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Electronic Customer Relationship Management (eCRM) –

Customers` perception of value from eCRM features of Ehmeth Websites

Thesis

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Thesis abstract

The purpose of this research work was to identify how customers` perceive value of pre-usage, usage and post-usage features of Ehmeth Websites. Ehmeth UK Limited is a small company of ten employees which deals with numerous customers in helping them to send their money to and from London to Nigeria.

Qualitative research methodology was utilized in this study. The qualitative research data consisted of three in-depth interviews with key managers of Ehmeth UK Limited. The respondents who are directly involved in customer relationship management gave the in-depth analysis of the good, the bad and the ugly side of the websites they used in money transfer from London to Nigeria and vice versa.

The results of the interviews revealed that customers were not oriented enough to use and enjoy money transfer features of Ehmeth websites. Also, the study revealed that Ehmeth websites lacks the post-usage features, feedback link and yet to integrate loyalty club into her company website. The interview also revealed that Ehmeth website has a lot of under utilizing features that can benefit both customers and the company.

The author recommends that management within Ehmeth reevaluate their eCRM practices and endeavour to modify the whole website. It is recommended that Ehmeth should create more awareness to her customers in different part of the world on the importance of electronic web portal. It is also recommended that further research be carried out on Mobile Customer Relationship Management and Social Customer Relationship Management.

Keywords: e-commerce, value, perception, features, forum, loyalty.

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Abbreviations

B2B	Business to Business
CRM	Customer Relationship Management
CSS	Cascading Style Sheet
eCRM	Electronic Customer Relationship Management
e-COMMERCE	Electronic Commerce
DVD	Digital Video Disc
FAQ	Frequently Asked Question
ISP	Internet Service Provider
MLO	Money Laundary Order
SEO	Search Engine Optimization

Tables

1 INTRODUCTION

This study emanates from five months internship with Ehmeth (UK) Limited where a customer relationship management tool is needed for customers` satisfaction and profitability of the company. Access of the author to Ehmeth website stirred up the research study. He discovered that the available electronic customer relationship tool is under utilized by her customers.

The researcher observed online barriers limit that eliminate web accessibility for many of her potential customers with access challenges. It was difficult to establish, develop and manage relationships with her customers if they cannot access the company's website for information, let alone to place orders or request services. It was these challenges that gave birth to this research topic.

CRM has changed over the years from a customer service business unit loosely linked to marketing to an electronic dynamo attempting to maximize the value of existing customer relationships (Fjermestad and Romano 2006, 4).

Fjermestad *et al.* (2006, 24) said the "e" in eCRM does not limit the data collection and processing to the Internet. By definition, any electronic contact with a customer through which data can be gathered for further analysis can be considered a form of eCRM.

Wisner, Tan and Leong (2008, 349) defined Customer Relationship Management as the infrastructure that enables the delineation of an increase in customer value, and the correct means by which to motivate valuable customers to remain loyal-indeed to buy again." In their own opinion customer relationship management can be viewed in three different ways:

"…managing the relationships among people within an organization and between customers and the company's customer service representatives in order to improve the bottom line."

"…a core business strategy for managing and optimizing all customer interactions across an organization's traditional and electronic interfaces."

"…to keep track of customers, learning about each one's likes and dislikes from various sources like transaction records, call center logs, website clicks, and search engine queries."

Padmanabhan, Zheng and Kimbrough (2006, 248) stated that electronic customer relationship management build profiles and models based on data collected by a single website from users' interactions with the site.

According to the opinion of (Chaffey, Chadwick, Mayer and Johnston 2009, 330) building long-term relationships with customers is essential for any sustainable business, and this applies equally to online elements of a business. Failure to build relationships to gain repeat visitors and sales largely caused the failure of many dot.coms following huge expenditure on customer acquisition. He said the interactive nature of the web combined with e-mail communications provides an ideal environment in which to develop customer relationships, and databases provide a foundation for storing information about the relationship and providing information to strengthen it by improved, personalized services. They affirmed that this online approach to CRM is often known as e-CRM or electronic customer relationship management (Chaffey *et al.* 2009, 257).

Meersman, Herrero and Dillon (2009, 484) in their book said a good customer relationship is the key to business success. Relationship building and management, or what has been labeled as relationship marketing, is a leading approach to marketing. The use of customer relationship management (CRM) systems is becoming increasingly important to improve customer life time value. So more and more businesses begin to attach great importance to electronic customer relationship management (eCRM), which focuses on customers instead of products or services, that is, considering customer's needs in all aspects of a business, ensuring customers' satisfaction. By providing information on customer

data, profiles and history they support important areas of a company's core processes, especially in marketing, sales and service. To them, eCRM is all about optimizing profitability and enabled businesses to keep customers under control, as it makes the customer feel they are really a part of the business progress.

Because of the intense competitive environment in most markets today, CRM has become one of the leading business strategies of the new millennium-and potentially one of the most costly (Wisner *et al.* 2008, 349).

1.1 Background of the Study

Ehmeth UK Limited is a company in United Kingdom that deals with numerous customers in helping them to send their money to and from London to Nigeria. She has a website for her customers that is managed by CJA Solution and the role this electronic customer relationship management tool play in her money transfer business is the focus of this research work.

Customers are great asset to an organization because through them they get their mass profit. Companies are going back to the old famous saying that "Customers are King," and they are shifting their attention from being product focused to customers focused. Customers need the great attention from an organization in order to fulfill their numerous needs.

Electronic Customer Relationship Management (eCRM) is an advancement of traditional customer relationship management (CRM) and a welcome development in relationship marketing in this 21st century.

Competition is very keen in business for profit maximization and ability to create a new list of customers and retaining the existing ones is very paramount for a company operating in a non-monopolistic market. In this study common ways of using the tool of electronic customer relationship management will be considered.

In this study, the researcher will examine what Ehmeth UK Limited has done so far in finding; getting and keeping her customers and what else she can do better through Electronic Customers Relationship Management.

1.2 Research Purpose

Customer Relationship Management is a reigning topic among the Academia and for this purpose, the aim of this study is to analyse the web portal of Ehmeth UK Limited in relationship with her money transfer customers from both London and Nigeria. The purpose of the analysis is to find out the relevance of Ehmeth website to her numerous customers and how the website can be utilized to deepen her customers' relationships.

The thesis will take a look at workable and unworkable features of Ehmeth website and its effects on her customers.

The idea of the thesis is to highlight how companies can use technology and human resources to gain insight into the behavior of customers and the value of those customers.

The study will help the company to know the great potentials that is embedded in having a dynamic electronic web portal. It will also help her to know how to use her website to find, get and retain different customers across London, Nigeria and beyond.

1.3 Research Problem

The intention of this study is to understand how customers perceive value from Ehmeth money transfer website and this will help the researcher to find out the level of utility returns of Ehmeth customers through her electronic web portal.

Research questions that needed to be answered in this thesis are: how did customers perceive value when using the features of the money transfer while sending money and after they have sent their money.

The theoretical background and empirical data collected will help to answer the stated research questions.

1.4 Research Questions

Kumar (2005, 20) formulating a research problem is the first and most important step in the research process. A research problem identifies your destination: it should tell you, your research supervisor and your readers what you intend to research. The more specific and clear you are the better, as everything that follows in the research process-study design, measurement procedures, sampling strategy, frame of analysis and the style of writing of your dissertation or report-is greatly influenced by the way in which you formulate your research problem. The main function of formulating a research problem is to decide what you want to find out that is, to explain specifically what your study will attempt to learn or understand (Maxwell 2005, 67).

The main research questions in this thesis is in form of structured questions for personal interview and it all centers on the pre-usage features, usage features and post usage features of Ehmeth website. Research question on customers' perception of value from eCRM features of Ehmeth websites was used in the survey.

Similar research questions has been tested by Ahmad I. and Chowdhury A.R. in their Master`s Thesis entitled: "Electronic Customer Relationship Management (eCRM) – Customers Perception of Value from eCRM features on airline e-ticketing websites.

2 LITERATURE REVIEW

2.1 Background

According to (Pavithira 2010) the internet is becoming more and more importantly in business life, many companies consider it as an opportunity to reduce customer-service costs, tighten customer relationships and most important, further personalize marketing messages and enable mass customization. Together with the creation of Sales Force Automation (SFA), where electronic methods were used to gather data and analyze customer information, the trend of the upcoming Internet can be seen as the foundation of what we know as eCRM today (Purba and Lee 2002, 111).

Customers' relationships management is a paramount business activity that companies have practiced for years either consciously or otherwise.

Electronic Customer Relationship Management is rapidly spreading due to fast growth of web technology. e-CRM has emerged as a tool to satisfy the customers globally. eCRM is a wide topic and welcome development which includes online process applications, such as segmentation and personalization. It had paved way for use of internet, intranets and extranets to build enduring customers relationship. eCRM has bridged the gap between organization and her customers before, during and after transaction. These days it is very easy for customers to have contact with company through email and web. Sustainable and profitable revenue growth through the development of lifetime value is the largest benefit of eCRM.

Roy (2005) in his article: "Keeping your customers by offering added value" used a television commercials created by a prominent investment firm whose representatives are mistaken for the gushing father of the bride, the enthusiastic mother of the young soccer player and the proud father of the recent college graduate because they appear to have such a deep, personal investment in the

child and their family, often stretching back over many years to emphasized important concept in relationship building. According to him, the advertisement illustrated that building long-term relationships with your customers involve more than simply understanding and meeting their needs in a one-time sale.

He affirmed that implicit in the definition of relationship building is the idea of adding value to the transaction, going beyond simply being an order taker to being an asset in the business or personal lives of your clients.

Roy *et al.* (2005) mentioned that everyone in the organization should be concerned about creating and capturing value for the customer and if this will be real the company must provide training for everyone in the firm who will come in contact with customers, the company must show that she is truly interested in helping her customers to achieve her long term goals, and not simply making a sale and there must be solutions creating strategy (Greenberg 2004, 8).

2.2 Customer Relationship Management (CRM)

Greenberg (2004, 8) in January 2003 in an Aberdeen Group interview, Ad Nederlof, CEO of Genesys Telecommunications Laboratories, said, "CRM is a term that can refer to a range of things from the `management of the relationship with customers` all the way to `the software and hardware that allow one to manage (his or her) relationship with a customer. CRM generally is an enterprise-focused endeavour encompassing all departments in a business (Roy, 2005).

Pavithira (2010) said the exact meaning of CRM is still a subject of heavy discussions. However, the overall goal can be seen as effectively managing differentiated relationships with all customers and communicating with them on an individual basis. Underlying thought is that companies realize that they can supercharge profits by acknowledging that different groups of customers vary widely in their behavior, desires, and responsiveness to marketing (Manuela and Cunha 2010, 159).

Greenberg (2010) opined that customer relationship management is a philosophy and a business strategy, supported by a system and a technology, designed to

improve human interactions in a business environment. He emphasized that CRM is a program for development and execution of customer strategy.

According to Greenberg this is contrary to those who defined CRM as a technology (Purba and Lee 2002, 111).

Shelly and Vermaat (2010, 478) stated that customer relationship management (CRM) manages information about customers, interactions with customers, past purchases, and interests. They said customer relationship management mainly is used across sales, marketing, and customer service departments. Customer relationship management software tracks leads and inquiries from customers, stores a history of all correspondence and sales to a customer, and allows for tracking of outstanding issues with customers.

Companies must be sensitive to customers` requirements and desires and establish communication to build customers` trust and loyalty. In some instances, it may be more profitable for a company to focus on satisfying valuable existing customers than to attempt to attract a new one who may never develop the same level of loyalty. This involves determining how much the customer will spend over his or her lifetime (Pride, Hughes & Kapoor J.R. 2010, 340).

In his book, (Buttle 2009, 4) revealed that customers` relationship management was classified into four categories namely Strategic, Operational, Analytical and Collaborative. He said strategic CRM is a core customer-centric business strategy that aims at winning and keeping profitable customers while operational focuses on the automation of customer-facing processes such as selling, marketing and customer service. Analytical focuses on the intelligent mining of customer-related data for strategic or tactical purposes and collaborative applies technology across organization boundaries with a view to optimizing company, partner and customer value.

In this research work collaborative customer relationship management shall be the researcher focus on Ehmeth website for money transfer.

