

## **HUMAN FACTOR IN CRM: MADE FOR EACH OTHER**

**Dr Dipin Mathur**

Associate Professor and Principal, Advent Institute of Management, Udaipur.

**Dr Disha Mathur**

Assistant Professor, School of Management, Sir Padampat Singhania University, Udaipur.

**Spriha Jain**

Research Scholar, Pacific University, Paher hills, Udaipur.

### **ABSTRACT**

*The main purpose of this paper is to analyze the role of Human Resource in the success of CRM. Customer Relationship Management has been increasingly adopted as a strategy by organizations. As in today's era no organization can achieve commendable business success in the absence of CRM practices. Our society is customer oriented society where a customer is king for which the human aspect becomes important for the organizations. CRM can be successful when a company successfully retains the customers and for retention customer satisfaction is necessary.*

*A customer can be satisfied through the human element i.e. personal touch, prompt service, way of talking etc. The relationship between employee and customer plays a vital role for effective implementation of CRM. Many organizations have adopted these human elements as customers rated role of human resource as one of the most important factor for the success of CRM.*

*Woodcock et al. (2003) argued that CRM is the cycle of activities by which an organization analyses its customers, targets potential customers, makes them aware of its offerings, acquires those customers, manages interaction with them, delivers value to them, develops a relationship with them over time and resolves their issues when things go wrong.*

**Key Words:** Customer Relationship Management, Customer Retention, Customer Satisfaction, Human Element.

**Introduction:**

Customers are the focal point in the development of successful marketing strategy. Customer Relationship Management is one of the strategies to manage customer as it focuses on the needs of customer and delivering value to them. Customers are not treated as a group but as an individual. **Rosenberg & Czepiel (1984)** estimate that the cost of winning a new customer is five times higher than that of maintaining an existing customer, while **Reichheld & Sasser (1990)** estimate that the retention of an additional 5% of customers, can increase profit by nearly 100%. Maintenance of the customer relationship is therefore cost-effective marketing, and has become a key aspect of most firm's business strategy, prompting extensive deployment of CRM system (**Morgan & Hunt, 1994; Kim et al., 2003**). With a focus on developing customer---employee relationship service orientation is used to attract & satisfy customers. The study revealed that organizations adopting CRM practices have better process capabilities and also better financial performance. CRM initiatives have resulted in increased competitiveness for many organizations as witnessed by higher revenues and lower operational costs. Managing customer relationships effectively & efficiently boosts customer satisfaction & retention rates (**Reichheld, 1996 a, b; Jackson, 1994; Levine, 1993**).

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CRM helps organizations to attain customer loyalty which in turn results in longevity.

Human element in CRM is effective as by this the customers receive better information and special treatment by the organization. The attitude of the executive is judged by the customer. If the attitude is good i.e. friendly or comfortable for customer, then CRM is effective. When a customer enters an organization his expectations are high as the customer needs importance on service part. As the customer is a key focus in implementing CRM, he should be satisfied in all aspects. The language used while interacting with customer should be clear and easily understandable. There should be a clear picture in the mind of customer as he would compare with the competitors. In the competitive market every organization has adopted CRM practice, a customer is the person who compare all of them and find out the best of all.

CRM application helps organization answer questions such as- "What products or services are important to our customers? How should we communicate with our customers? How prompt we answer our customers? How should be our behavior while interacting with customer?" In

particular, customer's benefit from the belief that they are saving time & money as well as receiving better information & special treatment ( **Kassanoff, 2000**).

The employee/executive should be trained enough to handle customer. Executive should satisfy the customer in all aspects by the knowledge, behavior, way of talking, attitude, prompt service. In other words, " Customer satisfaction is the assessment of the pre-purchasing expectations from the product, with the results reached after the act of purchasing." ( **Lemon et al, 2002:1**).

#### **Literature Review:**

**Assist. Prof. Dr. Duygu Kocoglu (2012)** reveals the relationship between the banks' customer relationship management and the customer loyalty. The study has been conducted on a sample group of 350 staff employed in all the branches in the leading public bank of the banking sector. It has been concluded in the study that customer relationship management affects customer loyalty in the banking sector.

