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Strategies for Improving the Effectiveness of Customer Relationship Management Systems

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Walden University

College of Management and Technology

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Sathish Thejaswarup

has been found to be complete and satisfactory in all respects,
and that any and all revisions required by
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Walden University
2017

Abstract

Strategies for Improving the Effectiveness of Customer Relationship Management

Systems

by

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MBA, IGNO University, India, 2012

BS, Madurai Kamaraj University, India, 1993

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Walden University

October 2017

Abstract

Many banks invest heavily in customer relationship management (CRM) system implementation and expect to increase their profitability. However, the failure rates of CRM projects are significant. The purpose of this multiple case study was to explore the strategies implemented by CRM managers in the banking industry to achieve CRM system effectiveness. CRM implementers from 1 medium and 2 large banks in Minnesota who successfully implemented CRM systems were selected. Data were collected primarily from participant interviews, websites, and social media pages. Bertalanffy's general systems theory was the underlying conceptual framework for this study. Data triangulation and member checking were used to ensure the quality of the data collected. The data were analyzed with Yin's 5-step data analysis technique. Five themes were identified: organizational focus, autocratic top management, technical capability, user-driven development, and the implementation team. Current and future CRM managers can apply these findings in establishing strategies to improve the effectiveness of their CRM. Successful CRM systems in banks may lead to increased profitability which enables both the banks and their customers to support social innovations such as fair trade, hospice care, and improved financial services to local small businesses.

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Dedication

To my loving wife, Chanda, and my children, Eshan and Etasha, for the continuous support, perseverance, and love.

Acknowledgments

I would like to thank Dr. Richard Boyd Johnson, Dr. Anne Davis, Dr. Neil Mathur, Dr. Julia East, and Dr. Gene Fusch at Walden University for your tremendous support. Your mentorship and guidance have significantly contributed to my success. I would also like to thank Dr. Freda Turner and Mr. Fred Walker for the great leadership in the Doctor of Business Administration program.

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Section 1: Foundation of the Study

Business leaders can improve the profitability of banks when they manage customer relations effectively (Herhausen & Schogel, 2013). If the customer base shrinks, banks continuously face competition from other banks and other nonbank financial institutions such as cooperatives societies and mobile money service providers (Cho & Fjermestad, 2015). When bank leaders build and sustain customer relationships, customers repeat purchases of products or services (Hammami, AlSamman, & Alraja, 2015). The changes include increased business responsibility for devising mechanisms towards keeping abreast on the competitive global market. Information technology (IT) is a tool for collecting and analyzing customer information. Leaders in the banking industry make good use of IT in their business, and they spend resources and time on enhancing their IT infrastructure (Wang & Yang, 2015). Customer relationship management (CRM) is a way to improve customer loyalty and performance, but it is very expensive and may not meet the expectations of business leaders. High failure rates of over 70% of CRM implementations lead to no business benefits (Roy, 2013). Therefore, business leaders are questioning the necessity of CRM applications (Rodriguez & Trainor, 2016),

Background of the Problem

CRM is an enterprise business concept and a critical tool that can improve customer value significantly (Abdullateef, Muktar, Yusoff, & Ahmad, 2014). CRM is a useful tool that can be used not just for customer retention but also to attract new customers (Ajaegbu, Idowu, & Adesegun, 2014). CRM can be an IT-based system that business managers use to manage long term customer relations with an ultimate purpose

of creating customer value by sharing concise, reliable, and timely information (Ashraf, Hamyon, Khan, Jaafar, & Sulaiman, 2015). CRM is the combination of systems, processes, and people that achieve customer satisfaction (Abdullateef et al., 2014). When the managers fail to see this combination and consider CRM as just a tool, CRM implementations fail to provide any value for the investment (Law, Ennew, & Mitussis, 2013).

There are several implementation strategies for CRM systems, but no implementation strategy is always successful (Ahearne, Rapp, Mariadoss, & Ganesan, 2012). Every organization has different situations and identifying a single correct approach is challenging for the managers (Ahearne et al., 2012). A CRM program should cover the organization's business strategy (Law et al., 2013). CRM is a powerful tool, but it needs someone to know how to use it. Managers used the CRM systems to collect customer information and adapt to the needs of each client (Matiş & Ilieş, 2014). However, this could be ineffective or expensive if they fail to process the information effectively because of too much or too little information (Matiş & Ilieş, 2014). Business managers tend to treat CRM information unique to the client relationships and often fail to analyze the information holistically across market segments and customer categories to drive meaningful conclusions for business decisions (Stein, Smith, & Lancioni, 2013). Lack of knowledge of CRM systems could contribute to the failure of the entire implementation when organizations view these systems from a narrowed technological perspective and address the issue in a fragmented manner (Ashraf et al., 2015).

Problem Statement

Companies across the world invested several billion dollars in CRM software since 2000 (Mishra, Modi, & Animesh, 2013). This level of investment is growing with a market worth of about \$50 billion every year (Trainor, Andzulis, Rapp, & Agnihotri, 2014). However, the failure rate for CRM implementation projects ranges from 60% to 80% (Pedron, Picoto, Dhillon, & Caldeira, 2016). The general business problem was that CRM implementation failures of managers lead to poor customer interaction and loss of profitability for the companies (Harper, 2014). The specific business problem was that some CRM managers in the banking industry lack strategies for achieving CRM system efficiency and effectiveness.

Purpose Statement

The purpose of this qualitative case study was to explore the strategies that CRM managers in the banking industry use to achieve CRM system efficiency and effectiveness. The targeted population for this study was 10 managers who implemented effective and efficient CRM systems in banks located in the state of Minnesota, USA. The implications for positive social change include the potential for social innovations in financial services to local small businesses through the combined actions of banks, customers, and government agencies, leading to sustainable economic, environmental, and social prosperity.

Nature of the Study

Qualitative research was the appropriate method because researchers can explore little known complex issues, gain new insights on the topic, and understand individual perspectives (Smith & Chudleighm, 2015). Researchers can also explore nonnumeric data for any themes or patterns to find answers to the research questions about the phenomenon using qualitative research design (Yin, 2014). A quantitative synthesis is an explanatory approach while a qualitative synthesis is an exploratory approach (Aguirre & Bolton, 2014). In qualitative research, researchers are open to adapting changing situations and avoid locking into rigid designs that could eliminate responsiveness and pursue new paths of discovery as they emerge (Hibbert, Sillince, Diefenbach, & Cunliffe, 2014). Quantitative researchers examine the relationships or differences among variables in a population and can be either descriptive, quasi-experimental, or experimental (Morse, 1991). Mixed methods researchers utilize both quantitative and qualitative methods in the same study (Venkatesh, Brown, & Bala, 2013). By using the qualitative method, I can present a comprehensive view of the topic through face-to-face interviews with the managers who directly implemented the CRM projects. Since there may be several prior unknown reasons for CRM programs' successes or failures (Hibbert et al., 2014), I chose to employ the qualitative method.

I employed a case study design to explore the successful strategies CRM managers use in the banking industry in implementing their CRM systems. The study was investigative with the intent of promoting the sharing of CRM implementation success

strategies through study findings. The case study research design can generate theories from outcomes and themes and has a descriptive nature (Yin, 2014). According to Mohd-Noor (2008), using a case study enables researchers to study a condition about events and can provide a holistic view of the different sources of evidence. Case study researchers are able to capture the emerging trends in the organizations and the flow of organizational fast-changing activities (Mohd-Noor, 2008).

In the phenomenological design, researchers take into account the lived encounters of people and their experiences (Moustakas, 1994). Grounded theory is a tool that researchers use to seek out and conceptualize the latent social patterns and structures of their area of interest through the process of constant comparison (Corbin & Strauss, 1990). The grounded theory design would be ideal for exploring social relationships and group behavior where any contextual factors that could affect individual lives (Corbin & Strauss, 1990). Researchers use ethnographic studies to describe and interpret cultural patterns and meanings in a culture or social group (Marion, Eddleston, Friar, & Deeds, 2015). As I was not focusing just on lived experiences, multicultural aspects, or the development of theories for process explanation, I elected not to apply phenomenological, ethnographic, or grounded theory designs for this study. A case study was an appropriate design for this study since I could identify and explore the success strategies that CRM managers have used in their organizations.

Research Question

What strategies do CRM managers use in the banking industry to achieve CRM implementation efficiency and effectiveness?

Interview Questions

1. What successful strategies are you using to design, develop, and deploy your bank's CRM system?
2. How did you measure the success of your CRM implementation?
3. What major issues and challenges have you faced during the CRM system implementation?
4. How have you addressed those challenges?
5. How has the application of these strategies improved the performance and profitability of your bank?
6. What strategies can managers use to maximize return from CRM system resources utilization?
7. What are your experiences with top management in supporting CRM initiatives?
8. How does your bank maintain and support the CRM system?
9. Is there anything else you want to tell me about strategies you used to implement CRM systems effectively?

Conceptual Framework

General systems theory (GST) is the basis for the operation of real-time systems (Adams, Hester, Bradley, Meyers, & Keating, 2014). Bertalanffy (1968) originated the

GST in 1968. CRM managers can use GST as a *lens* for viewing several disciplines and systems and their related issues. GST is a set of concepts combined to understand different systems, provide explanations, and identify real impacts to the system implementers (Adams et al., 2014). Using GST, researchers may also understand and interpret complex adaptive systems that are interacting in a hierarchical manner using GST (Sturmberg, Martin, & Katerndahl, 2014). A system thinking is a collective approach for business managers who can utilize several complex subsystems comprised of people, processes, and technologies to achieve common objectives (Loosemore & Cheung, 2015). Since GST is more complementary than competitive, researchers can choose general phenomena across different disciplines and create conceptual frameworks. By using GST, researchers can explore the strategies that CRM managers in the banking industry use to achieve efficiency and effectiveness in their CRM practices.

By using GST, researchers can seek similar ideas, laws, and models from different fields and facilitate exchanges among those fields (Bertalanffy, 1968). GST may also contribute to reducing the repetitive occurrences of theoretical effort and improving communication among employees who participated in the design, development, and deployment of the CRM system (Drack, 2015). Using GST can provide insights for exploring and understanding real-world systems (Adams et al., 2014), and the impact of multifaceted complex systems (Montgomery & Oladapo, 2014). I employed GST for this study to explore the implementation strategies managers in the banking industry use to achieve effective and efficient CRM systems.

Operational Definitions

The following terms and phrases include definitions for common terms that could have different meanings in everyday use.

CRM implementer: CRM implementers are technical managers, project managers, software architects, and software administrators who practice CRM in their organizations using any CRM tool (Steel, Dubelaar, & Ewing, 2013).

CRM tool: A CRM tool is a software application. CRM tools developed by some of the leading software makers include Oracle CRM, SAP CRM, PeopleSoft CRM, and Microsoft CRM (Deshmukh, Deepa, & Shravanthi, 2013).

Customer relationship management (CRM): CRM includes measures, technologies, and strategies that organizations practice to maintain a good relationship with their customers (Malthouse, Haenlein, Skiera, Wege, & Zhang, 2013).

Electronic customer relationship management (eCRM): eCRM is the integration of CRM and e-business applications. It focuses on using electronics for facilitating CRM strategies (Deshmukh, Deepa, & Shravanthi, 2013).

Social CRM: Social CRM refers to the process that companies analyze large quantities of customer data made available by social media (Malthouse et al., 2013).

Assumptions, Limitations, and Delimitations

Assumptions

Research assumptions should be transparent while examining and developing the study, according to the researcher's awareness of the phenomena or goal of the study

(Mir et al., 2013). Study assumptions are not testable but assumed to be valid (Yang, Zubizarreta, Small, Lorch, & Rosenbaum, 2014). Assumptions are realistic researchers' expectations that they believed to be true (Yang et al., 2014). I assumed that the interviewees, from their experience in their current roles, gained relevant knowledge of the CRM systems and will respond to the questions truthfully.

Limitations

Limitations are insufficiencies, consequences, or impacts that cannot be regulated and restricted to a research study (Yang et al., 2014). Mansi and Levy (2013) noted that limitations could make the study weak. Limitations are out of the researcher's control and bound to conclusions (O'Brien, Harris, Beckman, Reed, & Cook, 2014). The main limitation is the challenges in transferring the findings due to three reasons. First, the number of the target population is small. Second, the geographic location of the study is limited to Minnesota, and the study contains only three banks, so the study results may not be transferrable. Third, there are chances of biases in the research participants' responses.

Delimitations

Delimitations impose limits on the scope of the study (O'Brien et al., 2014). Delimitations of the study involve the sizes of the company, the location, and the sector. I limited the scope of the study to the Minnesota banks only. Although several banks implemented CRM globally, I excluded banks outside of Minnesota from this study. Even though other finance and insurance sectors implemented similar CRM practices, I

excluded those sectors and concentrated only on the banking sector. I also excluded the small banks. Banks with assets less than \$304 million are small (Federal Financial Institutions Examination Council, 2016).

Significance of the Study

Contribution to Business Practice

Banks invest money in CRM systems hoping to get the maximum out of them (Eid, 2007). The findings from this study may be significant to business leaders since they can have a comprehensive framework for better understanding the CRM implementation issues, roles of technical leadership, and other phenomena. By applying efficient and effective CRM systems, CRM managers in the banking industry could retain existing customers, attract new customers, foster customer satisfaction, and increase profitability. Managers can use the CRM systems to develop new capabilities for improving customer relationships for funding capital investments, and sustaining banks' profitability (Buttle & Maklan, 2015).

Implications for Social Change

The findings, conclusions, and recommendations stemming from my study could help organizations implement efficient CRM systems thus increasing profitability for the banks. When banks are profitable, there may be significant corporate social responsibility (CSR) budgets. Bank leaders can use a mix of financing tools including grants, loans, and equity as well as nonfinancial support to contribute to building the social enterprise, and build stronger social investment intermediaries (Ingstad, Knockaert, & Fassin, 2014).

Successful CRM systems in banks may increase profitability to enable both banks and their customers to support social innovations like fair trade, hospice care, and financial services to local small businesses through collective efforts when banks join forces with government agencies and local communities to address societal problems (Pereira, Karpouzoglou, Doshi, & Frantzeskaki, 2015).