2.3 Electronic Customer Relationship Management (e-CRM)

In the opinion of (Smith and Chaffey 2005, 259) there is nothing new since good marketers have been taking care of their customers for many decades now. What is new is the lack of CRM in the fast moving online world:

- A world where customer expectations are often higher than those of the offline world.
- A world where customers` raised expectations is regularly crushed by successful offline companies.
- A world where customer e-mails are left unanswered for days.
- A world where immediate responses are expected but often times are not delivered.
- A world where satisfying customers is simply not enough to keep them.
- A world of consolidating relationships…where surfers visit fewer sites but spend longer with them.

The researcher agreed with Smith and Chaffey that Customer Relationship Management is very important in todays business in order to accelate good relationship between the organisation and her customers and to create satisfying scene for customers in daily business transactions.

The emergence of e-commerce has changed many aspects of existing businesses hence companies need the ability to track and manage internet-based e-commerce events. Companies have to maintain consistency across all interaction channels and across all areas of company customers interacts with. Many organizations are considering adopting the concept of Electronic Customer Relationship Management (e-CRM) (Pan & Lee 2003).

Pan *et al.* (2003) wrote that e-CRM provides the ability to capture, integrate, and distribute data gained at the organization`s Website throughout the enterprise.

Pavithira (2010) argued that eCRM can be defined as activities to manage customer relationships by using the internet, web browsers or other electronic touch points. He said eCRM has become a requirement for survival, not just a competitive advantage.

Wan (2009, 273) said examples of e-CRM include frequently asked questions (FAQ`s), chat, e-mail, mobile, sales force management and customer database.

e-CRM allows customers to access company services from more and more places, since the internet access points are increasing day by day (Pavithira 2010).

2.4 Difference between CRM and e-CRM

Differences between CRM and eCRM are subtle, but important. They concern the underlying technology and its interfaces with users and other systems. Pourasghar (2007, 16) did not think there are differences between CRM and eCRM. He said considering the strategic perspective, no differences between CRM and E-CRM exist as both concepts have the overall goal of an increased Customer Lifetime Value, and aim to increase customer retention and decrease service costs but the process level, he said several distinctions between the two concepts become observable. He mentioned further that while conventional communication processes are often time delayed, e-CRM allows organizations to always operate in real-time and more than that interactions with customers are transparent so that organizations are able to draw conclusions on customer behavior and measure the success of activities. Unlike conventional CRM processes, e-CRM processes imply high automation of interaction.

The application programs in CRM are written with back-end operations in mind; the emphasis is on data collection and the optimality of interface with the user`s PC (client). Web-enabling CRM application involves downloading applets to the client – a time consuming process. (Chandra & Strickland 2004, 3-4).

According to (Pan *et al.* 2003) e-CRM expands the traditional CRM techniques by integrating technologies of new electronic channels. e-CRM solution supports marketing, sales and service and with the advancement of Web-based technology, market dynamics are driving companies to adopt e-CRM.

Table 1: **The differences between CRM and e-CRM**

	Customer Data	Analysis of Customer Characteristics	Customer Service
CRM	Data Warehouse Customer Information Transaction History Production Information	Transaction Analysis Customer Profile Past Transaction History	Target Marketing Static Service One-way Service Time and Space Limits
e-CRM	Web House Customer Information Transaction History Products Information Click Stream Contents Information	Transaction Analysis Customer Profile Past Transaction History Activity Analysis Exploratory Activities (Navigation, shopping cart, shopping pattern, etc)	1-to-1 Marketing Real Time Service Two-way Service At any time From Anywhere

Source: Communications of the ACM (Pan & Lee 2003).

e-CRM cannot be separated from CRM, it needs to be integrated and seamlessly. However, many organizations do have specific e-CRM initiatives or staff responsible for e-CRM. Both CRM and e-CRM are not just about technology and

databases, it is not just a process or a way of doing things, it requires, in fact, a complete customer culture (Chaffey, Chadwick, Mayer & Johnston 2009, 340).

According to Chaffey, Chadwick, Mayer and Johnston the researcher agreed that e-CRM is more than technology. It require socio-cultural efforts on the part of the company to make it a reality. Also, every worker in different department of a company should be saturated with e-CRM policy and culture. If it is done this way the company will have e-CRM system that makes impact on her customers and bring in consistent profit through customers retainability and continual patronage.

Table 2: **Technological differences between CRM and eCRM**

Criterion	CRM	eCRM
Customer Contacts	Customer contact usually initiated through traditional means of retail store, telephone, or fax.	In addition to telephone, contact also initiated through the Internet, e-mail, wireless, mobile and PDA technologies.
System Interface	Works with the back-end applications through ERP systems	Designed for front-end applications, which in turn interface with backend applications through ERP systems, data warehouses, and data marts.
System Overhead (client computers)	Web-enabled applications require a PC client to download various applets and applications. These applications and applets would have to be rewritten for different platforms.	No such requirement; the browser is the customer`s portal to eCRM.

Customization and Personalization of Information	Different audiences require different views and types of information. Personalized views for different audiences are not possible. Individual customization requires programming changes.	Highly individualized "dynamic" and personalized views based on purchases and preferences are possible. Each audience individually customizes the views.
System Focus	System is designed around products and job functions (for internal use). Web-enabled applications are designed around one department or business unit.	System is designed around the customer`s needs (for external use). Enterprise wide portals are designed and are not limited to a department or business unit.
System Maintenance and Modification	Implementation is longer and management is costly because the system is situated at various and on several servers.	Reduced time and cost. System implementation and expansion can be managed in one location and on one server.

Source: Issues in Information Systems

2.5 e-CRM through e-Commerce Web Portal

According to (Chaffey and Smith 2008, 369) relationships can get stale unless you work hard at it. This means your website needs to be updated and kept fresh and tailored – your offerings need to be more attractive than the competition.

In defining the scope of eCRM, three different levels can be distinguished:

This includes the minimum necessary services such as website effectiveness and responsiveness as well as order fulfillment.

These services include order tracking, product configuration and customization as well as security/trust. These are extra services such as online auctions, online training and education. (Pavithira 2010).

Trust is an important factor to consider when thinking of electronic customer relationship management. For any meaningful business transaction to take place, trust must exist between the company and her customers. If a customer try to patronize a company for the first time and discovered that she is not trustworthy that will be the end of her patronage to that company. There must be tools of trust, sign of trust and reality of trust in a company if e-CRM will be effective.

Pavithira *et al.* (2010), "the rise of internet and eCRM has boosted the options for self-service activities. CRM activities are mainly of two different types. Reactive service is where the customer has a problem and contacts the company. Proactive service is where the manager has decided not to wait for the customer to contact the firm, but to be aggressive to contact the customer himself in order to establish a   dialogue   and   solve   problems."

2.6 Barriers to e-CRM

According to (Kincaid 2003, 66-67), adding the internet to our CRM efforts makes lots of sense but it is not necessarily clear sailing ahead. Pricewaterhouse Coopers LLP said the top three concerns would need to be addressed to persuade those not currently using the internet to participate in e-commerce: They are privacy, security, and ease of use. Below Table lists the objections most often

cited by customers as reasons they do not shop online and gives some strategies for counteracting them.

Table 3: **Barriers to Customer Adoption of the Internet**

Barrier	Customer Concern	Strategies	Comments
Customer Confidence While many customers are eager to shop online, many are not	The processes seem unfamiliar and confusing.	Design and build your e-CRM systems so they are simple, helpful, and friendly. Understand and prepare for what automation does well and where it is weak.	Look for ways to mimic the best of your company`s offline interactions with your customers, while eliminating disconnects and bottlenecks.
	No real person is there to answer questions. We may treat our computers as if they are real people, but they are not. So we cannot prepare for all possible questions a customer might have.	Weave in human contact where possible, such as a call center direct link from your web site.	How complicated are your products or your online processes?
	Interactions can be cold and unfriendly.	Make your key managers visit your web site and act like customers for a day.	This will teach them what your customers go through and ensure that you get the funding that you need to build an effective e-CRM program.

Customer Trust Customers don`t trust us with their data, especially online.	Openness of the Internet makes it appear hard to secure data.	Do not ask for more information than you really need. Build relationships over time and get more information as you build trust.	If you require too much information, customers will fill in garbage. How many customers named Mickey Mouse (or worse) are in your database?
	Internet privacy issues sell more newspapers than credit card piracy or stories about what is right. Customers perceive that there is no safe place online.	Be open about what data you collect and why you need it. Be clear and simple in your expectations. Say it loud and often.	Give customers good reasons (benefits) to share their data with you, and use it for their benefit in the future.
	Customers do not understand what the real dangers are, and they do not have consistent expectations.	Use consistent terms and language. Join privacy education consortia and privacy seal programs.	Help educate your customers so they can understand what should concern them and what to look for.
Legislation Some legislation threatens the internet`s ability to grow as a medium for transacting business.	Legislation may limit the information that can be collected online and how it can be used.	Make your Privacy and Security policies part of your customer loyalty and relationship-management program.	Use your privacy policy to support your brand image and build trust.

Source: (Kincaid 2003, 66-67).

The three major barriers to adoption of e-CRM mentioned by Kincaid in his book are supported by the researcher but other factors like illiteracy and complacency

can be a contributive barrier to customers adoption of e-CRM. We have different customers with different behavioural pattern and to really discover individual differences in order to make electronic customers relationship management work, there will be need for a company to embrace responsive e-CRM methodology by moving closer to their customers in order to identify their needs.

2.7 Benefits of e-CRM

e-CRM is generally less costly for service organizations to maintain and develop an existing client relationship than to acquire a new one. The customer can also make transaction cost savings by developing a long-term relationship with service organizations. The strategic and social benefits may be considerable for both the parties. A long-term relationship may, for instance, produce strategic benefits for the service organizations in its marketing by generating references and credentials or it may create competitive advantage by creating barriers to switching. The client, on his part, may enhance the quality of services offered by engaging in long-term business relationship with the service organization (Rai 2008, 59).

In their book (Chaffey, Chadwick, Mayer and Johnston 2009, 341) stated that using the internet for relationship marketing involves integrating the customer database with websites to make the relationship targeted and personalized. He listed the benefits of e-CRM as follows:

Targeting more cost-effectively

He said traditional targeting, for direct mail for instance, is often based on mailing lists compiled according to criteria meaning that not everyone contacted is in the target market. The internet has the benefit that the list of contacts is self-selecting or pre-qualified. A company will only aim to build relationships with those who have visited a website and expressed an interest in its products by registering their

name and address. The act of visiting the website and browsing content indicates a target customer. Thus the approach to acquiring new customers with whom to build relationships is fundamentally different as it involves attracting the customers to the website, where the company provides an offer to make them register.

To achieve mass customization of the marketing messages and the product, technology makes it possible to send tailored e-mails at much lower cost than is possible with direct mail and also to provide tailored web pages to smaller groups of customers (microsegments).

Increase depth and breadth and improve the nature of relationship

The nature of the internet medium enables more information to be supplied to customers as required. The nature of the relationship can be changed in that contact with a customer can be made more frequently.

A learning relationship can be achieved using different tools throughout the customer lifecycle.

e-CRM tools summarize products purchased on-site and the searching behavior that occurred before these products were bought; online feedback forms about the site or products are completed when a customer requests free information; questions asked through forms or e-mails to the online customer service facilities; online questionnaires asking about product category interests and opinions on competitors; new product development evaluation – commenting on prototypes of new products.

Lower cost

Contacting customers by e-mail or through their viewing web pages costs less than using physical mail, but perhaps more importantly, information needs to be sent only to those customers who have expressed a preference for it, resulting in fewer mail-outs.

2.8 e-CRM Customers Benefits

Customer can only repeat her patronage if there is transaction satisfaction and any company that is not conscious of value added features may have high turnover loss of customer from time to time. A customer is comfortable in an environment that is sensitive to her needs. There are a lot of benefits that customers may derive from an organisation that is practising electronic customers relationship management.

According to (Rai 2008, 59-61) the major advantages that come to CRM fold with its association to the web are follows:

2.8.1 Lowers the cost

Availability of various CRM functionalities such as links to e-mail and related sites, lists of frequently asked questions (FAQs), and ongoing discussion groups can be developed and maintained for much less than the cost of the customer service representatives.