**Babin Pokharel**, explains the critical success factors in CRM, related theories overall challenges faced by the organization while implementing CRM strategy in the Banking industry.

**Carl - Erik Wikstrom and Hannakaisa Isomaki (2008)** introduced a conceptual framework for a holistic view of humans in CRM and apply the framework to earlier research on CRM implementation. The results indicate that in most CRM approaches the prevailing conception of humans is monistic. The human being is seen as consisting of only one basic mode of being in that humans are conceptualized as objects without any mental and social qualities. Writer suggests that a more holistic approach to human beings as users of a CRM system would benefit CRM implementation.

**Daniel Mihai Vasiliu (2012)** illustrated that maintaining a continuous dialogue with customers is the key to customer-centric growth strategy. Customers have a choice. In order to gain their loyalty, the company must win their trust.

**Dr. D.S. Chaubey, Ms. Ankita Mittal & Mr. Lokendra Yadav (2011)** reveal the close relationship between the Critical Success Factors and Customer Relationship Management which leads towards deriving greater customer satisfaction.

It has been found that the data analyzed that human resource and quality of human resource are the critical success factor for building Customer Relationship Management (CRM) and this factor offer a good scope for expanding the customer base. Analysis also reveals that customers rates higher to the Courteous behavior, Responsiveness, Prompt service and Service quality and relationship and giving due consideration to have relationship with the organization.

**Farnaz Arab, Harihodin Selamat, Suhaimi Ibrahim, and Mazdak Zamani (2010)** provide an overview on success factors that could facilitate successful implementation of CRM.

**Hsin Hsin Chang (2007)** examined the effect of organizational learning on relationship quality. Firms believe organizational learning is important, by which the implementation of the CRM system is likely to be faster and more successful. These observations are consistent with a positive relationship between organizational learning and relationship quality.

Also it examines the effect of relationship quality on organizational performance.

**Injazz J. Chen and Karen Popovich (2003)** Illustrated Customer relationship management (CRM) is a combination of people, processes and technology that seeks to understand a company's customers. It is an integrated approach to managing relationships by focusing on customer retention and relationship development. Managing a successful CRM implementation requires an integrated and balanced approach to technology, process, and people.

**Luis E. Mendoza, Alejandro Marius, María Pérez, Anna C. Grimán (2006)** cover the three key aspects of every CRM strategy (*human factor, processes, and technology*); giving a global focus and propitiating success in the implementation of a CRM strategy.

**Sanjay Kanti Das (2012)** stated that customers are the focal point in the development of successful marketing strategy. In the banking field a unique 'Relationship' exists between the customers and the bank. It is with this background, the researcher has made a modest attempt towards the idea that CRM can be adapted uniformly in the banking industry for betterment of Banking Services. It is observed that the approach of CRM by SBI and other nationalized are to some extent same and one but the reach is quiet distinguishable. Hence, CRM is an inevitable tool of marketing that can be considered as Critical Responsibility of Market with regard to Banks in present context.

### **Human Factor-The Concept**

The major factor in a CRM strategy is how the relationship with the client is handled. This strategy relies on the fact that for this relationship management there must be at least two parties involved: a provider and a buyer. According to **E. Thompson**, most corporate strategies place more weight on internal processes, sacrificing – in most cases – all the aspects related to the client.

#### *1) Aspects related to the client*

For having a stable relationship with the client, the Company must follow three key aspects. First, it must know how the client defines value. Then, it must provide satisfaction according to the needs and value standards of the client. Finally, it must work toward retention and loyalty from the customer.

- *Value.* According to **J. Barnes** when any one thing, within a commercial relationship, generates value for a client, the client will be willing to buy it. A study by **Zeithaml and Bitner** quoted by **J. Barnes**, shows that clients identify value in different ways:

(1) What the customer wants from a product or service.

(2) Low price.

(3) Quality/price correlation.

