A CONCEPTUAL MODEL FOR GLOBAL MULTI-CHANNEL CUSTOMER MANAGEMENT

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Abstract

Previous Global CRM research has recommended that scholars reassess all of CRM systems in global environment (Ward 2005; Ramaseshan et al., 2006). Channel management is one CRM systems component much influenced by the behaviour of customers in relation to the implementation and use of channel management CRM component. The consumers' behaviours, preferences, perceptions and expectations are crucial for the implementation and use of channel management. Customers' contact with the organization's multi-channels can occur at several touch points through out customer lifecycle. Customers' behaviours may be differentiated according to the individual or micro level, but it might also differ at an ecological or macro level of analysis. A conceptual model has been developed to analyze customers' behaviours at a macro level and customers channel choices, through out the customer lifecycle.

Keywords: National Culture, Channel management, GCRM, CRM, customer channel choice, customer behaviour, customer lifecycle.

1   INTRODUCTION

Corporate businesses in the Americas; Europe; Middle East, and Africa (EMEA); and Asia-Pacific have been practicing CRM for some time (LaValle and Scheld 2004). Business organizations that aspire to leverage global strengths have to face the reality of differences across countries and cultures due to the differences in the marketplace (Ramaseshan et al., 2006).

Ramaseshan et al., (2006) identified Global CRM (GCRM)as "the strategic application of the processes and practices of CRM by firms operating in multiple countries which incorporates relevant differences in business practices, competition, regulatory characteristics, country characteristics, and consumer characteristics to CRM strategies to maximize customer value across the global customer portfolio of the firm".

The end goal of GCRM is effective customer acquisition, retention, and development via up-selling and cross-selling across nations and cultures. Companies that seek to engage in GCRM will need to manage skilfully the interrelationships between the macro – country level and micro- individual customer level factors that impact customer lifetime value in a global context (Ramaseshan et al., 2006).

The structure of this paper is divided into five sections. In section one the researcher has presented the introduction, in section two a discussion on CRM cultural factors is presented. In section three, the researcher presented the background on GCRM challenges and opportunities. Multi-Channel Customer Management conceptual framework is presented in section four. Last in section five the research finalises with the conclusion and future research.

2   CRM CULTURAL FACTORS

Companies that strive to create value for customers across cultures face challenges in terms of both macro and micro factors. The macro factors involve differences that affect entire countries or regions. The micro factors involve individual consumers within those countries or regions (Ramaseshan et al., 2006).

Ramaseshan et al., (2006) have identified three categories of factors that affected the success of firms practicing CRM across national boundaries or cultures. The first external to the firm and arose from differences in customer expectations, drivers of satisfaction, loyalty, profitability and customer value across countries or cultures. The second were also external and arose from differences in the competitive environments, technological infrastructure, political systems, and regulatory variations between countries around the globe. The third were internal to the company and arose from differences in the challenges faced by global firms in forming a customer-oriented organization, which already encountered challenges in the form of culture and power issues.

In this study the focus is on the first category of factors, where CRM implementation and use is influenced by differences in customers' expectations, preferences, and behaviour across countries. The focus is on the ecological or macro level, not the individual customer level or micro level. The study admits there are differences between individual customers and the potential influence on CRM implementation and use. But, this study focuses on exploring the potential influence on CRM systems implementation and use which is derived from the differences between customers' behaviours across countries or cultures.

3   GCRM ENVIRONMENT: CHALLENGES AND CONSIDERATIONS

Firms operating in different countries must consider many factors in adopting a GCRM orientation. Thus, firms are likely to face significant challenges, which can be grouped into four areas (Ramaseshan et al., 2006):

- Technological: the level of development of IT infrastructure impacts the amount and quality of customer information available, the ability to analyse the data, and the firm's communication capabilities through different customer interaction channels or touch points including person-to-person, phone, postal mail, the Internet, Kiosks, and e-mail.
- Economic and Market: CRM may be of higher or lower priority depending on economic and market factors in different markets.
- Social and Cultural: The vast majority of the extent of CRM literature assumes a Western orientation (Berhad and Tyler 2002). Embedded in this orientation are Western values of self-interest and self-gratification that differ from typical Asian values of filial piety, delayed gratification, and loyalty to family. These differences in value impact a variety of customer-centric activities as well as design of the customer experience itself. To attract and retain valuable customers, the customer experience must be defined and understood within the cultural context. Bolton and Myers (2003) state "relationships with customers from collectivist societies result in stronger, more intimate, and more loyal relationships than do relationships with customers from individualistic societies." Cultural norms vary not only between Western and non Western markets but also across different Western markets (Ramaseshan et al., 2006).
- Legal and Regulatory: The customer data collected by companies fuels CRM but also poses significant concerns regarding privacy. International differences in policies are a particular challenge for global companies seeking to use CRM to tailor products and services based on individual customer data (McKenzie 2002).