The researcher agreed with the benefits of cost effectiveness of e-CRM. It reduces the cost of travelling to physical company office for transaction instead with clicks of mouse, the business deal is done with instant result.

2.8.2 Adaptability to new technology

A variety of evolving web-based technologies can be applied to e-CRM. For example, customer profiling, virtual customer representative, and other software tolls can be used to address e-CRM goals.

Beyond the reasoning of Rai in his book, adaptability to new technology is easier said than done. For old or new customer to adapt to the new technology will takes several efforts of the concern company to achieve. Customers are always resistant to change but through courage, training and persuassion the company can make her numerous customer to enjoy the benefit of adaptability.

2.8.3 Availability

The web is available to most customers on a 24/7 basis. The customer has got the advantage of visiting the company website and find out the required information which is not possible in any other mode of technology.

The benefits of availability is taking advantage over others in this era of fast technology but nevertheless this can only be possible by putting some environmental factors into consideration such as constant power supply, stable and fast internet accessiblity and effective internet service provider. The website may be physically present via the online server but without the availability of aforementioned infrastructures, this benefit will be defeated.

2.8.4 Integration with the system

The web can be integrated with business processes to a degree only approachable by other touch points. Another aspect of integration is the benefit of being able to print. A train ticket reservation booking that earlier used to take long hours and queues has provided the option of getting the reservation done over internet and takes a print out of the ticket to be shown in the train without any problem. This is not just providing comfort to the customers but also to the railways. This integration was also less costly for the railways.

Electronic customers relationship management is a matchmaker between a company and her customers and its adoption makes a great difference in getting customers attention and pave way for flexibility.

2.8.5 Helps data construction

Customers can be tracked in their use of websites, providing the company with data on the information the customers seek and, by extension, value most. Similarly, if customers transact business through a website, the demographic and other customer information is immediately available for marketing and other purposes.

Many years ago, the company will need to employ a Sales Representative, Marketer or Mystery Shopper in order to get useful information from her customers but web portal with integrated e-CRM software can easily capture the customers data and monitor their buying behaviour through the help of web analytic which in turn will help the company to take a strategic decision that will help both the company and the customers.

2.8.6 Increased customer interaction

A website designed for CRM can enable the customer to interact with the company at whatever time he wishes. Customers can exchange e-mail with live computer programs that simulate representatives which can respond immediately to customer questions.

Customers appreciate a stress free transaction and facilities of interaction is embedded into e-CRM that can assist them to communicate, interact and place order without any guide.

2.8.7 Maneuverability

The web provides an opportunity to easily maneuver as per the time requirement. Given the wide variety of affordable web-development software tools available, it is possible to modify a website, including content, focused at particular customers, to fit their changing needs or to accommodate a new product.

Companies are shifting their attention from static to dynamic web portal. They have updated information and news that will give sense of direction to customers to get to their destination. The dynamic web portal is regularise to meet the needs of individual customers.

2.8.8 Managing data reservoir

The web enables the company to manage the data reservoir thus created with the expanding reach and growing business of the company. A single web page can present a video to illustrate the proper operation of a product, a list of FAQs and answers, and a textual description of other remedies, including how to contact customer support and other company contact information.

Voluminious data that is a threat to conventional file cabinet is nothing to worry about with web portal server that can accommodate billions bytes of data. There is opportunity of backup incase of any data failure.

2.8.9 Lesser response time

For today`s customer, immediate gratification is the norm, hence the immediacy of the web is a highly purposeful attribute. Many tools are available to aid immediacy, including powerful search engines that allow rapid, intuitive navigation through the information-rich web space.

Time is money to customers and always like to avoid long queue without quick attention. Through e-CRM tools there is rapid response to customers and even self service is possible.

2.8.10 Lower marginal cost

Once a website is constructed, the cost of adding an additional web customer is typically very low. In case of Internet Service Provider (ISP) hosting the website, the ISP assumes responsibility for accommodating the additional customer web traffic.

The above mentioned benefits makes differentiation and customization possible for customers. Since this features are added to original web portal, it will be very easy for the company to add this value to her customers.

2.8.11 New customer service opportunities

The extent to which the web is technologically based new CRM service options can be tried in a variety of scenarios. Real time e-mail can be integrated with the website to provide a more seamless customer service experience, and retail outlets can accept return items ordered on the web.

Printing and sharing of marketing newsletter is very expensive but one composed market oriented mail can be send to millions of customers in a tinkling of an eye. Information is very important to customers and it is very easy for them through e-CRM to have indepth knowledge of their desired products.

2.8.12 Reach and service personalization

Information on websites can be personalized to fit the specific needs of particular customers. Certain websites can be allowed to greet customers by name, provide information on books and DVDs most likely to be of interest to customers and remembers information, such as mailing address, change card numbers and previous orders.

2.8.13 Automatic self-documentation

When used with e-mail, the web is a self-documenting touch point. The customer is intimately involved in creating documentation of his problems and questions about a product or service. The effect of this added burden can be minimal or, if the customer is already at wits end about a problem, he or she may baulk at the prospects of losing yet more time.

Frequently Asked Questions and Feedback template is additional examples of how the customer can document their grievance and express their appreciation for the good service rendered.

2.8.14 User control

Customer can be given the ability to self-direct their search for information. The web becomes a self-service CRM station. Certain websites offload the common customer service representative task of locating a package or shipment by giving customers access to tracking data. As a result, customers can be in control.

e-CRM really make customer a king. They can take order for a product in the comfort of their room without any harrasment. In the era of traditional marketing they are not in control but now self-purchase is possible for them.

2.9 e-CRM Company Benefits

According to (Shanmugasundaram 2008, 150) the implementation of an e-CRM system enables an organization to streamline processes and provide sales, marketing and service personnel with better, more complete customer information. The result is that e-CRM allows organizations to build more profitable customer relationships and to decrease operating costs. Purba (2002, 114), gave examples that e-CRM solution avoids much of the data entry overhead and also avoids many costs, in particular, not having to mail out the promotional packages. Pourasghar (2007, 17) quoted (Frielitz, Hippner and Wilde 2002, 540) and gave three significant advantages of e-CRM. He said e-CRM will help organizations to gather more valuable customer information as input for analytical CRM. It will also help the organizations to implement a higher level of personalization in customer relationships at lower costs and stabilize customer relationships by offering additional value-adding services to their customers.

The direct benefits of an e-CRM system to an organization include:

2.9.1 Service level improvement

It is a method of using integrated database to deliver consistent and improved customer responses. Joseph (2006, 8) affirmed that in a brick-and-mortar business, customers conduct transactions either face-to-face or over the phone with store clerks, account managers, or other individuals but in contrast, the customer interface in the electronic environment is a `screen-to-face` interaction. He said this types of interfaces place an enormous responsibility on the organization to capture and represent the customer experience because there is often no opportunity for direct human intervention during the encounter. He also mentioned that if the interface is designed correctly, the customer will have no need for a simultaneous or follow-up phone conversation. He confirmed that this

`screen-to-customer` interface has the potential to both increase sales and decrease costs,

2.9.2 Revenue growth

Decreasing costs by focusing on retaining customers and using interactive service tools to sell additional products. Woodcock, Stone and Bryan (2003, 168) said e-commerce enables organizations to enter new markets, both geographical markets and new segments, which were previously uneconomical to enter with traditional channels. He emphasized that web selling also makes it feasible to sell low-margin products in mature markets and still retain a healthy profit. He finally used SKF, a Swedish manufacturing conglomerate, to illustrate how web-based interactive marketing produces response rates five to six times higher than classic direct marketing. He concluded his analysis by using Quick and Reilly, a financial services company who achieved a 50 per cent improvement in lead conversion, 67 per cent increase in average revenue per sales person, 10 per cent increase in customer retention and 5 per cent improvement in cross-selling.

2.9.3 Productivity

Consistent sales and service procedures to create efficient work processes. Purba (2002, 117) mentioned that eCRM is not about a specific software or methodology but it is an innovative new approach in dealing with clients and customers, utilizing internet based technologies. He concluded that eCRM are old-fashioned virtues of knowing your customers and making them feel they are the most important people to your company.

2.9.4 Customer Satisfaction

Automatic customer tracking and detection will ensure that enquiries are met, and issues managed. This will improve the customer`s overall experience in dealing with the organization. Woodcock *et al.* (2003, 169) said e-CRM leads to an improvement in the customer experience and in customer retention due to the availability or ease of Web sales. He used different companies to illustrate how customers are satisfied through the usage of electronic customers' relationship management. He said Honeywell Industrial Control improved their customer delight from 92.3 to 98.1 per cent and has achieved a 15 per cent reduction in call-centre personnel costs while IBM increased its customer satisfaction by 5 per cent by effective implementation of the e-channel.

2.9.5 Automation

e-CRM software such as telemarketing, telesales, direct mail, lead tracking and response, opportunity management and quotes and order configuration helps automate campaigns. Purba (2002, 112) confirmed that the use of internet based technologies has introduces many new additional touch points such as e-mail, website visits, newsgroups, chat groups, and webcasts. He said further that major advantage of eCRM is that many internet touch points can be automated and their usage can be recorded and this makes it even easier to produce statistics to contribute to the CRM effort.

The researcher discovered that electronic customers` relationship management is very important in business and it is a veritable tool to both company and the customers. Some authors in literature reviewed believed it is expensive but majority agreed that it has great potentials if it is manage well.

2.10 Specific Stages of e-CRM

There are many different approaches to e-CRM stages or cycle such as the Ladder of Loyalty or the customer development cycle of selection, acquisition, retention and extension.

Below is the approach to e-CRM cycle:

Attract

This is where traditional off-line communication as well as on-line communication about your offering is being designed to bring customers to your site. From TV advertising to banner advertising and hot-spots, getting them to your site will only be possible if:
 (a) They know what you are offering and are interested.
 (b) They know where you are and how to get to you.

Capture Data

The internet is a splendid mechanism for capturing data – the prospect has the keyboard and screen in front of them and you can incentivize the giving of data.

Get Closer

Get to know them better. It is not surprising that there is reluctance on the part of many individuals to give personal data away to an internet screen. So it is often better to gather more information about a person slowly and over time, as the trust builds between you and them.

Embrace Them

Make your customer feel loved! Approach them with offers, prizes, rewards, incentives and information as well as experiences that show them you are thinking about them.

Golden Handcuffs

Once you get them to show some loyalty, build a system whereby things are too good for them to leave! Provide tailored information or services to suit them specifically. Or services that integrate with the customers own systems or lifestyle. These switching costs make leaving less likely (Chaffey & Smith 2008, 371).

2.11 Challenges of e-CRM

According to (Chaffey, Chadwick, Johnston and Mayer 2006, 262) important e-CRM challenges and activities which require management are:

- Using the web site for customer development from generating leads through to conversion to an online or offline sale using e-mail and web-based information to encourage purchase;
- Managing e-mail list quality (coverage of e-mail addresses and integration of customer profile information from other databases to enable targeting);
- Applying e-mail marketing to support up-sell and cross-sell;
- Data mining to improve targeting;
- Providing online personalization or mass customization facilities to automatically recommend the `next-best product`;
- Providing online customer service facilities (such as frequently asked questions, callback and chat support);
- Managing online service quality to ensure that first-time buyers have a great customer experience that encourages them to buy again;

- Managing the multi-channel customer experience as they use different media as part of the buying process and customer lifecycle.

In Smith and Chaffey (2005, 259) opinion, the challenges of e-CRM is a dynamic dialogue that is instantaneous, relevant, value adding and information gleaning in recognizes and remembers each customers by name and need, answers questions often automatically…and ideally, personally, and asking questions, collecting information and building a better profile, particularly of those ideal, lifetime customers.

He said the real power of online marketing lies in its potential to build relationships and create long-term value. He concluded that companies who have risen to the challenge of e-CRM have a `360-degree view of their customers` and in turn generates real loyalty from lifetime customers who readily share valuable data.

3 RESEARCH METHODOLOGY

There will be exploration of research methodology in this chapter and research purpose, research methods comparison and data collection method will be emphasized. This will enable the author to justify the research methodology he has chosen.

"Although research is central to both business and academic activities, there is no consensus in the literature on how it should be defined. One reason for this is that research means different things to different people. However, from the many definitions offered, there is general agreement that research is:

- a process of enquiry and investigation
- systematic and methodical, and
- increased knowledge.