(4) What is the customer gives up in relation to what he or she gets.

- *Satisfaction.* One of the formal definitions found in the literature regarding satisfaction is given by **Oliver**, quoted by **J. Barnes**. He states that satisfaction is the response of fulfillment from the customer. It is a verdict of accomplishment of the expectations, motivated by an attribute of the product or the service, (or by the product or service as a whole) this in turn, provides the customer with a pleasure level. Satisfied customers are key when maintaining a long-term relationship, since their satisfaction will translate into retention and loyalty.

- *Retention and loyalty.* Loyalty in clients is one of the most important objectives. The most profitable customers are those who have an enduring relationship with the company; customers who are loyal to one or several of the products or services that company provides. Loyalty involves more than simply retaining the client. It is connected to the satisfaction of the client and the relationship between client and company. Loyalty can be defined as the personal identification felt by the client in regards to the performance of a

product or service, and how this feeling drives the client's behavior by **J. Barnes**. Loyalty is nearly related to performance: having the right product or service, at the right price and at the right time and place. It also involves a connection and successfully satisfying the client's needs. Finally, in a CRM strategy, it is vital that all levels of the organization be aligned toward favoring the relationship with the client, taking into account all of the implications of this objective.

2) *Aspects related to organization*

Organizational aspects consist of following sub-categories:

➤ *Culture* Success factors which are related to Culture are as follow:

*Change in culture:* Change in culture within the company staff and promote the CRM across all departments and hierarchical levels in organization. In order for CRM to succeed in realizing its objectives, organization should develop a culture where all staff are encouraged to share and learn from new work structure and information that is based on customers (**Mohammad Almotairi, 2008**).

*No culture conflict:* A CRM implementation should be compatible with the current organization culture.

➤ *Role Played by the Employee* Success factors which are related to Role played by the Employee are as follow:

*Skilful staff:* Employees play a key role in the success of CRM. All staff must encourage willingness to share and learn new work structure and systems and training programs.

*Consideration of employee's importance:* their incentive will strongly influence on CRM implementation.

➤ *At Managerial Level* Success factors which are related to At Managerial Level are as follow:

*Commitment and support of Top Management:* Top management support is positively linked to CRM impact and their plan has been identified in almost all success factors studies as a crucial factor that ensures the successful implementation of CRM. The CRM manager and related staff should be trained about the concepts of CRM and how to apply them to their day-to-day works.

*Defining and communicating CRM strategy:* managers must define clear CRM strategy and alignment of this strategy to the company's strategy.

*Top management assurance of commitment for CRM:* Make sure that the organization managers also use CRM system. There is a role of those in the top management positions to sell and to convince those under their supervision, of the results and benefits of the CRM strategy.

### 3) *Technology*

The technology has often been the origin of new paradigms and ways of doing business, which many companies have been forced to adopt. On the other hand, technology has also offered solutions to these very challenges. Technology refers to computing capabilities that allow a company to collect, organize, save, and use data about its customer. Nevertheless, IT is an enabler for acquiring and managing valuable data on customers.

Technological aspects such as data warehouse, software customization, process automation, help desk and call centers, and internet influence should be addressed.