4   MULTI-CHANNEL CUSTOMER MANAGEMENT CONCEPTUAL MODEL

The research aim is to investigate the potential influence of national culture on CRM implementation and use in multinational organizations. To avoid the criticisms of predefined cultural archetypes (as discussed in Ali, et al 2006) the research focuses on studying cultural influence without a predefined cultural archetypes using a Structurational analysis (as discussed in). A Structurational analysis, is argued, facilitates the understanding of situated culture perceived by the actors and provides an understanding to different cultural levels (national, organizational, group, individual). The research focuses on a CRM component which includes internal and external actors to avoid the influence of organizational culture on the research problem (influence of national culture). The research focuses on contact management as one of CRM components which includes the interaction between the internal actors (organizational staff) and external actors (customers).

4.1   CRM Contact Management

CRM systems implementation and use involve the interaction between the organization and its customers through customer channels/ customer touch points, and customer transactions data captured in contact management systems for sales and services purpose. With the new technological customer channels, customer inquires and transactions can come from a call centre, the Internet, or many other channels. Capturing and sharing these interactions within an organization is a corporate strategic objective to assure efficient customer management. A well-designed contact management infrastructure allows a company to create a virtual contact centre that centralizes information and makes it available 24 hours a day, seven days a week across all service delivery channels (Kalakota and Robinson, 1999).

One of the most dramatic trends in the retail environment has been the proliferation of channels through which customers can interact with firms. The Internet, kiosk, ATMs, call centres, direct marketing, home shopping networks, and catalogues, as well as bricks-and-mortar stores, are now commonplace means by which customers do their shopping activity. This proliferation has created a challenge for firms to manage this environment effectively and opportunities for academics to produce insights that can help address these challenges. The field of "multi-channel customer management" has emerged as a result (Neslin et al., 2006).

Multi-channel customer management is one of the CRM components which provide a focus for this study. Multi-channel customer management's main focus is to manage customers touch points through out the customer life cycle. In the next two sections, the key concepts of multi-channel customer management will be discussed. In the first section, the discussion begins by detailing multi-channel customer management definitions, objectives, challenges, and strategies. In the second section, the discussion is then continued on customer touch points, including customer channel definition, customer life cycle and touch points. Finally, a discussion on various channels which includes outlets (store/dealer/kiosk), call centre/IVR, and Internet/email is presented.

4.2   Multi-Channel Customer Management

When Midland Bank (now part of HSBC) did research before establishing their telephone banking operation 'First Direct', they found some surprising results: one in five customers had not visited a branch in the last month, one in ten not in the last 6 months, 51 % said they would rather visit their branch as little as possible. Many customers did not like the appointment systems and 48 % had never met their bank manager (Peppard and Rowland, 1995).

Channel management is a highly important of marketing initiative for CRM systems. Understanding the channels through which specific customers prefer to interact with your company is of high priority.

Channel management means optimizing a company's 'inbound' channels with its 'outbound' means of customer interaction and knowing how to choose the best approach for each (Dyche, 2002).

New technologies bring new opportunities to channel designers, marketers, and business strategies. From catalogue selling, which grew out of improved rail and postal technologies, through to today's Internet and wireless shopping opportunities, companies continually face an array of new methods and choices for reaching customers (Freeland, 2003).

The demands of today's customer, is putting pressure on the old ways of conducting business. The old business model was time and place restricted, with the marketplace treated as a mass market. Customers today are more discerning, demanding to be treated as individuals and want to be able to engage in transactions from any place, at any time and from any location. In essence, choose the channel of convenience whatever that channel might be (Peppard, 2000).

Neslin et al., (2006) have defined Multi-channel customer management as "it is the design, deployment, coordination, and evaluation of channels through which firms and customers interact, with the goal of enhancing customer value through effective customer acquisition, retention, and development".

