

# Cultural Aspects of Multi-Channel Customer Management: A UK Case Study

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## ABSTRACT

Channel management is one CRM systems component much influenced by the behaviour of customers in relation to its implementation and use. 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 throughout the 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 (Ramaseshan et al., 2006). In this paper the authors have conducted a case study in the UK to analyze customers' behaviours at a macro level and customers channel choices, through out the customer lifecycle. The authors have used a Structural Analysis model (Ali and Brooks, 2008) to identify the cultural factors (Ali, et al. 2008a) that influence multi-channel customer management in the UK.

## Keywords:

National culture, Structural Analysis, channel management, GCRM, CRM, customer channel choice, customer behavior, customer lifecycle.

## INTRODUCTION

Global CRM (GCRM) can be seen 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" (Ramaseshan et al., 2006: 195). 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).

This paper is divided into seven sections. Following the introduction in section one, section two presents a discussion of CRM cultural factors and relevant background to GCRM challenges and opportunities. Section three presents a conceptual model for multi-channel customer management. In section four, the authors present the research methodology used to conduct this research. Following this, section five presents the data analysis, followed by that a discussion, with the findings presented in section six, while in section seven the authors provide conclusions and future research.

## RESEARCH BACKGROUND

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 paper 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. 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.

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): 1) Technological; 2) Economic and Market; 3) Social and Cultural; 4) Legal and Regulatory.

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 enquires 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 throughout the customer lifecycle.

### **CONCEPTUAL MODEL FOR MULTI-CHANNEL CUSTOMER MANAGEMENT**

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

Channel Management is one CRM systems component where consumers' behaviors, preferences, perceptions and expectations are crucial for its implementation and use. Customers contact the organizations' multi-channels at several touchpoints throughout 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 used to analyze customers' behaviours at a macro level and customers channel choices through out customer lifecycle (Ali et al., 2008a). A Structural analysis model (Ali and Brooks, 2008) 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.

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

Figure 1 presents a framework for multi-channel customer management, with the focus on social influences (Ali et al., 2008a, 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, 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 and Donkers, (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, such as 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 for different tasks they wish to 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.

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 customer's 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.

## RESEARCH METHODOLOGY

While most of Hofstede-type studies (as the most cited cultural model within IS) have taken the quantitative approach, there are a few that have gone into the study with no predefined cultural archetypes (Myers and Tan, 2002). This research adopts the later approach, which investigates cultural influence with no predefined cultural archetypes (Ali et al., 2008b).

Case study research is the most common qualitative method used in information systems (Orlikowski and Baroudi, 1991). Yin, (1994) has defined the scope of a case study as an empirical inquiry that investigates contemporary phenomena within its real-life context, especially when the boundaries between phenomena and context are not clearly evident.

Case study research could use a positivist, interpretive or critical research philosophy. This study looks to investigate the influence of national culture on the implementation of multi-channel customer management in multinational organization in a specific UK case. An interpretive approach is more appropriate as the research employs a Structural analysis approach (Ali and Brooks, 2008) to study cultural influence (Rose, 2002; Walsham, 2002). The power of Structuration Theory concepts to illuminate empirical situations has already been well demonstrated (Barley 1986; Brooks 1997; DeSanctis and Poole 1994; Jones and Nandhakumar 1993; Karsten 1995; Walsham 1993; Yates and Orlikowski 1992).

This study has followed an approach that includes identification of a wide selection of variables that are examined consistently within a multinational organization in UK as a single case study. Such an approach allows identification of culture factors that exhibit variance under different levels of performance outcomes of multi-channel customer management in multinational organizations.

Because this research aims to identify cultural influences on multi-channel customer management in a multinational organization in the UK, it examined various functional units (i.e. IT, Marketing, Retail, and Customer Services) in the organization to minimize variance from task related factors. The multinational organization has already implemented and is operating multi-channel customer management systems.