A Review of the Professional and Academic Literature

Customers act as a fulcrum around which the success of any company revolves. As such, managing their relationship is essential for sound performance (Nguyen & Simkin, 2013). The customers may be active or they may be prospects who may transact with the organization later (Kumar, 2013). The aim of the CRM is to interact with customers and maintain a good relationship with them hence increasing the productivity of the organization (Malthouse et al., 2013). However, CRM implementation failures of managers lead to poor customer interaction and loss of profitability for the companies (Harper, 2014). As the customer base continues to shrink in some markets, banks continuously face stiff competition from other banks and other nonbank financial institutions such as cooperative societies and mobile money service providers (Cho & Fjermestad, 2015).

In the literature review section, I provided an overview of CRM, background on existing literature, and strategies that affect effective CRM implementation of businesses. Alqahtani and Saba (2013) contended that researchers use literature reviews to analyze information, publish on a certain subject, and focus on a particular area of research, and a

journals	9	84	62	51	10	7	223	93.70
Government								
publications	0	0	0	0	1	0	1	0.42
Books	4	3	2	4	1	0	14	5.88
Total	13	87	64	55	12	7	238	100

Note. The table includes a summary of all the references used in the study. The resources include peer-reviewed academic journals and doctoral dissertations, government publications, books, and websites. Most of the peer-reviewed resources (94%) are within 5 years of the expected graduation date (2013-2017).

Overview of CRM

CRM is a customer-related function. Managers can perform sales force automation using CRM tools for implementing sales promotion analysis (Kumar, 2013). They can also track the customer history of purchase and the predicted sales through coordinating sales and marketing. Also, they utilize CRM to aggregate transaction data and merge with CRM products to show how the organization is performing (Johnson, Holdsworth, Hoel, & Zapf, 2013). Opportunity management professionals use CRM to forecast growth and demand that are unpredictable. CRM managers evaluate marketing campaigns in different networks and their effectiveness (Verhoef & Lemon, 2013).

CRM has an impact on customer satisfaction. As proposed by Mithas, Krishnan, and Fornell (2016), if an organization carries out its CRM correctly, the customers will be satisfied with their products or services. Customer satisfaction plays a significant role in the economic performance of organizations. According to Delcourt, Gremler, van Riel,

and van Birgelen (2013), customer satisfaction increases the consumers' loyalty and lowers the chances of them complaining about the organization. Satisfied customers purchase more from the organization (Delcourt et al., 2013). When the organization practices good CRM, it will be able to identify various customers' tastes and needs (Rahimi & Gunlu, 2016). The CRM implementers can know how the customers perceive the value of their products as it is the primary source of their satisfaction (Bejou & Palmer, 2013). CRM implementers can deliver timely services or products to their customers, efficiently manage their accounts, and accurately process their orders and requests in time (Bejou & Palmer, 2013). The effectiveness depends not only on customer relations but also on the organization at large. When customer satisfaction improves, productivity increases (Delcourt et al., 2013). Building a strong customer relationship helps to create a longer business relationship (Malthouse et al., 2013).

CRM refers to the utilization of various tools such as technology, processes, information, and people to identify, develop, integrate, and focus the different competencies of an organization on the customer's needs to deliver long-term superior customer performance (Cho & Fjermestad, 2015). CRM helps managers to focus on managing the relationship between the company and its current customers and targets the acquisition of new customers, the retention of existing customers, and the growth of relationships with existing customers (Siu, Zhang, Dong, & Kwan, 2013). In other words, CRM helps the organization to make use of its human resources and technology to understand the behavior of its current customers and other potential customers and the

values associated with these customers. According to Cho and Fjermestad (2015), technology is a central part of CRM. Technology and business processes are integrated to improve the experience of the customer. CRM aligns the products and services of an organization and the sales strategies with the preferences and requirements of the customer.

Customer Identification, Differentiation, and Selection

Financial managers across the world are using CRM to identify their customers through CRM data warehousing and data mining capabilities (Raju, Bai, & Chaitanya, 2014). Customer identification involves the process of identifying potential and profitable customers by conducting customer analysis and customer segmentation (Kaur, 2013). The identification of the customers is possible through marketing channels, transactions, and the interactions of the financial institution with the customer (Raju et al., 2014). Managers use CRM to collect appropriate customer information, analyze it, and facilitate the acquisition of new customers (Khodakarami & Chan, 2014). When the managers identify the customer correctly in a determined period, they can offer the customer the right service or product at the right time (Kaur, 2013). CRM managers at Abu Dhabi Commercial Bank used Infosys CRM systems to identify the customer by their profitability and reward those customers more efficiently and improve their customer retention rates (Nasir, 2015). Customer identification allows the organization to measure its performance and continuously improve (Nasir, 2015). Serving the customer with the right product at the right time increases the competitive advantage of the bank towards its

competitors (Kaur, 2013). Additionally, continuous organizational improvement increases the competitive edge of the organization (Khodakarami & Chan, 2014).

Bank managers may use CRM to differentiate their customers based on deposit and withdrawal behavior, regions, and customer lifecycle. They may characterize customers with similar characteristics together, and implement strategies to address their needs (Noori & Branch, 2015). Other factors for differentiating customers are wealth, age, location, spending habits, and attitudinal factors (Noori & Branch, 2015; Raju et al., 2014). Bank managers also incorporate CRM data with other analytic information to accurately segment their customers (Wei, Li, Cao, Ou, & Chen, 2013).

Segmentation of customers allows the bank to have better knowledge of the customers. Accurate segmentation empowers the banks to come up with products that best meet the needs of their customers by opening a new banking branch or offering new banking services (Wei et al., 2013). Differentiation also allows financial institutions to implement more targeted communications about a product and bundle their services, thus facilitating greater returns at a reduced cost (D'Haen & Van den Poel, 2013; Khodakarami & Chan, 2014). When the bank managers understand the preferences, needs, and the attributes of a certain customer segment, they can predict the behavior of its customers accurately and create appropriate programs and services that best fit a particular customer segment (D'Haen & Van den Poel, 2013; Khodakarami & Chan, 2014; Nasir, 2015). Besides, customer segmentation enables the identification of the profile and the preferences of the customer for particular services and products that a

bank offers in addition to providing the best channel for reaching the customer (Khodakarami & Chan, 2014). The managers at UK-based NatWest Bank segment their business customers based on the portfolio size, lifetime, and creditworthiness (Buttle & Maklan, 2015).

Customer Interaction and Personalization

Besides learning the financial behavior of their customers, organizations need to keep track of them. Banks and other financial institutions are actively using CRM capabilities to keep track and monitor the preferences and needs of their customers over time (Khodakarami & Chan, 2014). The values and the profitability of the customer over a long-term period to a company are critical (D'Haen & Van den Poel, 2013). Moreover, strong competition from other financial service providers makes continuous customer interaction necessary for any company that dreams of sustaining its operations in the future (D'Haen & Van den Poel, 2013; Khodakarami & Chan, 2014).

Managers apply CRM to facilitate the coordination of the interaction between the customer and the company across multiple channels and thus, enable the company to meet the growing needs of its customers (Kaur, 2013). Between 2005 and 2008, Dubai Bank experienced a difficult time with customer retention, a factor that reduced its competitive edge in the market (Stair & Reynolds, 2015). Then the leaders realized that its CRM was not spreading across the enterprise. They implemented the enterprise-wide CRM system that increased customer retention and improved the bank's competitiveness (Stair & Reynolds, 2015). Representatives of the Dubai Bank currently have enough

knowledge of their customers and have continuously made efforts to ensure the satisfaction for customers (Stair & Reynolds, 2015). Applying CRM techniques enables leaders of the organization to track the inquiries and complaint history, provides timely replies, and serves the customer in a better way (Cho & Fjermestad, 2015; Trainor et al., 2014). Using CRM, bank leaders are able to learn the preferences of the new clients so they can meet their needs and ensure their loyalty that may improve banks' competitive advantage.

CRM enables banks to personalize services or products based on the customer's preferences (Bhat & Darzi, 2016). Beginning with customer identification of customer interaction, CRM enables an organization to customize its customer approach strategies (Kishor & Nagamani, 2015). CRM enables financial institutions to personalize sales data, the customer's order history, data lifecycle, and the various aspects of the customer (Bhat & Darzi, 2016). Bank managers can provide customers with unique treatment based on their preferences and financial behavior (Kishor & Nagamani, 2015). As such, the organization is more likely to meet the specific need of customers (D'Haen & Van den Poel, 2013). Additionally, CRM enables banks to develop customer touching applications that enable bank personnel to serve the customer better, or even enable customers to serve themselves (Bhat & Darzi, 2016). For instance, banks allow customers to create their profiles on banking web pages and subscribe to emails. Banks have also implemented mobile money systems that enable customers to initiate transactions from their homes and offices (Trainor et al., 2014).

CRM improves customer satisfaction that in turn results in customer loyalty, repeat purchases, and retention, which are elements of customer maintenance (Bhat & Darzi, 2016). Customer retention has a relationship with the profitability of the organization that gives it a competitive advantage (Lam, Cheung, & Lau, 2013). Moreover, CRM results in customer satisfaction and trust which are critical elements required for competitive advantage (Nguyen & Simkin, 2013).

Sales and Marketing

Sales and marketing managers in the banks use CRM to improve their selling and marketing efforts (Asiedu, 2015). Managers use CRM to develop telesales and other types of sales aside from being an essential tool for managing sales through the real-time sharing of information between the employees of a bank who are spread across various regions (Wongsansukcharoen, Trimetsoontorn, Fongsuwan, & Karjaluoto, 2015). Additionally, CRM managers increase the efficiency of the sales team by ensuring that the sales team works together and facilitate electronic sales (Kishor & Nagamani, 2015). CRM managers improve the management of sales based on customer territory and account information updates (Limbu, Jayachandran, & Babin, 2014). Further, they leverage the capabilities of the various sales team members and thus, facilitate high performances (Kishor & Nagamani, 2015; Wongsansukcharoen et al., 2015). CRM managers increase the revenue of the banks by allowing the sales team to focus on high-value customers (Asiedu, 2015; Wongsansukcharoen et al., 2015).

CRM managers enable sales optimization and automation by banks and thus have increased productivity and the accuracy of sales (Wongsansukcharoen et al., 2015). A reduced cycle of sales increases the productivity of sales. CRM also facilitates the tracking of opportunities and contacts in the sale cycle that include customer support and referrals (Asiedu, 2015). As such, CRM managers improve marketing communications and thus generate quality and more accurate sales forecasts (Kaur, 2013). CRM supports adaptive marketing where the managers engage customers continuously in communication with the organization. Adaptive marketing facilitates deeper and more profitable interactions (Kaur, 2013).

CRM enables bank marketing teams the flexibility to react to marketing opportunities with short notice (Maharshi & Bhardwaj, 2015). Managers deal with a complex, ever-changing marketing environment and customer preferences efficiently using CRM as a backup plan for dealing with unforeseen challenges (Maharshi & Bhardwaj, 2015). CRM enables marketing planning by linking the supply and demand chain, financial allocation, coordination of marketing resources, and proper return on investment (ROI) reporting (Maharshi & Bhardwaj, 2015). In other words, CRM permits a company to adapt to any changes within a short period. For instance, the use of CRM increased the sales of Garanti Bank, Turkey by 214% in four CRM pilot branches and 6% for the whole bank (Mohammed & Çiçek, 2015). Indian based TNSC Bank also increased sales through CRM (Ramu, 2014). CRM has resulted in the simplification of

the marketing and sales processes and adaptation to marketing trends and consumer demands.

CRM enables banks to cross-sell, up-sell, and acquire new customers (Kishor & Nagamani, 2015). Cross-selling refers to the selling of a service or a product to a customer as a result of another purchase (Kishor & Nagamani, 2015). Up-selling, on the other hand, refers to a situation where an existing customer purchases more profitable products (Kishor & Nagamani, 2015; Nguyen & Simkin, 2013; Salazar, 2015). Cross-selling and up-selling increases the profitability of the bank. Also, cross-selling saves banks money and time in trying to persuade new customers (Nguyen & Simkin, 2013). Moreover, cross-selling improves customer loyalty and increases the retention of the customer (Johnson & Friend, 2015; Nguyen & Simkin, 2013; Wongsansukcharoen et al., 2015).

CRM managers who focused on cross-selling increased the noninterest income resulting in growth in the lending and borrowing operations as compared to the compound annual growth rate (CAGR) (Puri & Verma, 2014). For instance, the Indian based ICICI Bank experienced a growth rate of 31.73% after implementing CRM (Bihari, 2013). The banks also acquired other new customers from the interest income channels (Bihari, 2013). More purchases from the same customer and the acquisition of other customers increase the profitability of the organization, which is a crucial factor in the competitive ability of the organization. Higher profitability also increases a bank's sustainability (Kishor & Nagamani, 2015; Salazar, 2015; Nguyen & Simkin, 2013).

Building and maintaining brand image. The image of a brand is about how existing and potential customers feel and think about a business or a particular product of a company (Brexendorf, Bayus, & Keller, 2015). Even though marketing and sales managers set the image of the brand, CRM influences the attributes of the brand by creating the brand image through customer familiarization (Loureiro, 2014). In other words, CRM solidifies and maintains the image of the brand through prompt responses to customer complaints and inquiries, which cements the customer perception that the business is indeed customer-centered (Loureiro, 2014). CRM promotes customer equity, trust, and the values of a company or a product that reinforces the brand image, which is necessary for a competitive edge (Awasthi & Sangle, 2013).

Cost reduction. CRM managers may reduce the cost of operating financial institutions by reducing the cost of collecting and analyzing customer data. Furthermore, all customer data can be centralized and shared with other branches of the financial institution to guarantee the quality of the collected data (Wongsansukcharoen et al., 2015). Customer information helps the organization understand the customer better, and thus CRM makes call centers more efficient (Abdullateef et al., 2014), facilitates effective cross-selling (Kishor & Nagamani, 2015), simplifies marketing processes (D'Haen & Van den Poel, 2013, and shortens the time for closing a deal (Graf, Schlegelmilch, Mudambi, & Tallman, 2013). Additionally, CRM automates and reduces sales and administration costs through online or wire-based sales (Tang & Ai, 2013). Moreover, CRM facilitates teamwork among sales staff that increases efficiency and

reduces costs (Imran, Arif, Cheema, & Azeem, 2014). Further, CRM increases the productivity of an employee and thus enables the hiring of fewer employees and the use of a smaller office space that is more affordable (Imran et al., 2014). A reduced cost of operation enables the organization to expand and channel its resources into improving services (Lu, Tzeng, Cheng, & Hsu, 2014). A reduced cost also reduces the cost of services to customers such as money transfers besides improving customer experience. For instance, it is cheaper and more convenient to transfer money over the automated teller machine (ATM), mobile phones, and the internet than transferring over the counter (Kishor & Nagamani, 2015; Lu et al., 2014; Singh & Sirohi, 2014).

