Electronic Customer Relationship Management (E-CRM)

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EVOLUTION OF E-CRM

CRM is the seamless co-ordination between sales, customer service, marketing field support and other customer- touching functions. It integrates people, processes and technology to maximize relationship with all customers and partners, e-customers, distributional channel numbers, internal customers and suppliers. CRM results in a number of benefits to an organization like increased margins, improved customer satisfaction ratings and decreased administrative costs.

The phenomenon of building a relationship with customers via the internet is known as electronic CRM (e-CRM). The objective of the CRM and e-CRM are the same- the difference is the medium used for providing services to the customer. E-CRM focuses on electronic channels mainly on the internet and on technologies that enable automated and electronic management of customer relations. E-CRM is a multi-faceted strategy that helps companies understand, anticipate and manage customer needs. A major thrust of it involves segmenting customers and offering appropriate and differentiated services for each of these levels. It mainly uses the electronic media to integrate and simplify customer-related business processes, drastically reducing costs of customer-facing operations while achieving CRM's primary goal to enhance the customer experience.

OBJECTIVES OF E-CRM

1. To provide better customer service. 2. To help sales staff close deals faster. 3. To discover new customers.
4. To increase customer revenues. 5. To simplify marketing and sales processes.

WHY E-CRM ?

1. Burgeoning growth of online business.
2. Business in the virtual world warrants personalized conduction of business processes.
3. Addresses cost, quality of service and customer satisfaction levels much like business in the real world.
4. E-CRM solutions enable personalized conduction of business and economic delivery of services.

RELATIONSHIP MANAGEMENT

KEY E-CRM FEATURES

Regardless of company objectives, an e-CRM solution must possess certain key characteristics. It should be:
1. Driven by a data warehouse.
2. Focused on consistent metrics to assess customer actions across channels.
3. Built to accommodate the new market dynamics that place the customer in control and
4. Structured to identify a customer's profitability or profit potential, and to determine effective investment allocation decisions accordingly, so that most profitable customers could be identified and retained and the resource could be invested in relationships, which are most profitable.

IMPLEMENTATION OF E-CRM

E-CRM implementation is more than system automation. Implementing e-CRM necessitated much more than merely automating the related function and addressing the infrastructure requirements for its implementation on the web. It requires a fundamental change in the culture, philosophy, attitudes and operation of an organization and hence, the needs to initiate a change management process to move from a product-centric focus to a customer-centric one. With this view, the implementation strategy should look at :
1.Gathering, storing, sharing/retrieving and tracking customer database repository, analyzing this information and deciding upon the relevant course of actions.
2. Seamless integration of all customer communication channels with the customer database so as to respond in customers' preferred channel and
3. Automating and streamlining on – line customer service through installing the necessary software and hardware.

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STEPS IN IMPLEMENTATION OF E-CRM

1. Getting a first hand feedback from customers, preferably through an un- biased third party would be vastly useful in identifying problem areas in the customer relationship management cycle, a key input for any e-CRM implementation exercise.
2. Successful e-CRM implementation warrants the need for a well- planned infrastructure in place that allows capturing, storage and analysis of customer data.
3. An organization must select the e-CRM software based upon the incremental ROI that it will bring to the organization. Sans this exercise, benefits of e-CRM implementation could take anywhere between three to six months and the business returns could start flowing on over another six to twelve months more.
4. There is an increasing need in the country for institutions offering high-class e-CRM training programs to organizations, as this could save enormous cost and time of these organizations.
5. Organizations need to select the e-CRM vendors cautiously and must prefer those that offer sufficient training, incentives, etc., to their employees/representatives, and bring in with them a rich and diverse experience in the field.