A research project offers both undergraduate and postgraduate students an opportunity to identify and select a research problem and investigate it independently under the guidance of a supervisor. It allows you to apply theory to or otherwise analyze a real problem, or to explore and analyze more general issues. It also enables you to apply techniques and procedures to illuminate the problem and contribute to our greater understanding of it or to generate solutions" (Collis & Hussey 2009, 3).

According to (Myers 2009, 6) research is defined "as an original investigation undertaken in order to contribute to knowledge and understanding in a particular field." He said research is a creative activity leading to the production of new knowledge. The knowledge produced is new in the sense that the facts, the interpretation of those facts, or the theories used to explain them might not have been used in a particular way before in that specific discipline. In his opinion research typically involves enquiry of an empirical or conceptual nature and is conducted by people with specialized knowledge about the subject matter,

theories, and methods in a specific field. Research may involve contributing to the intellectual infrastructure of a subject or discipline.

"Concerning the dependability of research work, the only way to tell if the research findings are both sound and original is if those findings are open to scrutiny and formal evaluation by experts in a particular field. That is, the findings must be evaluated by those who are experienced and ´qualified´ to do so. If these experts, in evaluating the research, find that the results are sound, and that the findings are new to them, then we can say that the research project represents an original contribution to knowledge" (Myers 2009, 7).

3.1 Research Purpose

Zikmund (2000, 50) said "research could be done either to explore, describe or explain a particular phenomenon."

Exploratory Research

According to (Robson 2002, 59) exploratory research is "valuable means to find out 'what is happening, to seek new insights, to ask questions to assess phenomena in new light, to generate ideas and hypotheses for future research." Zikmund (2000, 50) in his own opinion, defines an exploratory research "as a study conducted to clarify ambiguous problems."

He said the research for conclusive evidence follows exploratory studies and it is carried out during the initial stage of the research process and initial activities carried out to refine the problem into a researchable one need not be formal. According to (Samouel, Money, Babin and Hair 2003, 57) exploratory research is used to develop better understanding and when there is a little theory to guide predictions. They further state by quoting Swaddling and Zobel that "exploratory research provides a way into consumer perceptions, behaviors, and needs. Moreover better understanding of customer causes better decision making power and better recognition of market opportunities for companies."

Descriptive Research

Descriptive research according to (Robson 2002, 59) is carried out for portraying an accurate profile of persons, events or situations. Zikmund (2000, 50) defines descriptive research "as the one which describe characteristics of population or phenomenon." Samouel *et al.* (2003, 57) says that descriptive research uses descriptive statistics including frequency counts (how many), measures of central tendency like the mean or mode, or a measure of variation like standard deviation.

The purpose of this research is exploratory because it will give better understanding of customers' perception of value from eCRM features of Ehmeth websites.

There are two major research methodologies, that is, quantitative and qualitative but in this research work the researcher`s approach is the hermeneutical view, qualitative methods have been used. The data were collected from Ehmeth Company by using personal contact as three high ranking officers as respondents were interviewed. Personal interview helps the researcher to have in-depth understanding of the subject of research.

Salkind (2009, 209) said qualitative research in the simplest terms, "is social or behavioural science research that explores the processes that underlie human behavior using such exploratory techniques as interviews, surveys, case studies, and other relatively personal techniques." Qualitative research genres have become increasingly important modes of inquiry for the social sciences and applied fields such as education, regional planning, nursing, social work, community development, and management (Marshall & Rossman 2006, 1).

In (Myers 2009, 5) opinion quality research methods are designed to help researchers understand people and what they say and do. They are designed to help researchers understand the social and cultural contexts within which people live. One of the key benefits of qualitative research is that it allows a researcher to

see and understand the context within which decisions and actions take place (Salkind 2009, 209).

Myers (2009, 5) stated that "qualitative researchers contend that it is virtually impossible to understand why someone did something or why something happened in an organization without talking to people about it." One of the primary motivations for doing qualitative research, as opposed to quantitative research, comes from the observation that, if there is one thing which distinguishes humans from the natural world, it is their ability to talk. It is only by talking to people, or reading what they have written, that we can find out what they are thinking, and understanding their thoughts goes a long way towards explaining their actions. He said the questions that a qualitative researcher might typically ask are what, why, how and when questions:

- What is happening here?
- Why is it happening?
- How has it come to happen this way?
- When did it happen?

Kisber (2010, 13) highlights six main issues that qualitative researchers face when conducting their work: validity (commonly referred to as the trustworthiness of a qualitative study); generalizability (particularizability in qualitative work); access and consent; reflexivity; voice; and transparency.

Marshall and Rossman 2006, 11 explained three challenges researchers who would conduct qualitative research will face:

- developing a conceptual framework for the study that is thorough, concise, and elegant;
- planning a design that is systematic and manageable, yet flexible; and
- integrating these into a coherent document that convinces the proposal readers that the study should be done, can be done, and will be done.

3.2 Quantitative and Qualitative Comparison

To establish the reason why the researcher chooses qualitative research method instead of quantitative, he will compare and contrast the difference between the two methods.

Grove (2005, 23) said quantitative and qualitative types of research complement each other because they generate different kinds of knowledge that are useful. The author mentioned further that quantitative and qualitative research methodologies have some similarities, because both require researcher expertise, involve rigor in implementation. Denzin and Lincoln (2008, 14) argued that both qualitative and quantitative researchers "think they know something about society worth telling others, and they use varied forms, media and means to communicate their ideas and findings" (Becker 1986, 122). Quantitative and qualitative research methodologies differ in the philosophy that underpins their mode of inquiry as well as, to some extent, in methods, models and procedures used. Though the research process is broadly the same in both, quantitative and qualitative research are differentiated in terms of the methods of data collection, the procedures adopted for data processing and analysis, and the style of communication of the finds. If your research problem lends itself to a qualitative mode of inquiry, you are more likely to use the unstructured interview or observation as your method of data collection. When analyzing data in qualitative research you go through the process of identifying themes and describing what you have found out during your interviews or observation rather than subjecting your data to statistical procedures (Kumar 2005, 17). Grant (1992, 66-67) attempted to probe methodological differences between qualitative and quantitative research. He said the adjectives ´quantitative' and ´qualitative' do a disservice because they suggest that the main differences are in the methodological trappings with which one does research. He believed those surface differences are ancillary and they may excite the neophyte but emotional commitment of mature researchers to one camp or another comes from something deeper. He mentioned that the first deeper difference between the two is a matter of scholarly orientation while the second difference is a matter of

disciplinary affiliation and economic self-interest. Grove (2005, 24) while comparing the two said quantitative research is conducted to describe examine relationships and determine causality variables. He said the focus or perspective for quantitative research is usually concise and reductionistic. Quantitative researchers remain detached from the study and try not to influence it with their values (objectivity). He mentioned that qualitative research evolved from the behavioral and social sciences as a method of understanding the unique, dynamic, holistic nature of human beings. The philosophical base of qualitative research is interpretive, humanistic, and naturalistic and is concerned with the understanding of the meaning of social interactions by those involved. Brady and Collier (2004, 174) in his contribution to bridge the qualitative-quantitative divide said qualitative analysis focused on processes of change within cases may uncover the causal mechanisms that underlie quantitative findings and qualitative analysis can explain turning points in quantitative time series and changes over time in causal patterns established with quantitative data. He mentioned further that close qualitative analysis of a given set of cases provides leverage for causal inference, and quantitative analysis then serves to establish the representativeness of these cases. In his opinion a quantitative data set serves as the starting point for framing a study that is primarily qualitative while within a single research project, the combination of qualitative and quantitative data increases inferential leverage. In his conclusion he said across multiple research projects in a given literature, researchers move between qualitative and quantitative analysis, retesting and expanding on previous findings.

Table 4: **Differences between qualitative and quantitative research**

Difference with respect to:	Quantitative Research	Qualitative Research
Underpinning philosophy	Rationalism: ´That human beings achieve knowledge because of their capacity to reason´ (Bernard 1994:2)	Empiricism: ´The only knowledge that human beings acquire is from sensory experiences´(Bernard 1994:2)

Approach to inquiry	Structured/rigid/predetermined methodology	Unstructured/flexible/open methodology
Main purpose of investigation	To quantify extent of variation in a phenomenon, situation, issue etc	To describe variation in a phenomenon, situation, issue etc.
Measurement of variables	Emphasis on some form of either measurement or classification of variables	Emphasis on description of variables
Sample size	Emphasis on greater sample size	Fewer cases
Focus of inquiry	Narrows focus in terms of extent of inquiry, but assembles requires information from a greater number of respondents	Covers multiple issues but assembles required information from fewer respondents
Dominant research value	Reliability and objectivity (value-free)	Authenticity but does not claim to be value-free
Dominant research topic	Explains prevalence, incidence, extent, nature of issues, opinions and attitude; discovers regularities and formulates theories	Explores experiences, meanings, perceptions and feelings
Analysis of data	Subjects variables to frequency distributions, cross-tabulations or other statistical procedures	Subjects responses, narratives or observation data to identification of themes and describes these
Communications of findings	Organisation more analytical in nature, drawing inferences and conclusions, and testing magnitude and strength of a relationship	Organisation more descriptive and narrative in nature

Source: (Kumar 2005, 17-18)

According to (Rubin and Babbie 2009, 230) all research methods have their own distinctive strengths and weaknesses. Some of the key strengths and weaknesses of qualitative and quantitative approaches to inquiry are as follows:

Depth of Understanding

Qualitative research is especially effective for studying subtle nuances in attitudes and behaviours, and for examining social processes over time. As such, the chief strength of this method lies in the depth of understanding it permits. Whereas some quantitative research methods may be challenged as "superficial," this charge is seldom lodged against qualitative research.

Flexibility

Flexibility is another advantage of qualitative research. In this method, you may modify your research design at any time, as discussed earlier. Moreover, you are always prepared to engage in qualitative research whenever the occasion arises; whereas you could not as easily initiate a survey or an experiment.

Subjectivity

Qualitative research measurements-although in-depth-are also often very personal. For example, if a researcher reports that the members of a club tend to be conservative, know that such a judgment is unavoidably linked to the researcher´s own politics. However, researchers who use qualitative techniques can be conscious of this issue and take pains to address it. The subjective nature of many qualitative studies might be seen as both an advantage and a disadvantage as compared to quantitative research.

Generalizability

One of the chief goals of science is generalization. Social scientists study particular situations and events to learn about social life in general. Generalizability is a problem for qualitative research.

Qualitative research is best if you want to study a particular subject in-depth in one or a few organizations (Myers 2009, 9). The researcher opted for qualitative research method because he desire to study Ehmeth websites in-depth and due to the small size of the company. Ehmeth staff strength is ten. The researcher did not use quantitative research method because the targeted population is small. According to (Myers *et al.* 2009, 9) a major disadvantage of qualitative research, however is that, it is often difficult to generalize to a larger population.

3.3 Data Collection Method

Researchers are interested in collecting data about the phenomena they are studying. Data can be defined as a known facts or things used as a basis for inference or reckoning. Some authors distinguish between data and information, by defining information as the knowledge created by organizing data into a useful form. Data can be quantitative (in numerical form) or qualitative (in non-numerical form, such as text or images). Data can also be classified by source (Collis & Hussey 2009, 187).

3.3.1 Interview

Collis and Hussey (2009, 144) defined interview as a method for collecting data in which selected participants (the interviewees) are asked questions to find out what they do, think or feel. The researcher made use of interview because the customer of Ehmeth are scattered all over the United Kingdom and Nigeria and to get a

reliable and valid data, interview was chosen as the best approach. The interview method helps the author to bridge the gap of distance.

According to (Myers 2009, 121) interviews are one of the most important data gathering techniques for qualitative researchers in business and management. They are used in almost all kinds of qualitative research (positivist, interpretive, or critical) and are the technique of choice in most qualitative (Yow 2005, 8).