The study employed three different research techniques: semi-structured interviews, observations, and document and physical artifacts analysis. A case study protocol and interviewing agenda has been developed to conduct this research. The study has used multiple resources to assure the validity of the research that includes: the interviewees were in different management levels (managerial and staff), the interviewees were in four different managerial functions (IT, Marketing, Retail, and Customer Services), the interviewees were from inside and outside the organization (Customers, and Staff), observations of the work related environment inside and outside the organization took place, plus the study analyzed documents and physical artefacts of multi-channel customer management systems from both inside and outside the organization.

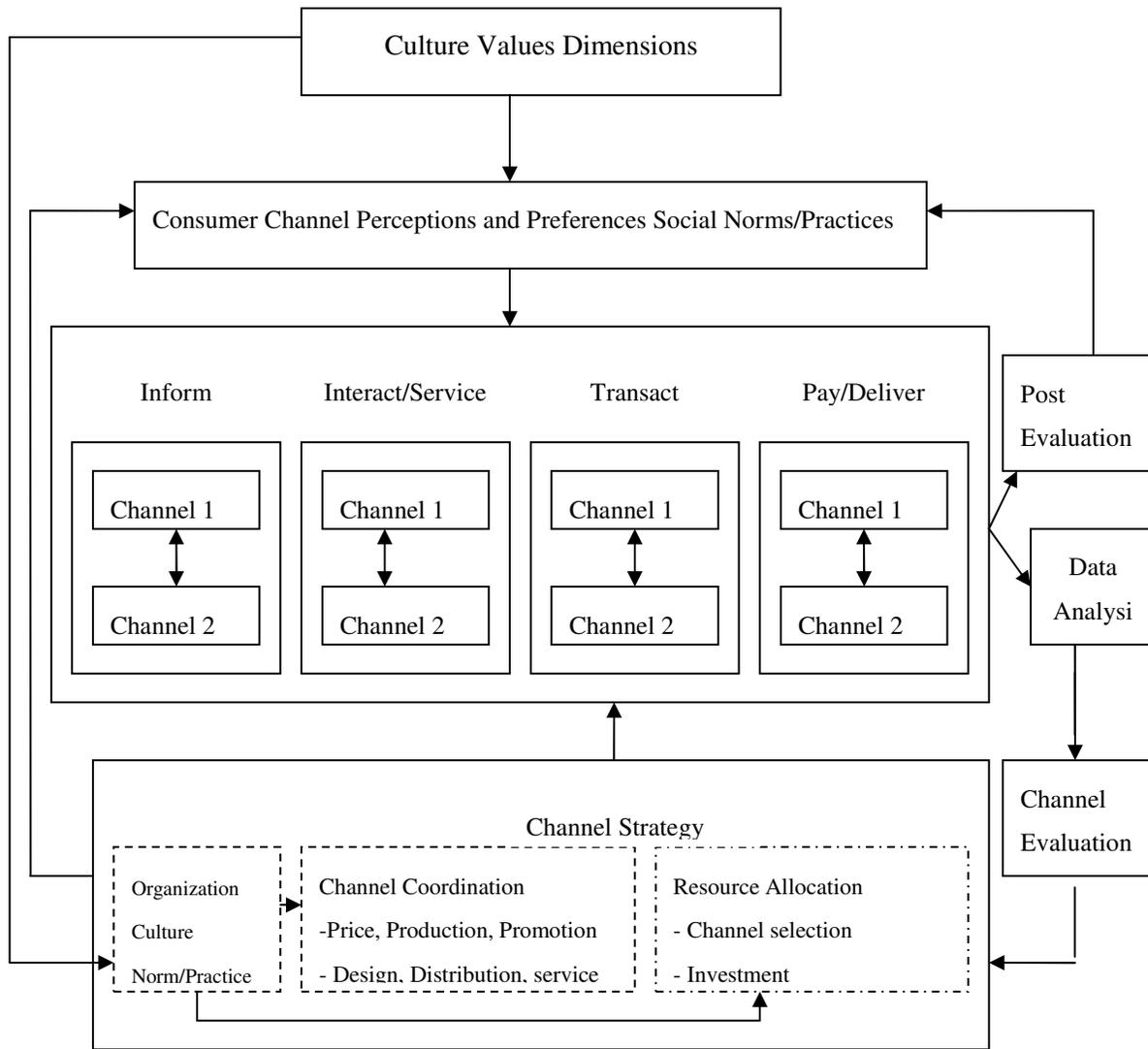


Figure 1: A Framework for Multi-Channel Customer Management Social Influence (Ali et al., 2008a, adapted from Neslin et al., 2006)

