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A Study on The Impact of Ecrm on E-Commerce

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ABSTRACT

e-CRM is a combination of IT sector but also the key strategy to electronic commerce. e-CRM is a combination of software, hardware, application and management commitment. Aim of e-CRM system is to improve customer service, develop a relationship and retain valuable customers. e-CRM is a concern for many organizations especially banking sector. Despite the vital role of eCRM for e-commerce success, its deployment frequently fails or it does not always deliver the expected results. The purpose of this study is to gain a better understanding of e-CRM to customers and organization in online industry. Researchers have shown that CRM implementation can provide better customer service, as well as improvement and management of customer expectations and loyalty. Our finding indicates that with the implementation of e-CRM and the latest technologies have ensured enhanced response from customers. e-CRM facilitates the organizations to provide one to one services and also maintain the transaction security of the customers. In this vein, also this study investigates the impact of eCRM on e-business website service quality. To achieve that, first the concept of eCRM is analysed and then, a customer-centric eCRM model that directly identifies eCRM impact on e-services is proposed and used for measuring eCRM practices. Later, a literature review synthesizes the concept and dimensions of website service quality providing a scale of website service quality measurement. Finally, the limitations of the study and directions for future research are discussed.

KEYWORDS : E-CRM, mCRM, vCRM, pCRM

INTRODUCTION:

As innovative Internet business models and increased online price and product transparency enhance purchasing power and makes them more price sensitive, less brand loyal, more sophisticated and experience seekers (Gilmore & Pine, 1997; Sigala, 2005b; Christou, 2003), effective e-Customer Relationship Management (eCRM) is becoming a strategic imperative. Indeed, eCRM benefits on customer satisfaction, online sales, website patronage, loyalty and retention are widely supported in the literature (Feinberg and Kadam, 2002; Kotorov, 2002; Anton and Hoeck, 2002). However, although eCRM is one of the fastest growing management approaches being adopted across many organizations (Adebanjo, 2003; Sigala, 2005b), eCRM applications have not always delivered the expected results, many e-CRM initiatives have failed (see review by Sigala, 2004), while Kekoe (2002) found that up to 20% of business executives claim that eCRM initiatives had actually damaged customer relationships. The inability of eCRM applications to deliver expected benefits has boosted research. Nevertheless, previous studies have been primarily focused on investigating the factors inhibiting and/or facilitating effective eCRM implementation from a company's perspective, e.g. lack of a CRM strategy, robust implementation approaches, measurement tools and IT implementation, selection and configuration of the eCRM tools and organizational change, cultural management. eCRM users' usability and resistance factors have been recently examined by Fjermestad and Romano (2003), but their user perspective is limited as their sample only considered company staff using eCRM systems. Sigala(2005) advocated the importance of eCRM success to enhance hotel service quality, but she has not progressed to gather customer data to test the impact of eCRM on service quality metrics. Feinberg and Kadam's (2002) study is the only one so far adopting a customer oriented approach to successful eCRM implementation, as it examines the relations between eCRM application features and customer satisfaction. However, as customer satisfaction cannot be used as a surrogate of service quality, future studies investigating the impact of eCRM on service quality are warranted.

REVIEW OF LITREATURE:

Fjermestad and Romano (2003) suggest that successful eCRM requires attracting and keeping economically valuable customers while repelling and eliminating economically invaluable ones. Relationship marketing emphasises building relationships that lead to customer retention and long-term customer loyalty, in juxtaposition to traditional transactional marketing, in which making a one-time, immediate sale to the customer is the primary goal.