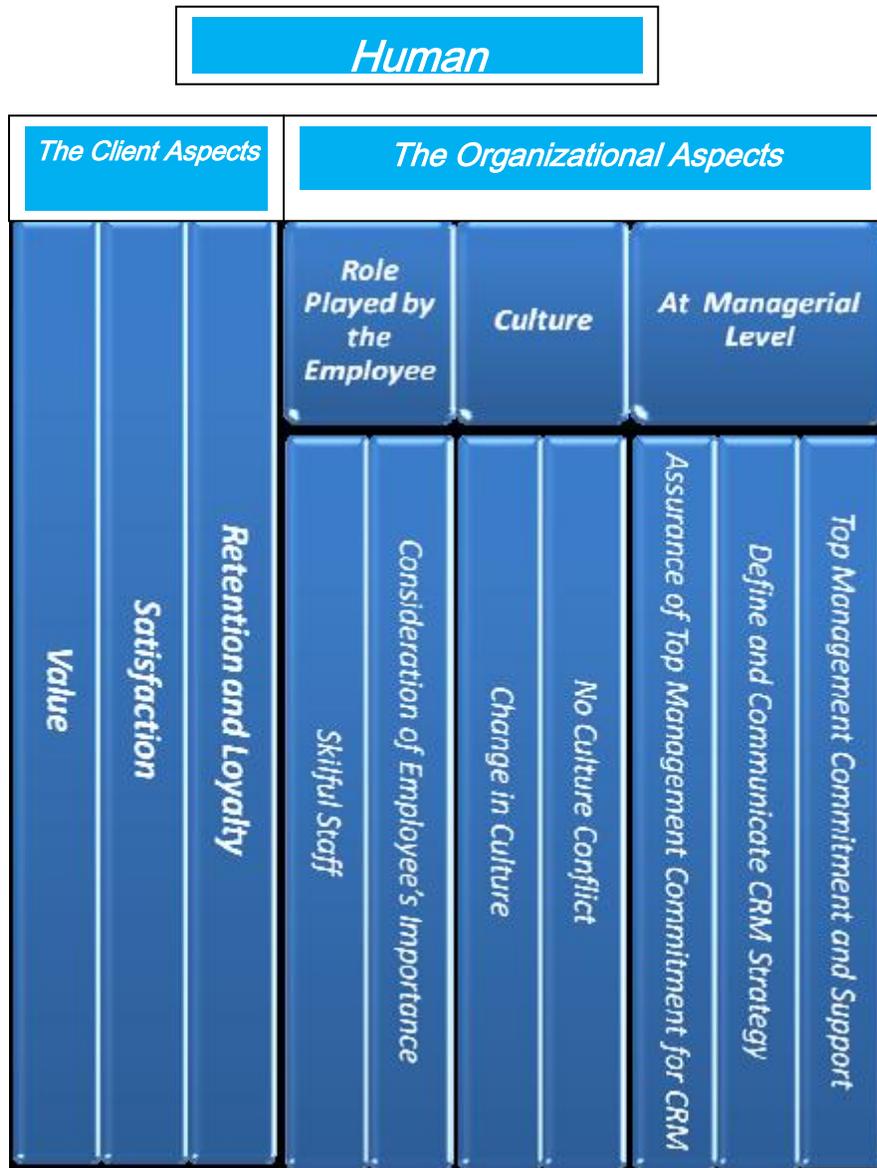
*Help desk:* the help desk is an information and assistance resource that spot problems with computers or similar products and it is justified and well comprehended function which helps with the development of the strategy.

*Data warehouse and data mining:* data warehouse is a repository that in an organization is used for electronically stored data and designed to facilitate reporting and analysis. Data Mining is the automated discovery of extracting patterns in data.

*Sales force automation (SFA):* is a system that automatically records all the stages in a sales process. SFA must be fully integrated in all departments that deal with customer service management.

*Software for CRM:* CRM software helps organizations implement effective Customer Relationship Management. CRM software works across all corporate departments to help harmonize customer-centric thinking in the every part of organization.

*Call centers:* According to **Luis E. Mendoza (2007)**, modern call centers are a mix of traditional technology (telephone platforms), and the new Internet developments. Customer service is one of the elements which have evolved more dramatically, in terms of competition, since the early 1990s. Many companies have been developed in the area of responding to customer-related issues (such as inquiries, complaints, product warranty concerns etc.)



Source: Farnaz Arab, 2010

**Success Factors of Human Component**



Source: Farnaz Arab, 2010

Success Factors of Technology Component

### **FRAMEWORK FOR A HOLISTIC VIEW OF HUMANS IN CRM**

In the holistic view, the definition of the CRM (Goodhue et al. 2002) explains some of the most common roles and activities of the human in the CRM context: the individual as a member of the company's sales organization or as a member of the service organization. Moncrief et al., (2006, p. 55) point out that “customer relationship focus, technology, global competition, shifting customer preferences and demands, forced downsizing, increased competitive pressure, and other factors have contributed to altering the salesperson role – what sales persons do”.