Smith, Thorpe and Lowe (2002, 86) in his own opinion said interviewing is often claimed to be `the best` method of gathering information, its complexity can sometimes be underestimated. He argued that interview is time consuming to undertake properly and they are sometimes used when other methods might be more appropriate. He mentioned that if researchers wish to obtain answers to a number of fairly simple questions then a questionnaire might well be more appropriate. He continued his argument by saying face-to-face interviewing provides the researcher with access to the individuals to be asked the questions and highly structured interviews are based on carefully prepared sets of questions piloted and refined until the researcher is convinced of their `validity.`

A good interview helps us to focus on the subject`s world. The idea is to use their language rather than imposing one`s own. The role of the interviewer is to listen, prompt, encourage and direct. Interviews are just one of many ways to gather data about the world of business and management. Other data collection techniques include the use of participant observation and fieldwork, or some kind of library or archival research. The choice of a particular data collection technique will depend upon your earlier choice of a research method, your research topic, and the availability of data. When you are collecting qualitative data, you are the research instrument, and as any experienced musician will tell you, all instruments need to be tuned (Myers 2009, 121-122).

3.3.2 Primary and Secondary Data

In the social sciences an important distinction is made between primary and secondary sources of data. Primary sources are those data which are unpublished and which the researcher has gathered directly from the people or organization. Primary data include data from interviews, fieldwork, and unpublished documents such as minutes of meetings. Secondary data refer to any data which you have gathered that have been previously published. Secondary data include previously published books, newspaper articles, and journal articles. Primary data add richness and credibility to qualitative manuscripts. Primary data – data that you have gathered yourself – represent part of the added value that you bring to the table. Myers *et al.* (2009, 122 – 123). The author used both primary and secondary data in this research work.

3.3.3 Types of Interviews

Saunders, Lewis and Thornhill (2001, 94, 264, 265) said a researcher can use different data collection methods including questionnaires, interview in case-study approach. He mentioned three types of interviews namely structured interviews, semi-structured interviews and unstructured interviews. In structured interviews, according to him, predetermined or standardized set of questions are asked, whereas semi-structured interviews order of questions can be varied depending on the flow of conversation, additional questions may be required to explore the research question and objectives.

He further explained that semi-structured and in-depth interviews are used in qualitative research. Churchill and Dawn (2002, 274, 275) suggested that depth interviews suits exploratory research because freedom is provided to interviewer in conducting the depth interviews and interviewer may try to follow the rough outline but the order and framing of the questions can be changed. He believes that depth interviews enables the researcher to get better description than surveys which get fixed-alternative responses and requires fewer respondents or the more interviewers because the expected time of interview is more. He concluded that if

the interviewers are more then there is a greater likely hood of variation in the responses. Taking into consideration of Churchill's suggestions only one person conducted the interviews. Churchill *et al.* (2002, 329) also mentioned that in open-ended questions respondents are free to reply in their own words. Saunders, Lewis, and Thornhill (2003, 247) say that an interview can be conducted by meeting the person face-to-face or on telephone. The author will perform "telephone interview" for his data collection. Dutka (1995, 25-27) said that in-depth interviews are face-to-face interviews conducted on one to one basis and a detailed discussion outline must be designed. According to him questions must allow the respondents to state whatever thoughts come to their mind. He suggests that questions should be asked in a relaxed, casual manner. He defined probe as a neutral remark that prompts the respondents to clear or explain a previous statement. According to him probe should be used carefully so that it did not lead the respondent into an answer. He gave further suggestions that the probes should be standardized in order to achieve uniformity. According to him responses should be recorded in order to avoid any kind of editing bias. Saunders *et al.* (2003, 262) also defines 'open questions' (for why and how question), 'probing questions', and 'specific and closed question' (to obtain specific information or confirm a fact or opinion).

The research work prompt the author to ask questions from Ehmeth managers in order to know the features which their customers have already experienced and those features which they have not experienced yet. Due to the nature of his research purpose and research questions, the researcher will have to mix 'open question', 'probing questions' and 'closed questions' for in-depth telephone interview. Myers (2009, 123 -124) stated that there are many different kinds of interviews; all interviews can be classified into three basic types:

- Structured Interviews

  The use of pre-formulated questions, strictly regulated with regard to the order of the questions, and sometimes regulated with regard to the time available (Collis & Hussey 2009, 144).

- Semi-structured Interviews

The use of some pre-formulated questions, but no strict adherence to them. New questions might emerge during the conversation.

- Unstructured Interviews

  Few if any pre-formulated questions. In effect interviewees have free rein to say what they want and often there is no set time limit (Collis & Hussey 2009, 144).

Structured interviews require considerable planning beforehand in order to make sure that all the important questions are included in the script from day one. The whole idea of structured interviews is to ensure consistency across multiple interviews. Structured interviews tend to be used in telephone interviews, with survey research, market research, and political polling, and with intercept research in public places such as shopping malls. One of the major advantages of the structured interview is consistency across interviews (Myers *et al.* 2009, 123 - 124).

3.4 Distribution Methods

According to (Collis and Hussey 2009, 193) there are number of distribution methods, each with different strengths and weaknesses. Cost is often an important factor and the best method for a particular study often depends on the size and location of the sample.

3.4.1 By Post

This is commonly used method of distribution that is fairly easy to administer. The questionnaire and covering letter are posted to the population or the sample, usually with a prepaid envelope for returning the completed questionnaire.

3.4.2 By Telephone

This is also a widely used method to employ as it reduces the costs associated with face-to-face interviews, but still allows some aspect of personal contact.

Once upon a time, telephone surveys were considered a poor substitute for face-to-face surveys. Today, telephone interviewing is the most widely used method of gathering survey data across the industrialized nations of the world where so many households have their own phones. Administering questionnaires by phone has some very important advantages.

- Phone interviews have the impersonal quality of self-administered questionnaires and the personal quality of face-to-face interviews. So, telephone surveys are unintimidating (like self-administered questionnaires), but allow interviewers to probe or to answer questions dealing with ambiguity of items (just like they can in personal interviews) (Bernard 2006, 261).
- Telephone interviewing is inexpensive and convenient to do. It is not without effort (Bernard *et al.* 2006, 261).

3.4.3 Online

Web-based tools, such as SurveyMonkey, allow you to create your own survey for a fee and email it to potential respondents. You can view the preliminary results as they come in and the data file can be exported to Excel, SPSS and other software packages for analysis.

3.4.4 Face-to-Face

The questionnaire can be presented to respondents in the street, at their homes, in the workplace or any convenient place. It is time-consuming and can be expensive if you have travel to a particular location to meet an interviewee.

3.4.5 Group Distribution

This method is only appropriate where the survey is being conducted in a small number of locations or a single location.

3.4.6 Individual Distribution

This is a variation of group distribution. If the sample is situated in one location, it may be possible to distribute, and collect, the questionnaires individually.

The researcher reviewed different books on Research Methodology and he agreed with the opinion of Rubin and Babbie that each metholodogy have their own distinctive strengths and weaknesses. The method adopted will depend on the situation of the researcher, the condition of the company and the availability of human and material resources during the research work.

The researcher opted for qualitiative research method not because it is the best method but because of the size of the targeted population of the research work. He also used telephone interview because of the distance between Finland and London and in order to gain the attention of the busy managers of the company used as case study.

Recording of the interview was not a problem because of availability of modern day information technology equipment and his pre-knowledge of secretarial duties enhanced his quick transcription of the recorded interview.

4 EMPIRICAL DATA

This chapter reveals the responses collected from three Managers of Ehmeth through telephone interviews. The data was collected by recording the questions and answers conversation. The respondent's responses are presented in systematic order.

4.1 Respondent One

Name: Ogunsola Gbenga Thomas

Gender: Male

Company: Ehmeth UK Limited

Designation: Managing Director (London)

Mr. Ogunsola Gbenga Thomas is the Managing Director of Ehmeth UK Limited, a versatile Accountant and experienced administrator. He oversees both Ehmeth UK Limited in London and Remob Express Money Transfer in Nigeria.

How did your customers perceive value from initial features of your money transfer website?

Mr. Ogunsola said they have initial features for their customers but they are using it indirectly presently. He mentioned that whenever there is transaction, they will process it through the system and send their transaction identity (ID) to the customer through the system, that is, they do not need to send text message to their customer, it is the system that will do that for them at the rate of ten pounds (£10) which is rated as a minimal cost. He confirmed that the process is computer generated computer sensitive and it will help to avoid unnecessary errors and mistakes. He said it is cost effective too because it will prevent customer`s complaints/query and if there is no query, then the company spend less money. He established the fact that the customer enjoys this error free pre-feature facility of their website of system messaging and they are always happy.

How did your customers perceive value when using features of your money transfer website while sending money?

The Managing Director of Ehmeth said their various customers love the features of their website while sending money. He confirmed that they are always happy and due to its efficiency their customers stick tenaciously to them due to these features. He mentioned that the usage of these features to transfer their money safe their customers' time, query, and stress and above these, they receive computer generated receipt which they preferred to manual receipt.

How did your customers perceive value when using features of your money transfer website after they have send money?

Due to the technicality of this feature, Mr. Ogunsola referred the researcher to the Project Director but he confirmed as well that their customers enjoys this feature too and happy.

Do you have loyalty club? If yes, how does it work? Do you feel that improves eCRM?

Mr. Ogunsola said they did not have loyalty club at the moment but they have plans to have one in the future.

Do you think that Ehmeth receives feedback from the customers regarding services provided to them? If yes, in what ways do you receive feedback and do you believe these are used in the best way in order to create customer satisfaction? Do you realize that the usage of the feedback can be improved? If yes, in what way?

Mr. Ogunsola said they received feedback from their different customers through telephone call and some send text message to them from both Nigeria and London either to commend or complain but he confirmed that their feedback methodology did not have any link with their website yet. He said the Project Director will explain more on how to improve their customers' feedback methods in the nearest future.

The Managing Director of Ehmeth (UK) Limited was trying to explain the features of her company web portal. In the past they used manual method to collect money to be transferrred from customer, recorded the transaction and issue receipt but through e-CRM feature on her web portal now, it is possible for the customer to

transact business with her company at distant or physically in her London office but it is through the web portal that is transaction is generated and both confirmation and receipt is automated. He emphasized the under-utilization of the e-CRM features by her customers and envisaging future improvement.

4.2 Respondent Two

Name: Mr. Olatunji Samuel

Gender: Male

Company: Ehmeth UK Limited

Designation: Project Director (London)

Mr. Olatunji is a down-to-earth project management expert and distinct innovative information technology guru. He is the Project Director of both CJA Solutions and Ehmeth UK Limited.

How did your customers perceive value from initial features of your money transfer website?

Mr. Olatunji said the customers have the ability to do their transaction without their interaction on their website. He continued that the first thing they have to do is to register as a client. When they register then they will send their user name and password to them via email based on that, he said they can now use those details to log in and do their money transaction. He established the fact that the customer will need their approval for the sake of "check and balances" before they do their transaction. He emphasized it that their customers have the ability to initiate transfer by themselves and this is a pre-feature of their website that makes things easy for them.

He also mentioned that this did not erode the role of their agents in different locations in London. He confirmed that Ehmeth have three way approach system. They have customers that come directly to their office in London. He gave an example of a customer in Manchester that wants to send money through them; it

seems it will not be easy for him to come directly to Ehmeth office in London to do transaction because of the distance. For that kind of customer it is better for him to go to their website and register and do his transaction there. Also, Mr. Olatunji said there are customers that want to deal with them directly because they are not close to all of them in terms of office location that is why they have agents all over to represent them. He said those customers will have to go to the nearest agent and transact their business and the agents in turn send the customers details to them. In summary it is possible for their customers to transact their business through their website as a client, going to the agents or come directly to their office in London. Nevertheless, they put on all these facilities for their customers to have positive perception of their business, which they appreciate.

How did your customers perceive value when using features of your money transfer website while sending money?

Mr. Olatunji said either transaction through the web or through their agents, what their customers are happy with is the speed of their services. He gave example of customer that transact business with them between London and Nigeria, regardless of the distance, if there is any problem, they can correct the mistake within few minutes and the person in Nigeria can collect his money easily. He said things can be sorted out in few minutes either directly or through the agents and this is always possible because of their websites features.

How did your customers perceive value when using features of your money transfer website after they have send money?

Mr. Olatunji confirmed that they have money tracking feature on their website and with this it becomes easier for the customer to follow-up the progress of their transaction but at the moment it is not yet activated.

Do you have loyalty club? If yes, how does it work? Do you feel that improves eCRM?