E-CRM IN INDIA

India is emerging as the hot spot for the e-CRM services. Industry experts have estimated the domestic e-CRM market size at close to $45 million to $50 million. Growing at an average annual rate of around 30 percent to 35 percent, this market is expected to be worth around $300 million over the next three years. It is believed that in the long run, India definitely has the potential to capture almost a fifth or more of the global e-CRM market.
Examples of companies that have already made use of the opportunity:

➢ Korean consumer electronics subsidiary LG / India has about 25 per cent of its dealer sales online (via an ICICI payment gateway), and purchase orders are fed into the ERP system for production planning.
➢ Essar Steel auctioned a part of its steel output in July-August 2000 and realized Rs.400 more per tonne than it normally would.
➢ Banking majors like Citibank, HDFC, ICICI and IDBI have already initiated the implementation of CRM solutions.
➢ Today, companies like Asian Paints, Birla White, Grasim, IndoRama are looking at CRM solutions to bridge the gaps in relationship management. Thus, there are very good prospects for e-CRM in India.

DIFFERENT LEVELS OF ECRM

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

- **Foundational Services**: This includes the minimum necessary services such as website effectiveness and responsiveness as well as order fulfillment.
- **Customer-centered Services**: These services include order tracking, product configuration and customization as well as security/trust.
- **Value-added Services**: These are extra services such as online auctions and online training and education.

Self-services are becoming increasingly important in CRM activities. The rise of the Internet and eCRM has boosted the options for self-service activities. A critical success factor is the integration of such activities into traditional channels. An example was Ford's plan to sell cars directly to customers via its website, which provoked an outcry among its dealers network. CRM activities are mainly of two different types. Reactive service is where the customer has a problem and contacts the company. Proactive service is where the manager has decided not to wait for the customer to contact the firm, but to be aggressive and contact the customer himself in order to establish a dialogue and solve problems.
E-CRM is not just customer service, self-service web applications, sales force automation tools or the analysis of customers' purchasing behaviors on the internet. E-CRM is all of these initiatives working together to enable an organization to more effectively respond to its customers' needs and to market to them on a one-to-one basis.
In an era of rapidly changing technology and increasing reliance on the Web, lasting customer relationships are critical to thrive in the market place. Reorganizing a company has become competitive mandate, not an option. e-CRM is just the right way to go about it. The need for e-CRM is dictated primarily by the new global electronic economy.
Industry analysts predict that CRM will be the hottest selling business application of the early 21st century. This prediction is based on the growing need of the Internet as a vehicle for purchasing goods and services and is only

likely to accelerate that need-transiting from normal CRM to e-CRM. In a scenario of shifting brand loyalties, with more and more products becoming commodities, it has become very important for companies to be customer centric in order to remain competitive in the market place. Innovative one-to-one marketing strategies are required to identify and retain the most valuable customers; e-CRM enables companies to understand customer needs and buying habits better to leverage the new/better product or service offering to the customer. Basic market drivers are cost and competition and the reality is that it is less costly to retain a customer than acquiring a new one.

E-CRM involves the integration of web channels into the overall enterprise CRM strategy. The goal is to drive consistency within all channels relative to sales, CSS and Marketing initiatives to achieve a seamless customer experience and maximize customer satisfaction, customer loyalty and revenue. A component of CRM and e-business, it includes such web based customer channels as e-sales, e-service, e-marketing and e-retailing.

As the internet is becoming more and more important 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. We can define eCRM as activities to manage customer relationships by using the Internet, web browsers or other electronic touch points. The challenge hereby is to offer communication and information on the right topic, in the right amount, and at the right time that fits the customer's specific needs.

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

Furthermore, Information Technology has helped companies to even further differentiate between customers and address a personal message or service. Some examples of tools used in eCRM: Personalized Web Pages where customers are recognized and their preferences are shown e.g.:- Customized products or services (Dell).

THE DIFFERENCES BETWEEN CRM AND e-CRM ARE AS FOLLOWS

1. Meaning

CRM is a comprehensive approach for creating, maintaining and expanding customer relationship. E - CRM is the online CRM process. e- CRM, that is online CRM, is an additional means of communications and level of interaction with the customers is different due to the difference in the technology and its architecture which allows for the case of self service to the customer.

2. Coverage

In CRM, the wide area coverage is not possible but in case of e- CRM, wide area coverage is possible.

3. Time Consumption

In CRM, it takes more time to get response from the customers. In e- CRM, the response time gets reduced.