Multi-channel customer management is a customer-centric marketing function, unlike traditional sales channel research, which focuses on the firm and distributors (Rangaswarmy and van Bruggen, 2005).

An effective channel management strategy requires that all channels — the call centre, direct mail, branch, head office, Internet and Interactive TV (or transactional digital TV) — to be fully integrated. This integration must produce an effortless sharing of knowledge about a customer's relationship with the company (Peppard, 2000).

Many companies fail to provide consistently high standards of service across these different channels. The quality of a company's service is only as good as the weakest link in its multi-channel, and one bad experience at any of these transaction points could spoil the whole relationship with customers (Knox et al., 2002).

Selecting the best market access for channel management involves (Knox et al., 2002):
- Channel suitability: organizations must take into account the benefits the end-customer seeks at the different stages of the buying process, from their initial enquiry through to owning and using the product or service.
- Channel structure: over the past decade, many industries have dismantled and reconfigured their traditional channel structures in response to new technologies that have opened up new paths to market.

The challenge is to devise a channel strategy which optimises cost and value. Delivery channels must be viewed in terms of appropriateness to the task that the customer wants to perform. By understanding customer usage of channels and building models that reflect customers' propensities, actions and needs, a service organization can start to build the appropriate infrastructure to support their customers' changing needs and the service industry's economic needs (Peppard, 2000).

When considering its channel strategy, an organization needs to consider two key factors (Knox et al., 2002): Different channels offer different competencies and abilities; and (2) Different customers have different purchasing styles. They identified the following channels for contacting individual customers, thereby enabling companies to plan their multi-channel customer management strategies: (1) outlets (including retail branches, shops and kiosks); (2) customer call centres; (3) direct mail; and (4) the Internet.

Paul, et al., (2003) propose the idea of a channel map, which represents the relationships between each group of customers and its size and basic channel function (see figure 1, for an example). The map identifies existing channel participants and the topography of their existing relationships. The map lays out where a company stands in relation to its existing channels and participants. The customer channel map is plotted using the following coordinates:

- Customer segment served.
- Basic channel functions: inform, interact/service, transact, and deliver/payment the customer.
- After defining existing channels, to indicate their relative importance, the boxes on the map can be sized based on a third dimension, such as volume of customers or profitability in the channel.

Channel integration is concerned with providing a common, consolidated and real time view of the customer across all channels. From a customer perspective the channel they choose at any point in time should be the one of most convenience. Ideally, there should be no differentiation between the call centre, the Internet or the high-street branch. Indeed, the customer should be able to initiate a transaction in a call centre and perhaps complete it in a branch in a seamless fashion. All the information required to complete the transaction should be available at the point of customer interaction. The customer shouldn't have to deal with the consequences of organisational complexity. Technology that enables customers to use different channels enables innovative organizations to create new face-to-face experiences in old and new settings (Peppard, 2000).
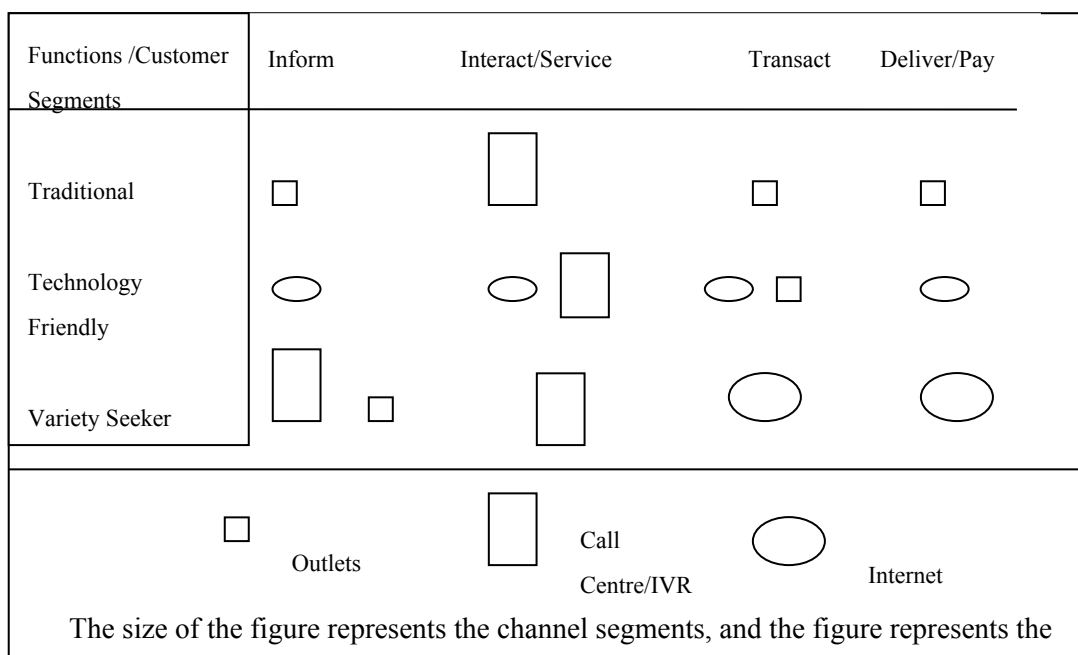