Interview data was transcribed and coded using content analysis techniques. Rich pictures (from the Soft Systems Methodology (SSM) research technique (Checkland 1981)) were used to describe the interaction of customers with the organization in different phases of the customer lifecycle. Finally, themes that summarize the cultural factors which influence actors within the context of multi-channel customer management in UK were derived.

**CASE STUDY DESCRIPTION**

The description of the case study is presented in four sections, this includes: case study overview, CRM systems, data collection phase, and data description.

**Case Study Overview**

The case study was conducted in a multinational organisation that traditionally operates in the telecommunication industry sector. For confidentiality reasons the research calls the organization ‘TELCORP’. TELCORP has launched its operations in many countries worldwide and has a turnover of over £15.6 billion annually. TELCORP-UK is the representative of the organization in the British telecommunications market. TELCORP-UK is linked to the headquarters of TELCORP through reporting to the regional office. TELCORP-UK staff has an interactive collaboration with the head office of TELCORP and

the whole staff worldwide through an efficient TELCORP Intranet, where the staff shares the same mission, strategies, objectives, rules and organizational culture. Also, TELCORP organizes a number of events annually to assure the homogeneity of its staff culture and share views and experiences. Most TELCORP-UK staff (around 95%) is British, with very few foreigners from other TELCORP offices worldwide.

### **CRM Systems**

CRM as a concept was introduced within TELCORP-UK in 1995. It was introduced to focus organization's staff on customers as a matter of high competition in the British market. However, the first CRM systems solution was introduced in 2000 by implementing an integrated CRM solution for customer management. The CRM solution was introduced to manage customer data because a customer-centric culture has been agreed as a vision for the organization.

The CRM team within TELCORP-UK sits under the marketing department, as CRM is perceived as a methodology rather than a technological system. TELCORP-UK staff perceives that CRM is a methodology to manage customers and this methodology should be used by various employees in different departments which interact with customers and manage customer data and processes. The CRM systems have been evolving from many different systems as TELCORP-UK has gone through many mergers and acquisition of other companies. That leaves the CRM team with different legacy systems that are not linked together. That has affected the customer management tools and application and left the organization with no integrated CRM systems. Customers' data is stored in different databases and managed through different systems with no links between them. The absence of a single user interface to customer management systems and the integration problems of customer touch points have pushed the organization to start a new implementation strategy by using the latest CRM solutions release to provide TELCORP-UK staff with a single user interface to customer management as the first deliverable of five years implementation strategy. This new CRM systems strategy will deal with the different legacy systems to provide the organization with a single user interface to the customer management information across different customer contact channels through the customer lifecycle.

TELCORP-UK launched in the British market which is very mature and developed. The market is very competitive with other five competitors in the British market. The market is saturated with 80-85% of the British population using telecommunications services. This has pushed TELCORP-UK to give more attention to customer retention as the most important objective especially with the ease of customers moving from one company to another (by a phone call or a mouse click).

The technical and business staff within TELCORP-UK have been collaborating to develop different customer management tools and applications since the launch of the organization to the British market. Some of the systems have been acquired through mergers and acquisitions projects.

