## Dancing with the Stars: E-CRM and SMEs in Developing Countries

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## ABSTRACT

Customer relationship management (CRM) with its current use of technology often termed electronic CRM (eCRM) is widely recognized as inevitable in modern business. However, little or no research has been carried out on eCRM in developing countries where small to medium enterprises (SMEs) abound and are the mainstay of such economies. This paper takes this challenge up by performing a thorough literature review, using Nigeria as a case study and developing a framework for a successful eCRM. (even when the "e" is dropped, modern CRM incorporates information technology) This framework was operationalised into a questionnaire and tested by survey and statistical analysis using chi-square and Cramer's V models. The results and their implications to developers, vendors and other interested parties are discussed.

**Keywords:** Customer, Relationship, Management, Technology, Information, Business, SME.

## INTRODUCTION

CRM which is an acronym for Customer Relationship Management is an approach for winning, retaining and servicing of customers. It incorporates all the ways businesses try to build and sustain their customers. Within IT, it has to do with the technologies and systems that enable businesses manage sales, marketing and customer service in order to achieve long running customer relationships. CRM is at the core of any customer focused business strategy and it also includes among other things the people, processes and technologies that are associated with marketing, sales and services.

Long before the advent of technology, businesses have always recognized that the customer is the soul of every business. Businesses try to have personal relationship with their customers. Before the industrial revolution, the prevalent businesses were small in size. Customers were known personally by the proprietor and staff of these businesses. They remained loyal and returned to the shops or stores to make repeated purchases, while the business staff services the relationship through advice, discounts, credit facilities, etc. All those disappeared with the emergence of large businesses which industrial revolution and the urbanization of the society brought along.   Although prices of goods may have been lower, the relationship between the customer and the business merchant became nameless and faceless.

This has turned customers into 'things' and not 'persons'. But technology is helping to revive this direct relationship between customers and businesses. It will be very difficult for businesses to keep records of their growing numbers of customers manually, not to talk of recognizing them

facially and nominally as was obtainable in the traditional business setting. Computers can keep the record of millions and trillions of customers in a database. It helps not just to keep records of customers but their purchases, likenesses, history, etc.

This paper looks at those variables that are to be put under consideration to ensure successful CRM for SMEs in developing countries like Nigeria.

## LITERATURE REVIEW

This section studies literature on the subject and brings up variables that serve as ingredients for a successful CRM implementation in developing countries.

Information Technology (IT) is starting to make waves in Nigeria. Governments and businesses keep emphasizing the need for IT if the economy is to improve. Companies, ministries, parastatals, students and even private individuals are encouraged to harness the enormous benefits information technology has to offer.

### Strategy

E-CRM is a business strategy that understands and manages customer relationships with advanced information and communication technologies. A good e-CRM focuses and supports all activities relating to sales and marketing, promotes good customer relations, increase Return on Investment (ROI) overtime and helps a business to make targeted decisions and marketing. E-CRM enables a company to provide customer services in real-time by focusing on the customer information (Rayport & Jaworski, 2001) and ensures satisfaction and loyalty.

Many companies are implementing e-CRM solutions but not all of the companies know the issues surrounding CRM. Software companies develop CRM sometimes without paying attention to specific trends, business needs or processes within the company. This accounts for most e-CRM failures (Tie, 2003; Best, 2004; Nguyen et al, 2007).

The central questions are what channels and media are to be employed and how e-CRM solution can be seamlessly integrated to maximize its benefits for a business enterprise as well as ensuring that good, reliable and well established vendors that know the 'story' of the enterprise are selected. Most IT strategies and even e-CRM have been designed with large organizations in mind (Maguire et al, 2007). This may be because smaller organizations or SMEs may lack skills and resources to embrace IT; but still large organizations have no monopoly of the use of IT. SMEs have better advantage of providing improved and flexible services compared to large ones due to their size (Bridge et al, 2003, Foss & Stone, 2001). E-CRM helps large organizations to act as SMEs in terms of individual customer requirements (Story, 1994). SMEs can therefore be more flexible in approach and respond faster to meet new conditions and requirements (Bridge et al, 2003).