Figure 1. *The Customer Channel Map (Adopted from Paul, et al., 2003)*

4.3   CRM Customer Channels / Customer Touch Points

The very same technologies that are raising customer expectations can also be used to meet and exceed them through integrated solutions that offer superior customer service at every contact point-the Internet, call centres, storefronts, Kiosks, and person-to-person selling. No matter how or why customers reach the organization, the organization can offer uniformly effective and therefore positive customer experiences (Kalakota and Robinson, 1999).

Neslin et al., (2006) defined a channel as a customer contact point, or a medium through which the firm and the customer interact. They identified five major challenges practitioners must address to mange the multi-channel environment more effectively: (a) data integration, (b) understanding consumer behaviour, (c) channel evaluation, (d) allocation of resources across channels, and (e) coordination of channel strategies.

The focus of this paper is to investigate the challenge of understanding consumer behaviour and to address how that would influence the channel management within a GCRM. As Neslin et al., (2006) have recommended:

"Managers must understand how customers choose channels and what impact that choice has on their overall buying patterns. What determines customer channel choices?"

Identifying the factors which influence customer channel choice will facilitate the process of defining the channel mix the organization would implement, as Neslin et al., (2006) state:

"The firm's channel policy is manifested in its resource allocation. What is the optimal channel mix?"

For this study, outlets (store/dealer/kiosk), call centre/IVR and the Internet are the customer channels / customer touch points that will be examined.

4.3.1   Outlets (Store/Dealer/Kiosk)

The bricks and mortar companies used to contact customers through their stores around the country, and later they used other dealers to contact their customers. Marketing, sales and customer services all used to be done through the company store or through one of the company dealers (Kalakota and Robinson, 1999; Dyche, 2002).

4.3.2   Call Centre/IVR

Around twenty years ago, most consumers complained by writing letter, posting them, and awaiting a response, whose arrival was hit-or-miss. The 0800 number sparked a revolution in customer service, offering consumers real-time dispute resolution and the accountability of a company representative (Dyche, 2002).

Call centres, increasingly known as contact centres, customer interaction centres, or customer care centres or even knowledge centres, were around long before customer databases, and friendly service was the hallmark of such companies and even before the Internet made its mark (Dyche, 2002).

The call centre is one of the main growth areas of customer contact. Although there's a lot of hype surrounding Internet channels, 70 % of all customer contact occurs at the call centre (Kalakota and Robinson, 1999).

A call centre is a group of agents and voice response units (VRUs) that assist customers with support, enquiry and transaction functions. As the call centre evolves into a sales-and-service channel, understanding the dynamics of this channel will help future development (Kalakota and Robinson, 1999).

For service companies, the call centre's focus has evolved from a customer service interaction centre to a selling channel. All questions must be answered correctly, eliminating lengthy hold times and annoying call transfers. An agent answers a call from a customer armed with sophisticated software that gives a detailed record of the products the customer uses and his or her spending habits. The agent also has a script to follow in selling additional products or services, which ensures companywide consistency (Kalakota and Robinson, 1999).

Interactive voice response (IVR) systems provide round-the-clock routing based on a customer's response to questions typed on his/her telephone keypad. The now-pervasive instructions delay contact with a human being, allowing customer service representatives (CSR) to dispense with qualifying a caller before helping him/her (Dyche, 2002).

