalty (Dimmitriades (2006). This, however, does have its cynics. Meyer-Waarden (2007) question these figures given by Keh and Lee (2006), claiming they result from unreliable cross-sectional analysis. These figures are also disputed by Lysecki (2005). Based on a study from Accenture, he infers that customer loyalty results in a 40% difference in revenue growth and 38% of shareholder value.

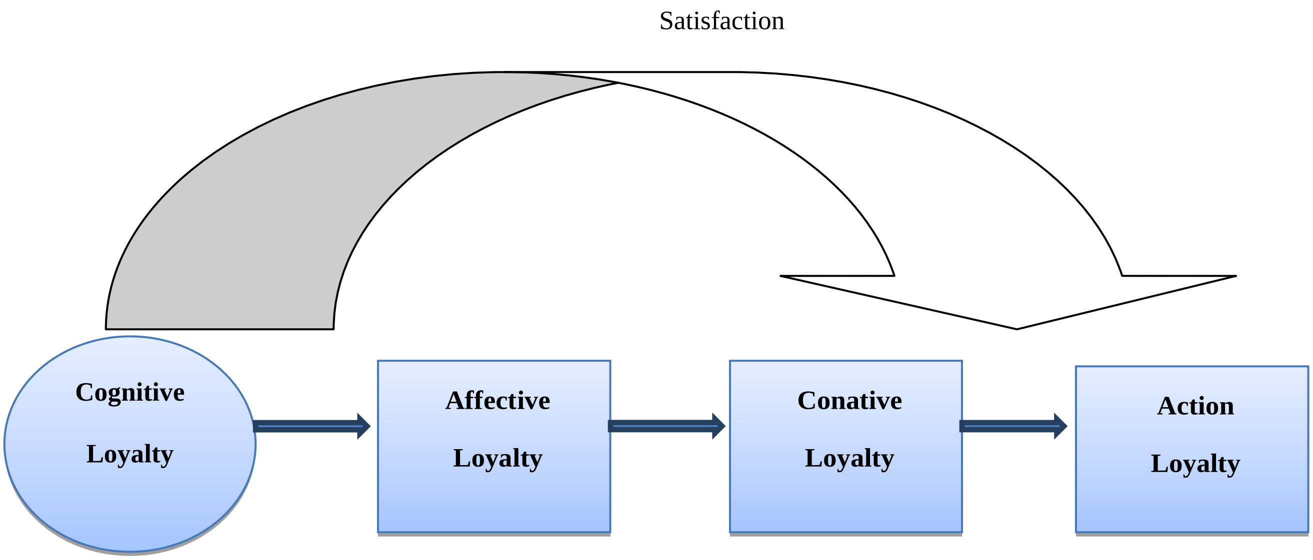
Customer satisfaction and its drivers

Customer satisfaction is widely defined as the degree of satisfaction provided by the products or services that encourages repeat purchases. Choi and Chu (2001) suggested that satisfaction is a post-purchase evaluation of a service or a product. Dimmitriades (2006), however, gives a traditional approach of customer satisfaction. The author reported that it is concerned with the "disconfirmation paradigm of consumer satisfaction/dissatisfaction (CS/D)", showing that interaction between consumers' pre-purchase expectations and post-purchase evaluation is derived from CS/D. Lewis and Soureli (2006) proposed a more inclusive approach. They described customer satisfaction as the stage where customers' needs and expectations –regarding a product or service- are fully met or exceeded, encouraging repeat purchases and thereby brand loyalty. By contrast, some researchers follow the theory that satisfaction can be evaluated from a perspective of performance measurement.

If a loyal customer is undeniably a satisfied customer, this does not imply that a satisfied customer will remain loyal (Shankar et al., 2002). Shankar et al. (2002) go even deeper when they argue that a satisfied customer is very likely to switch to competitors. Caruana (2002), however, advocates that: "in due time, satisfied customers will be those that will be loyal" and help the company maintain sustainable growth. Many research studies have investigated the relationship between customer loyalty and customer satisfaction emphasising satisfaction as an antecedent of loyalty literature (Caruana, 2002; Chiou, 2004). Researchers found that satisfaction is associated with diverse dimensions namely, satisfaction with employees, customer service or the company as a whole (Lewis and Soureli, 2006). Another point worth considering is the "cumulative experience of a customer's purchase and consumption experiences" (Shankar et al., 2002). Consequently, the degree of satisfaction experienced by the customer undoubtedly impacts on loyalty. This has been demonstrated by many researchers such as Oliver (1999), Moutinho and Smith (2000), and Caruana (2002). Furthermore, Anderson and Srinivassn (2003) revealed there is a positive relationship between customer satisfaction and customer loyalty in an electronic business environment.