Mr. Olatunji gave indirect answer to this research question and established his answer that they used to reduce commission cost for their frequent customers in terms of rates. He said they are practicing loyalty club indirectly and as at the moment they do not have named loyalty club for their company.

He was optimistic and said they shall put that in place that everybody will able to see. He confirmed that they give regular concession to their loyal customers.

He explained that this incentive they give to their customers improves electronic customer relationship management (e-CRM) because their customers repeat their patronage and since they come back, it means they can trust them. They know that the quality of the service they receive is high and this motivates them to come back. He established that their motto is "Customer is King" though the customer may not be right all the time but they are trying to make their customers feel at home.

Do you think that Ehmeth receives feedback from the customers regarding services provided to them? If yes, in what ways do you receive feedback and do you believe these are used in the best way in order to create customer satisfaction? Do you realize that the usage of the feedback can be improved? If yes, in what way?

Mr. Olatunji was positive about the feedback and said there are customers that phone them back to say "thank you" but there are some that call back to complain. He confirmed that they are yet to embed this feature into their website but they do receive feedback from their customers and the feedback is presently via telephone call and text messages. To be candid, he said they need to keep proper record of their customers and manage it effectively.

Concerning customers' satisfaction, Mr. Olatunji gave an illustration that when a customer comes to transact business with them; thereafter they call the customer or tell the customer to rate their services from scale 1 to 5. The highest is 5 and if the customer rate them 2, which means they are below performance, definitely they are going to ask for what went wrong and if the customer tell them, it will be in the interest of their business to improve that area in which the customer has scored them low. He affirmed that in doing this, they are creating customer satisfaction and that their customers are satisfied because they are sensitive to their needs.

Mr. Olatunji opined that they can improve their feedback system and integrate it into their website by including the feedback in their Accounts management. He

said they can create a button or text link for "Rate Our Services" and this will only be available for registered clients for the purpose of control.

4.3 Respondent Three

Name:	Mr. Olaifa Kayode
Gender:	Male
Company:	Ehmeth UK Limited
Designation:	Operation Manager

Mr. Olaifa is an experienced manager in business to business (b2b) and business to consumer (b2c) and he is the one overseeing the operations works of Ehmeth UK Limited through its subsidiary Remob Express Money Transfer in Nigeria. He is a resourceful person and presently they have another new subsidiary that is called Remob Cargo under his supervision.

How did your customers perceive value from initial features of your money transfer website?

Mr. Olaifa said their various customers appreciate the features and it helped them further to get their money transfer to their respective beneficiaries. For instance some of them can get the view of other customers that have been using Ehmeth to transfer their money through these features. He said their customers believed that such features will help them to access Ehmeth whether they can be trusted to send their money or not. He affirmed that their customers have not been making use of all the features but they are coming up to appreciate it. Mr. Olaifa said to compare the present technology with the way their customers were sending their money before when they only drop their money and until the beneficiary pick up the money they will not know what happen to their money but because of other features they have on their website their customers are coming up to appreciate the introduction of the website.

How did your customers perceive value when using features of your money transfer website while sending money?

They appreciate the website because it is faster now unlike before you have to pay money to the bank, call the company and tell them how much you have paid but now while you are paying you have a code everything on your receipt and send the code to the beneficiary at the other end and immediately the money is being transferred online, so it makes money transfer faster and the customer appreciate it and they like it now because sending money has become easier for them. Now they have all the addresses, they can trace their money; they know the route which their money passed. They appreciate the feature when sending their money he confirmed.

How did your customers perceive value when using features of your money transfer website after they have send money?

Mr. Olaifa said after they have sent their money one of the things he believes customer appreciates is the facility to track their money. They know the time they send the money though they have not exhaust the importance of the features but they are coming up to appreciate the aid of their website. He said the way their website was design they should be able to do it themselves but now they are still doing that for their customers but it is helping them to know the position of their money. If they send money today and they give them 24 hours as a pick up time and the money has not reached its destination after the specified time, they will forward their call to the company and they can help them to track the money may be somebody has mistakenly use the wrong channel to pick the money they can tell them where the money has gone to, who pick the money, at what branch of the bank was the money picked, at what time the money was picked, the bank official that paid the money. This is one of the things they appreciate, the possibility to track their money after they have sent it. They are presently under utilizing the feature but as time goes on they will understand the usage of the features better.

Do you have loyalty club? If yes, how does it work? Do you feel that improves eCRM?

Mr. Olaifa said actually they have not really set up any loyalty club but there is a way they do it. Some of their customers that have been patronizing them for long,

they know them very well, their names, addresses and telephone numbers featured from time to time. He said they appreciate their patronage by giving them discounts. Mr. Olaifa said they have not brought them together as a club but they recognize them. He said in the future it will help if they have a forum feature on their website. He said if they can bring their customers together through a forum as a club, this will improve their electronic customer relationship because their customers can talk to them and they can talk to them. He said their customers can even help them to improve the features of their website by giving suggestion of what they want, if their suggestion is okay, they will make use of it. Since it is their suggestion it will increase their patronage. At the same time they are satisfied and they have helped them also. He said as time goes on because of its advantage that is embedded in having loyalty club, they will be thinking in that direction.

Do you think that Ehmeth receives feedback from the customers regarding services provided to them? If yes, in what ways do you receive feedback and do you believe these are used in the best way in order to create customer satisfaction? Do you realize that the usage of the feedback can be improved? If yes, in what way?

Mr. Olaifa affirmed that they have been receiving feedback but they did not have the link on their website to document their customers responses but as they get their feedback through telephone calls and text messages some appreciate their services while some complain about their procedure, some have suggestions but he want to believe that the way they are receiving the feedback presently can still be improved. He gave an illustration that if somebody call him now, because the message has not been documented what the person has said today may be forgotten because of some other commitments until some other person call on the same issue before he can now remember that somebody has mentioned that before. Mr. Olaifa said that is why he felt that they have been getting feedback but the procedure has not been all that the best they can still do some other things as a way of improvement. He explained that if they have a club, a forum and any customer that want to complain will put it into writing, in light of this they can print it out and use it for management deliberation and decision. There is room for

improvement in form of documentation of complaints for management use in the future he concluded.

The three managers interviewed were in agreement in their response to the questions asked, though there are little difference but in general the interview shows that they understand electronic customers relationship management and its relevance to their company and customers.

5 QUALITATIVE DATA ANALYSIS

According to (Babbie 2010, 418) qualitative analysis is the non-numerical examination and interpretation of observations. It involves a continual interplay between theory and analysis. Data analysis is when the cerebral functions really kick in – that elusive but critical ability to find "meaning units" in the data and develop a conceptual scheme that is empirically grounded and richly descriptive (Royse, Thyer & Padgett 2010, 93 – 94).

The ´success` of a research project is very much contingent on the analysis of data: on working with data to achieve something interesting and perhaps even important in relation to the substantive focus of a research project, on successfully relating such findings to an academic or professional field, on being able to say something through engagement with the data and using it to reflect not just on the particular setting being explored, but ideally, to create some generalizable or at least `generally interested` finding or idea that can be taken forward in other contexts (Gibson and Brown 2009, 1). The goal of most qualitative research is to learn from the data. So good research design will always take into account what is known already, and will build into the design the ways this knowledge can and will be used and tested. (Richards 2009, 23). The idea of analysis implies some kind of transformation, you start with some (often voluminous) collection of qualitative data and then you process it, through analytic procedures, into a clear, understandable, insightful, trustworthy and even original analysis (Graham & Graham 2007, 1).

Malhotra and Birks (2006, 206 – 214) said the process of analyzing qualitative data can be encapsulated in four stages; they are (Miles & Huberman 1994, 10):

Data Assembly

Malhotra *et al.* (2006, 206 – 214) gave the meaning of data assembly to be gathering of data from variety of sources.

The researcher collected data via interviews (evidences) from three respondents.

Data Reduction

Malhotra *et al.* (2006, 206 – 214) mentioned that data reduction involves organizing and structuring the data while (Miles and Huberman 1994, 10) in his own opinion said data reduction refers to the process of selecting, focusing, simplifying, abstracting, and transforming the data that appear in written-up field notes or transcriptions.

It took the researcher several efforts to transcribe the recorded voice during the interview and structured it to a standard format.

Data Display

Malhotra *et al. (*2006, 206 – 214) said data display involves summarizing and presenting the structure that is seen in the collected data. A display is an organized, compressed assembly of information that permits conclusion drawing and action. It helps us to understand what is happening and to do something either analyze further or take action based on that understanding. The displays discussed include many types of matrices, graphs, charts, and networks and all are designed to assemble organized information into an immediately accessible, compact form so that the analyst can see what is happening and either draw justified conclusions or move on to the next step of analysis the display suggests may be useful (Miles & Huberman 1994, 11).

The researcher presented the summary of the interview as empirical data in chapter four.

Data Verification

In (Malhotra *et al.* 2006, 206 – 214)   opinion data verification involves seeking alternative explanations through other data sources and theories. From the start of data collection, the qualitative analyst is beginning to decide what things mean-is noting regularities, patterns, explanations, possible configurations, casual flows, and propositions. Verification may be as brief as a fleeting second thought crossing the analyst`s mind during writing, with a short excursion back to the field notes, or it may be thorough and elaborate, with lengthy argumentation and review among colleagues to develop "intersubjective consensus," or with extensive efforts to replicate a finding in another data set. The meanings emerging from the data have to be tested for their plausibility, their sturdiness, their "confirmability" – that is, their validity. He said these three streams – data reduction, data display, and conclusion/verification are interwoven before, during, and after data collection (Malhotra *et al.* 2006, 206 – 214, 11).

The researcher juxtapose between the theories and the empirical data in this chapter (Malhotra *et al.* 2006, 206 – 214).

Similar to quantitative research, reliability and validity depend on the skills of the researcher and his ability to design studies with the appropriate methods. Using research methods that ensure that data recording is accurate and the interpretations of data are empirical, logical, and replicable is important to increasing reliability and validity in qualitative studies (Thyer, Franklin, Cody & Ballan 2010, 355).

Researcher tried to avoid partiality and familiarity as much as possible and did not make any provision for tailored made answers for self satisfaction.

Intersubjective agreement, consensus between two or more observers, is necessary for establishing reliability in any scientific study. Confirmation checks by more than one observer are also important for establishing reliability in qualitative studies. They confirmed that qualitative researchers often speak of staying close to their data which mean staying close to the descriptive, verbatim accounts and subjective meanings of the participants. In qualitative research, problems with internal reliability are resolved by providing the verbatim accounts of participants. They said further that to stay close to the empirical data, qualitative researchers usually support their inferential statements about the data with exact quotes from research participants and detailed rich descriptions of that which is being researched (Thyer *et al.* 2010, 356 & 359).

The researcher stick tenaciously to the details received during the interview while presenting his empirical data.

5.1 Reliability

The reliability of the research, according to (Saunders *et al.* 2003, 101) means, whether the procedures will yield the same results on other occasions or not, whether will the similar observation be reached by other observers or not? He explained some threats related to reliability, like participant error, participant bias, observer error and observer bias.

Yin (2003, 37-38) also states that the objective of reliability is to give assurance that if the same research is done with the same cases by any other investigator again, he should get the same findings and conclusions. He further mention that the "The goal of reliability is to minimize the errors and biases in a study". He suggests the proper documentation of the procedures.

In their book (Miller, Strang and Miller 2010, 349) stated that reliability of measures will be important to consider when selecting them for use in a system. Reliability refers to the consistency and stability of findings that enables findings to be replicated. For instance, a reliable employee is one whose work productivity is of a

consistent standard. This consistency can be used to predict the standard of their future work patterns (Burns & Burns 2008, 410).

According to (Tariq 2009), in order to draw conclusions, formulate theories, or make generalizations about your research you need to ensure the reliability of the data you collect. You can improve reliability by ensuring that your surveys are written clearly and without ambiguity.

5.2 Validity

According to (Saunders *et al.* 2003, 101) "Validity is concerned with whether the findings are really about what they appear to be about." Saunders, *et al.* 2003, 102) said all respondents were asked about their suitable time before conducting the actual interview. In this way unsuitability of timing was avoided. Respondents were assured that their anonymity would be maintained and study will not affect them negatively. Moreover (Yin 2003, 34) suggests collecting the chain of evidences as a construct of validity. The researcher collected evidences (interviews) from three managers.