4.3.3   The Internet

The redundancy of calls to customer support centres has initiated the automation of customer support processes, by allowing customers a greater degree of access to important information via the Internet, any time of the day, for a variety of questions. It also provides two ways communication through chat rooms, or email, or through 'Call me' options which provide the customer with a conversation with one of the company representatives (Dyche, 2002).

The Internet is evolving into self-services sales and service channel. Managers need to think about how to transfer the high-touch capabilities of the call-centre to the low-touch medium of the Internet (Kalakota and Robinson, 1999).

4.4   Customer Channel Choice

In the following sections of this paper, a conceptual model to support the study of national culture influence on multi-channel customer management within multinational organizations is developed.

Channel Management is one CRM systems component where there is much influence by the behaviour of the customers on its implementation and use. The consumers' behaviours, preferences, perceptions and expectations are crucial for the implementation and use of Channel management. Customers get in contact with the organizations' multi-channels at several touch points through out their customer lifecycle. Customers' behaviours may differ at the individual or micro level, but it might also differ at the ecological or macro level of analysis. A conceptual model has been developed to analyze customers' behaviours at a macro level and customers channel choices through out customer lifecycle. A Structurational analysis model (as discussed in section 2.2.10) has been developed to facilitate the understanding of national culture impact through exploring the situated culture perceived by internal and external actors within CRM systems, specifically the channel management component implementation and use for multinational organizations.

Neslin et al., (2006) have identified six basic categories of factors which appear to determine customer channel choice: firm's marketing efforts, channel attributes, channel integration, social influence, situational variables, and individual differences.

The focus of this paper is on social influence, because Nicholson et al., (2002); Keen et al., (2004) and Verhoef, et al., (2005) found that customers' selection of channels is influenced by the belief that people similar to them use the same channel through out customer lifecycle. The other factors are outside the scope of this study.

In figure 2 a framework for multi-channel customer management with the focus on social influence has been developed (adapted from Neslin et al., 2006). The framework joins the customer's and organization's decision processes. The customer progresses through four different phases: inform, interact/service, transact, and deliver/pay. For example, a customer may realize they need a mobile phone service. The customer starts to collect information through different channels on different offers and various options. Then the customer may interact or communicate with the organization through various channels. Then the customer may purchase or transact, then pay and deliver through different channels, the customer may interact again for services also through various channels.

Additional aspects of this process are crucial. First, customer perceptions and preferences drive channel choice at the individual customer level -for example a customer may prefer to use the Internet for collecting information because of ease of use, but social norms and practices also influence customers at a macro level (Nicholson et al., 2002; Keen et al., 2004; and Verhoef, et al., 2005) –for example the customers in a specific country may prefer to use a store for payments and delivery because of the insecurity of the Internet in that country.

Second, the customers learn from and evaluate their experiences, which feed back into the perceptions and preferences and reshape the norms and practices at the macro level and which will guide their next shopping task- for example a customer may use the Internet for search but as he/she couldn't find all answers they may then phone the organizations to find out more.