4. Response

In CRM, the response from the customers is a quick one. In e- CRM, a response may or may not happen due to poor response from online customers.

5. Cost

In CRM, the business organization has to spend more money to collect the data but the response is good so the cost is nominal. In e- CRM, the business organisation has to spend more amount to collect the data and feedback from online customers. But the response is not as good as compared to CRM.

6. Security

In CRM, the data is secure and no additional costs are incurred to secure the data. In e- CRM, the data may be made secure by using some techniques like firewalls, digital signature and so on but the amount spend on securing the data for the above techniques is also high.

7. Effectiveness

CRM is more effective than e- CRM due to the limited and secure response of the latter. Due to the wide coverage area, but optional response from e- CRM, it is not an as effective as compared to CRM in the initial stage.

8. Innovation

Innovation is optional in CRM. But due to its development, innovative techniques are adopted in e- CRM.

9. Attraction

In CRM, direct contact is possible. Even though it may or may not be an attractive option. Due to its development, e- CRM is attractive because of audio-visual features, animations etc.

10. Clarification of Doubts

The doubts can be clarified in CRM due to the availability of a direct channel of communication. In e-CRM, customer doubts are clarified indirectly. At times, it takes more hours to clear it.

11. Informative

CRM is highly informative. E-CRM is not highly informative.

12. Accessibility

In CRM, it is easy to access the data. In e-CRM, it is difficult to access the data because computer knowledge and technical skills are a prerequisite to access the data by a customer.

IMPORTANCE OF e-CRM

Internet is the main business passage in e-CRM. As the world population becomes increasingly comfortable while using internet security, it is increasingly likely that most of the standard business transactions which have been conducted on the phone or even in person will be done via the internet. This is reflected in AOL's cyber study conducted (in year 2000) about purchasing habits. From 31%of the internet community purchasing something online in 1998 to 42% of the same group purchasing semi-regularly in 1999; the increases were due to more women getting involved. In 1998, 24% of the purchasers were women; in 1999, 37% were women; the same behaviour was expected to drive the percentage even higher this year because studies in mid-2000 indicate that for the first time, internet users are primarily women i.e. 52%. Estimates not withstanding, what is significant is that the evolution of secured trust in engaging commercial activity online is increasing dramatically. It requires development of a set of integrated software applications with all aspects of customer interaction as mentioned above. Developing and implementing a multi channel system involving the above is rather difficult, since it requires integration at various levels. E-CRM is customer centric and it is not just technology. CRM is a philosophy that puts the customer at the design point; it is getting intimate with the customer. It can be considered to be more of a strategy than a process. CRM is to be designed to understand and anticipate the needs of the existing and new anticipated customer base a company has.

ELECTRONIC *CRM* APPLICATIONS

E-CRM applications are varied and many in industry segments.

◈ Banking & Finance ◈ Hospitality ◈ Telecom ◈ Transport ◈ Courier and ◈ Government organizations

Every industry segment finds CRM's utility virtually irreplaceable if they have a large customer base, several customer touch points and scope for multiple customer interactions such as financial services.

MAJOR TRENDS OF ELECTRONIC CRM

Three major trends in the industry which will create an explosion of e-CRM services are:

◈ Explosion of broadband and telecommunication networks and services.

◈ Penetration of mobile data devices.

◈ Customer care using offshore labour and web based technologies.

INDIAN SOFTWARE INDUSTRY

In addition to the availability of highly skilled professionals, India is also a low cost destination. Increasing executive and corporate focus on CRM, outsourcing of CRM applications and services, increasing expansion of modes and channels of customer contact and touch points and increased attention on data are going to be the order of the day in the domestic e-CRM scene. Further, quality is the most important factor and critical driver in helping to position and maintaining the status of India as a destination for remote CRM. The government should also help in reducing duties, access charges and must make anytime-anywhere access possible by removing the shackles that govern technology infrastructure.