Employee Satisfaction

The use of CRM in banks and other financial institutions may increase employee satisfaction. According to Guo, Holland, and Kreander (2013), employee satisfaction is forgotten as a competitive strategy that CRM avails to the organization. CRM makes the jobs of workers more rewarding, which results in employee loyalty and thus reduces turnovers (Chen, Chen, & Lin, 2015). Employee satisfaction increases due to the availability of more challenging opportunities, which allows the employee to grow professionally (Delcourt et al., 2013). Additionally, employees are also able to sell more services and spend less time on non value added tasks (Imran et al., 2014). Moreover, the implementation of CRM projects comes with employee training, which improves employee skills (Garrido-Moreno, Lockett, & García-Morales, 2014). CRM application at the ICICI Bank is a good example of increased employee satisfaction (Puri & Verma,

2014). Satisfied employees are a competitive advantage for a company because satisfied employees offer better customer service, which reduces customer turnover and increases customer loyalty and organizational profitability (Asiedu, 2015). Happy employees also meet or exceed the expectations of customers and thus leading to satisfied customers (Cho & Fjermestad, 2015; Kim, Lee, Wang, & Mirusmonov, 2015).

Service Provision

CRM entails technologies, strategies, and practices used by companies towards customer interaction management and analysis (Khodakarami & Chan, 2014). In addition, CRM focuses on consumer data management and analysis in the entire lifecycle. According to Ahearne et al. (2012), the goal of CRM is to enhance customer retention, improvement, and growth in sales. CRM provides details about customer data regarding buying concerns and preferences, purchase histories, and personal information (Chang, Wong, & Fang, 2014). From the observation, building customer loyalty leads to healthy relationships between business organizations and the customers (Bhat & Darzi, 2016). However, trends in CRM implementation and the effectiveness of the banking industry remain unaddressed (Bo, Meiren, Schäfer, & Witell, 2013).

Kumar and Reinartz (2016) documented that effective CRM strategy development aids in realizing the needs of customers. The knowledge helps in efficient customer service provision; which in turn creates customer loyalty. However, the documentation falters because it fails to account for the manner in which technologies apply in organizing, automating, and synchronizing the technical support, customer service,

marketing, and sales (Khodakarami & Chan, 2014). Schneider (2015) asserted that CRM leads to advanced database management and networking to provide personalized and seamless experience to the customers. The significance of the assertion is that it accounts for the relationship between customer satisfaction and CRM application through database management and networking. However, Schneider failed to consider the varying nature of expertise among employees in different organizations. Besides, the observation does not provide an alternative approach toward the CRM application, such as how the new businesses assume uniformity in the levels of business operations.

Consumer Behaviors

Wong, Lai, Cheng, and Lun (2015) indicated that the process of obtaining and understanding crucial data about consumer groups such as expectations, preferences, and habits leads to the establishment of desirable relationships. A friendly atmosphere characterizes the relationship, attracting customers to the company while seeking to retain the existing customers (Oke & Dawson, 2012). Therefore, relationship establishment benefits the product suppliers and customers because of similar mechanisms adopted towards generating profits (Kumar, Sharma, Shah, & Rajan, 2013). Furthermore, using forecast data about the products, firms can utilize automatic analysis and estimations of the purchase patterns among customers (Kumar et al., 2013) The patterns include future and previous trends in product demand (Saka, Elegunde, & Lawal, 2014). Indeed, service differentiation and customization through technological applications toward the delivery of additional data to the clients forms a crucial element of illustrating consumer behaviors

(Fowler, Pitta, & Leventhal, 2013). Additionally, workplace flexibility and timely delivery of services lead to consumer satisfaction because of the presence of readily-available products and services (Oke & Dawson, 2012). According to Zou, Kumaraswamy, Chung, and Wong (2014), CRM remains crucial to organizations because of the enormous amount of data collected. To increase efficiency in the processes of marketing, Ramaswami and Arunachalam (2016) highlighted the value of modernizing the systems responsible for gathering and profiling data. However, some of the CRM systems ventures become unsuccessful because CRM managers lose sight of customers, ignore the customers' lifetime values, let the IT department decide what to develop, underestimate required management involvement, undervalue data analysis, and fail to obtain management support (Josiassen et al., 2014). The observation of a lack of success is important because it attributes CRM failures to aspects such as underestimation in management involvement. However, the assertion falters in the sense that recommendations regarding some of the solutions to the perceived challenges remain unearthed (Saka et al., 2014). Furthermore, the claim accounts for merits in CRM implementation, including the collection of a substantial amount of data, yet the process responsible for the collection of such crucial data and the manner in which the collected data aids in company success remains unaddressed (Saka et al., 2014)

For CRM to be successful in any organization, it needs to be part of every step of the organization through interaction with consumer groups. In particular, buying and installing top class software does not add value to the existing and approved systems in

the organization (Yang & Su, 2014). Therefore, desirable CRM application starts in a company and primarily depends on the level of cooperation among the human resource groups (Rosman & Stuhura, 2013). Several authors give insight into the role of teamwork in increasing the value of data transfer among stakeholders. For instance, Oluseye, Tairat, and Jeje (2014) observed that a measure of performance regarding capital investment concerning the return on investment remains lacking. In particular, Oluseye et al. indicated that performance measurement in operations involving information technology remains unaddressed.

Bavarsad and Hosseinipour (2013) reported that the process of measuring the actual effects and paybacks of improved customer support becomes difficult in cases where business organizations intend to enhance company-to-consumer interaction. In affirmation, Rosman and Stuhura (2013) noted that a measure of success in CRM implementation remains uncertain especially in the banking industry where it is hard to perceive the CRM effects. Indeed, CRM implementation poses challenges in cases where organizations strive to locate some of the factors accounting for the trigger of business improvement (Trkman, 2013). Rosman and Stuhura (2013) documented that CRM technology links the different departments of the organization together and the customers can interact with the firms efficiently. According to Bavarsad and Hosseinipour (2013), effective interactions minimize misunderstandings; leading to the nurturing of long-term relationships, which in turn increase customer attachment. In turn, customer attachment plays a crucial role in customer management because it forms a key decisive feature of

customer relationship goals (Rosman & Stuhura, 2013). Oluseye et al. (2014) revealed that customer attachment forms the basis for constructing and maintaining relationships, leading to positive implications at the firm level. The assertions indicated that company communication, trust, cooperation, loyalty, and reciprocity prevail in the wake of successful CRM implementation (Sharma, Young, & Wilkinson, 2015). However, the statements failed to acknowledge the effectiveness of CRM implementation in varying contexts such as multicultural settings; with the banking industry on focus (Isern & Sena, 2014).

Effectiveness Criteria for CRM Systems

There are different types of CRM systems that include call centers, business-to-business, social media and other types (Choi et al., 2015). The business managers can choose the best type of CRM depending on the available resources to run it. The business managers use the effectiveness criteria to evaluate the most efficient system in regards to organizational goals, operations, and requirements (Kirchmer, 2012). CRM is a tool that facilitates customer relations and business partners throughout the enterprise (Mainela & Ulkuniemi, 2013). Apart from the general notion that CRM is only for customers, it also involves business-to-business interactions to develop and streamline customer relations activities (Choi et al., 2015). Leaders of the organizations should create a good relationship with other organizations for mutual coexistence between both organizations.

Customer care center is one of the most effective CRM systems (Khodakarami & Chan, 2014). Call centers are customer care oriented contact points where the customers

can make a call and receive information from the organization (Kirchmer, 2012).

Customers may need an explanation of some products or services, a forum to express their grievances or comment on the organizational functions (Mainela & Ulkuniemi, 2013). A call center should be available all the time so that customers can access it anytime (Ramadoss, 2013). The workers need to make the process more enjoyable and motivating since receiving calls all day can be tedious and tiresome even to the most enthusiastic customer service representative to the organization (Kirchmer, 2012).

Therefore, business leaders should make the call centers as enjoyable and motivating as possible.

Harrigan, Soutar, Choudhury, and Lowe (2015) noted that social media is a popular forum where business leaders open yellow pages in social media like Facebook, Twitter, Google, WhatsApp, and other social media applications. Trainor et al. (2014) observed that some people, and mostly young people, have increased their use in social networking. The leaders can use these sites to draw the attention of the customers with an aim of improving customer relations, which decrease corporate identity and demand (Trainor et al., 2014). The customers share their views, experiences, or attitudes towards the organization. This helps the organizations to know their standing personal relations (PR) positions and they can adjust accordingly. Social media plays a significant role in helping the organization to make appropriate decisions about what products to supply (Khodakarami & Chan, 2014).

Other types include CRM software accessed from the Internet via web browsers (Kale, 2014). Businesses pay a subscription fee to the software vendors to obtain the software. In small businesses, CRM may be in the form of contact manager such as email or fax (Heinonen et al., 2014). Membership based organization or nonprofit companies may practice CRM in the form of fundraisings, volunteering, sponsorship, membership levels, or communication with individuals (Choudhary, Akhtar, & Zaheer, 2013). An active selection and implementation of CRM systems ensure achieving the organization's specific goals (Kirchmer, 2012). A CRM system may become expensive and not useful if the implementers fail to choose and implement it correctly (Bradford, Earp, & Grabski, 2014).

The organizational specific goals should be considered while selecting a CRM system. Technology is one of the key factors in CRM (Kale, 2014). CRM merges business rules with technology to manage information that supports those rules (Kale, 2014). Business managers understand their business rules best; they need to work with technology experts in developing the efficient CRM systems (Polpinij, Ghose, & Dam, 2015).

A CRM team needs time to choose and implement the systems (Polpinij et al., 2015). To make good decisions supported by the right information, one needs to budget enough time. Rushing through the process is not efficient and can end up being expensive and time-consuming (Polpinij et al., 2015). The major steps are CRM review and

selection, project management, vendor contracting and software licensing, CRM system customization, data migration, training, and support (Heinonen et al., 2014).

Kirchmer (2012) noted that CRM review and selection is where managers need to evaluate varieties of systems and find the best alternative. Managers should evaluate the system features and assess how easy it is to use them. Choosing the best system is important in maintaining cost-effective and timely project (Karjaluo & Ulkuniemi, 2015). Business leaders should choose the system that is easily supportable and affordable. One of the best ways that can assist in narrowing down to the desired alternative is consulting organizations that perform similar work for your organization and have gone through the process of selecting the CRM system (Karjaluo & Ulkuniemi, 2015). Such organizations can offer advice on things they evaluated and challenges or pitfalls as one proceeds with the process of CRM systems evaluation (Venturini & Benito, 2015).

Project managers ensure stable management of the CRM project. Implementation of CRM can be expensive and may consume time (Tarimoradi, Zarandi, & Türkşen, 2014). Using effective communication strategies, managers can inform the participants about their responsibilities and upcoming issues in the process (Tarimoradi et al., 2014). An organization needs to appoint one person who can be in charge of the project management (Tarimoradi et al., 2014). Using effective communication strategies, project managers can monitor the progress of the project, follow the operating costs closely, and protect that the project from financial crackdowns (Venturini & Benito, 2015). Project

managers should have a budget spreadsheet to predict cost during the implementation of the project, and a task list for the various tasks performed by different participants (Tarimoradi et al., 2014).

Managers identify the vendor contracting and software to evaluate the type of CRM system to implement, supporting methods, and the costs involved. CRM projects not contracted or licensed often lead to inefficiency in terms of time and unnecessary costs incurred (Lin et al., 2015). Organizations should not underestimate the significance of vendor contracting and software. Contracting in CRM is an agreement made between the organization and CRM vendors for service support or the initial set up of the CRM system (Kale, 2014). A good contract is an efficient work plan that influences how the project is set and implemented apart from it being a legal agreement (Stein et al., 2013). Business leaders should always negotiate a contract and never begin a CRM activity without agreeing on a contract (Stein et al., 2013).

There is a need to verify the contract requirements and ask for changes where necessary (Lin et al., 2015). All contracts should indicate what the costs are for the CRM system implementation. The organization should state the time necessary to implement the CRM process (Lin et al., 2015). Besides, managers should follow the organizational communication strategy to communicate with the vendors about any changes in costs, timeline, or financial problems (Olsen, 2015). Organizations with qualified staff and skills may use in-house labor with no technical support to implement CRM projects.

A license is a written agreement containing terms and conditions of the contract, costs, and fair use. Licenses also contain what the organization is supposed to do and what it cannot do with a CRM system (Fan & Ku, 2013). Some CRM vendors protect their codes to the software preventing the organization or other outsiders to access it (Chuang & Lin, 2013). Others do not restrict the access to the CRM software and users can use it with minimum restrictions (Chuang & Lin, 2013). Organizations should know the vendors licensing terms and have them in written form. CRM, as any other system, has its challenges. Poor managers can make CRM seem like a database of customers' information. Data sets should be made in a way that customers can access them and get the information needed (Akgün, 2014). Storing customers' information in different system leads to several challenges (Chen & Zhang, 2014). These challenges can lead to a decline in customer satisfaction due to delayed response to customer queries, mishandling of technical support cases, and other issues (Chuang & Lin, 2013).

Leaders need to establish the organizational framework, which includes the team involved in the implementation of the CRM project, predicted time span, the goal of the project, and the budget that is required to accomplish the project (Palmer, 2014). The CRM implementation method includes strategy, demand analysis, system requirements analysis, and detailed requirement specification that is useful for CRM managers to meet their organizations' functional requirements (Kumar, 2015). The CRM implementation also includes vendor presentations where the vendors conduct workshops and present their solution to the issues. There is a decision phase where the implementers approve

resolution for an accurate solution before initiating vendor negotiations (Peltier, Zahay, & Lehmann, 2013).