Reicheld (1996) has shown that a small increase in retention (5%) can yield a 95% increase on the net present value delivered by customers. CRM implementation is heavily dependent and driven by ICT tools and advances (Sigala, 2005a; Bradshaw and Brash, 2001). As eCRM is CRM practices conducted over a companies' website, it is a combination of hardware, software, processes, applications, and management commitment. However, the increased role of ICT for e-CRM implementation led to a techno centric categorization of eCRM practices. For example, Dyche (2001) and Karimi *et al* (2001) identified the following eCRM classifications:

1) operational CRM products used for improving customer service, online marketing, automating sales force etc;
2) analytical CRM products used for building data warehouses, improving relationships, analyzing data etc; and
3) collaborative CRM products required for building online communities, developing business-to-business customer exchanges, personalizing services etc. While some eCRM applications (e.g. e-mail, content management software and databases) can be classified using the above taxonomy, the value proposition of this taxonomy to an organization faced with the dilemma which application to select and how to exploit it, is predictably low. This is because the exploitation of most applications (e.g. call centre software) can be classified into more than one category.

Most importantly, the taxonomy does not provide an eCRM exploitation gearing to customer value creation, while it is neither aligned to any organizational function and/or process and so, it does not help organizations to identify and allocate resources, responsibilities, targets and success metrics to appropriate business departments (Adebanjo 2003).

These limitations are extremely crucial, as

eCRM alignment with organisational processes and customer values critically determines eCRM success (e.g. Karimi *et al* 2001; Corner and Hinton, 2002).

Sigala (2005a) developed a more holistic and business operations' integrated model of CRM implementation, but its value for this study is limited as it focuses on a strategic rather than on an operational level.

Rowley (2002) identified the following functions of eCRM practices, but these practices are also very broad and do not focus on particular organizational processes or customer values: e-commerce; channel automation software; collaborative commerce software; online storefront; multichannel customer management; e-service; e-mail response management; guided selling and buying; product configuration; order management; electronic agents; catalogue management; content management; e-customer; fulfillment software; self-service. Anton and Postmus (1999) and Feinberg and Kadam (2002) developed a more customer-centric eCRM model by identifying a long list of eCRM features

providing customer value. However, Feinberg and Kadam (2002) recognized that their eCRM items may not really define eCRM, as eCRM is a dynamically changing process.

Apart from being criticized for its inclusiveness, their list of eCRM features also lacks a systematic approach for further developing eCRM features that add customer value. Voss (2000) claimed that the five SERVQUAL dimensions (reliability, responsiveness, assurance, empathy and tangibles) are also important on the Internet, with the possible exception of empathy as this is based on human interaction. However, he (2000) argued that responsiveness is vitally important for e-services, which is reflected not only on e-mail response times, but also on website customization and the provision of proactive online service. Reliability was considered as the ability to connect to the Internet, download time, systems not crashing and order fulfillment. Assurance was also considered as critical, since on the Internet it refers to the ability to convey trust and confidence. Coupled with the lack of empathy online, the provision of online assurance becomes quite difficult. In building a construct for service quality in e-commerce, Voss(2000) considered video, animation, sound, simulations and other multimedia features to enhance the tangibility aspects of the Internet. Cox and Dale (2001) also claimed that the lack of online human interaction means that determinants such as competence, courtesy, cleanliness, comfort and friendliness, helpfulness, care, commitment, flexibility are not particular relevant in e-commerce, but determinants such as accessibility, communication, credibility, understanding, appearance, availability, integrity, trustfulness are equally applicable to e-commerce as in physical services. Yang and Jun (2002) examined perceptions of service quality by sampling both Internet purchasers and no purchasers. They found six service quality dimensions were perceived by Internet purchasers: reliability, access, ease of use, personalization, security, and credibility. However, seven dimensions were present for the non-users. Unique to non-purchasers were the dimensions of responsiveness and availability, while the credibility dimension did not come up.