In his article on customer intelligence and strategy, Alan See of Seapine Software describes how lack of strategy by companies can render the best information developed through e-CRM useless. If there are no strategies, reasons Dick Lee of High-Yields Methods, companies will fall out of

alignment with customers. But it has been argued that SMEs especially in developing countries have no defined strategy. Southgate (2002) regrettably summarizes that "most SMEs do not have an IT strategy. They think only short term. It is difficult to get  to think long term. Without strategies, SMEs "can not really determine what they want out of IT and how much they should invest" (p.50).  This assertion is less true this day. Our research found out that of the companies studies, 49.1% have well defined strategy, with a cumulative frequency of 49.1%; 43.4 % with a cumulative frequency of 92.5 % do not have any strategy but would like to have one, whereas only 7.5% sees no need for strategy.

E-CRM is in fact a micro strategy that should fit into the macro strategy of the enterprise. Hence, we propose a hypothesis.

 There is a significant positive relationship between clarity of business strategy and successful e-CRM implementation in SMEs in developing countries.

A consultant has to evaluate the readiness and suitability of the e-CRM before development. The type of e-CRM application and implementation chosen has to be determined by the strategy the business is adopting. This can be true in any business environment. Thus we can also rightly state as follows to be applicable in SMEs in developing countries:

The CRM application and implementation chosen by an SME should fit into its business strategy and not strategy fitting into the e-CRM.

### Culture

Every organization operates within an environment. It is assumed that every organization too has a culture which regulates its operation. Culture is an important factor to be considered in application of technology including e-CRM to any environment or organization. Davis (2002) referenced in Campbell (2002) opines that culture has a greater influence than technology and process in a successful e-CRM as can be seen below.
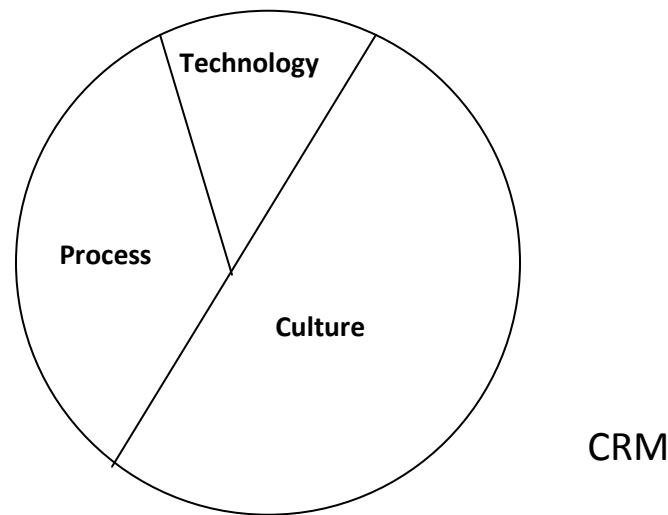
Figure 1: source Campbell, p.43

Rodgers and Howlett (2002) argue that cultural implications of e-CRM are significant. Historically, many projects have failed despite very effective IT implementations because issues of culture are neglected (Wong et al, 2006; Boersma et al, 2005). Making an organization customer-focused instead of product or profit focused can be part of culture (Campbell, 2002). For e-CRM to be effective, cultural issues must be considered. Any e-CRM chosen should be based on its suitability to the business process and company culture. The business is operating in an environment. Culture we have seen form 60% if e-CRM is to succeed. Culture includes all the social, psychological, environmental, political and economic issues under which a business operates.  As the business also has targets and objectives, the e-CRM adopted has to take these into consideration. The government policies in the environment where the business operates are to be accommodated.

It would be good to consider the business and functional requirements of the SME. Part of cultural considerations may include the orientation of management which may be averse to technology. SMEs hoping to make a success of e-CRM in developing countries may likely realize that:

 There is a positive relationship between the appreciation of the culture of an organization and a successful CRM implementation in the organization.