CRM implementers should evaluate and judge CRM systems through the criteria that include nature and the purpose of the system (Olsen, 2015). Although functional requirements are critical factors while evaluating the CRM systems, evaluation cannot only depend on the criteria. Cost criteria and quality need to be considered (Olsen, 2015). Quality criteria cover efficiency, usability, portability, reliability, security, and maintainability of the identified criteria (Alshaw et al., 2011). Cost criteria should cover all expenses needed for establishment and implementation of the CRM system (Peltier et al., 2013). CRM implementers should consider human labor, training, and support costs (Peltier et al., 2013). Functional requirements may vary from one organization to another depending on the culture found in each organization (Kumar, 2015). Functional criteria includes operative CRM, that shows all the daily activities and operations carried out in the organization, analytical CRM that evaluates customers and customer-related information, and communication CRM that manages communication channels (Olsen, 2015).

Evaluation technique involves considering a broad range of decision variables (Peltier et al., 2013). Managers should design various criteria before using a multicriteria method. Applying multicriteria methods will enable the organization to use a CRM system that can comfortably support without incurring losses (Hartono, Holsapple, Kim, Na, & Simpson, 2014). After considering various decision variables, managers can

narrow down to a decision that seems effective (Olsen, 2015). The CRM system chosen should be affordable, timely, and easy to implement. A well-developed organization may have the potential of using new technologies, while newly established organizations may not have the resources to implement some of CRM systems (Peltier et al., 2013).

Due to global advancement in technology, some organizations have adopted the use of CRM software (Olsen, 2015). CRM software is a type of enterprise software with various sets of application designed to aid in managing customers' information and interactions (Buttle, 2015). CRM software also helps the customers to access organizational information and manages vendor and partnerships (Liao et al., 2015). CRM software eases operation by handling customers individually based on recorded history and previous interaction with the organization (Kim et al., 2015). The software can be installed in various ways, for example, on-premises where the software remains inside the organization and is operated by the IT personnel of the organization or as a web-based application where it can be accessed even by the customers online (Keller et al., 2015).

Selecting effective CRM software for the organization is not an easy task. This is because CRM implementers have to consider many factors, collaborate with many decision makers and users' feedback for evaluating CRM software (Buttle, 2015; Kim et al., 2015). CRM implementers should determine in-house or web-based deployment type and ease of use so the users can easily navigate (Peltier et al., 2013). CRM features should satisfy the current as well as future needs (Lin et al., 2013). These criteria also

include flexibility to adapt to the organizational processes, reporting, and analytics (Cao, Mohan, Ramesh, & Sarkar, 2013). The criteria like ease of managing the processes, scalability, cost, integration options, and developer's strength help the organization to determine the best and most efficient CRM software (Long et al., 2013).

CRM Technological Evolution

Numerous changes accompany the world's technological evolution. The changes include increased business responsibility for devising mechanisms for keeping abreast of the competitive global market (Long et al., 2013). Increasingly, firms focus CRM as one of the feasible approaches towards organizational success (Peltier et al., 2013). Customer relationship management is a model for managing interactions between companies and other customers, including the current and potential product users (Oke & Dawson, 2012). CRM entails the use of technologies for organizing, automating, and synchronizing sales, technical support, customer service, and marketing (Long et al., 2013). Besides, the increasing adoption of CRM remains attributable to the context of growing demands for skills towards enhancing employment opportunities and communication on the global scale (Soriano & Huarng, (2013). CRM leads to a one-to-one service provision, associated with increased personalized service (Oke & Dawson, 2012). CRM leads to the delivery of personal experience in particular and significant contexts through personalized service provision (Oke & Dawson, 2012). An understanding of the customers' needs and requirements should be attributable to the adoption of CRM through questioning and use of the customers' feedback (Zou et al,

2014). Therefore, CRM enables business organizations to improve knowledge and understanding regarding the customers' requirements, wants, and preferences (Zou et al., 2014). Indeed, CRM seeks to produce satisfactory relationships between customers and companies using personalized service provisions (Bhat & Darzi, 2016). Such an arrangement enables the product suppliers and distributors to focus on customer desires, rather than what the organization intends to acquire (Ramaswami & Arunachalam, 2016). The assertion portrays CRM as a process striving to achieve user satisfaction by matching the preferences with company provisions. However, the affirmation fails to explain some of the perceived challenges such as costs in transitional leadership and the need for training among employees in the organization seeking to adopt CRM towards service provision (Bhat & Darzi, 2016).

According to Wu and Lu (2012), CRM remains responsive to the needs of customers. As an active tool, CRM enables companies to exhibit a more proactive focus on the responsiveness of consumer groups; a step from which organizations gather information about customers with better ways of satisfying their needs (Yang & Su., 2014). Furthermore, CRM shifts company focus on the requirements of product demand, rather than perceive the consumer groups as parties separate from the supplying firms (Ahearne et al., 2012). This observation implies that CRM fosters companies to address the new needs and wants of customers. The assertion is significant because it gives insight into the role of CRM in transforming the customers' needs and wants into products and services. Also, the affirmation is necessary to perceive CRM as a critical

tool responsible for company realization of specific responsibilities towards customer service provision. However, the statement fails to establish trends and some of the challenges facing organizations while striving to embrace CRM; and proposed some of the probable solutions to the perceived challenges in CRM implementation (Josiassen et al., 2014).

Revolutions in web development and other technologies account for the changing processes through which companies incorporate CRM strategies in a business operation (Schneider, 2015). The web and other technological developments arise because globalization leads to changes in the buying behaviors of the consumer groups, and shapes the process through which organizations such as banks collect information before communicating to the product users (Schneider, 2015). For instance, web development and other technological inventions aid in company communication with customers through processes such as emails (Coelho & Henseler, 2012). In turn, emails mark a turning point in CRM because they aid in serving the purpose of company interaction with other employees and consumer groups to understand the needs of customers, responsible for attraction and retention (Long et al., 2013). Indeed, CRM application in the wake of web developments implies that desirable experiences extend to serve the consumer groups by attracting new customers, increasing the level of profit-making, reducing the cost of management, winning clients, and attracting more contracts (Long et al., 2013). Companies adopting CRM application obtain customer data about business provision, enabling the companies to supply goods and services to a satisfactory level

(Chang et al., 2014). In turn, good product provision aids in meeting the customers' needs while making deals, and understanding, attracting, and retaining the product users (Saka et al., 2014). CRM has a role in enhancing organizations' user communication that may ensure positive relationships in the global, competitive marketplace (Saka et al., 2014). However, CRM implementers should consider the disadvantages of new technologies such as prolonged system downtimes may drive away the customers (Paluch, 2014).

Graf et al. (2013) recommended the need for firms to acknowledge the role of email marketing platform as a significant boost to CRM, as the latter forms an instrument for creating reports, exporting and importing contacts, conducting analyzes, and segmenting the targeted audience in a precise manner. Through CRM, business organizations can divide the leads or incoming contacts among sales managers and analyze the marketing campaigns (Meadows & Dibb, 2012). In CRM, implementers can setup separate access permissions to the leads, based on the status and other variables (Rong, Nguyen, & Jaatun, 2013). Therefore, CRM adoption enables individuals to send data to specified groups of contractors; achieved by selecting from the available records and clicking to send the message. Bhattacharjya, Ellison, & Tripathi (2016) affirmed that CRM enables companies to save filters and filter forms, leading to convenience during service provision. Such documentation is critical because it acknowledges the significance of CRM in fostering satisfaction through record selection and saving of filter

files. However, the need for training the employees and cost implications remain unaddressed in such affirmations.

Role of CRM Managers

The success of each firm depends on the manner in which managers handle the customers (Graf et al., 2013). When a firm produces high-quality products, the customers will purchase items regardless of the product price (Kopalle & Lehmann, 2015). Products of low quality are likely to receive a cursory glance by the customers (Kopalle & Lehmann, 2015). With two products to choose from, the firm with excellent customer services gains the advantage over the company with poor customer services; leading to increased profits (Graf et al., 2013). The assertion implies that customers purchase from appealing business environments, instead of secure places with less attractive conditions. Meadows and Dibb (2012) indicated that an understanding of CRM enables the marketing practitioners to examine the impact, applicability, and benefits to the organization, as well as customers. Furthermore, Meadows and Dibb portrayed that CRM requires long-term planning through appropriate investment and strong organizational commitment. Indeed, Meadows and Dibb indicated that effective CRM implementation correlates positively with repeated buying from groups of frequent and regular customers.

The incorporation of CRM's cooperative and collaborative aspects adds to the realization of desirable outcomes (Bhattacharjya, Ellison, & Tripathi, 2016). Therefore, globalization accounts for market fragmentation, rapid changes in customer needs, the understanding of new channels of distribution, and the emergence of new competitors

(Bhattacharjya et al., 2016). In cases where business organizations such as banks realize declining customer loyalty, a critical examination of marketing processes at firm level becomes necessary (Zou et al., 2014). Such an observation implies that business organizations attract the right customers with an aim of building and maintaining the group; often associated with the creation of significant competitive advantages (Martelo, Barroso, & Cepeda, 2013). Whereas such documentation becomes critical in encouraging banking sectors towards CRM adoption and implementation, the leaders should propose solutions to perceived challenges such as stiff competition, global restrictions on regional service provision, and employee resistance to change (Zou et al., 2014). Managers design CRM systems to create a point of contact with the customers such as emails, telephone, or social media (Nguyen & Simkin, 2013). In this way, the customers can obtain information about the organization, while the organizational representatives can see customers' comments, questions, or what they need from the organization.

Developing a business and making sure it remains competitive is an aspect that offers many challenges to companies. However, managers should recognize that the primary business objective is satisfying customers which will lead to achieving a competitive business advantage (Saka et al., 2014). Customer service constitutes communication processes involving companies and customers, with the main objective of improving customer services (Wong et al., 2015). The assertion indicates that CRM seeks to resolve the requests or concerns from regular customers. For instance, call center software connects customers to the managers and other assistants at the firm or

organization level (Abdullateef et al., 2014). Improvements in customer service through CRM arise further from the recognition and use of client knowledge to minimize the cost of supplying and distributing goods and services; while increasing efficiency (Saka et al., 2014). The assertion becomes significant because it points to the ability of CRM to offer multichannel communication, customizing the marketing efforts, scheduling and creating customer appointments, identifying and rewarding profitable customers, and personalizing services in sectors such as the banking industry (Saka et al., 2014). However, the assertion falters in such a way that it does not reveal the relationship between CRM implementation and the quality of service provision to the customers within banking sectors (Bhat & Darzi, 2016). Moreover, the observation portrays CRM as an application responsible for the sustenance of economically competitive positions in the global marketplace.

Trends in CRM Implementation

Zou et al. (2014) indicated that business organizations seek to maintain customer-oriented images by engaging in CRM implementation. Zou et al. revealed that CRM spending is on an increasing trend through coordinated interdepartmental teamwork. Additionally, Coelho and Henseler (2012) noted that technology tools help in developing and maintaining centralized customer bases to enhance loyalty. The significance of such assertions is that they depict successful CRM implementation as a solution to all customer-related issues; upon software installation (Venturini & Benito, 2015). However, the affirmations falter in such a way that they do not recommend the most appropriate

approach to retaining customers from distant locations (Coelho & Henseler, 2012).

Instead, Coelho and Henseler (2012) assumed the existence of close-proximity between customers and business organizations such as banks.

In a competitive marketplace, the importance of CRM lies in long-term success and company profitability (Luck & Lancaster, 2013). Therefore, customer-focused managers, professionals, and other executives ought to understand the most appropriate ways of building profitable relationships with consumer groups; with managerial decisions perceived to add value to the organizational customer base (Luck & Lancaster, 2013). CRM aids in linking the customer data into logical and single customer repositories (Maharshi & Bhardwaj, 2015). The observations are critical in such a way that in banking, CRM leads to differentiation towards developing sales capacities and customer bases (Noori & Branch, 2015). Furthermore, Harper (2014) indicated that CRM leads to the efficient management of all aspects regarding customer interactions, leading to profit maximization. Indeed, the criticality of CRM arises in a case where banks develop customer relationships across the board; such as call centers, smart cards, electronic banking, and ATMs (Luck & Lancaster, 2013). CRM should also account for the most appropriate process of information extraction and usage, system integration, as well as the integration of other associated business processes (Luck & Lancaster, 2013).

The primary limitation in the previous research is that few case studies exist on CRM implementation strategies for the medium and large businesses in the Minnesota region, especially banks. As a result, I filled in the literature gap by conducting a case

study on medium and large banks in Minnesota. I provided an overview of CRM and the problems that bank CRM managers encounter in implementing CRM successfully. CRM is the combination of systems, processes, and people that achieve customer satisfaction (Law et al., 2013). When the managers fail to see this combination and consider CRM as just a tool, CRM implementations fail to provide any value for the investment (Law et al., 2013). CRM managers in the still lack strategies for achieving CRM system efficiency and effectiveness (Luck & Lancaster, 2013). CRM managers in the banking industry can formulate better strategies when they understand the critical success factors. CRM managers may use the results of this study to improve strategies for better CRM implementation.

Transition

In Section 1, I provided an overview of foundation of the study, background of the problem, and defined the problem and purpose statements. I included the nature of the study, research question, interview questions, conceptual framework, operational definitions, assumption, limitations, delimitations, and significance of the study. Then I reviewed professional and academic literature that provided insights to CRM systems, background on existing literature, and strategies that affect effective CRM implementation in businesses.

In Section 2, I included the research process and explained in detail about the research methodology, the role of the researcher, the participants, and data collection and analysis. I also included ethical research, reliability, and validation of the study. I

discussed the process of conducting a case study of three medium and large banks in Minnesota. In Section 3, I discussed the findings from the study. I also presented the common themes that emerged from the study. I laid out gaps in the study, recommendations for future research, impact on social change, and significance to the professional practice.

Section 2: The Project

The success of any business relies on retaining profitable clients (Herhausen & Schogel, 2013). Business leaders are increasingly investing in CRM technologies (Josiassen, Assaf, & Cvelbar, 2014). Successful CRM implementation in the large banks means a significant improvement in customer value (Abdullateef et al., 2014). Bank leaders should understand the impact of CRM on the success and profitability of their organizations (Josiassen et al., 2014). Bank leaders should devise strategies that improve the effectiveness of CRM systems in order to be competitive and successful (Ashraf et al., 2015). In Section 2, I described the research methodology for this study, which includes the purpose statement, the role of the researcher, the participants involved, the research method and design, population and sampling, research ethics, data collection and organization techniques, data analysis, and the reliability and validity of the study.