TELCORP-UK has acquired various CRM components. CRM systems' have the operational components, the collaborative components, the analytical components, and the electronic components through the web. The operational CRM is comprehensive enough to manage customer data for operational purposes; however the organization has many legacy systems and so the CRM system is far from integrated. TELCORP-UK has very strong analytical CRM systems with the ability to develop a highly sophisticated analysis of customers' behaviour, preferences and needs. The analytical CRM systems are very powerful and provide a clear understanding of the market and customer base. TELCORP-UK staff shares the norm that CRM is a methodology rather than a system which means that all staff share the same view about customers through different collaborative tools and applications. Finally, electronic CRM or e-CRM is represented by the organization's website which is a comprehensive website with a full range of activities that the customer may need to do during any phase of the customer lifecycle. This includes informational tasks, communication and services tasks, transactions tasks, and payment and delivery.

The research focus in this paper is on the customer contact management, where the interaction between customers and organization staff occurs. The customer contact management is responsible for managing customer daily activities through different customer channels across customer life cycle phases. It is used by staff within customers operations, retail management and marketing management.

### **Data Collection**

The following research techniques have been used within the TELCORP-UK case study:

*Observations:* Observations were recorded as a diary by the researcher of the work environment within TELCORP-UK in different departments and on the customers' behaviour through different channels. In addition observations about the telecommunications market in UK and the different media where the organization advertises their products and services were

recorded. Site visits were made to TELCORP-UK main head office, where the CRM functional department is located. Here, observations about the work environment in the IT department and CRM team, and marketing department and customer operation departments were recorded. A visit to one retail store resulted in some observations about the management staff and their work environment. Customers in one of the organization's store were observed. Finally some observations while visiting the call centre and from viewing the website in the organization's back office were also recorded.

*Document Analysis and Physical Artefacts:* Various documents (provided by the organization) that describe data about the organization, CRM systems implementation and use and customer management were analysed, to provide an understanding of the research problem. The different applications and tools used by the organization's staff to manage customers were reviewed. The shared CRM contact management application has been investigated with the retail management staff, customer management staff and the IT-CRM staff.

*Interviews:* An interview agenda was developed as a starting plan for each group of semi-structured interviews.

### **Data Description**

This section documents the first step of data analysis stage for TELCORP-UK case study. Rich pictures are used to represent various types of data elicited through different research techniques. First, multi-channel customer management within TELCORP-UK is discussed, and then customers channels are listed. Second, the multi-channel strategy for TELCORP-UK is proposed, followed by a discussion about TELCORP-UK's culture and UK contextual factors. Third, customer life cycle phases are explained using the rich pictures technique, where each phase is summarized in one rich picture, this is where all the case study's data come together.

## **MULTI-CHANNEL CUSTOMER MANAGEMENT**

This section describes the multi-channel customer management within TELCORP-UK. First, a description of each different channel provided to customers is presented. Then, a brief description of the multi-channel customer management within TELCORP-UK will be highlighted. Following this, a brief description of the contextual factors: legal and regulators, technological infrastructural, economical and social issues that have an influence on the business environment in UK generally and TELCORP-UK specifically is presented.

### **Customer Channels**

TELCORP-UK has developed a multi-channel customer management strategy. The British market is familiar with different types of shopping style, from traditional shopping, to telephone shopping to e-shopping. Traditional shopping can be seen as where customers get in touch with the organization through stores, dealers or shops. Telephone shopping is where customers order products or services through a catalogue and perform their shopping over the phone. E-shopping is where customers log in to the organization's web site online and perform their transactions electronically.

TELCORP UK has thousands of employees with more than 350 stores distributed across the UK. In addition to its own call centers, it uses outsourced call centers with hundreds of employees. TELCORP-UK has a comprehensive website with a whole range of services that can be performed electronically. TELCORP-UK has a number of dealers who provide the British market with competitive offers for different competitors. The customer could get access to the organization through its stores, call centre/IVR, dealers, and the site. Also, the customers could send SMS or emails; and they can send a postal mail or fax to the head office.