**Technology**

Technology is a vital enabler of CRM (Rajola (2003), Molineux (2003), Turban (2006), Nguyen et al (2007)). It allows for vast amounts of data to be stored and produced when needed. The aim of technology is to provide an interface between the customer and the employee as well as

between the company and her customers (Chaffey, 2002). It is not just enough to adopt technology. As stated earlier, to successes many other issues like process and people should be combined with technology. E-CRM packages should be used in assisting the operationalization of relationships in marketing in an organization. So, there needs to be strategy or organization before introducing CRM packages or else the words of Patrick O' Hara (1993) will be fulfilled: "if your business is a mess now, when you automate it, it's going to be an automated mess" (p.25).

SMEs have discovered how difficult it is to maintain all interactions with their customers. Their customer base is developing whether they are in developed or developing countries like Nigeria. SMEs have to adopt team building and the use of mobile technology to enable knowledge sharing in real-time B2B and B2C to be well monitored and taken care of.  PDAs and mobile phones for instance can be used to do lots of things these days.  Some of these things are affordable even by SMEs. SMEs need and should understand their customers better and focus their services towards their needs.

**Database**

This is a body of information held within a computer system and managed with the facilities of a database management system.

Without data about customers, e-CRM will not work. "The CRM process depends on data" (Brown, 2000, p.16). The customer database is the warehouse and engine house from which e-CRM feeds. Newell (2000, p. 79) says that data "either improves customer relationships or destroys them" and Kotler (1999) opines that as at 2005 companies would have been using data gathered on their customers for an efficient CRM.  Stone and Woodcock (1995) also have the same view about data and effectiveness of e-CRM. Data is at the heart of e-CRM. High quality data is to be obtained and the data constantly updated and made accessible to all employees who have the need for its use. We can use data warehouses to achieve this. We need to turn this data into knowledge. It is this knowledge that can lead to improved relationship with the customers. All data are 'housed' in a database. A good database keeps all data and produces them as at when needed. Our research discovered that many Nigerian SMEs do not have a good database of their customers. And if there is no database, how can e-CRM be possible?

**Trust**

It is trust developed through a relationship that makes the customers to come back. The different relationships customers have with their suppliers according to Pierce (2000) are: relationship seekers, relationship exploiters, loyal buyers and arms length transactional customers. The different customers to a business according to Pierce fall into each of these categories depending on the relationship. In his discussions on trust and relationship, Young (2006) says that trust is what enables humans to interact in relationships and it is essential for the psychological health of those involved. Trust affects the nature and context of relationships and the expectations of those involved in it (See also Yuan (2005)). Young (2006) concludes that an important future direction for business relationships and network … is the exploration of trust." (p. 442). In all, trust is

essential for any relationship to develop whether in developed or developing countries. Our research found out that as many as 82.1% of companies studied see trust as very essential for a successful business relationship.

There is a significant positive relationship between the trust customers have in an organization and their relationship with the business.

### Management

CRM is about managing the relationships a business has with her customers. It has to do with managing the customers an enterprise has in order to give the customers satisfaction and increase profit. A good management is therefore essential. An organization has to spend resources in ensuring a good management as lack of it can cost them dearly. In their paper "CRM Collaboration in financial Services networks: A Multi-case Analysis", Geib, Kolbe and Brenner (2004) see CRM as a management concept that has the capacity of increasing revenue by aligning the company with its customers and focusing resources on high-value customers. They see CRM as a management concept. For them, management would mean and include various units of a business working in unity towards achieving a common goal - increase in revenue. This integration is what enhances the performance of CRM (Day, 2000; Schulze et al, 2001).  No one can underestimate the influence that a good manager would have in an organization. But one of the problems businesses in developing countries face is poor management (Chibundu, 2006). If the SMEs are not well managed, there is the likelihood of failure. And if customers are not well managed, trust and loyalty may be affected. Good management is at the centre of every successful CRM (Turban, 2006).

### Cost

Cost is another factor of importance for SMEs in their consideration of e-CRM implementation. Researchers have always evaluated the impact of cost in choosing e-CRM especially for SMEs. A number of "SMEs have been deterred from using e-CRM products because of their perceived high cost… many SMEs do not even consider the option" (Khaliq, 2003, p.55). Many SMEs used to shy away from e-CRM solutions thinking it was too big and expensive for them. But many have since realized there are e-CRM solutions which can cater for their needs without causing wastes. One thing they need is e-CRM software that easily adapts to their customer needs while still remaining low in cost. It is an advantage that SMEs will not have the same burden of systems to integrate like large organizations. Companies like Microsoft have started producing cheaper e-CRM. Microsoft CRM is aimed at small businesses with a small infrastructure, medium-sized companies or departments of larger organizations.