Purpose Statement

The purpose of this qualitative case study was to explore the strategies that CRM managers in the banking industry use to achieve CRM system efficiency and effectiveness. The targeted population for this study was 10 managers who implemented effective and efficient CRM systems in banks located in the state of Minnesota, USA. The implications for positive social change include the potential for social innovations in financial services to local small businesses through the combined actions of banks, customers, and government agencies, leading to sustainable economic, environmental, and social prosperity.

Role of the Researcher

As suggested by Kaczynski, Salmona, and Smith (2014), as a qualitative researcher, my role was to collect, organize, analyze, and interpret data from the research participants. After receiving the approval for this study from the Institutional Review Board (IRB) of Walden University, I started the data collection process. The IRB reviewed whether the research was compliant with the ethical standards and principles stipulated by the Belmont Report. The Belmont Report laid down the basic moral principles when studying with human subjects (McLaughlin & Ifaro-Velcamp, 2015). The three essential principles of the Belmont Report are respecting people, being compassionate, and being honest. Brakewood and Poldrack (2013) suggested that researchers' actions should be ethical. During the study, I ensured that my actions were ethical. Roulston and Shelton (2015) suggested that researchers should avoid assumptions and minimize influences of their personal mindsets on the phenomenon of interest to eliminate any bias. Researchers should also maintain focus on the research process, data, and results with utmost care (Kaczynski et al., 2014).

When conducting research of this nature, the researchers must identify representatives of organizations, solicit participants for the interviews, and schedule and conduct in-depth interviews (Doody & Noonan, 2013; Rowley, 2012). Qualitative case study researchers should use different data sources to ensure the quality of the research (Yin, 2014). I collected data from three sources. Khodakarami and Chan (2014) concluded that employees in smaller organizations with about 10 employees may lack

relevant CRM exposure due to their limited technological infrastructure; many such organizations lack computer-based support socialization and rely solely on phone, email communications, and programs such as Microsoft Excel. Semistructured interviewing is a reliable way of gathering data (Galvin, 2015). I conducted semistructured face-to-face interviews with the CRM implementers in medium and large banks. In qualitative research, interviewing is an important method of gathering data (Rowley, 2012). As recommended by Yin (2014), I compiled the ideas offered by research participants without preconceptions. Scholars should use multiple information sources for cross-referencing to remove bias from each source (Roulston & Shelton, 2015; Yin, 2014).

Perkins, Burton, Dray, and Elcock (2013) suggested that researchers should use interview protocols to structure the interview process. Rowley (2012) noted that robust interview protocols help researchers to conduct reliable qualitative research. The interview protocols should include details addressing the formation of questions, and the researcher should ask these questions consistently to all participants to mitigate any bias (Kyvik, 2013). I followed the interview protocol as noted in Appendix A. The interview questions used (see Appendix B), the interview style, and the topics covered were identical for all the participants.

Good qualitative researchers sift through the data and analyze it in a precise and instinctive manner (Gale, Heath, Cameron, Rashid, & Redwood, 2013). They must be flexible and adaptive while researching, and not be overly ambitious to generate significant and distinct findings that explain the complexities of the issues (Gale et al.,

2013). A neutral standpoint of the researchers in analyzing the data contributes to better research quality (Coghlan & Shani, 2014). Researchers identify the common threads in data transformation during the data analysis stage from description to interpretation (Vaismoradi, Turunen, & Bondas, 2013). A theme is a cognizant data pattern that is relevant to the research question (Clarke & Braun, 2013). In the results section of the study, I analyzed the data for the common threads and consequently identified emerging themes.

Participants

The appropriate population for a qualitative research study comprises different units with multiple participants who are in the same setting (Yin, 2014). I selected all participants as per IRB guidelines and Belmont Report protocols. The study population included one medium and two large banks in Minnesota that implement CRM. Medium banks have assets of at least \$304 million and up to \$1.216 billion, while large banks have assets over \$1.216 billion (Federal Financial Institutions Examination Council, 2016).

The selection of a single participant per case may not be sufficient for the case studies. Scholars must include a sufficient number of cases in the analysis until there are no more changes in themes, and they achieve a saturation point (Robinson, 2014). I selected CRM managers who have a minimum of 10 years of experience in implementing CRM projects as project managers, administrators, architects, and technical managers. The participants must have been actively involved in implementing the entire lifecycle of

the CRM. Those involved throughout the entire CRM project lifecycle will have a comprehensive knowledge of the risks, threats, and success factors associated with CRM implementation, and appreciate the steps required to improve its stability (Keramati, Nazari-Shirkouhi, Moshki, Afshari-Mofrad, & Maleki-Berneti, 2013). Wachnik (2015) highlighted the importance of involving an implementer throughout the entire life cycle of an IT system project in leading to its success, as they will better understand the complexities of the project (Botchkarev, & Finnigan, 2015).

I gained access to the participants by scheduling interview appointments in person or via telephone conversations. When contacting the participants, I:

- Introduced the research topic and explained the purpose and scope of the study.
- Assured the participants that all the collected data will remain confidential.
- Sought permission to interview, recorded the conversation, and examined physical artifacts.
- Had the participants sign a consent form that permitted me to conduct the research. The consent form contained clarification about the associated risks, protection of participants' identities, and ethics pertaining to the study. The form also detailed the participants' rights to decline continued participation at any time. In addition to being an ethical practice, obtaining informed consent is also a legal requirement in research that involves human participants (Morgenstern, Hegele, & Nisker, 2015).

Researchers should build a rapport and a working relationship with the interviewees to overcome any differences in culture, environment, and institutional needs (Jones, Rans, Sisu, & Whyte, 2014). I maintained good working relationships with the participants by introducing the purpose and scope of the study orally and in writing, and by guaranteeing the confidentiality of the collected information. I selected the location and times for the interviews that are convenient to the participants. Researchers should devise strategies for probing and engaging the participants in the subject fully in order to get additional information (Cleary, Horsfall, & Hayter, 2014). Researchers ask participants probing questions to obtain a better understanding of the issue under investigation (Chacko, 2013). This enables the interviewers to gather knowledge, intervene, and reflect critically (Way, Zwier, & Tracy, 2015). Based on the participants' answers, I asked the probing questions where necessary, in addition to providing opportunities for them to clarify further the information given. Rowley (2012) suggested allocating at least 30 minutes for an interview. Each interview of the study spanned about 60 minutes, with a follow-up of further 30 minutes where needed. Audio recording the interview helps researchers to keep the interview records accurately, which will be beneficial at the stage of data analysis and in maintaining the quality of data (McGonagle, Brown, & Schoeni, 2015). By recording the interview, interviewers can take notes with reference to the nonverbal communications that takes place, which contributes in gaining a complete understanding of some of the answers (Moral, de Antonio, Ferre, & Lara,

2015). Recording the interview demonstrates transparency of the research (Mann, 2016).

Given the above factors, I recorded the interview and transcribed it for further analysis.

Research Method and Design

Research methods involve collection of data, coding, data analysis, and interpretation (Frels & Onwuegbuzie, 2013). There are three different research methods: qualitative, quantitative, and mixed methods (Venkatesh et al., 2013; Zohrabi, 2013). The two most common methods are qualitative and quantitative (Yin, 2014). Quantitative researchers verify the hypothesis and predict future events using numerical data (Katz, 2015). In comparison, qualitative researchers collect and analyze textual data by observing or interacting with participants (Houghton, Casey, Shaw, & Murphy, 2013). When using mixed methods, researchers apply critical features of both the quantitative and qualitative methods (Fetters et al., 2013).

Research Method

In this study, I used a research question that seeks to understand the strategies CRM managers utilize in the banking industry to achieve CRM implementation effectiveness. Qualitative research was the most appropriate methodology for this study, considering the exploratory nature of the research question (Khan, 2014). Qualitative methods are suitable for developing an understanding of a phenomenon or a situation and in deriving conclusions consequently (Bernard, 2013). Qualitative methods aid researchers to analyze events and collect rich data (Onwuegbuzie & Byers, 2014). This method helps forming relationships between research objectives and data collection (Ray,

2015; Yin, 2014). Qualitative researchers encourage participants to disclose their experiences of a phenomenon in their own words and examine the complex communal wisdom in a given surroundings or settings (Berger, 2015; Hazzan & Nutov, 2014).

Quantitative researchers test the relationship between different variables under different circumstances, using statistical analysis (Plotnikov & Vertakova, 2014). They also require a larger sample size to achieve high reliability in the findings and to arrive at the objective conclusion with minimal judgment bias (Yin, 2014). Mixed methods researchers perform multilevel information analysis based on both quantitative and qualitative methods (Yin, 2014). The mixed methods are suitable if both qualitative and quantitative methods are unsatisfactory, and more context on a phenomenon is necessary (Mayes, Peterson, & Bonilla, 2013). Both quantitative and mixed methods were not suitable for this study, as I was not focusing on testing hypotheses, or on quantifying the frequency and magnitude of CRM implementation effectiveness strategies used by the CRM managers.

Research Design

Some of the major qualitative research designs are grounded theory, phenomenology, ethnography, narration, and case study (Lewis, 2015). Given that the study concentrates on business organizations, I did not choose the narrative analysis which focuses only on individuals (Wolgemuth, 2014). Researchers use ethnographic design to represent and illustrate cultural arrangements and explanations that apply to different cultures or social groups (Marion et al., 2015). Ethnographic researchers focus

on understanding the culture and people (Robinson, 2013). I decided ethnographic design to be unsuitable for the study, as it does not involve understanding the culture and people.

The grounded theory model would be fitting for identifying social ties and group performance where the dependent factors affect personal lives (Corbin & Strauss, 1990). Researchers use grounded theory as a systematic inquiry method to collect, analyze, and apply data over an extended period of time (Koning & Ooi, 2013). I did not apply the grounded theory research design given that researchers use it only to formulate a theory about the subject matter (Koning & Ooi, 2013). The main research risk with the grounded theory is its unusual characteristic of separating certain participants from the research outcomes (Lawrence & Tar, 2013).

In phenomenological design, researchers take into account the lived encounters of people and their experiences (Moustakas, 1994). Phenomenological researchers use streamlined data collection from the participants who have experienced the phenomenon (Stake, 2010). This research design helps researchers understand the lived experiences of persons who interact with the external environment (Lien, Pauleen, Kuo, & Wang, 2014). As focused only on lived experiences, multicultural aspects, or on development of theories for process explanation, I chose not to apply the phenomenological design.

Case study researchers can generate theories from results and themes in a descriptive manner (Yin, 2014). Case study researchers are able to identify emerging properties of life in the organizations and the flow of organizational fast-changing activities (Mohd-Noor, 2008). The case study design allows a researcher to concentrate

on processes in the organization over a period of time, and provide a more holistic view of the problems than of single factors (Yin, 2014). The main advantage of case study design is the ability to use different sources of evidence for triangulation and corroboration that can promote converging lines of inquiry (Yin, 2014). Researchers can use rich data from real-world cases to investigate the phenomenon in detail. A case study is an appropriate design for this study given that I can identify and explore the success strategies that CRM managers have used in their organizations.

Population and Sampling

The study sample included one medium and two large banks in Minnesota that implement CRM. Medium banks have assets of at least \$304 million and up to \$1.216 billion, while large banks have assets over \$1.216 billion (Federal Financial Institutions Examination Council, 2016). Researchers use several types of qualitative sampling techniques including: theoretical, purposive, selective, convenience, snowball, and within case sampling (Duan, Bhaumik, Palinkas, & Hoagwood, 2014).

In convenience sampling, researchers select the respondents who are at the right place at the right time (Acharya, Prakash, Saxena, & Nigam, 2013). In purposive sampling, scholars select the qualified participants who have real experience and knowledge of the research topic (Elo et al., 2014). The purposive sampling method is appropriate for qualitative studies with limited available resources (Palinkas et al., 2013). Researchers choose random sampling to generalize findings in populations, whereas they prefer purposive sampling to select a right sample size that can provide insights into a

research topic (Lowman, McDonald, Wing, & Muhammad, 2013; Roy, Zvonkovic, Goldberg, Sharp, & LaRossa, 2015). The qualitative results generated from the purposive samples may be relevant and applicable to other populations as well, when the critical elements of the population and the context are analogous (Lowman et al., 2013). In snowball sampling, researchers request the interviewees to recommend additional candidates that are suitable for study participation (Acharya et al., 2013; Hochwarter, 2014). Based on these facts, I used both purposive and snowball sampling for this study.

After receiving approval for my proposal, I contacted the participants of the representative banks to introduce my project and to obtain permission to conduct the interviews. I procured written consent from the participants before commencing any interviews. After receiving the signed consent forms, I proceeded to conduct the recorded interviews at selected locations that are convenient to the interviewees. After the interviews, I performed member checking by reviewing the interpretations and conclusions with the participants. Researchers should use member checking to include the missing perspectives of the participants and reflect on how the different voices fit together (Simpson & Quigley, 2016). In addition, member checking helps researchers to extend and elaborate their analysis on the subject (Loh, 2013). In member checking, researchers request the participants to review their interpretations and conclusions in order to ensure optimum data quality (Harvey, 2015).

Data saturation is the stage at which no other new information evolves (Tran, Porcher, Tran, & Ravaud, 2017). Researchers should continue to analyze cases until there

are no additional changes in the themes, and they reach data saturation points (Robinson, 2014). To achieve data saturation, researchers should include a sufficient number of interview questions (Marshall, Cardon, Poddar, & Fontenot, 2013). Data saturation occurs when the new data introduced becomes a repetition of the information that already exists within the dataset (Morse, Lowery, & Steury, 2014). Achieving data saturation with the three selected samples of large or medium banks is a requisite of this study. To this end, I continued to interview three participants until I reached the data saturation. I contacted the participants for follow-up questions and obtained the clarification where needed.

Ethical Research

Whenever the researcher makes assumptions about assessed constructs and variables, it must be disclosed transparently (Hernández, Nguyen, Casanova, Suárez-Orozco, & Saetermoe, 2013). Researchers should develop a suitable environment that establishes mutual trust with research participants as a triangulation step to achieve construct validation (Hernández et al., 2013). Researchers need to perform studies in a manner that protects the participant's anonymity and confidentiality by ensuring the readers are unable to identify them (Grossoehme, 2014; Hernández et al., 2013; Yin, 2014). Researchers should be cautious, and give due considerations to ethical issues when taking decisions across the different areas of the project, such as developing research questions, selecting, measuring, and operationalizing (Hernández et al., 2013). To this end, I ensured that there is no risk to the participants. I completed the training on "How to

protect human subject participants” offered by the National Institutes of Health (NIH). Before engaging with research participants, I obtained formal approval for conducting the research from the IRB of Walden University (Walden IRB approval no. 02-08-17-0475829). Researchers refrain from offering high compensation to the participants for their engagement with the study (Devine et al., 2015). Even though the IRB approves compensation in lieu of the participants’ time and incurred travel expenses, the compensation cannot be coercive (Underhill, 2014). Therefore, I emphasized the voluntary participation that involves no associated compensation for the participants’ time and expenses.