### **Multi-Channel Strategy**

The following areas highlight the channel strategy for TELCORP-UK which provides the whole range of different channels for customers through the customer life cycle:

- **Resource Allocation:** TELCORP-UK has provided the following channels for as customer touch points through the customer life cycle: Stores, Dealers, Shops, Call Centre, Interactive Voice Recognition (IVR), Website, Email, Postal Mail, Fax, WAP, and SMS.
- **Channel Coordination:** TELCORP-UK provides all customer channels free of charge for contract customers, but chargeable for customers using prepaid phones, using the call centre agents. Also, TELCORP-UK provides delivery services through different customer channels for customer purchases store, telephone or web site. Promotions are different from one channel to another as the organization pushes customer to use technology instead of people, to

minimize costs. But dealers and shops have special promotions, which are offered according to dealers and shops strategies. TELCORP-UK provides three ways of shopping: Traditional shopping through organization's stores, telephone shopping through organizational call centre/IVR, and electronic shopping through organization's web site. The three channels provide customers with a whole range of the organization's products and services.

### Organizational Culture

TELCORP-UK has developed its organizational culture to be similar to TELCORP multinational organizational culture. However, there are also some organizational culture elements which are only related to TELCORP-UK. The main features of this culture are summarized below:

- High level of professionalism: Includes highly qualified employees, high technological environment, and high level of soft skills, team work environment, commitment, planning, etc.
- Customer centric: The main focus within the whole organization is to please customers, this idea is shared by all customers' touchpoint staff.
- Un-integrated customer management systems: TELCORP-UK has gone through many mergers and acquisition projects which has added to their customer base but also added incompatible systems and provided the organization with data redundancy and multiple views of customers' data; also the customer channels are not linked which puts limitations on some channels to perform some tasks.
- Unsatisfied customers: The staff perceives their efforts is still far from successful concerning customer satisfaction, but they identified areas where customers are not satisfied and work on them.

### Contextual Factors

- Legal and Regulatory UK: The telecommunications industry is well established in the British market. There is little control, as it is a free market, and by law the telecommunications companies have to transfer a customer to another competitor upon customer request. Also, the data protection law stops companies from disclosing customer data to a third party. There are other regulations to enforce security of systems against fraud and SPAM.
- Social UK: British society is very independent, ie. the norm within UK society is to develop your own life independently. People can learn to drive at a relatively early age (17 years old) and they often move away from their family house; society's lifestyle is built on that concept. British individuals are used to taking their own decisions and they don't ask people around them to take decisions for them, rather they ask for advice.
- Economic UK: UK is a developed country and one of the strongest economies in the world. Welfare is at a high level and the quality of standard of living is high.
- Technological Infrastructure UK: UK is one of more highly developed countries and its technological infrastructure is very advanced. Internet diffusion in the UK is very high and people use computers and technology at home, at work, at schools, and on the move.

### DATA ANALYSIS AND FINDINGS

The data analysis of the case study is presented in three sections: case study themes, Structural analysis, and cultural dimensions.

#### Case Study Themes

Based on content analysis and rich pictures, the different themes that represent each phase of the customer lifecycle have been derived from the empirical data (as summarized in Table 1). Walsham (2006) argues that 'coding' is a subjective process to some extent, because researchers choose the concepts to focus on. However, Walsham (2006) also states "I believe that researcher's best tool for analysis is his or her own mind, supplemented by the minds of others when work and ideas are exposed to them".

In this study, the 'coding' technique follows the research aim of the study. The research aim, as discussed, is to identify the cultural dimensions which influence the implementation and use of multi-channel customer management. Themes (Column 2, Table 1) are developed from sub-themes (Column 3, Table 1) which are interpreted as cultural issues within the research

scope. Also, customer behaviour and perception at various channels is interpreted as a channel theme (column 4, Table 1). Finally, for each customer lifecycle phase, preferred channel(s) is/are listed (Column 5, Table 1).