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In the current era, human is often seen in terms of knowledge and communication (**Zablah et al. 2004; Tanner and Shipp 2005**). **Zablah et al. (2004)** introduce knowledge and interaction management as the two major sub-processes of the CRM macro level process. The existing CRM literature suggests that interactions should be consistent, relevant and appropriate throughout a relationship's lifecycle (**Khirallah 2000; Ragins and Greco 2003**). Therefore the interaction management process is heavily dependent upon the human resources of a firm. Salespersons' ability to leverage their understanding of individual customers and human behaviour often has a substantial impact on the outcome of exchange episodes (**Zablah et al. 2004**).

### **HUMAN QUALITIES IN RESEARCH ON CRM IMPLEMENTATION SUCCESS**

In **Bose (2002)** the role of the human is presented either as a user of a CRM system to assist in the interaction with the customer, or as a decision-maker, who should make decisions on the basis of the customer information gathered at the interaction points. The human is conceptualized as an intermediary between the CRM system and the customer.

According to **Bose (2002, p. 94)** People have cognitive constraints in adopting intelligent systems and people believe they get more support by talking to other people. In **Bose (2002)** the management decision to implement CRM and management's need to modify firm processes to become more customer-focused. The role of human emotion is to facilitate these processes. But these are represented as preventing and not as promoting successful CRM implementation. The notion that "people believe they get more support by talking to other people" may refer to the need of a human being for peer support and in this respect reflects a social structure of the basic human modes of being.

Results highlight that "implementing CRM requires effective leadership, sourcing, targeting and evaluation strategies". The importance of good leadership in guaranteeing successful CRM implementation resulted in fear of CRM that it was about efficiency or cost-cutting exercises, that CRM would replace or de-skill their knowledge and contributions to the organization and result in staff redundancies."

**Campbell (2003, p. 375)** suggests that for CRM to be successful, "changes are required in the way firms manage customer information internally". CRM research framework consists of four components, all involving humans, which are as follows--

The first component a “customer information process refers to the set of behavioral activities that generate customer knowledge pertaining to customers’ current and potential needs for products and services” (Campbell 2003, p. 376).

The second component “marketing-IT interface refers to the process by which marketing and information technology functions communicate and cooperate with each other”.

The third component “senior involvement refers to processes by which top management signals its support for the generation and integration of customer knowledge within the firm”.

Finally, the fourth component “the employee evaluation and reward system refers to process by which employee behavior is aligned to the firm’s goals of generating and integrating customer knowledge into the firm’s marketing strategies”.

Management must ensure that job evaluations, compensation programs, and reward systems are modified on a basis that facilitate and reward customer orientation. However, the human being is known to need adequate skills to use a CRM system, be motivated to adjust to the obvious organizational changes as the organization needs to become more customer-oriented.

Executives are being available for the customer, friendliness, fulfilling promises made to customers, and being flexible in meeting customer needs”.

Peppard (2000) presents a CRM framework based on incorporating e-business activities, channel management, relationship management and back-office/front-office integration within a customer centered strategy.

Plakoyiannaki and Tzokas (2002) then introduce five core capabilities to ensure successful CRM implementations:

1. Learning and market orientation capabilities
2. Integration capabilities
3. Analytical capabilities
4. Operational capabilities
5. Direction capabilities

By analyzing their capability framework, it is very hard to identify the human being in any of the explicated capabilities. Embedded in the representation of operational capabilities is the notion of “utilized and enhanced (human) resources” and “(human) skills developed at functional

and administrative levels” (Plakoyiannaki and Tzokas 2002, P. 234). Moreover, it has been included in the “learning and market orientation capabilities” is the capability to “generate customer insight through learning and this requires information inputs, which are converted by the players involved “the nature of the domain (CRM) required creativity in the definition of new processes, which was aided by the inter activity of face-to-face meetings”.