I explained the project in detail to the participants before data collection in addition to answering any questions they had. I obtained the letter of consent from them which allows the use of interview data for the study. As suggested by Connelly (2014), I informed the participants about their right to withdraw from the study at any time, if they wished to do so. I also informed the participants of their right to see the collected data such as the audio recordings or the interview transcripts. Researchers should protect the identities of the interviewees by using acronyms instead of their actual names (McDermid, Peters, Jackson, & Daly, 2014). I used acronyms instead of real names and also use fictional company names. I used identifiers such as Bank1, Bank2, and Bank3 to represent the participant’s banks and P1, P2, and P3 to represent the participants. I plan to retain the interview data and other project artifacts for at least 5 years. Subsequently, I will destroy all the printed documents and permanently delete the digital content.

Data Collection Instruments

A critical instrument in data collection is the researcher (Brandon, Long, Loraas, Mueller-Phillips, & Vansant, 2013). My role as the researcher during data collection was to identify representatives of organizations, to solicit their participation at interviews, schedule, and conduct in-depth interviews. Qualitative researchers can use multiple sources of data collection such as talking, observing, carrying out focus groups, analyzing documents, and using field notes (Lewis, 2015; Yin, 2014). In this study, I used semistructured interviews and archival data. As suggested by Zohrabi (2013), I explained to the participants, the objective, the rationale, and the different processes used for the study, to improve the reliability of the findings. Researchers should use methodological triangulation to provide an understanding of the phenomenon under study (Stake, 2014). In a methodological triangulation, researchers apply different qualitative methods to evaluate the data collected from multiple sources and establish the validity of the study (Yin, 2014). To improve the reliability of the study, researchers need to document the decisions made at each stage of the project (Grossoehme, 2014). I described in detail the data collection and analysis methods, themes, and outcomes of the study and maintain an audit trail to ensure the reliability of the research.

In addition to conducting semistructured face-to-face interviews with the CRM implementers in the medium or large banks, I collected data from archival documents. Interviewers can dictate the structure of face-to-face interviews just by being present, in person. They can also initiate both verbal and nonverbal communications (McIntosh &

Morse, 2015). If the interviewee appears confused and unsure, the interviewer can offer clarifications and provide more context to the question, thereby encouraging the participants to elaborate on their responses. The main drawback of face-to-face interviews is the inhibition of participants to respond to sensitive questions (Marshall et al., 2013). There may be a level of maximum influence an interviewer can exert while interviewing (Irvine, Drew, & Sainsbury, 2013). Conducting face-to-face interviews incur higher expenses than using other methods (McIntosh & Morse, 2015).

I gained access to the participants initially by telephone and emails and arrange subsequent appointments to conduct interviews in person. The meeting location secured according to the convenience of the interviewees. The interview protocol I used consists of a predetermined set of issues to explore (Appendix A). An interview protocol incorporates formulating a qualitative questionnaire or adopting an existing guide for interviews, which is valid and reliable (Yin, 2014). The interview protocol also includes details about: conducting the interviews; using interview questions; analyzing responses; and identifying patterns, relationships, and themes (Perkins et al., 2013). Rowley (2012) recommended the researchers to develop robust interview questions in a qualitative study to ensure the reliability of the research. To this end, interview questions are critical to collect good quality data for this study.

Doody and Noonan (2013) recommended formulating broad questions that allow participants to take the question in different directions and provide detailed information. Elo et al. (2014) suggested using open-ended questions to ensure credibility and

dependability. Open-ended questions reflect accurately what the interviewees want to say (Zohrabi, 2013). I used the expansive and open-ended interview questions listed in Appendix B.

Researchers achieve data saturation when they no longer receive new information (Morse et al., 2014). Researchers should check data saturation to ensure collection of sufficient good quality data to support the research (O'Reilly & Parker, 2013). To reach data saturation, researchers should incorporate a sufficient number of interview questions (Marshall et al., 2013). From the three interviews, I reached data saturation in the study. I chose nine interview questions with additional follow-up questions where needed. The duration of the interviews was approximately 60 minutes each. Qualitative researchers should capture the understanding of the phenomenon through credible details, accurate data, triangulation, and member checking (Yin, 2014). In member checking, researchers ask the participants to review the interpretations and conclusions to ensure data quality (Harvey, 2015). Member checking also helps researchers to extend and elaborate their analysis on the subject (Loh, 2013). I performed member checking to verify my interpretation of the data.

Data Collection Technique

In a qualitative study, interviewing is one of the data collection techniques widely used (Rowley, 2012). Researchers are able to enrich data when using face-to-face interviews, as it allows capturing social cues, such as nonverbal communication, body language, and the tone of voice (Vogl, 2013). In addition, interviews provide the added

advantage of affording insights into the topic, which could otherwise be difficult to extract from print or digital material (Morgan, Ataie, Carder, & Hoffman, 2013).

Researchers are not required to have prior knowledge of the topic; however, interviewers should ask follow-up questions to obtain rich data (Rowley, 2012). Interviewees can be critical informants whose information can be descriptively valid. Member checking with the interviewees is an excellent method for achieving data saturation (Morse, 2015).

In the study, I explored the strategies for improving the effectiveness of CRM systems. I employed semistructured face-to-face interviews with the CRM implementers in the selected medium and large banks. Given that interviewing is an important method of gathering data in qualitative research (Rowley, 2012), interviewing and analyzing archival data will be the most suitable methods of data collection for this study. Interview questions are critical in collecting good quality data for this study. Through repeated evaluation, researchers can develop the questions that are better suited for the studied phenomenon (Elo et al., 2014). A thorough review of literature is important in formulating the correct set of interview questions (Doody & Noonan, 2013).

To reach data saturation, researchers should have a sufficient number of interview questions (Marshall et al., 2013). Reliability of the research depends on how robust the interview questions are (Rowley, 2012). According to Rowley (2012), the right number of questions for semistructured interviews is 6 to 12. Rowley also suggested allocating at least 30 minutes for each interview. Roy et al. (2015) suggested selecting at least three cases to achieve data saturation. I achieved data saturation with three cases. I conducted

interviews for about 60 minutes each, using 9 open-ended interview questions (Appendix B).

I also analyzed available archival documents pertaining to the implementation of CRM projects. An archive of data would be valuable for researchers when it contains references to the literature, links to relevant sites, data analysis tools, theory tools, and technical support (Buckley, McCormack, & Ryan, 2014). The archival documents could include business performance metrics, user adoption metrics, and customer perception metrics (Wang & Khan, 2013). The archival data could be artifacts such as issue logs, change request logs, and risk logs of the project as they can provide insights to the success or failure of the project (Cohen, Ornoy, & Keren, 2013). I requested the participants to share the excerpts of the archival documents. The participants shared the links to the websites that contained excerpts of the archival documents, such as annual reports, CRM goals, and project management methodologies.

Data Organization Technique

I used Microsoft Excel to store the log of research progression. I recorded the interview with the participants using a digital audio recorder. Researchers should organize the data collected through the interviews and other physical documents efficiently to maintain the quality and integrity (Anyan, 2013). Storing the data remotely using cloud storage and retrieving when required provides flexibility, and minimizes the demands of maintaining local data storage (Yalamarathi, Hephzibah, & Seelam, 2014). Several cloud service providers ensure data security and confidentiality for their users by

incorporating user authentication and authorization, in addition to providing data transmission encryption (Arockiam & Monikandan, 2013). I stored all the digital files in a personal computer and in a password-protected USB drive. I also backed up the data into a cloud drive in order to protect from the accidental damages to the computer and the USB drive. I stored the physical files in a locked safe. I will retain the data for 5 years before subsequent disposal.

Researchers should ensure informational confidentiality by preventing the exposure of participants' data to others (Jamal et al., 2014). Researchers should secure the data, assure participants' anonymity, and create a rapport with the participants (Wilkerson, Iantaffi, Grey, Bockting, & Rosser, 2014). Qualitative researchers use coding methods for assigning an expression that represents and captures a single category of a portion of the data content (Pierre & Jackson, 2014). This allows researchers to locate a given subject on a phenomenon of interest, which is elaborated by the participants' perspectives (Hammer & Berland, 2014; Pierre & Jackson, 2014). I protected the confidentiality of the participants by using codes appropriately.

Researchers should code the data by interpreting what the participants mean in their answers to the questions (Campbell, Quincy, Osserman, & Pedersen, 2013). To perform coding correctly, coders should have some background knowledge in the subject matter of the interviews (Campbell et al., 2013). Coding enables the researchers to condense and structure the collected data (Poria, Cambria, Hussain, & Huang, 2015). As suggested by Bazeley and Jackson (2013), I used the NVivo software to code the phrases,

words, and themes that exhibit similar trending patterns, within the transcriptions and the documents. I used identifiers such as Bank1, Bank2, and Bank3 to represent the participant's banks and P1, P2, and P3 to represent participants. I identified the nine open-ended interview questions as Q1 to Q9.

Data Analysis

The process of data analysis involves many steps, including: collecting open-ended data, evaluating text, deriving patterns and analysis, understanding the data, interpreting, and finalizing the data (Gale et al., 2013). Researchers use data triangulation, a method for collecting information from different sources to achieve validity of the study (Aguirre & Bolton, 2014; Yin, 2014). They regulate the trustworthiness of a qualitative through triangulation. Triangulation methods are critical for the researchers in conducting qualitative synthesis (Aguirre & Bolton, 2014). Researchers use triangulation to remove any bias in the study and to improve the quality of the research (Schoenherr, Ellram, & Tate, 2015).

Subsequent to transcribing the recorded interviews, I followed Yin's 5-step data analysis technique and coded the interview and archival data using the NVivo software program. As suggested by Pierre and Jackson (2014), I identified the themes by differentiating the coded words into categories. Thematic analysis is a reliable qualitative approach to analyze the data efficiently (Vaismoradi et al., 2013). In a thematic analysis, researchers visually present themes, codes, relationships, details, and examples of each topic using a thematic map (Vaismoradi et al., 2013). Thematic maps enable identifying

and reviewing distinct themes (Tricco et al., 2016). The result of the thematic analysis should identify the researcher's findings and align these with the research question (Vaismoradi et al., 2013). I determined the themes arisen from the interview data by using the NVivo software program.

NVivo is useful for collecting, organizing, and analyzing different data types (Castleberry, 2014). NVivo enables researchers to present their findings visually by creating a pictorial representation of the data and uses word clouds and word trees to display repeating words (Castleberry, 2014). I compared and correlated the main conclusions of the study with the existing literature. I linked the results to the GST, which is the basis for real-time systems (Adams et al., 2014). As suggested by Sturmberg et al. (2014), I used GST to analyze and interpret how complex adaptive systems interact in a hierarchical manner. In addition, using GST, I explored the strategies that CRM managers in the banking industry can use to achieve efficiency and effectiveness in their CRM practices.

Reliability and Validity

Qualitative researchers should concentrate on credible, transferable, dependable and confirmable processes of the study (Cook, Sorensen, Hersh, Berger, & Wilkinson, 2013). The findings, results, and suggestions for a study should be reliable and valid. Validity and reliability of a study are important because incorrect data extraction may lead to incomplete literature research and potential bias (Hoon, 2013). As suggested by

Newman and Covrig (2013), I performed data collection processes as documented, data triangulation, and member checking to ensure reliability and validity of the study.

Reliability

Researchers should demonstrate data collection procedures in order to obtain consistent and reliable results and findings (Zohrabi, 2013). To improve the reliability of the study, researchers need to document the decisions made at every stage of the project (Grossoehme, 2014). Researchers use triangulation to remove any bias in the study and to improve the reliability of the research (Schoenherr et al., 2015; Yin, 2014). Triangulation strengthens the research findings by using multiple data sources (Yin, 2014). In this study, I used semistructured interviews and analyzed archival data. To increase the dependability of a study, researchers should outline a clear purpose, research design, appropriate samples, data collection strategies, coding techniques, and methods that ensure reliability and validity (Stake, 2014). As suggested by Zohrabi (2013), I implemented triangulation techniques to ensure dependability.

According to Campbell et al. (2013), the reliability of the study depends on three factors:

1. Stability achieved when the researcher's codes do not change over time.
2. Accuracy obtained by comparing the developed schemes with that of gold standard coding systems.
3. Reproducibility made by ensuring that other coders are able to understand and apply the codes for similar data.

I conducted semistructured interviews with the participants to gain a better understanding of the strategies for improving the effectiveness of CRM systems in addition to ensuring the reliability of the study. As suggested by Zohrabi (2013), I used multiple data sources to consolidate the study findings and document them to ensure reliability. Qualitative researchers use coding methods for assigning an expression that represents and captures a single category for a portion of the data content (Pierre & Jackson, 2014). Coding enables the researchers to locate each subject as elaborated by the participants' perspectives on a phenomenon of interest (Hammer & Berland, 2014; Pierre & Jackson, 2014). I protected the confidentiality of the participants by using codes appropriately. I used the codes that are stable, accurate, and reproducible.

Validity

The use of relevant methodology and precise research processes and procedures will result in a valid qualitative case study (Keeley, Al-Janabi, Lorgelly, & Coast, 2013). Qualitative researchers should capture the understanding of the phenomenon through credible details, accurate data, triangulation, and member checking (Yin, 2014). Researchers achieve trustworthiness in the study through transferability, credibility, confirmability, and authenticity (Govaerts & Vleuten, 2013).

Transferability. Irrespective of each case study being unique and pertaining to a particular group, the study can be applied to a wider population that is in similar situations (Stake, 2014). Research findings should be transferable enabling its application within new settings with predictable outcomes (Burchett, Mayhew, Lavis, & Dobrow,

2013). Researchers need to document the assessments of transferability, how to derive the evidence of effectiveness, and how to apply in future settings (Rothery et al., 2017). I ensured transferability by accurately documenting and presenting the assumptions and context in each stage of the research process.