Lal (2007) feels that some of the things that will influence ICT adoption in Nigeria will include 'financial capacity' (this can be catered for through incentives) and 'technological absorptive capacity" and globalization of the Nigerian economy (p. 217). Darch & Lucas (2002) found barriers in Australia as including cost, lack of awareness of what e-commerce involves, lack of e-commerce skills, lack of knowledge and lack of time, lack of trust, inadequate telecommunications infrastructure and complexities of commerce. So SMEs even in some

developed economies face financial difficulties.  Donge et al (2002) argue that limited resources do not affect Internet adoption as it is relatively very cheap.   So SMEs can afford that at worst.

Considering a SWOT analysis of SMEs and cost, e-CRM and IT in general can help SMEs achieve the following: reduced cost, new business opportunities, access to wide customer base, increase revenues, access to timely information, increased speed to market, etc (Tie, 2003).

## Education and Training

Training and education cannot be over-emphasized in the implementation of e-CRM in any organization, SMEs inclusive. As we have stated earlier, many IT projects have failed because people and process are not put into consideration. The people who will manage e-CRM and how to manage it should be part of the whole e-CRM implementation strategy.

Training and involvement of the end users of the e-CRM system are essential (Mutulu and Brakal, 2007).  Koh and Maguire (2004) emphasized that small businesses should not take up technology unless they have a specialist staff to take care of it. This would mean that unless one is given education and training on the technology. Looking at the adoption of ICT in Botswana, Mutulu & Brakal (2007) think that to ensure the success of ICT among small businesses, government should educate the SMEs and bring in international companies to work with local ones for the purpose of technological provision, skills acquisition and transfer. Government should make ICT related skills and technology to form part of the curriculum in educational institutions. So education should be a priority in government's effort to put ICT in place in Botswana.

## Infrastructure

Lack of infrastructure has been the bane of business development in Nigeria (Chibundu, 2006). In Nigeria, Lal (2007) sees barriers to ICT adoption as poor physical infrastructure like interrupted electricity supply, poor communication connectivity network, lack of experience on the part of management and inadequate resources. Technology needs power, for instance, to function effectively. In Nigeria and many developing countries, power has not been constant. Many SMEs run on generators because they have no steady source of power, access to market or technology. So it may be difficult for them to harness the benefits of technology on continuous basis. The problem of power and other infrastructure need not be over emphasized as e-CRM technology needs power supply as well as suitable infrastructure to function.

## Time

Time is important because e-CRM is adopted to pursue competitive advantage. This is done in time. Time therefore is of great importance in the adoption of e-CRM. Relationships occur in time and they are temporal. Time is therefore of primary importance in the conceptualization and empirical investigation of CRM (Plakoyiannako and Saren, 2006). So for any organization, time is a factor that has to be put into consideration in the planning and implementation of any project including CRM. Many projects have failed because adequate time is not given to planning, training, implementation and other parts of the project (cf. http://www.computerweekly.com/cgi-bin/mt-tb.cgi/9144) . There is no gainsaying the fact that SMEs in Nigeria as other projects in other places and organization will have to consider time in the implementation of CRM to avoid

failure. From our researches 100% of companies studied in Nigeria see time as essential for their business.

## Government Support

Government support is very essential for a successful e-CRM implementation. Different researchers from different societies seem to suggest the same areas government can help SMEs in adopting ICT. Researchers have found that the adoption of ICT such as e-CRM is not yet commonly used among SMEs even in developed countries (Koh & Maguire, 2004)). SMEs worldwide need government support. Thus as can be deduced from these researchers, Nigerian ICT also has to benefit from government help and other research findings. Simpson and Docherty (2004) think government can help SMEs by way of providing information about technologies and business opportunities to SMEs. Governments can give advice and training with few financial incentives, provision of ICT equipment and tax incentives to the SMEs. This was earlier agreed by Booz Allen Hamilton (2002). Cragg et al (2001) suggested that governments can make SMEs take up Internet  and technologies by emphasizing the perceived benefits such as increase in sales, organizational structures  and other external pressures (as financial incentives and making SMEs use technology). Simpson and Docherty (2004) think that adoption of e-commerce can help SMEs improve and enhance customer relationship management too.