Yin *et al. (*2003, 37) states that survey results can be generalized to a larger population if sample is taken correctly, but "this analogy to samples and universes is incorrect when dealing with case studies" because he believes that survey results are dependent on statistical generalizability whereas case studies depend on analytical generalization. He concluded that qualitative researcher should try to generalize the findings to the 'theory' rather than to other cases. This is made possible by strategic choice of informants relevant to the study and not by statistically drawn samples.

Managers of Ehmeth were the main respondents in this study. Another study based on other customer segments for example stakeholders, or general people may reveal different results.

Tariq (2009) affirmed that conclusions drawn from analyzing survey data are only acceptable to the degree to which they are determined valid. Validity is used to

determine whether research measures what it intended to measure and to approximate the truthfulness of the results. In (Miller, Strang and Miller 2010, 349) opinion issues pertaining to internal validity are relevant to development of survey instruments. Validity information gives some indication of how well a test or other assessment instrument measures a given characteristic, under certain circumstances and with a given set of subjects or objects (Burns & Burns 2008, 425).

When the researcher looks at validity in the survey data he was thinking whether the data represents what it should represent. He depend on the respondent`s mind set and attitude in order to give him valid data. In other words he depends on them to answer all questions honestly and conscientiously. He also depends on whether they are able to answer the questions that he asks (Tariq 2009).

5.3 Analysis

In this section the researcher analyze the empirical findings with the help of the theories presented earlier in chapter four in order to deepening the understanding of the chosen subject.

5.3.1 How did your customers perceive value from initial features of your money transfer website?

Roy Chitwood, (2005) mentioned that implicit in the definition of relationship building is the idea of adding value to the transaction, going beyond simply being an order taker to being an asset in the business or personal lives of your clients. eCRM can be defined as activities to manage customer relationships by using the internet, web browsers or other electronic touch points. He said eCRM has become a requirement for survival, not just a competitive advantage (Pavithira 2010).

Thus the approach to acquiring new customers with whom to build relationships is fundamentally different as it involves attracting the customers to the website, where the company provides an offer to make them register.

To achieve mass customization of the marketing messages and the product, technology makes it possible to send tailored e-mails at much lower cost than is possible with direct mail and also to provide tailored web pages to smaller groups of customers (microsegments) (Chadwick, Mayer & Johnston 2009, 341).

In the theory the emphasis was laid on adding value to the transaction (Roy 2005) and relationships management through internet, web browsers or other electronic touch points. (Pavithira 2010). Also methodology of attracting new customers was linked with organizational website and mass customization of the marketing messages via low cost tailored e-mails (Chadwick et al. 2009, 341).

Mr. Ogunsola, the Managing Director of Ehmeth UK Limited was in agreement with what all the aforementioned authors said that value added features is very essential for good customer relationship and he mentioned that they achieved it by sending system generated text messages to their various customers which in turn help to …avoid unnecessary errors and mistakes. He said this is cost effective and error free.

The both theory and the empirical data established the importance of pre-features of electronic portal in effective relationship building. He confirmed that their customers' perception towards their website initial features is positive.

Mr. Olatunji side of the story was in agreement with what Mr. Ogunsola said and he explained how their customers can register via their website in order to initiate money transfer transaction by themselves. He confirmed that their customers appreciate these initial features.

Mr. Olaifa contribution was in harmony with what the two interviewees said earlier that their various customers appreciate the features of their website because it

used to help them further to get their money transfer to their respective beneficiaries with proper follow-up. The three managers interviewed said the customers' perception of their website initial features is favourable.

5.3.2 How did your customers perceive value when using features of your money transfer website while sending money?

According to (Kincaid 2003, 66-67), adding the internet to our CRM efforts makes lots of sense but it is not necessarily clear sailing ahead. Pricewaterhouse Coopers LLP said the top three concerns would need to be addressed to persuade those not currently using the internet to participate in e-commerce: they are privacy, security, and ease of use.

It was established in the theory that before any customer can make attempt to use electronic commerce website, the organization must ensure that the website is secured, easy to use and has privacy.

Mr. Ogunsola confirmed that this second stage feature make their customers happy due to its efficiency because it safe them time, query, and stress due to computer generated receipt which they preferred to manual receipt but in this case it was the company that is using the feature to satisfy their customers. Due to the benefits of the features mentioned it is an indication that Ehmeth website fulfilled three requirements of the above mentioned author that is, privacy, security and ease of use.

In Mr. Olatunji opinion it is the speed of their services that gives their customers joy while sending their money from London to Nigeria or vice versa.

Mr. Olaifa also agreed with the second interviewee that their customers appreciate these features on their website because it is faster now to send their money unlike the time when they were using brick and mortal efforts.

Their website conform to the requirements the author mentioned to draw unwilling customers to use their website but there is still indication that customers are not yet maximizing these features on Ehmeth website.

5.3.3 How did your customers perceive value when using features of your money transfer website after they have send money?

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

These services include order tracking, product configuration and customization as well as security/trust. These are extra services such as online auctions and online training and education. (Pavithira 2010).

Customer can be given the ability to self-direct their search for information. The web becomes a self-service CRM station. Certain websites offload the common customer service representative task of locating a package or shipment by giving customers access to tracking data. As a result, customers can be in control (Rai 2008, 59-61).

The web is available to most customers on a 24/7 basis. The customer has got the advantage of visiting the company website and find out the required information which is not possible in any other mode of technology (Rai *et al.* 2008, 59-61).

Mr. Ogunsola said their customers enjoys this feature and they are happy but Mr. Olatunji confirmed that they have money tracking feature on their website and with this it becomes easier for the customer to follow-up the progress of their transaction but it is not yet activated for their customers.

Mr. Olaifa also established the fact that order tracking feature is present on their website but they are yet to exhaust the importance of the feature.

5.3.4 Do you have loyalty club? If yes, how does it work? Do you feel that improves eCRM?

A long-term relationship may, for instance, produce strategic benefits for the service organizations in its marketing by generating references and credentials or it may create competitive advantage by creating barriers to switching. The client, on his part, may enhance the quality of services offered by engaging in long-term business relationship with the service organization (Rai *et al*. 2008, 59).

One of the strategies of retaining a customer is loyal club but Mr. Ogunsola said they do not have the club yet in their company but have plans to have one in the nearest future. Mr. Olatunji said they are practicing loyalty club indirectly at present by giving concession to their regular customers. He said the method of giving discount to their customers is paving way for repeated patronage. Mr. Olaifa also agreed with Mr. Olatunji that they are doing it indirectly at the moment but in the future due to the advantage that is embedded in having loyalty club, they will be thinking in that direction.

5.3.5 Do you think that Ehmeth receives feedback from the customers regarding services provided to them? If yes, in what ways do you receive feedback and do you believe these are used in the best way in order to create customer satisfaction? Do you realize that the usage of the feedback can be improved? If yes, in what way?

According to (Chaffey and Smith 2008, 369) relationships can get stale unless you work hard at it. This means your web site needs to be updated and kept fresh and tailored – your offerings need to be more attractive than the competition.

Pavithira (2010) said the rise of internet and eCRM has boosted the options for self-service activities. CRM activities are mainly of two different types. Reactive service is where the customer has a problem and contacts the company. Proactive service is where the manager has decided not to wait for the customer to contact

the firm, but to be aggressive to contact the customer himself in order to establish a dialogue and solve problems. When used with e-mail, the web is a self-documenting touch point. The customer is intimately involved in creating documentation of his problems and questions about a product or service. The effect of this added burden can be minimal or, if the customer is already at wits end about a problem, he or she may baulk at the prospects of losing yet more time. (Rai *et al*. 2008, 59-61).

According to (Pan and Lee 2003), e-CRM provides the ability to capture, integrate, and distribute data gained at the organization`s Website throughout the enterprise.

Mr. Ogunsola said they got feedback from their customers through telephone call and some through text messages from both Nigeria and London either to commend or complain but yet to have the link on their website yet. Mr. Olatunji also agreed with Mr. Ogunsola that the only way of receiving feedback from their customers now is through telephone call and text messages but confirmed that they are yet to keep proper record of their customers and manage it effectively. He said they can improve their feedback system by integrating it into their website.

Mr. Olaifa agreed with other interviewee that they received feedback through telephone call and text messages but they can still improve on it. He recommended that forum can be embedded into their website for proper management deliberation and decision.

5.4 Analysis of Ehmeth Websites

The researcher divided the visible features of Ehmeth website into three categories:

Pre-eCRM features of Ehmeth Website
- Home
- Site Map
- Register

- Sign In

- Terms & Conditions

- Privacy Policy

- Consumer Fraud Prevention

- About Us

eCRM features of Ehmeth Website

- Transfer Money

- Anti Money Laundry Policy

Post-eCRM features of Ehmeth Website

- Contact Us

- Order Status

Table 5: **Analysis Table**

Navigation Button/Link	Communication Life Cycle	E-marketing Activities Aimed At The Customers	Ehmeth Web Portal Legend
Site Map	List of pages of website	• Image projection and easy navigation	**PP**
Contact Us	Providing factual contact information	• Info on contact address, telephone number, fax number and email • Establishing the authenticity of Brick and Mortal contact to customers	**P**
Transfer Money	Facilitating money transfer	• Promoting electronic customers` relationship	**P**
Agent List	Agents details	• Giving directives to customers to have access to the agent that is very close to them	**P**
Register	Link to register	• Helping customers to have unique User ID and password	**P**

Sign In	Tool to sign in customer User ID and password	• Paving way for check and balances	P
Terms & Conditions	Show casing company and customers` responsibilities	• Helping customers` to know their right according to English law	P
Order Status	Tracking tool	• Helping customers to know the status of the money they sent	P
Privacy Policy	Privacy tool	• Creating assurance for customers privacy	P
Consumer Fraud Prevention	Protection tool	• Customers protection regulations e.g. password protection	P
Home	Reflecting company`s image	• Creating first impression and public relations to customers	P
About Us	Painting the company`s picture	• Helping customers to know reliability and dependability of the company	B
Anti Money Laundry Policy	Warning link	• Helping customers to know their limitation in money transfer	B
Search Engine	Search text box with accompany text	• Easy tool for customers to get to their destination	NP
FAQ	Question and answer link	• Bridging the gap of physical contact	NP
Interactive Button/Icon	Advert/Promotion link	• Promotional statement that will attract customers to patronize more	NP
Post-visit links	**Maintaining the relationship through research and follow-up action**	• **Online research regarding customer's visit, satisfaction and potential for repeat visits.** • **E-mail marketing to stimulate recommendations to friends and family as well as repeat visits.**	NP

Table 6: **Legend Table**

P	Present
PP	Partially Present
NP	Not Present
B	Blank

Written analysis of Ehmeth Web Portal

On this website, Home, Contact Us and Sitemap links can be easily located at the top middle of the screen. Also, Home, Transfer Money, Agent List, Register, Contact Us, Terms & Conditions Links were group together at the left middle of the screen. Consumer Fraud link can be located at the left bottom of the screen.

All the links were repeated at the bottom of the home page for easy navigation.

Site Map

The site map is located on the home page but lack content.

Contact Us

The contact us link is working and full contact information is available on the page.

Transfer Money

This link is functioning well.

Agent List

There is comprehensive list of the agents with their detailed addresses on this page.

Register

Register button on Ehmeth website has two links for agent and customer registration.

Sign In

The text box for User ID and Password is available for registered customer to sign-in into the website.

Terms and Conditions

The web page was comprehensive and governed by English Law. It treated different topics that have to do with company and customers responsibilities.

Order Status

The link is available for customer to track their sent money. This is a good customer relationship tool.

Privacy Policy

Privacy policy page of Ehmeth offer down-to-earth information on customers` privacy.

Consumer Fraud Prevention

The web page is alright and it explained "do not" and "does" of the customer in using and ensuring safe keeping of their password.

Home

The home page is simple to use except the frame set that used to display a momentary error message immediately a customer log in to the website.

Kaiser (2006) summarizes frame advantages and disadvantages as follows: He said "static navigation can be visible all the time when using frame and company logos, messages, or other information can be kept in one frame that is constantly visible." According to Shirley, search engines may not be able to properly spider a framed site, bookmarking may not work, not all the browsers supported frames and often framed web sites do not close properly when the visitor goes to another web site. Shirley in his conclusion opposed usage of frame in web site design and with different articles the researcher have read so far on frame he supported Shirley opinion because frame disadvantages outweigh its advantages.