GLOBAL SCENARIO FOR ELECTRONIC CRM

E-CRM globally represents one of the most exciting segments of industry. A high growth rate coupled with increased usage of the Internet makes a promising future for the industry. Example: General Motors receives 100,000 e-mails from its customers every day. By 2001, 25% of all customer contacts and inquiries will occur over the Internet. AMR research estimates that the CRM market will reach US $ 16.8 billion by the year 2003, with a compound annual growth rate (CAGR) of 49% over the next five years. Though projections for the market size made by analysts and agencies vary widely, the e-CRM industry is undoubtedly growing fast and it is growing exponentially.

WHY DO COMPANIES NEED E-CRM?

In today's market, customer loyalty is difficult to come by and to get that loyalty; companies need to better understand the needs of its customers. e-CRM provides a 360 degree view of the customer, meaning that it is not possible to know exactly what they want, when they want it and how they want it. A drastic transformation is taking place in the market place. The business must revolve around the customer. e-CRM is the key to identify previously unheard of market trends and meeting the needs of the customers more fully than ever before. As a result of this transaction:

A CUSTOMER WANTS TO INTERACT WITH THE BUSINESS WHEN AND WHERE IT IS CONVENIENT FOR THEM

Customers are constantly pressed for time and they look for convenient ways to make transactions. Through various forms of technology, such as pagers, mobile phones, voice mail and e-mail, customers want the same opportunities in person, over the web, in their cars, on sidewalks, in planes, on the beach and on the shop floor, 24 hours a day, 7 days a week. The e-CRM solution makes it possible to do more with less time.

THE SIX E'S OF E-CRM

◈ **E**lectronic Channels ◈ **E**nterprise ◈ **E**mpowerment ◈ **E**conomics ◈ **E**valuation ◈ **E**xternal Information

Electronic Channels

New Electronic channels such as the web and personalized e-messaging have become the medium for fast, interactive and economic communications, challenging companies to keep pace with this increased velocity. e-CRM thrives on these electronic channels.

Enterprise

Through e-CRM, a company gains the means to touch and shape a customer's enterprise through sales, services and corner offices-whose occupants need to understand and assess customer behaviour.

Empowerment

e-CRM strategies must be structured to accommodate consumers who now have the power to decide when and how to communicate with the company through which channel, at what frequency. An e-CRM solution must be structured to deliver timely, pertinent, valuable information that a consumer accepts in exchange for his or her attention.

Economics

An e-CRM strategy ideally should concentrate on customer economics, which drives smart asset allocation decisions, directing efforts at individuals likely to provide the greatest return on customer-communication initiatives.

Evaluation

Understanding customer economics relies on the company's ability to attribute customer behaviour to market programs, evaluate customer interactions along various customer touch point channels and compare anticipated ROI against actual returns through customer analytic reporting.

External Information

The e-CRM solutions should be able to gain and leverage information from such sources as third party information networks and web page profiler application.

THE KEY e-CRM FEATURES

Regardless of the companies' objectives, the e-CRM solution must possess certain key characteristics.

Features are as follows:

◈ Driven by a data warehouse.

◈ Focuses on consistent metrics to assess customer actions across channels.

◈ Built to accommodate the new market dynamics that place the customer in control.

◈ Structured to identify a customer's profitability or profit potential and to determine effective investment allocation decisions accordingly so that the most profitable customers could be identified and retained and the resources could be invested in relationships, which are most profitable.

◈ The loop holes in traditional CRM packages should be overcome.

◈ CRM offering remains channel centric but e-CRM is customer centric.

◈ Most CRM offering have weak metrics but e-CRM is based on consistent metrics.

NEED FOR ELECTRONIC CRM

The need for e-CRM is dictated primarily by the new global, electronic economy. In the old offline business mode, the company reached out to its customers. In the new net economy, the customer is reaching out to the company. Just as a business would have to find a way to service a rush on its brick and mortar storefront, today's business has to find a way to service the rush on its click and mortar storefront. In other words, it has to find a way to face and deal with automatic marketing sales and service functions so that the customer is easily able to serve, and even sell himself with a high degree of satisfaction. The solution is a highly integrated e-CRM solution that provides a simple view of the customer for the enterprise and conversely, a single view of the enterprises for the customer.