In adapting SERVQUAL to measure websites' quality, Barnes et al. (2001) developed the WebQual (including information quality, website navigation/ appearance, user empathy/mobility) for measuring service quality in PCs and mobile phones. Madu and Madu (2002) also proposed a model for e-quality including: performance (easy of navigation & information quality); website features (e.g. search engine); structure (e.g. hyperlinks); aesthetics (website appearance); reliability (consistency of website functionality); storage capability (easy of data retrieval); serviceability (complaints handling/solution); security, system integrity; trust for data sharing; responsiveness (courtesy, flexibility to respond to customer needs); product/service quality differentiation and customisation; webstore policies; reputation; assurance; empathy in elements of human contact e.g. e-mail, call centres. Recent studies have also tried to model and measure website service quality. Research in the e-tailing context (Zeithaml, 2002) showed that website service quality has seven dimensions that form two scales: *a core e-SQ scale* including efficiency (ability, easiness to get to and navigate a website), fulfilment (having products in stock and delivering them on time), reliability.

Loiacono et al. (2002) developed the WEBQUAL model, which was also tested and consequently validated for content, convergent, discriminant and nomological validity. In reviewing a wide literature on website service quality, Kim and Stoel (2004) concluded that the WEBQUAL adequately synthesizes all the different dimensions of website service quality, while their study provided further evidence of the reliability and dimensionality of the WEBQUAL model. Consequently, this study also used the WEBQUAL model for measuring website service quality.

The WEBQUAL consists of 12 dimensions:

1) Information fits to task: the extent to which website information is accurate, updated and appropriate;
2) Interactivity: consumers' ability to interact with website and to receive tailored / personalized information/service; 3) Trust: online security and information privacy;
4) Responsiveness: website downloading and interaction time;
5) Design: aesthetics and navigation;
6) Intuitiveness: ease of website use / interaction;
7) Visual appeal;
8) Innovativeness: website uniqueness and creativity;
9) Website's flow – emotional appeal to online users;
10) Integrated communications: website integration with other communication / marketing media;
11) Business processes: website integration with other processes;
12) Viable substitute: website viability relative to other media.

In CRM, Business culture should shift from product-focus to customer-focus, sales and marketing can focus on retention and increase of share of customers instead of acquisition and market share. In CRM, Customer service can identify and take advantage of cross-sell and up-sell opportunities. However, customers information does not freely flow across the enterprise, to obtain the vision of CRM, information must move freely. This requires integration, today's banking world should employ, E-Banking, to reach the larger section of customer share, and retaining.

CRM vs e-CRM:

Customer contacts

- CRM – Contact with customer made through the retail store, phone, and fax.
- eCRM – All of the traditional methods are used in addition to Internet, email, wireless, and PDA technologies.

System interface

- CRM – Implements the use of ERP systems, emphasis is on the back-end.
- eCRM – Geared more toward front end, which interacts with the back-end through use of ERP systems, data warehouses, and data marts.

System overhead (client computers)

- CRM – The client must download various applications to view the web-enabled applications. They would have to be rewritten for different platform.
- eCRM – Does not have these requirements because the client uses the browser.

Customization and personalization of information

- CRM – Views differ based on the audience, and personalized views are not available. Individual personalization requires program changes.
- eCRM – Personalized individual views based on purchase history and preferences. Individual has ability to customize view.

System focus

- CRM – System (created for internal use) designed based on job function and products. Web applications designed for a single department or business unit.
- eCRM – System (created for external use) designed based on customer needs. Web application designed for enterprise-wide use.

System maintenance and modification

- CRM – More time involved in implementation and maintenance is more expensive because the system exists at different locations and on various servers.

LEVELS OF E-CRM:

 # Foundational services:

This includes the minimum necessary services such as web site effectiveness and responsiveness as well as order fulfilment.

 # Customer-cantered services:

These services include order tracking, product configuration and customization as well as security/trust.

 # Value-added services:

These are extra services such as online auctions and online training and education.