Customer Life Cycle Phase	Theme	Sub-Theme	Channel Theme	Preferred Channel
Getting Information	Independent	Educational System Technology Literal, individualism, life style	Written	Newspapers, Magazine, Web, Brochures
	Rational	Third party, analytical, Particular: time limit, too much information		
	Market Pricing Relationships	Value for money, Quality Sensitive, sub-group		
	High Trust	Systematic and consistent environment Professional Relationships Tough Competition Matured Market High standard of customer services Strong Legal system		
Communication and Services	Independent	Professional Relationships Technology Literal Educational system	Human Interaction	Store, Dealer, Shop, Call Centre,
	Convenient	Quickest Response Rate, Type of Query		
	Market Pricing Relationships	Basic Services vs. Privileges	Machine Interaction	IVR, Email, Postal mail, Fax, SMS, Web, WAP
	Sub Group	Customer Preference of way of communications		
Transactions	High Technological environment	High Professionalism Electronic Documents Secured Systems Technology Diffusion Educational system	Traditional Shopping	Store, Dealer, Shop
	Advanced Business Relationships	Credit Record Data Availability and Accuracy Consistency High Standard of Customer Services		
	Market Pricing Relationships	High Competition High Expectations Channel Offers	Telephone Shopping,	Call Centre, IVR, direct Marketing, Fax, Postal Mail, SMS, WAP
	High Trust	Legal System Professional Relationships Systematic Consistency Security Regulations		
	Sub-Group	Customer Preferences,	e-Shopping	Web
Payment and Delivery	High Technological environment	High Professionalism Electronic Documents Secured Systems Technology Diffusion	Credit Based	Banks, Electronic Machines, IVR, Call Centre, Web

Customer Life Cycle Phase	Theme	Sub-Theme	Channel Theme	Preferred Channel
		Educational system Higher Internet Diffusion		
	Credit Based Society	Credit Record Data Availability and Accuracy Maturity of Business relations Technology Diffusion		

Table 1: Case Study Themes for customer life cycle phases within multi-channel customer management for TELCORP-UK

**Structurational Analysis**

The researcher has conducted a Structurational Analysis (Ali and Brooks, 2008b) for each phase of the customer lifecycle. Using Orlikowski’s practice lens (2000) an interpretation of the actors’ actions in each customer lifecycle phase within the context of multi-channel customer management can be derived. Then, a Structurational Analysis (following Walsham, 2002) can be used to analyze the emergent structures that have been modulated by the actors in each customer lifecycle phase to drive the national cultural dimensions behind it.

**Cultural Dimensions**

The researcher has summarized the interpretation of the cultural dimensions that have been highlighted through the Structurational Analysis as influential on the actors’ behaviour within multi-channel customer management context. A summary of these cultural dimensions is presented in Table 2. Cultural dimensions for each phase of customer lifecycle (Column 2, Table 2) are derived from the Strcturational Analysis. Cultural dimensions that are perceived as influential on multi-channel customer man agent are then summarized (Column 3, Table 2).

Customer Life Cycle Phase	Culture Dimensions	Case Study Cultural Dimensions
Getting Information	Individual/Independent	Individual/Independent Market Price Relationship and Quality of Services Rational and objective Particulars
	Value for Money	
	Rational and objective	
	Particulars	
Communications and Service	Professionalism	Particulars High Trust Professional
	High Trust	
	Rational	
	Particulars	
	Individualism	
Transactions	Particulars	Particulars Individual and Independent Quality of service (value for money) Professionalism
	Individual and Independent	
	Quality of service (value for money)	
	Professionalism	
Payment and Delivery	Value for money	Particulars High Trust High level of Professionalism
	High Trust	
	High level of Professionalism	

Table 2: Cultural Dimensions which influence the customer lifecycle within multi-channel customer management for TELCORP-UK

**CONCLUSION AND FUTURE RESEARCH**

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, throughout the customer lifecycle. The data analysis stage for the multi-channel customer management for TELCORP-UK, provides the national

cultural dimensions perceived to be influential on the implementation of multi-channel customer management in the UK. In future research, the researcher will investigate the phenomena by conducting further case studies in other countries.

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