Zablah et al. (2004, p.485) outline a framework that identifies “the key steps towards CRM success” and define CRM success as “a firm’s ability to efficiently build and sustain a profit maximizing portfolio of customer relationships”.

### **Various Human Factors affecting CRM:**

Employee and Customer are a key factor for successful CRM projects. How the relationship with the client is handled is the key factor in a CRM strategy. Knowing customers is important to overall CRM success; however, just collection of customer data is not enough.

All full commitment of the organization’s staff and management is essential for effective CRM implementation to serve the customers at best and satisfy their needs. Here are some factors which affect the CRM process:

- 1) **Attitude of the executive-** The attitude of the executive has a great impact on the implementation of CRM. When a customer approaches the executive, the attitude of executive should be polite/ generous enough to attend the customer and if it is not according to the customer needs than the CRM strategy fails to do its job.
- 2) **Good Customer Service-** A prompt service impresses the customer. Whenever a customer needs help a prompt reply/ service/ response should be given which results into a good customer service. If the response is not proper or prompt the customer wouldn’t be satisfied and the CRM would not be effective.
- 3) **Customer Orientation-** Customer Orientation supported by relationship marketing is heading controlling activity to control the profitability generated by the relationship with the carriers demand.

The client becomes the focus and relationship marketing refers to obtaining customer loyalty. As it is based on the idea that major customer requires continued attention.

- 4) **Relationship between employee and customer-** Relationship refers to establishing, maintaining & strengthening relationship with the customers in the effort to support & improve an organization based on the client and profitability.

So, the relation between employee & customer should be good enough or is essential to establish and maintain a competitive advantage in the market. When customer-employee relation is healthy, it results in maintaining the customer loyalty for the organization. This in turn proves the CRM strategy to be effective for the organization long-term profitability.

- 5) **Employee Training-** CRM is a backbone for communication. For a successful CRM implementation integrating employees into strategies & training them is very important to adopt them to change.

Employees are the interface of the company, so they will highly affect the organization's image. A trained employee can guide or answer to the customer queries effectively & efficiently which results in customer satisfaction and effective CRM strategy.

#### **Challenges related to Human aspect in implementing CRM:**

The challenges faced by organizations while implementing CRM related to human aspect can be summarized as the following-

1. Lack of skilled people.
2. Getting management support.
3. Resistance in accepting the change in company policy.
4. Ineffectiveness/ Inefficiency of the employees in understanding customer needs.
5. Consumer behavior.
6. Acceptance of customer knowledge sharing with the positive attitude.
7. Customer understanding of the IT tools.
8. Having 360-degree view of customers (Single view of customers).

## **Conclusion**

Somewhere along the turn of the twentieth century, customers and employees lost their intimate relationships. CRM applications attempt to focus on the customer first, specifically one customer at a time, to build a long-lasting mutually beneficial relationship.

Customer relationship management is a comprehensive approach that promises to maximize relationships with all customers. In implementing CRM the human factor plays a crucial role. The factors which are customer focused helps in retention of customers for the organization.

Customer-centric business strategy helps the organization to proactively and consistently offer (and sell) more products and services for improved customer retention and loyalty over longer periods of time.

The findings of study suggested that the human element is beneficial for the customer retention & loyalty. The major human factors discussed are-attitude of executive, prompt service, trained executives, relationship between employee and customer, customer orientation.

CRM initiatives represent a fundamental shift in emphasis from managing product portfolios to managing portfolios of customers, necessitating changes to business process and people.

Organizations today must focus on delivering the highest value to customers through better communication, faster delivery, and personalized products and services. Organizations that implement CRM will have the greatest gains. CRM implementations offer abundant research opportunities. Research in these areas will contribute to building thriving customer relationships and long-term corporate survival.

Thus, the study analyzed that human resource and quality of human resource are the critical success factor for building Customer Relationship Management (CRM) and this factor offers a good scope for expanding the customer base as well as creating a pool of information for future strategies for introducing new products.

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