Self-services are becoming increasingly important in CRM activities. The rise of the Internet and eCRM has boosted the options for self-service activities. A critical success factor is the integration of such activities into traditional channels. An example was Ford's plan to sell cars directly to customers via its Web Site, which provoked an outcry among its dealers network. CRM activities are mainly of two different types. Reactive service is where the customer has a problem and contacts the company. Proactive service is where the manager has decided not

to wait for the customer to contact the firm, but to be aggressive and contact the customer himself in order to establish a dialogue and solve problems.

Steps to eCRM Success:
Many factors play a part in ensuring that the implementation any level of eCRM is successful. One obvious way it could be measured is by the ability for the system to add value to the existing business.

There are four suggested implementation steps that affect the viability of a project like this:
- Developing customer-centric strategies
- Redesigning workflow management systems
- Re-engineering work processes
- Supporting with the right technologies

Some examples of tools used in eCRM:
- Personalized Web Pages where customers are recognized and their preferences are shown.
- Customized products or services.

SMALL BUSINESS CRM APPLICATIONS FOR E-COMMERCE:
Small business CRM (*customer relationship management*) is a growing market, and for good reason. CRM is a business strategy that helps you to better understand the customer -- and a CRM system provides the means for small business ecommerce owners to manage interactions with customers and partners. Most small business CRM systems provide the tools needed to better manage a number of business communications tasks such as organizing and managing contacts, partners, contract wins and sales leads.

SMALL BUSINESS CRM SYSTEMS
Until recently, CRM software was something only the larger enterprise market would typically invest in. Most CRM systems are enterprise applications – e.g., a platform that is just too large and complex for individual or small business use. Now, a new breed of CRM software and solutions are available to small business owners. These CRM solutions are designed for small business and provide only the features that are most relevant to SMB owners, such as calendar and event notifications, contact management, lead management, email marketing and similar options.

There are three hosted (SaaS) small business CRM applications ecommerce site owner can use to better manage its customer relations.

1. Email Marketing 2.0 and Integrated CRM by Infusionsoft.
Infusionsoft's Email Marketing 2.0 for entrepreneurs and small businesses puts a focus on email marketing, but the software offers additional small business CRM features such as contact management, company tracking, customer tracking as well as follow-up and lead management. The permission-based email marketing tools let you create sign-up forms for your website, and these leads are automatically tracked by the CRM. You can then send targeted email campaigns based on the form-generated data and track the email marketing campaigns through the CRM reporting.

The integrated CRM functions of Email Marketing 2.0 lets small business ecommerce owners store leads, prospects and customers in a centralized database. As the customer or company relationship develops, you continue to add all details of transactions and communications to the application and associate it to that specific customer.

Infusion soft's Email Marketing 2.0 is available for a free 15-day trial. The basic plan, available for $199 per month is suitable for most small businesses. The company offers two additional plans, which are designed for small business ecommerce owners. These plans include the basic features (marketing automation, CRM, Email Marketing 2.0, and lead nurturing) but also incorporate opportunities, orders and invoicing, shopping cart and order forms and affiliate management. Depending on number of users and contacts, these plans cost $299 for Deluxe and $499 for Pro, per month.

2. ContactMe Small Business Contact Management Solution.
It is a relatively new small business CRM solution targeted to micro businesses: home-based businesses, individuals and businesses with fewer than five employees. As such, this solution is a lightweight offering providing only the tools and reports that the smallest of small businesses would be inclined to use.

The main features of ContactMe include contact management, task and scheduling tracking, and online forms for lead generation. ContactMe allows you to consolidate existing contact lists, add new contacts and attach communications, such as an email follow-up to the contact within the platform. You can schedule and set tasks and also receive SMS notifications of these events, plus view reporting tools that can help you decide where to focus your marketing efforts.

It also offers automatically generated contact Web forms that you can post just about anywhere -- Craigslist, Facebook (via an application), your blog, website, eBay and other publishing spaces. The ContactMe button lets customers reach out to you, and the information a customer or lead provides in the Web form is automatically integrated into the small business CRM platform. ContactMe lets businesses use the free buttons (with unlimited contacts and groups), however it is ad supported and a slimmed down version of the solution. This option is best only for people interested in lead generation. If you are looking for a small business CRM app, the Pro version offers all features, including calendar, notes, tasks, reporting and mobile options for $9.95 per month.