Credibility. Researchers should have a precise picture of the phenomenon through the trustworthiness established by the credibility of the study (Noble & Smith, 2015). Data triangulation and member checking improve the credibility of the study (Stake, 2014). Methodological triangulation involves strengthening the research findings by using multiple data sources (Yin, 2014). In this study, I used semistructured interview and analyzed archival data.

Confirmability. A study which has unbiased and precise data will be confirmable (Houghton et al., 2013). I kept a log of the activities and decisions made throughout the research process. Member checking in the study will improve the confirmability (Harvey, 2015), by verifying that the findings represent the thoughts and ideas of the participants and not those of the researchers (Miller et al., 2015). To improve the confirmability of the study, researchers need to document the decisions made at every stage of the project (Grossoehme, 2014). I conducted member checking and validated the data collected throughout the data collection stage.

Transition and Summary

In Section 2, I included the research process and explanatory details regarding the research methodology, the role of the researcher, the participants, data collection and

analysis, ethical research, and reliability and validation of the study. Subsequently, I included the process of conducting a case study involving three medium and large banks in Minnesota. A case study was appropriate in providing answers to the questions regarding implementing strategies for CRM, and their impact on consequent success or failure.

In Section 3, I discussed the findings from the study and presented the common themes emerged from the findings. In addition, I highlighted the gaps in the study, and provide recommendations for future research. Finally, I also demonstrated the potential impact the findings have on social change and their significance to the professional practice

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of this qualitative case study was to explore the strategies implemented by CRM managers in the banking industry to achieve CRM system effectiveness. Even though the level of investment in CRM implementation continues to

grow, the failure rates of CRM projects are high (Kim et al., 2012). For this study, I collected data from three CRM implementers through semistructured interviews. The study sample includes one medium and two large banks in Minnesota that implement CRM systems. Medium banks have assets of at least \$304 million and up to \$1.216 billion, while large banks have assets over \$1.216 billion (Federal Financial Institutions Examination Council, 2016). I used purposeful and snowball sampling methods to choose the banks that met these criteria.

From the study, I revealed five main themes that represent the strategies employed by CRM managers in the banking industry in achieving CRM system effectiveness. These are (a) organizational focus, (b) autocratic top management, (c) technical capability, (d) user-driven development, and (e) the implementation team. When CRM managers can achieve process efficiencies when they examine the processes with an organizational focus, both developmental and processing efficiencies are achieved, in addition to greater cooperation among the team members. Similarly, a strong technical capability is essential for successful CRM implementation. In an autocratic top management perspective, the top management should be flexible enough to accommodate the suggestions of the implementation team without compromising their futuristic vision. In a user-driven development system, the users can contribute to enforcing positive changes to the application, and situational-specific professional ideologies and practices can be adequately captured, thereby leading to the efficient utilization of the product.

Skilled implementation teams can complete CRM projects efficiently within their time and budget. In the next section, I presented a detailed analysis of each theme.

Presentation of the Findings

The central research question addressed in this study was: What strategies did CRM managers use in the banking industry to achieve CRM implementation effectiveness? I used semistructured interviews to explore the strategies currently employed by CRM managers. After receiving IRB approval, I contacted different CRM technical managers, architects, project managers and administrators by phone and in person. I confirmed that they have at least 10 years of experience in implementing CRM projects, and have participated in the entire life cycle of the CRM projects.

This study includes three participants. I collected demographic information regarding the participants and their organizations before asking strategy-related questions. For the interviews, as suggested by Rowley (2012), I used open-ended questions to gather insightful information from the CRM managers. Since the interviews were semistructured, I asked additional questions based on the participants' response.

I used three cases, multiple data sources, and interviews for this study. Yin (2014) stated triangulation as a possible mechanism for further improving the reliability and validity of the research findings. After analyzing the collected data, I identified five distinctive themes: (a) organizational focus, (b) autocratic top management (c) technical capability, (d) user-driven development, and (e) the implementation team. Besides these general themes, I also identified several words used and the expressions employed to

convey meaning: process, issues, management, user, team, development, change, business, performance, side, perspective, support, top management, Siebel, and implementation. I observed that bank leaders implement CRM processes in their banks to cater to their unique processes and solutions. They configure the CRM systems to complete those unique tasks smoothly and efficiently even by the non-technical banking associates.

Theme 1: Organizational Focus

Organizational focus was one of the themes reiterated by all the participants. Organizational focus emphasized the contributions made by the organization in promoting the new CRM system. Leaders in the organizations can use GST to provide insights into exploring and understanding real world systems (Adams et al., 2014). The effectiveness of the CRM system depends not only on customer relations but also on the organization at large. When customer satisfaction improves, productivity increases (Delcourt et al., 2013). P1 noted that the main concern from their business partners was aligning the CRM processes with the organizational processes. P1 shared, “We all agree to do work the same way, using the same process in the organization to meet the business expectations.” The focus of the participants was on the role of the processes, how new procedures functions, and how it relates to those around it. P2 stated, “Our bank has detailed action plans and accountabilities setup, so we make sure to adapt to it.”

Process characteristics and development is interdependent with organization focus. P3 stated, “We had well-defined initiatives that were supported organizationally.”

To all the participants, the term organization was more than just familiar. But the term development was strongly associated primarily with the organization and with the acts of working, processing, and unifying. P3 stated, “We have organizational change management processes of the deployment to communicate with our user base constantly about what was coming and kind of what was happening and how processes were being reengineered and done differently.”

Regarding their formal training, all the participants were struggling to form an efficient procedure within the organization. P1 stated, “I believe training should be more streamlined.” P2 said, “It takes weeks before a new hire to be fully trained on our CRM system. We are working to develop a good training protocol.” The participants acknowledged the presence and the role of the organization, which in turn distorts or stunts the independent manifestation of their achievements. Although P2 tried to present the situation from his perspective, he was also a representative member of a unified organization and team. P2 stated, “In our situation, from a resources perspective, we didn't have anyone to fulfill the need. So the bank drove the tool that the business wanted to go with.” Chang and Teng (2017) concluded that organizational focus enhances the extrinsic and intrinsic creative motivation of employees.

Leaders should be able to implement any significant changes introduced by the project within the existing organizational unity and order. They need to establish the organizational framework to achieve successful project implementation, which includes assigning a designated project team and determining the project time frame, goal, and

budget (Palmer, 2014). According to Palmer (2014), the efforts of the team should be recognized and commended. There is substantial evidence to indicate that each participant considers the presence of a team and a unified organization to be instrumental in wholly or partially rectifying potential weaknesses of the implemented processes. P2 stated, “Our bank has a proven governance framework that kept executive visibility in understanding our CRM implementation program.” P1 shared, “Our organizational stand was not to over-complicate or over customize the CRM application.” Oluseye et al. (2014) revealed that customer attachment forms the basis for constructing and maintaining relationships, leading to positive implications at the firm level. The assertions indicate that company communication, trust, cooperation, loyalty, and reciprocity prevail in the wake of successful CRM implementation. I observed that vis-à-vis the processes there is no prior position regarding the long-term guarantee of success, or the significance of this new procedure. All the participants are interested in the results in the long term, and they follow the vision of the company or their own. P1 said, “We are not interested in short-term fixes to the application.” P3 stated, “Our banks’ strategic direction was to implement a CRM system that can integrate all the ancillary systems in the next 2 years. We are focused on achieving that.”

Theme 2: Autocratic Top Management

The third theme focuses on the arbitrary nature of the top management; CRM managers cannot ascertain the difficulties in CRM implementation process without involving the top management. CRM top managers can use GST as a lens for viewing

different disciplines of systems and their associated issues. All of the participants were of the opinion that no real understanding of the implementation process, in this case, and any other situation, could take place unless top management assigns the priority in determining the fundamental capabilities of the employees. P1 indicated "Top management can sometimes oversimplify things and make it sound like an easy process, like, we bought this tool, just put it on a server and let's go." The basic relationship between the 'visionary' and the 'practical,' which refers to the top management and the employee, respectively, decisively determines not only the course of development of the organization but even more so of the employee's status within the sphere of influence of management. P3 stated, "Their (top management) vision was to implement a long-term goal of complete integration of the CRM solution to the existing processes." I refer to this theme as autocratic top management.

The regard participants have towards the management is dependent on the corporation and each management, given their unique approaches to how the top management manages the processes. The words used by the participants predominantly favored the need for change in strategic management. P2 commented that "If they (top management) knew a lot about the application they would probably be more interested in the details of troubleshooting issues, but they don't." P1 stated, "They (top management) do not see the intricacies of developing processes." The change in strategic management could occur in two forms: either by changing the vision of the top management or by changing the functional and decision-making processes. Top managers should recognize

that the primary business objective is satisfying customers, which will lead to achieving a competitive business advantage (Saka et al., 2014). The participants are of the view that the aspirations of advancing of the company vision significantly dominate and outweigh the capacity of the employee to fulfill this futuristic goal. P1 reiterated, "I think top management is great at having a vision and a strategic direction, but they do not see intricacies of developing processes that can help that vision come true. Probably one of the bigger things that you can do is taking the time to educate them." As observed by Wu and Lu (2012), the majority of the CRM systems ventures become unsuccessful when top managers lose sight of customers; they ignore the customers' lifetime values, let the IT department decide what to develop, underestimate the required management involvement, undervalue data analysis, and lead to a lack of management support.

The tasks and objectives presented by the top management that aim to change their position globally represent a further pressure on the capability of the employee, one that requires consideration not simply regarding the socio-economic structures of dependency, but also of the highly technical context in which business tends to occur. P3 commented, "In my experience for a successful CRM implementation, it requires leadership and vision at all stages." Interestingly, Rezvani, Dong, and Khosravi (2017) also concluded that top management should exercise specific leadership behavior to achieve success in Enterprise Resource Planning (ERP) projects.

Theme 3: Technical Capability

The second theme exposed the more distinct elements impacting the CRM implementation process, such as the technical capability, an issue highlighted by the participants. Technology is one of the key factors in CRM (Kale, 2014). Researchers use GST to explore the impact of multifaceted, complex systems through technical capability (Montgomery & Oladapo, 2014). This theme could be viewed as the technical aspect of the project because it relates to either application development or issues related to user support. Business managers understand their business rules best; therefore, they need to work with the technology experts in developing efficient CRM systems (Polpinij, Ghose, & Dam, 2015). I labeled this theme as the technical capability of the system since it encompasses the procedure functions with the user experience and the view of the employees who implement it.

Given the fierce drive to offer value to the client, in addition to being recognized as a valuable member of the team, all of the participants were interested in the development of the application technically. P1 stated, “The technical skills we helped make it all happen from architecture to true development to integration points and other products that are in place.” The participants were keen to be engaged in the process and cautious in their responses, often minimizing the possible associated risks in hedging all bets. All of them underlined the importance of testing the application by using modern sophisticated techniques, and extensive vetting procedures, including exceptional screening sessions. P3 stated, “Ours is a tightly secured environment, so it was challenging to adapt to the security standards while implementing our CRM system, we

need to test it thoroughly.” P1 stated, “We use automated testing tools for functional and load testing.”

With regard to the technical issues that they encounter, the participants are committed to working in maintaining high standards involving extensive and rigid specifications of established formulae, particularly those that are proven to be successful in their experience. P1 stated:

...a lot of iterative testing after IT and telecom, getting the network ports opened correctly, the double NATing and all that, there was a lot of behind the scenes technical activity that had to take place for us to make it work.

P2 stated, “I recall one of the big complaints on my team was technical resources, it was hard to find a right resource to develop reports, we'd deploy it, we'd run the report, and manually compare it against the data.” This outlook is a reflection of their need to feel secure. CRM refers to the utilization of various tools such as technology, processes, information, and people, to identify, develop, integrate, and focus the different competencies of an organization, in meeting the customers' expectations of long-term superior customer satisfaction (Cho & Fjermestad, 2015).

Further, the participants highlighted the importance of being customer-centered in addition to being technically competent, and the need to offer support for the user on issues related to applicability, which should be tailored and flexible. P3 said, “We had to engage all the technical resources and Oracle in solving the customer issues.” P2 stated, “Professional consulting assistance from industry CRM vendors was very helpful.”

According to Cho and Fjermestad (2015), technology remains a central part of CRM, where it is integrated with business processes to optimize the experience of the customer. The technical mechanism behind the process has a link to the organizational perceptions of the employees and their professional obligations and the technical issues that are relevant to the user are ambiguous. Technical problems develop a sense in which the organization has to meet the needs of the client through its employees. In both cases, the possibilities for, and limitations of, the autonomy of the actions of the employee, or the participant, within each scenario, can be determined by either the organization or the user.

The participants had the limitation of a system of social control, defined either by the strict organizational standards or dictated by the preferences of the user. The words and expressions used by the participants pointed me in the direction of a theme deeply rooted in either straightforward notions of business conduct or more ambiguous business efficiency. P1 stated, "To keep the CRM systems efficient, proper maintenance is required; it involves doing enhancements, or implementing changes or rolling out new upgrades." Rosman and Stuhura (2013) documented that CRM technology links the different departments of the organization together, enabling efficient customer interaction with the firms. Participants used the term 'efficiency' at least once in their discourse. A valid measure that underpins the importance of efficiency should also be part of the infrastructure; however, the participants could not be able to raise infrastructure questions without acknowledging the contribution of the team, which has decisively altered how

they need to react and work. P2 stated, “A lot of the things that people want from the support perspective can't be provided unless we perform infrastructure upgrades and maintenance. We coordinate with the infrastructure team to keep the systems up to date.” González-Benito, Venturini, and González-Benito (2017) also found substantial evidence to support that the success of a CRM strategy depends on the use of technology, including CRM software.

Theme 4: User-driven Development

The fourth theme focuses primarily on the user dimension, with particular emphasis on the testing and support of CRM systems. In the user-driven approach, GST can contribute to reducing the repetitive occurrences of theoretical efforts in distinctive areas and in improving communication among various employees who contributed to the design, development, and deployment of the CRM system (Badinelli et al., 2012; Drack, 2015). The implementation of CRM projects also involves employee training to improve employee skills (Garrido-Moreno et al., 2014).