## Proposed Framework and Strategic Issues for the Adoption of CRM in Nigeria

This paper is based on the study of 240 small and medium scale enterprises in Nigeria selected randomly from the data base of Enterprises Development Unit of Lagos Business School Nigeria.

It is assumed that the small and medium scale industrial sector will serve as a fertile ground for economic boom as it is the prevalent business that accounts for 97% of the Nigerian and developing economies (Ariyo, 2005). Promotion of SMEs in developing countries will definitely enhance their competitive advantage. Majority of employments in developing countries are provided by SMEs (Akabueze, 2002; Mambula, 2002; Ariyo, 2005; Chibundu, 2006).

 It is due to the importance of the customer in every business that the research focuses on using the IT tools and technologies that will enhance how small and medium scale enterprises (SMEs) manage their customers in improving their businesses.  This research looks at those issues to be considered if developing countries (represented by Nigeria here) are to enjoy the benefits of customer relationship management as a strategic business information technology. Any technology adopted by an organization has to fit into the needs of the organization (Finnegan & Willcocks, 2007; Olsen & Saetre, 2007; Robinson, 2007).

In order to have a successful e-CRM in an organization, it is important to consider these issues which have been brought together here as important ingredients for a successful e-CRM implementation for SMEs in developing countries.  Any vendors, IT consultants or entrepreneurs trying to help SMEs in developing countries realize a successful e-CRM will have to consider those variables. Their relationship is mapped as *figure 2* below.
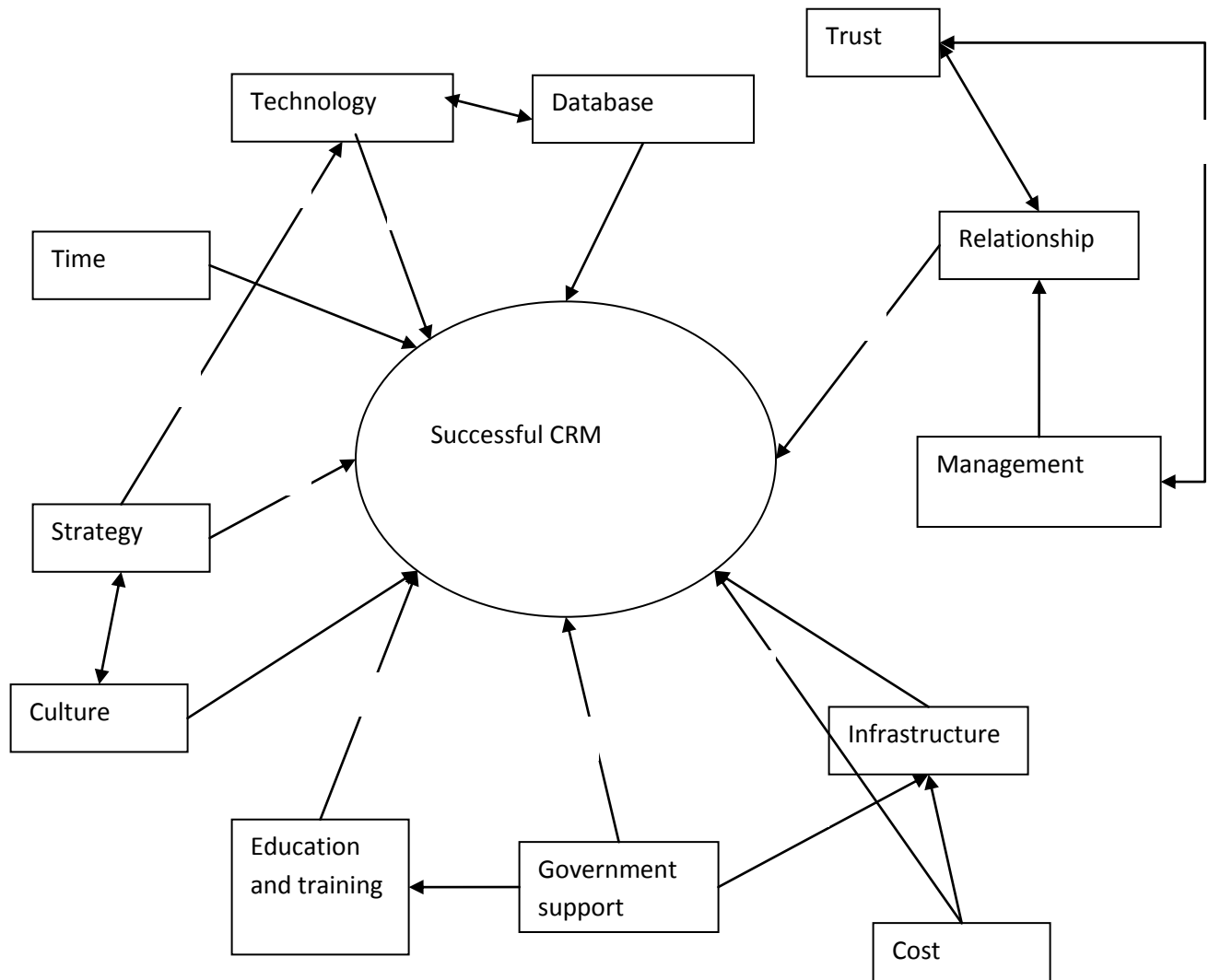
**Methodology**