3. SMB CRM Essentials by NextCorp.
NextCorp's application, SMB CRM, is built around the Microsoft Dynamics CRM platform. The company offers two versions of its platform -- Essentials for small businesses as well as an enterprise version.

The Essentials small business CRM package basically provides ecommerce site owners with a way to manage a number of tasks from a single interface. This version supports Sales Force automation, customer support and an Outlook Client.

To enhance your SMB CRM software, which larger small businesses would want to do, you can purchase additional modules as needed. While the basics are covered in the base package, there is little doubt that small business owners will want to purchase some additional modules such as the analytics dashboard, business alerts and quotes, orders and invoices. A custom quote on the NextCorp website -- tailored for ecommerce site owners -- includes the application tools to manage inventory, invoicing, order processing, purchase orders, and other ecommerce-focused apps, would run an ecommerce site owner just under $900 per month.

REASONS BEHIND CRM FAILURES:
Some of the major issues relating to CRM failure are the following:
- Difficulty in measuring and valuing intangible benefits.
- Failure to identify and focus on specific business problems.
- Lack of active senior management sponsorship.
- Poor user acceptance.
- Trying to automate a poorly defined process.

The following rates were based on customer response pertaining to questions on the success of CRM implementations. Designing, creating and implementing IT projects has always been risky. Not only because of the amount of money that is involved, but also because of the high chances of failure.

However, a positive trend can be seen, indicating that CRM failures dropped from a failure rate of 80% in 1998, to about 40% in 2003.

Failure rates in CRM from 2001-2009:
- 2001- 50% failure rate according to the Gartner group
- 2002- 70% failure rate according to Butler group
- 2003- 69.3% according to Selling Power, CSO Forum
- 2004- 18% according to AMR Research group
- 2005- 31% according to AMR Research
- 2006- 29% according to AMR Research
- 2007- 56% according to Economist Intelligence Unit
- 2009- 47% according to Forrester Research

Recent Statistics in Legal aspect on e-CRM:
- 38% of retailers don't talk about privacy in their sign up or welcome email

- About 50% of major online retailers discuss privacy concerns during the email subscription process

LEGAL PROTECTION ON e-CRM:

CRM systems depend on databases in which all kinds of customer data is stored. In general, the following rule applies: the more data, the better the service companies can deliver to individual customers. Some known examples of these problems are conducting credit-card transaction online of the phenomenon known as 'cookies' used on the Internet in order to track someone's information and behaviour. The design and the quality of the website are two very important aspects that influences the level of trust customers experience and their willingness of reluctance to do a transaction or leave personal information.

Privacy policies can be ineffective in relaying to customers how much of their information is being used. In a recent study by The University of Pennsylvania and University of California, it was revealed that over half the respondents have an incorrect understanding of how their information is being used. They believe that, if a company has a privacy policy, they will not share the customer's information with third party companies without the customer's express consent. Therefore, if marketers want to use consumer information for advertising purposes, they must clearly illustrate the ways in which they will use the customer's information and present the benefits of this in order to acquire the customer's consent. Privacy concerns are being addressed more and more. Legislation is being proposed that regulates the use of personal data. Also, Internet policy officials are calling for more performance measures of privacy policies.