Since CRM is customer-centric, the CRM managers can contextualize, where appropriate, to the range of factors that influence its relationship with the user; in the themes mentioned above, these were the organization, the technical capability, and the autocratic power of top management. The most open form observed for the user model is the ownership it offers to both the users and developers. P1 stated, “To help develop business requirements in talking with the users and then conveying that to technical staff to develop.” User model encompasses the primary needs of the user, the basic tests

required for quality assurance at the user interface, and the necessary underlying user support. P1 said, “The users involved with the testing to make sure that whatever enhancement or change is being made meets their expectations.” P2 said, “We work with users in conducting user acceptance testing.”

Regardless of the formal control of the organization, the user that purchases the product or service has a power of penetration to some extent, which represents the external control of the customer. The customer, him/herself, ranks as a part of program content. The degree of such influence depends on how far the product has been tested, guaranteeing that the interaction is not dominated solely by the requests made by the customer for support and associated communication with the CRM implementation team to remedy system faults or to ensure smooth day-to-day transactions. P3 stated, “We ensured stakeholder engagement and support throughout the lifecycle of the implementation.” P1 said, “We were often used to lose details in translation when someone communicates the user needs to developers. When the both groups work together those ambiguities are eliminated. P2 stated, “Both users and developers use the same platform to build the requirements and log issues.”

The adaptation of either management or processes, marked by the repetition of the word changes and its derivatives raises the issues of employee efficiency and the procedures that are in place, including testing and hierarchy. P3 stated, “Users become efficient with the new CRM system. We adopted a successful planned transition of operational processing. We ensured end-user adoption of the application user interface

and navigational likeability.” The process of CRM implementation and the situational-specific professional ideologies and practices overlap in the minds of the participants as demonstrated in their communications. P3 stated, “Our user base was constantly informed about what was coming and kind of what was happening and how processes were being reengineered and done differently.” P1 said, “Whenever the users were not engaged early in any of the processes, we always end up with issues.” Persson (2017) concluded that in a user-driven development approach project managers could adapt to the needs of the users, context, and tasks that are unique to the project objectives.

Theme 5: The Implementation Team

I found qualitative evidence that emphasizes the importance of the team within the organization in addressing numerous issues that are created by CRM strategies using technical professionalism, top management critique and a user-orientated fabric of paradigms. From the GST perspective, systems’ thinking is a collective approach employed by business managers in utilizing several complex subsystems comprised of people, processes, and technologies to achieve shared objectives (Loosemore & Cheung, 2015). I noted that participants assessed the team in mostly positive terms in comparison to the predominantly negative feedback that the top management received. Therefore, by comparison, the team appears to be an efficient instrument in the process. P2 stated, “In our team, we share the workload to meet the deadline.” P1 shared, “We encourage teamwork.” P3 opined, “I think better communications between the team members was crucial in addressing the challenges.”

Given the descriptive nature of the discussions, including references to the top management, the participants' assessment of the impact of the implementation teams in achieving efficient CRM systems in banks in the state of Minnesota, USA, was impressive. P1 said, "Our reengineering team looks at how things were being done across multiple sites to come up with a single common process so that we were designing one process, not three." P3 stated, "From a performance perspective, implementation and IT teams were engaged in performance discussions all along the way to make sure that any performance issues were identified quickly and addressed as well as we could."

The participants' views were not limited to concerns regarding the prominent theme of skills of the team. P1 stated, "So that CBAF (Central Business Administration Function) is a key group to help with the coordination effort, but of course the technical staff - and all the different roles there." The participants devoted considerable time and speech to describe the mechanisms and effects of teamwork which they regarded as being flawless. P2 shared, "we partner with IT team; we meet regularly and review how things are progressing and make sure we are on the same page."

The participants also argued that in widening its vision, the top management invaded and subverted the team, thereby depriving the vision built on practicalities. P3 stated, "We had a team focus on kind of the organizational change management processes of the deployment so that they were communicating with the user base." P2 described:

...so, in my opinion, it would have been wiser to hire the full implementation team well before six months before we collected requirements,. I think from the

security perspective we've got a good support team in application development and infrastructure teams.

According to Guo, Holland, and Kreander (2013), CRM managers often forget that the employee satisfaction is a competitive strategy that CRM avails to the organization. Walker, Davis, and Stevenson (2017) concluded that team collaboration might lead to fewer ambiguities regarding personnel and processes. CRM facilitates teamwork among sales staff that increases efficiency and reduces costs (Imran et al., 2014).

Application to Professional Practice

The result of this study may prove valuable to current and future implementers of CRM systems in banks. CRM managers can improve the success rate of their CRM system implementation by applying the strategies learned from this research. The study findings include five distinctive themes: (a) organizational focus, (b) autocratic top management (c) technical capability, (d) user-driven development, and (e) the implementation team. Moreover, these strategies can help the banking leaders to avoid any potential roadblocks and guide them in overcoming any existing issues successfully.

Through the qualitative analysis, I attempted to chart systematically all the study findings and how CRM managers can use these findings to achieve CRM system efficiency and effectiveness in banks located in the state of Minnesota, USA. One of the primary strategies used extensively by the CRM managers in the banking industry is the conservative approach of conforming to regulations and norms that are already in place.

A strict code of discipline and stringent procedures appear to be key to effective and efficient CRM system implementation. Underlying this consensus is the respect of the participants for the technical aspect of the CRM system. The technical expertise is the most efficient way to prevent problems (Trainor et al., 2014). While regulations may provide the sense of security, the technical know-how increases the sense of security, in addition to providing solutions to such problems.

CRM managers consider investment in training, preparation, and expertise to be one of the strategies to achieve CRM system efficiency and effectiveness. The participants stressed the importance of not only the technical experience of individual members of the team but also the existence of a working team. Building an efficient team could be one of the strategies used by CRM managers in the banking industry to achieve CRM implementation efficiency and effectiveness. However, the selection of an efficient team alone is not sufficient as the quality of the top management within the organization that operates through the designated team of professionals also has an equally important role to play. Therefore, the effectiveness of the top management lies not on the strict regulations, nor in their changing attitudes, but in the conscious categories of professionals that make up the team. Users represent and experience the product or service through these teams.

The CRM managers can use these themes to direct the focus in recognizing the powerful impact of testing products and training. CRM managers have been invoking the need for performance and a perspective. Through attempting to combine the rules of the

organization, the technical know-how of professionals, the vision of the top management, and the power of the team with testing and training, the managers wish to develop a business-like perspective not only at the level of the top management, but also at the level of the employee. The employee appreciates that the real control lies with the end user (Geelen, Reinders, & Keyson, 2013). Using these themes, CRM managers can bring the employee closer to the top management and drives them towards a realization that together they form an actual team, within a hierarchy, dominated by the user, customer, or client.

Simple provision of the themes is insufficient; CRM managers may need to encourage relationships among these themes to ensure sufficient comprehension. These themes stand out because the participants had a particular focus on them, the entire effort requiring the apportionment of staffing and other resources towards a possible augmentation in effectiveness. The relationship between the dominant themes is relevant for the participants. They recognize the organization, autocratic top management, technical issues, and user-driven development to be the most important themes, and understand that these elements need to interact and synchronize with each other. Nevertheless, these themes are not directly linked to each other and establish relationships through smaller themes such as business, support, perspective, and development. The importance of those five themes of meaning makes the participants talk more about them than the other themes such as business and support.

Regarding the CRM tool, I concluded that the participants were equally involved with numerous projects rather than being particularly linked or involved with just one procedure. Given that the participants offer the same level of dedication to each task they have to complete, they may not get attached to one particular procedure or product because of the obligation to undertake a lot of tasks and responsibilities. Work is an accepted part of the job, which remains uncontested. The primary relationships exist between the top management and employees, and between the employee and client/user. I noticed the presence of a hierarchical structure in which the user is at the top, followed by the top management and the staff. I believe that there should be nodes of testing and training as a subset within the greater theme of development.

Implications of Social Change

The findings, conclusions, and recommendations stemming from this study could help organizations implement efficient CRM systems thus increasing profitability for the banks. Increased profits enable banks to assign significant budgets dedicated to corporate social responsibility (CSR). CRM managers can appreciate and apply the new strategies to improve the success rates of their projects. Bank leaders can use a combination of financing tools including grants, loans, and equity, as well as nonfinancial support, to contribute in building the social enterprise and stronger social investment intermediaries (Ingstad, Knockaert, & Fassin, 2014). Successful CRM systems in banks may lead to increased profitability which enables both the banks and their customers to support social innovations such as fair trade, hospice care, and improved financial services to local

small businesses. Collective efforts of government agencies and local communities that aim to address societal problems could lead to social innovations (Pereira, Karpouzoglou, Doshi, & Frantzeskaki, 2015).

Recommendations for Action

Based on this study, the CRM managers can take several strategies to improve the success rates of their CRM implementations. The CRM managers need to recognize the five factors that influence their success: (a) organizational focus, (b) autocratic top management (c) technical capability, (d) user-driven development, and (e) the implementation team. The current and future CRM implementers can consider the following recommendations from this study in achieving successful CRM implementation.

First, when CRM managers examine the processes with an organizational focus, they can achieve efficient development together with processing efficiency and unity among the members of the implementation team. Second, the fundamental relationship between top management and the employees decisively determines not only the course of development of the organization but also ensures the success of the CRM implementation projects. Top management should be flexible enough to accommodate the changes suggested by the implementation team and allow the team to influence them without compromising their futuristic vision. Third, the technical capability is the proficiency in application development and in supporting the user with application issues promptly. While technical capability is the conceptual view of elements that describe what

technology can do, technical skills encompass the knowledge and abilities needed to accomplish the development and maintenance of the CRM application, as well as other specific tasks related to technology. Having a strong technical capability is the key for success in CRM implementations. Fourth, CRM is a customer-centric process, so focusing on the user dimension can ensure adequate testing and supporting of the CRM systems. Since users of the CRM systems directly interact with the customers, when they drive the enhancements and changes to the application, the situational-specific professional ideologies and practices can be captured effectively and thus lead to efficient utilization of the product. Fifth, skilled teams can contribute to the success of CRM system implementations. Skilled teams can complete the CRM projects efficiently within time and budget targets. The team should have their own vision and assist the top management by recommending appropriate changes and improvements to the system in achieving the overall long-term vision.

My intention is to publish the case study in ProQuest. I will take advantage of the opportunities to share findings of this research with CRM managers and administrators, technical architects and project managers. I will also share findings to professionals at colleges and universities and forums where business leaders discuss success strategies for CRM implementations.

Recommendations for Further Research

I conducted a qualitative multi-case study on the strategies for improving the effectiveness of CRM systems. The study consists of three cases from the state of

Minnesota. One of the limitations of this study was its small sample size, and future researchers could benefit by increasing the number of cases examined. Another limitation was its restriction to one geographic location, which is Minnesota. Therefore, to broaden the scope and generalize the findings, future researchers can expand to different geographic areas, such as the different states, regions, or countries. This research was specific to the banking industry; other researchers can choose study populations from other industries such as insurance, communication, and pharma. Moreover, a future researcher can explore the different segments of banking such as finance, sales, and service. Future researchers may also use quantitative research to test the five themes emerged from this study as variables on a larger set of data. Future quantitative researchers can develop a hypothesis to test the relationships between the variables and the success criteria concerning employee motivation, for example, employees co-located versus remote. In essence, future researchers can use the findings from this research as a baseline to focus on specific aspects in expanding the existing knowledge of CRM systems and the strategies for improving their effectiveness.

Reflections

In the present study, I explored the strategies applied by CRM managers in the banking industry to achieve CRM system effectiveness. By conducting this research, I had an opportunity to solve a practical business problem and learn from the process. I improved my people skills from communicating and interacting with the research participants. By conducting this study, I understood that participant enrollment in

research was a complicated process; several people refused to participate in the research. Encouraging participants to reveal their stories was also challenging. To overcome this problem, I had to develop a good working relationship with the participants. I followed the interview protocol prepared in the research design. I ensured that the participants felt comfortable at the interviews. I explained to them about their rights as a participant and made sure they were at ease to provide their views and insights freely. I also understood what researcher's bias is, and as the interviewer refrained from influencing the interviewees in any way. I managed to remain unbiased by being aware of and focused on the sources which could lead to possible bias. I did not ask any follow-up to leading questions that could affect the responses given freely by the participants. My interview technique ensured that the participants' responses to the questions were a true reflection of their personal views. I spent the considerable amount of time in transcribing the interviews. The study results could help CRM managers understand the different strategies that are effective in successfully implementing the CRM systems. I gained several useful insights and learned how to conduct a valid research, the knowledge that will be of immense value to me in my future academic and professional career.

Conclusions

Even though the level of investment in CRM implementations keeps growing, the failure rates of CRM projects remain significantly high (Kim et al., 2012). The purpose of this qualitative case study was to explore the strategies that CRM managers in the banking industry use to achieve CRM system effectiveness. I conducted this research

using a semistructured interview technique. I recorded the interviews, and coded, and analyzed the data to identify common themes. The study result indicated five key factors that impact CRM system effectiveness: (a) organizational focus, (b) autocratic top management (c) technical capability, (d) user-driven development, and (e) the implementation team. CRM managers can apply these findings in establishing strategies to improve the effectiveness of their CRM systems, leading to increased profitability for the banks. A profit growth can positively impact the corporate social responsibility budgets of the banks thereby contributing to building the social enterprise and social innovations. For future research, I would recommend expanding this study to include different industry sectors and various locations.

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Appendix A: Interview Protocol

1. I will ensure the location of the interview is comfortable for the interviewees.
2. I will obtain permission from the interviewees to record the conversation and record it using a digital recorder.
3. I will start the meeting with an opening statement about the research and engage the interviewees in a relaxed manner.
4. I will ask the open-ended interview questions in the same order with every interviewee.
5. I will observe and note for nonverbal communication such as voice tone, eye contact, facial expressions, gestures, and posture.
6. I will ask probing questions, so the interviewees think more thoroughly about the issue at hand and seek more clarification.
7. I will provide the interview transcripts to the interviewees and validate the data.

Appendix B: Interview Questions

1. What successful strategies are you using to design, develop, and deploy your bank's CRM system?
2. How did you measure the success of your CRM implementation?
3. What major issues and challenges have you faced during the CRM system implementation?
4. How have you addressed those challenges?
5. How has the application of these strategies improved the performance and profitability of your bank?
6. What strategies can managers use to maximize return from CRM system resources utilization?
7. What are your experiences with top management in supporting CRM initiatives?
8. How does your bank maintain and support the CRM system?
9. Is there anything else you want to tell me about strategies you used to implement CRM systems effectively?