Third, in each shopping task during the customer lifecycle each time the customer has to choose a channel from the available multi-channels provided by the organization. The customer may choose different channels in different tasks they perform. For example, one customer may prefer to search on the Internet for information, but also prefer to do the transaction through the organization store, while ask for customer services through the organization call centre.
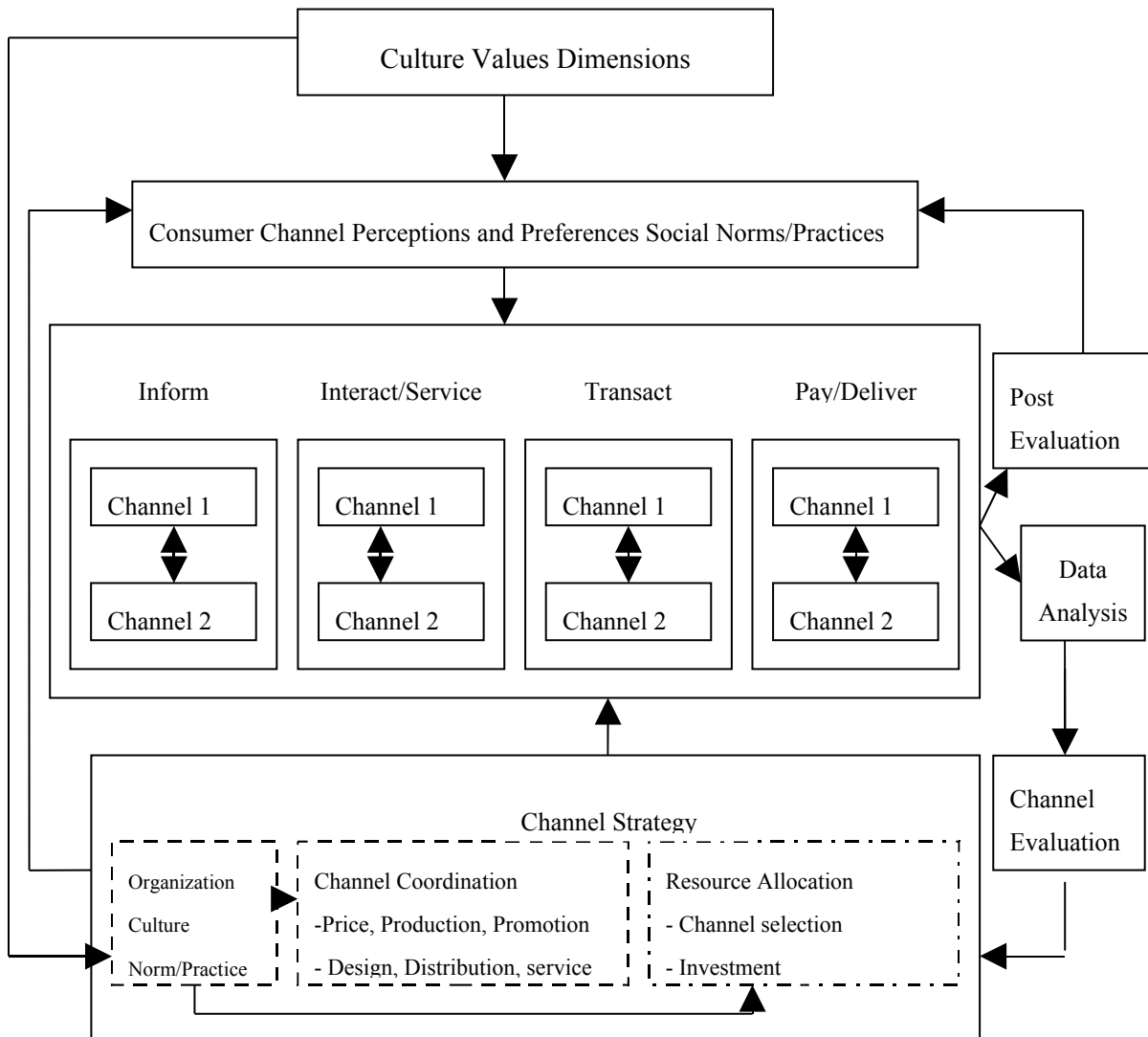

Figure 2: *A Framework for Multi-Channel Customer Management Social Influence (Adapted from Neslin et al., 2006)*

Typically, the management decision process starts with data generated by the customer decision process. These data are at the macro level of customers –what channels did they use and for which purpose. Consistent with the emphasis on the customer, the organization's decision process is driven by such customers macro level data. After the data has been assembled, the organization evaluates its channels. With this data in hand the managers can develop a multi-channel strategy (which channels to

employ, how to design them, how to allocate resources across channels) and a marketing plan (pricing, assortment, service levels) for implementing the strategy. That is influenced as well by the organizational culture (norms/practices) and the organization's perception about customers' preferences.

Fourth, the customer's perception and preferences at the individual level or micro level will influence their choice of channel in various stages of customer lifecycle. Also, at the macro level the social norms and practices will influence the customers' choice of channel within a society. However, social norms and practices are influenced by the cultural values dimensions. In addition the cultural values dimensions influence the organizational culture.

5   CONCLUSION

In this paper, it is argued that multi-channel customer management would provide the opportunity to analyze the influence of culture on customer behaviours in different societies. Customers' behaviours may be differentiated according to the individual or micro level, but it might also differ at an ecological or macro level of analysis. A conceptual model has been developed to analyze customers' behaviours at a macro level and customers channel choices, through out the customer lifecycle. In future research this model will be explored by conducting multiple case studies.

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