FUTURE TREND:

i.) vCRM:

Channels through which companies can communicate with its customers, are growing by the day, and as a result, getting their time and attention has turned into a major Challenge. One of the reasons eCRM is so popular nowadays is that digital channels can create unique and positive experiences – not just transactions – for customers. An extreme, but ever growing in popularity, example of the creation of experiences in order to establish customer service is the use of Virtual Worlds, such as Second Life. Through this so-called vCRM, companies are able to create synergies between virtual and physical channels and reaching a very wide consumer base. However, given the newness of the technology, most companies are still struggling to identify effective entries in Virtual Worlds. Its highly interactive character, which allows companies to respond directly to any customer's requests or problems, is another feature of eCRM that helps companies establish and sustain long-term customer relationships.

ii.) mCRM:

One subset of Electronic CRM is Mobile CRM (mCRM). This is defined as "services that aim at nurturing customer relationships, acquiring or maintaining customers, support marketing, sales or services processes, and use wireless networks as the medium of delivery to the customers. However, communication is the central aspect of customer relations activities, many opt for the following definition of mCRM: "communication, either one-way or interactive, which is related to sales, marketing and customer service activities conducted through mobile medium for the purpose of building and maintaining customer relationships between a company and its customer(s).

eCRM allows customers to access company services from more and more places, since the Internet access points are increasing by the day. mCRM however, takes this one step further and allows customers or managers to access the systems for instance from a mobile phone or PDA with internet access, resulting in high flexibility. Since mCRM is not able to provide a complete range of customer relationship activities it should be integrated in the complete CRM system.

There are three main reasons that mobile CRM is becoming so popular. The first is that the devices consumers use are improving in multiple ways that allow for this advancement. Displays are larger and clearer and access times on networks are improving overall. Secondly, the users are also becoming more sophisticated. The technology to them is nothing new so it is easy to adapt. Lastly, the software being developed for these applications has become worthwhile and useful to end users.

Advantages of mCRM:

- The mobile channel creates a more personal direct connection with customers.
- It is continuously active and allows necessary individuals to take action quickly using the information.
- Typically it is an opt-in only channel which allows for high and quality responsiveness.
- Overall it supports loyalty between the customer and company, which improves and strengthens relationships.

iii.) SOCIAL CRM:

Social customer relationship management (CRM) is a phrase used to describe the addition of a social element in traditional CRM processes. Social CRM builds upon CRM by leveraging a social element that enables a business to connect customer conversations and relationships from social networking sites in to the CRM process. Social CRM may also be called CRM 2.0 or abbreviated as SCRM (social customer relationship management).

iv.) INBOUND CRM:

Inbound CRM (customer relationship management) is the term used to describe customer experience when the customer initiates the contact with the business. The contact can be initiated through any means of communication, including an inbound call center or via the business' online website. Often, inbound CRM is a part of the sales or customer support relationship.

v.) CRM DASHBOARD:

Dashboard is a term that is widely used to describe an application interface that provides users with quick access to information or common tasks. In CRM the dashboard is used to monitor business performance and CRM data and reports are often shown in the dashboard to provide a quick and easy overview of current business performance using charts, graphs, and maps. A CRM dashboard is designed to let users perform some specific actions and tasks with a single mouse-click from this interface. For example, a click from the CRM dashboard could provide you with a detailed report on any lead follow-ups that are scheduled for today.

vi.) PARTNER RELATIONSHIP MANAGEMENT (PRM):

It is the term used to describe business strategies and processes used by a company to communicate with its channel partners. In many ways, PRM software and processes are similar to customer relationship management (CRM) as it enables the organization to automate channel partner business functions and gather real time information about the channel partner.

CONCLUSION:

All the websites are supposed to set up big plans and strategies for their survival and customer retention. To remedy, they can employ, technologies, techniques and strategies which focus on customer-orientation. As observed, an enterprise is confronted with different and vast spectrum of customers. So customer-share must be retained with all of the powers. Business concerns websites should keep high level of service quality for their profit-customers. For example, banks should increase amount of ATM, POS, bank's cards, E-branches and then they can keep and increase level of service quality. And the important point is CRM that can arrange all of these together, according to the model have shown in the text. It must not forget that, customer is one of the strategic assets of bank and may be for short duration and temporary, but with the implementation of E-CRM properly and perfectly, the customer will become the long time asset and permanent customer.

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