The research was conducted by reviewing all relevant literature on SMEs and CRM in developed and developing economies. It uses both the quantitative and qualitative approaches. Quantitative data was obtained and analyzed using SPSS data analysis software. Qualitative data was also obtained from SMEs in Nigeria and interpreted and results form part of the conclusions. The database of SMEs held by Enterprise Development unit of Lagos Business School was used. Questions were administered to 240 SMEs in Nigeria and less than 100 responded. These were analyzed using the SPSS data analysis software. Their relationships and measures of associations between their responses were analyzed and used for making conclusions.

**Research Findings**

This research among many other things also finds out that most SMEs in developed countries still see technology not as a tool in problem solving, but problem solver in itself. By this we mean that most of them for instance want to adopt technological innovations without considering how it will fit into their business. They simply think that technology will on itself improve them business once they use it. For them their business has to fit into technology and not vice versa. This is wrong as technology will fail unless there is a well defined and good strategic implementation. These SMEs do not yet have a good database too. Of course it will be almost impossible to implement e-CRM without database. E-CRM needs data in a database to work effectively. Security was found out not to be a big threat for SMEs in developing countries. This is a surprising discovery when one thinks of the negative information that comes out from these countries concerning fraud. These SMEs have less than 31 % of them who see security as threat while 42 % think there is no security threat. The rest are indecisive. Social networking websites and mobile technology are found out to be very popular in Nigeria. Some SMEs are already taking the initiative of using them to reach out to the business public and marketing their products and services. This can be a very good e-CRM tool for SMEs especially as many of them cannot afford good e-CRM package due to their low capitals.

**Evaluation and Conclusion**

These variables were tested with SMEs in Nigeria. Almost all agree that they are very essential if e-CRM is to work in Nigeria. Studies above have shown that the developed economies have taken the variables into consideration. It is therefore to be rightly inferred that since their SMEs developed to enviable heights, the ones in Nigeria can attain same heights if the right technologies are deployed. Cost too will not be a major problem as the average capital of SMEs in Nigeria studied can comfortably provide them with a CRM solution. Internet which is of utmost importance is relatively one of the cheapest technologies too.

It was discovered that the barriers emphasized by the SMEs are poor infrastructure especially bad road, incessant power outage, political instability, lack of training, government support, etc. While governments are encouraged to assist SMEs by listening to these problems, SMEs can also use the available medium like the GSM phone which is very common in Nigeria and some other African countries today. They can be used for marketing, sales and communication.

Investors are also encouraged to go in and establish contact centres, ISP providers and other business and technological solutions that can be of help to SMEs and also assure large profit for them as SMEs are found to be good sources of income and profit for investors in developing countries.

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