The need for CRM has been there always because there can't be a business without customers and customers of value can only be acquired and retained through relationships. But e-CRM has added many new opportunities and challenges to this axiom. The 'e' creates an 'anytime, anywhere, through any medium of communications paradigm -that is one challenge. The next challenge is the increasing realization that e-CRM is a process of high velocity and real-time. Hence, it succeeds only when it is a part of an overall business process. Supply chain management and other business processes must be integrated seamlessly into the customer facing processes. Thus, e-CRM is an enterprise's comprehensive relationship management strategy.

In cyberspace, no one can hear your customer's scream. They just turn away from you, perhaps never to return. With rising expectations and emergence of alternatives, adopting an enterprise-wide process for consistently managing customer interactions is what will improve the bottom-line. Today, business seems to be in a flux, rapidly evolving, and almost everything can change rapidly; the only real rudder in this uncertain reality is 'customers' and the constant battle for their attention, acceptance and continuous patronage. Customer retention is therefore, far more pragmatic and profitable than search for 'any and every' customer; 'good' customers demand preferential treatment and 'first come first served' is not a workable strategy or even valid. From the view point of companies, e-CRM is critical because of :

The high cost of phone – based support.

The high attrition rate of phone – based consumer care representatives.

E-mail and chat are more cost effective for the company, while offering an easy way for companies to track customers.

FAILURES

Designing, creating and implementing IT projects has always been risky. Not only because of the amount of money that is involved, but also because of the high chances of failure. However, a positive trend can be seen, indicating that e-CRM failures dropped from a failure rate of 80% in 1998, to about 40% in 2003. Some of the major issues relating to CRM failure are the following:

• Difficulty in measuring and valuing intangible benefits. • Failure to identify and focus on specific business problems. • Lack of active senior management sponsorship. • Poor user acceptance. • Trying to automate a poorly defined process.

CONCLUSION

Organisations today have different methods of interacting with customers. For example, a bank might use one application to support its "Website; another to support its call centre; another to support e-mail; another to support sales, another to support ATMs; and yet another to support direct mail and telemarketing". These applications rarely connect to each other, thus precluding the sharing of information between channels and preventing meaningful cross channel connections for a customer. This example clearly depicts that the organization is in a position to depend on the web for all of its services in order to capture the customers. But e-CRM is not what an organization is doing on the web, but how effectively it utilizes the online channel to improve customer satisfaction. E-CRM integrates customer channels and leverages customer information for personalized value proposition.

To further complicate the problem, each touch point application has its own terminology of ID numbers assigned to offers available to customers. While it is a desirable goal to synchronize customer communications across channels, disparate applications and the lack of standard identifiers for offers and messages make it difficult to track "who received what and when" and how they responded. In the end, companies have created an environment with conflict in business processes for customer communications. However, we cannot avoid the usage of the facility of e-CRM in dynamic electronic revolutionary era. It shall be used with a cautious approach by following the under mentioned suggestions and other suitable solutions then and there while facing the problems. Also, it will vary according to the types & nature of the business fields and industries.

SUGGESTIONS

An e-CRM solution must have applications that coordinate or synchronize customer communications across channels and do so in real-time. These applications must be able to capture customer transactions across disparate touch points and store that information in a temporary data store for immediate assessment and response. In addition, these applications must feed information captures from those touch points into the data warehouse, to broaden the customer profiles obtained from back-end transactional systems and external sources.

Today, many companies spend millions of dollars communicating with customs, but spend little time and effort determining the effectiveness of those campaigns. eCRM provides the means to measure communications efforts. eCRM is a continuous, interactive process. It employs customer analytic tools to do the following project outcomes of customer communications initiatives, capture results, attribute changes in customer behaviour to a particular communication of customer communication initiatives, and assess those results to improve subsequent customer interactions and generate returns on investment. However, the next phase of e-CRM revolution is knowledge enabled CRM which is managing customer knowledge to generate value added products and to have a sustained relationship.

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