About Us

This page remains blank (no content).

Anti Money Laundry Policy

The page also remains blank.

Search Engine

It is conspicuously missing on Ehmeth website.

FAQ

Frequently Ask Question is not available on this website.

Interactive Button and Icon

Interactive banner/button/icon is missing on this and promotional statement.

External Links

There is no links to any external websites in terms of Social Networking.

Post-Visit Links

The company needs feedback from their various customers but there is no link to this effect and this is one of the necessary tools for management decision.

Possible features for Registered Clients and Website Administrator

Accounts Management

Accounts Management is used to create a user account, manage account, reset an account, update password and update pincode.

eClient Settings

This feature can be use to set up an eAgent Account, setting up Simple Mail Transfer Protocol (SMTP) Server details, manage an eClient Account, create an eClient Account and view eAgent details.

SMS Setting

This is form template to set up Short Message Service (SMS) details. It has username, password, confirm password, proxy address and mobile number and it has feature to add or update your settings.

Transaction

Transaction settings has five (5) check boxes to apply credit limit, report all transactions to Administrator, apply Debit/Credit Card Limit, Limit Transferred Amount Per Transaction, Use Percentage in Commission Calculations and Update button to submit the content of the form.

MLO (Money Laundering Order) Settings
This is report MLO settings and it has six check boxes with texts such as: Sender exceed MLO limit for country, Sender exceeds limit per transaction, Recipient receives more than two transactions in a day, Sender has no MLO Records,
MLO Records has expired, Show all flagged Transactions and Update button.

Transaction limit manager

Transaction Limit Management has two links. They are: Add/update Transaction Limit and you can select originating country. Under these two links there is text box for Amount, Add button and View Transaction Limit.

You can view the set transaction limit settings (the country and amount) through these links.

Session Timeout Limit

You can set your session timeout and it has edit link and update.

Set Debit/Credit Limit

It has drop down menu for type of card (where you can select the type of card you want to use) they have two options of credit or debit card. Also they have text box for amount, percentage (%) charge and Add/Update button.

Cancel a Transaction

To cancel a transaction there is a form template for Agency, Transaction Ref. Cancellation Charge, Reason for Cancellation and Submit button.

Authorize Transaction(s)

There is drop down menu for countries (Nigeria and United Kingdom) through this link and Submit button.

Search for a Transaction

This is internal search engine for transaction. There is template form for Senders Surname, Transaction Reference Number, A start and end date and Search Button.

Find Cancelled Transactions

This is similar to internal search engine to find cancelled transaction and it has the same form template as search for a transaction.

Agents

They have the following links: Agent`s Application, Link for Applications, New Agent`s Applications and Unactivated Agency Applications.

Agent`s Details

These are the links under Agent`s details: Agent`s Commission Manager, Set up Global agency Commission, Update Global Agency Commission, Set Up Agent`s Commission, Update Agent`s Commission, Add/Update Percentage Indicator Setting and View Percentage Indicator Setting.

Agent`s Receipts

Through this link they have: Add Agent`s Receipt, Authorise/Delete Agent`s Receipts and Find Agent`s Receipt.

Banks/Satellites

Under this link there is: Add/Update Banks/Satellites, Exchange Rate Management and Set Bank Excel download Format.

Destinations

Destination Management feature has Add Country, Add City and Branch Management links.

Reports

They used this feature to generate report and it has Agent`s Reports and Banks/Satellite Reports.

6 FINDINGS, RECOMMENDATION AND CONCLUSION

6.1 FINDINGS

These days using website for electronic customer relationship is an essential tool for an organization that desire to have competitive advantage over others. Making use of this modern day technology tool is now essential for organization survival.

Although it is not a total tool for organizational success but it is contributing immensely to the development and profit maximization of a company. It helps to get a new customer, secured existing customer and restore the lost customer.

The different literatures reviewed in line with the empirical data gathered from the interview also underscored the necessity of e-CRM.

In the beginning of the theoretical study, e-CRM concept was explained, the traditional CRM view and also the barriers to effective implementation of e-CRM and its benefits if implemented in the right way. The researcher also reviewed different stages of electronic customers relationship management, how to integrate e-CRM to a company web portal and challenges facing e-CRM survival in a competitive market situation.

It is an ideal thing to compare the theory and the reality in a research work with the help of the literatures reviewed and the empirical data collected from the company used as a case study.

Through the literature reviewed the authors emphasised keeping customers by added value. Studying the likes and dislikes of customers through transaction records, website clicks and search engine queries. The researcher discovered through the interview conducted for the managers of Ehmeth that they did not meet up with this requirement that is very important for customer life time value.

Ehmeth have the facilities that can add value to her different customers but they are not putting them to use. Pre-features, usage features and post usage features of her web portal is enough to add desired values to her customers but she is yet to familiarise them with these features that can bring utility returns to the company.

Some of the authors believed that failure in this aspect will affect the concerned company to have competitive advantage over others which is a reality in Ehmeth (UK) Limited.

The literature reviewed also underscored how e-CRM paved way for self-service which is directly beneficial to the company and bring a lot of comfort to the customers. Presently, in Ehmeth there is nothing like customers` self-service instead it is the company that is rendering the services to her customers. The company have the features of self-service on their web portal but yet to convince her customers to optimise its usage.

The theory also revealed that it is good for a company to be rendering proactive service via electronic customers' relationship management tools instead of reactive service but in Ehmeth as at the time of this research they are rendering reactive service to their customers. They will wait for their customers` reactions before they seek for solution.

In the literature reviewed some authors explained the reasons why customers are resistant to positive change towards e-CRM and they mentioned that customers are sensitive to their privacy, security and ease of use. Though Ehmeth made provision for all the aforementioned through her web portal but customers are not yet aware of this because there is no proper orientation on the purpose of Privacy Statement, Data Security Policy and Help tools that can aid using her web portal.

The theory says that electronic customers' relationship management has benefits to both the company and her customers but Ehmeth is benefiting from these e-CRM features of her web portal than her customers across the borders.

Some missing links on Ehmeth web portal also contributed to imbalance between the theory and the reality. They have initial feature, money transfer features but the company is making use of these features presently more than their customers. Ehmeth website lacks the post features of sending money.

Presently she did not have any feedback link on their website and yet to integrate loyalty club into her company.

Site Map is partially present on Ehmeth Website. The link is present but there is no content. There is About Us link but blank. The Anti Money Laundry Policy link is blank also.

Search Engine is not present on her website and Frequently Asked Questions. Interactive Button or Icon is not present while Post visit links is conspicuously missing.

Ehmeth website has a lot of under utilizing features that can benefit the customers and company in turn and advertising/publicity interactive button did not feature at all.

The summary of comparison of the theory and the reality is that Ehmeth Customers perception of her pre-usage, usage and post-usage features are negative but the perception is positive to the company and this was due to lack of commitment and poor communication between the company and her customers.

6.2 RECOMMENDATION

- There will be need to modify the whole website. It has to be transformed from static to dynamic website.

- There is need for search engine optimization (SEO) on Ehmeth website. This will improve the volume and quality of traffic to their website.

- There is need for Web Analytic tools for effective web analysis. This will pave way for good customer relationship management. They can make use of Google Analytic for free.

- She should update all the blank pages for the purpose of good customers' relationship.

- Missing links like FAQ, interactive banner/button, and search engine should be included on the website.

- There should be link to some reasonable Social Networking websites; this will be a bait to attract more customers.

- Testimonial of the existing users should be included on her website.

- Frame set technology should be change to CSS (Cascading Style Sheet) technology because of its negative effects.

- Ehmeth can introduce e-business into her web services. She can use this medium to be selling spaces for adverts and banner to companies and maximize profit through business to business (b2b).

- She can integrate forum into her website. This will pave way for life chat between the company and her customers.

- She should embed feedback link into her website. This will help her to document the grievance and complaints of her customers and later turn this data to management deliberation and decision making.

- Her order status link should be activated for customer use.

- Ehmeth should create more awareness for her customers in different part of the world on the importance of using her website and to find time to train them accordingly.

- Her Agents should be familiarize with the usage of her website and there should be proper training for them on how to use different website features that is applicable to them.

6.3 CONCLUSION

The research problem that orchestrates this research work is to find out the level of satisfaction and dissatisfaction of Ehmeth customers through her electronic web portal and the purpose of this study is to find out the relevance of Ehmeth website to their numerous customers and how the website can be utilized to deepen their customers` relationships.

The problem discussion reveals that all the eCRM features were not present on Ehmeth website and not all that are present are presently activated for her various customers use. The literatures reviewed emphasized the importance of value added in customers` relationship. It means value must be created before the customers can perceive it in positive or negative way.

The data analysis revealed that it is not enough to have features on a web portal but it can only create value to customers if they are aware of its presence and make regular use of them. The study also shows that the three stages of website features are very relevant and important to customers. Pre-usage features, usage features and post-usage features play different roles in building long lasting customers relationship and if it is properly manage, it will be a good profit generator for the company. On the other hand the absence of all these features may lead to customers' frustration through query, stress and time wastage.

6.4 FUTURE RESEARCH

This study supports the theory that the availability of pre-usage, usage and post usage features are very important for the advancement and growth of the company. Since the world is now a global village with technology network it will be better if the future researcher can extend this research by diversify into Mobile Customer Relationship Management and Social Customer Relationship Management.

Social CRM is advancing and creating needs to attract the attention of customers using the Internet to find solutions to business challenges they are trying to overcome.

Social CRM involves people in a social community. There is ready made traffic and company can utilise this opportunity by integrating social networking web portal through internal data from her customer relationship management in order to reach large numbers of customers through consistent problem solving forum via Facebook, Twitter, and Youtube.

We are in the era of mobile phone which is more intact with the users. Vital transaction information can easily get across to a customer to her mobile phone and it is possible for the customers also to track and access social networking web portal via her mobile phone for business transaction.

Mobile Customer Relationship Management and Social Customer Relationship Management are add-ins features to existing Electronic Customer Relationship Management that can increase customers satisfaction, retain customers and bring in new customers to an organisation.

This will be an extended research area to Electronic Customer Relationship Management.

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APPENDICES

Appendix 1. Structured Questions for the interview

Appendix 2. Cover Letter for Structured interview

STRUCTURED QUESTIONS FOR INTERVIEW

1. How did your customers perceive value from initial features of your money transfer website?

2. How did your customers perceive value when using features of your money transfer website while sending money?

3. How did your customers perceive value when using features of your money transfer website after they have send money?

4. Do you have loyalty club? If yes, how does it work? Do you feel that improves eCRM?

5. Do you think that Ehmeth receives feedback from the customers regarding services provided to them? If yes, in what ways do you receive feedback and do you believe these are used in the best way in order to create customer satisfaction? Do you realize that the usage of the feedback can be improved? If yes, in what way?

27th March, 2010

Dear Sir,

My name is Olaleye Sunday Adewale and Bachelor of Business Administration student of Seinäjoki University of Applied Sciences, Seinäjoki, Finland under the supervision of Mr. Cory Isaacs. I am writing to invite you to participate in my research work in the form of an interview.

My Bachelor Thesis covers Electronic Customers Relationship Management in an Organization, a case study of Ehmeth UK Limited. The thesis is focusing on the importance of customer relationship in an organization and the aim of this thesis is to juxtapose between the theory and reality of electronic customers relationship.

The study will help the company to know the difference between being product focused and being customer focused and to know the great potentials that is embedded in having ultimate relationship with customers. It will also help them to know how to find, get and retain their customers across London, Nigeria and beyond. Through the interview I hope to compare the existing customer relationship method being used by Ehmeth and the ones they are yet to make use that is important for their profit maximization.

The interview should take about 30 minutes to complete and it will be appreciated if you can be available within the stipulated time.

Personal information supplied during the interview by the participants will be treated as confidential.

Kindly contact me via email (SundayAdewale.Olaleye@seamk.fi) in regards to any queries you may have, or my supervisor, Mr. Corry Isaacs at Cory.isaacs@seamk.fi.

With Kind Regards,

Olaleye Sunday Adewale.