Shankar et al. (2002) expanded on Anderson and Srinivassn and Zeithamlet al.' works showing that the positive link between satisfaction and loyalty is to be more effective online than offline. Zhang & Prybutok also emphasised that customer satisfaction has widely been portrayed as a fundamental determinant of long-term consumer behavior (Zhang and Prybutok, 2005).Moreover, Van Riel et al. (2002) stressed that customer satisfaction with online support and the core service will both encourage desired behavioural purchase intentions increasing loyalty. Lee-Kelly et al. (2003) and Rust et al. summarise the above statements well claiming that customer satisfaction leads to customer loyalty as satisfaction is the first stage of the loyalty construct.

Finally, Taylor et al. (2002) conceived that customer loyalty is significantly affected by customer satisfaction in an e-CRM environment while Yang and Peterson (2004) argued that loyalty is vitally important for a long-term relationship between customers and mobile phone providers. Moreover, many research studies in other self-service technologies have also proved customer satisfaction can encourage word-of-mouth, repeat visits, re-buying and loyal behaviours in an e-business context (Taylor and Hunter, 2002); hence the relevance of this research. This figure shows how satisfaction is related to loyalty.



Source: Adapted from: Oliver (1999) four stage loyalty models

Cognitive loyalty is the initial stage when customers show a clear preference for a single brand. Once they are pleased, customers will develop affection effectively moving on to the affective loyalty phase. At this stage customers adopt positive attitudes towards the organisation. If they further continue to be satisfied with the quality of products or services, customer experience will be positively affected encouraging customers to move into the conative loyalty phase. This stage is concerned with repeat purchases, where customers often feel they have to remain loyal to the brand (development of behavioral intentions). This loyalty phase is characterised by a deeper level of commitment (Hennig-Thurau et al., 2002; Janda et al., 2002). As a consequence of the aforementioned elements, this obligation to be loyal will further become willingness to purchase and to act without any particular need. This is the final phase called the action loyalty stage, where customers constantly have a greater commitment to repurchase from the same brand. This phase marks the conversion of behavioral intentions into action.

Managerial implication and limitations

In the UK mobile industry, there are four major service providers, namely Vodafone, O2, Orange and T-mobile. However, due to the mobile market's growth rate and increasing numbers of subscribers that reach almost 7 million the UK mobile market is reaching its maturity. Therefore, acquiring new customers is costly and harder in terms of marketing for mobile service providers. Bearing in mind this tight situation, service providers need to focus more in retaining existing customers by improving customer satisfaction and loyalty. In other words, mobile providers should minimise their subscribers' switching intention. The findings showed that those who are dissatisfied do not hesitate to switch to competitors. Moreover, the Internet is huge and the search for alternative mobile service providers is merely a mouse- click away.

Therefore, it is more critical now than ever for mobile companies to improve and customer satisfaction in order to retain an edge and influence customers' loyalty.

To achieve this objective, marketing managers should offer more promotions to customers. For instance, they can increase online promotions such as cheap plans which provide free SMS for students or new smartphones with interest or not payable on a monthly basis. Marketing managers can also implement loyalty programs (which is a major component of pre-purchase and at-purchase e-CRM features) as proposed by Ho and Wu (1999). Loyalty programs can allow customers to score points for every transaction made while visiting the provider's website. These points may be in turn redeemable for free gifts, coupons or cash rebates. This may enable organisations to avoid switching behaviours and help them increase customer satisfaction and commitment. Implementing such strategies is likely to enhance customer perceived service quality. Additionally, Social media may prove instrumental in improving customer experience and thereby customer satisfaction. The importance of the online relationship between companies and its customers is widely recognised and using integrated communications across the social media landscape may encourage loyalty while reinforcing the customer engagement. Latest promotions and giveaways can exclusively be offered through these channels (YouTube, Facebook and Twitter) to generate and spread buzz about special offers as well as new products or services. . Rewards can be offered on the basis of bonuses in terms of air time or SMS provided that the customer completes an online questionnaire (a maximum of 5 questions that address how to enhance customer's satisfaction). This may not only help mobile companies to identify and understand customers' needs, but also to increase their value by offering them bonuses. The rationale behind this is to increase satisfaction while improving engagement and loyalty. By doing so, rewards can play a crucial role in developing e-CRM strategy that leads to customer loyalty. Moreover, mobile companies can also offer alternative plans to their most valuable customers by sending them personalised emails with special offers that can only be accessible to these customers. This may improve customers' satisfaction encouraging them to renew their contracts. The limitations and future research directions are as follows: the current study is mainly based on the UK mobile industry. There is need for a in-depth study, utilizing both qualitative and quantitative research instruments in order to examine customer satisfactions variables in the UK mobile industry. More so, the analysis presented here only involves the major players within the industry. Future researchers should consider more robust investigations that would more be representative within the industry.

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