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   STATEMENT OF THE PROBLEM

   OBJECTIVES

   HYPOTHESES

   RESEARCH METHODOLOGY

   RESULTS & DISCUSSION

   FINDINGS

   RECOMMENDATIONS/SUGGESTIONS

   CONCLUSIONS

   SCOPE FOR FURTHER RESEARCH

   ACKNOWLEDGMENTS

   REFERENCES

   APPENDIX/ANNEXURE

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- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

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- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

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# PREDICTORS OF WILLINGNESS TO ADOPT CUSTOMER RELATIONSHIP MANAGEMENT IN NIGERIAN ORGANIZATIONS: A FRAMEWORK APPROACH

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## ABSTRACT

*This study looked into the salient factors that predict or drive the willingness of organizations in the Nigerian Stock Exchange to adopt Customer Relationship Management (CRM) as a competitive strategy. It used the Technology-Organization-Environment (TOE) framework developed by Tonatzky and Fleischer (1990) and later adopted by Ramdani and Kawalek (2008) to ascertain which factors in the framework could predict adoption willingness in an African country – Nigeria. Exactly 102 large enterprises in the Exchange were sampled randomly out of 115 enterprises. Using multiple regression 10 hypotheses were tested to ascertain which predictor variable will be significant at 0.05%. The output revealed factors of relative advantage, complexity, triability and industry turn out to be significant. Other factors of compatibility, top management support, information system experience, firm size, competitive pressure and external information support turned insignificant. Recommendations made are to the effect that CEOs in the Nigerian business environment should deploy these factors in their attempt to adopt CRM to drive competition in their industries. Again it was recommended that organizations should enhance their R&D units to improve and derive the greater benefits of CRM usage.*

## KEYWORDS

Customer Relationship Management, Enterprise Systems, Technology-Organization-Environment framework, Large Enterprises.

## INTRODUCTION

The 21st century business scholar and indeed captains of industries across the globe are daily strategizing on best methods to attain efficiency, improve the level of productivity and ensure improved corporate governance. This tendency is driven by a holistic attempt to contribute to global economic wellbeing. In striving to achieve these goals, many organizations are adopting emerging best practices not only to stave off competitors but to bootstrap to fight environmental challenges and even overcome the global economic recession.

In this onerous task, organizations cannot but integrate customer-centric strategies to ensure that the customer, who many marketing scholars refer to as the 'King', will be inspired to continue to buy value laden products and services in the quest to discharge wants and need states (Kotler and Keller, 2008; Jobber, 2004). Hence the emergence of Enterprise Systems (ES) such as Customer Relations Management (CRM) is increasingly becoming a resourceful technique in attaining corporate goals (Winner 2001, Sepulcri, 2003).

Essentially, CRM is an emerging competitive pattern among industries across the globe – it focuses on customer care and retention for profitable gains. According to Rangone and Renga (2005), CRM in its traditional form is a business strategy. It is a systematic approach issued from relationship and one-to-one marketing which is based on the integrated and active management of personalized and individualized customer profile.

In their argument, CRM conjures the orientation that such personal relationships leads to improved customer acquisition, satisfaction and loyalty, allowing better returns to be achieved. To do so, the firm shall take advantage of every contact with customers to learn more about their needs, preferences and lifetime value, so as to devise suitable ways to serve them with possibly tailored solutions.

However, certain factors or stimulus must be responsible for CEOs willingness to adopt or deploy the use of CRM as a competitive strategy. In the UK, researchers such as Winners (2001), Ramdani and Kawalek (2008) etc., have studied certain factors that can predict adoption of best practices like CRM using SMEs. Some of these studies have been predicated on the model developed earlier by Tornatzky and Fleischer (1990). In the Ramdani and Kawalek's (2008) study, 13 variables of the model were tested on the dependent variable of willingness to adopt CRM. Outcomes revealed certain variables were significant in predicting willingness in the UK environment

However, the Technology-Organization-Environment (TOE) Model in this study will be tested on organization in the Nigerian Stock Exchange to find out which will be significant in predicting willingness to adopt CRM. The outcome of this study will serve as a guide in the adoption prospect by Large Enterprises (LE) in the Nigerian business environment. Its outcome will be informative – this is poise of this study.

## THEORETICAL FRAMEWORK

Several dimensions have been adduced to explain the conceptual understanding of CRM. Davids (2001) defined CRM as a combination of policies, processes and strategies implemented by an organization to unify its customer interactions and provide a means of tracking customer information. For him, CRM involves the use of technology in attracting new and profitable customers, while forming tighter bonds with existing ones.

Markus and Tanis (2000) opines that ES are commercial software packages that enable the integration of transaction-oriented data and business processes throughout an organization and eventually throughout the entire inter-organizational supply chain. One of such innovative technique is the Customer Relationship Management (CRM) programme which Di'Maria and Micelli (2008) and Sepulcri (2003) identified as a technology-driven platform that firms are increasingly adopting to secure competitive advantage.

Thus CRM includes many aspects that relate directly to one another (Davids, 2001):

- Front office operations – Direct interaction with customers, e.g. face to face meeting, phone calls, e-mail, online services etc.
- Back office operations – Operations that ultimately affect the activities of the front office (e.g, billing, maintenance, planning, marketing, advertising, finance, manufacturing, etc)
- Business relationships – Interaction with other companies and partners, such as suppliers/vendors and retail outlets/distributors, industry networks (lobbying groups, trade associations). This external network supports front and back office activities.
- Analysis – Key CRM data can be analyzed in order to plan target-marketing campaigns, conceive business strategies, and judge the success of CRM activities (e.g., market share, number and types of customers, revenue, and profitability.)

The conclusion is gaining ground currently and Davids (2001) echoes it further by cautioning softly that it is important to note that while most consumers of CRM view it as software "solution", there is a growing realization in the corporate world that CRM is really a customer-centric strategy for doing business; supported by software. Thus in the opinion of Lee (2008), CRM adds value to customers in ways that add value back to the company.

In light of this Lee (2008) identifies the variances/types of CRM.

**Operational CRM:** Operational CRM provides support to "front office" business processes, e.g. to sales, marketing and service staff. Interactions with customers are generally stored in customers' contact histories, and staff can retrieve customer information as necessary. The contact history provides staff members with immediate access to important information on the customer (products owned, prior support calls etc.), eliminating the need to individually obtain this information directly from the customer. Reaching to the customer at right time, at right place is preferable.

Operational CRM processes customer data for a variety of purposes:

- Managing Campaigns
- Enterprise Marketing Automation
- Sales Force Automation
- Sales Management System

**Analytical CRM:** Analytical CRM analyzes customer data for a variety of purposes:

- Designing and executing targeted marketing campaigns
- Designing and executing campaigns, e.g. customer acquisition, cross-selling, up-selling
- Analyzing customer behaviour in order to make decisions relating to products and services (e.g. pricing, product development)
- Management information system (e.g. financial forecasting and customer profitability analysis)

Analytical CRM generally makes heavy use of data mining and other techniques to produce useful results for decision-making.

**Sales Intelligence CRM:** Sales Intelligence CRM is similar to Analytical CRM, but it is intended as a more direct sales tool. Features include: alerts sent to sales staff regarding:

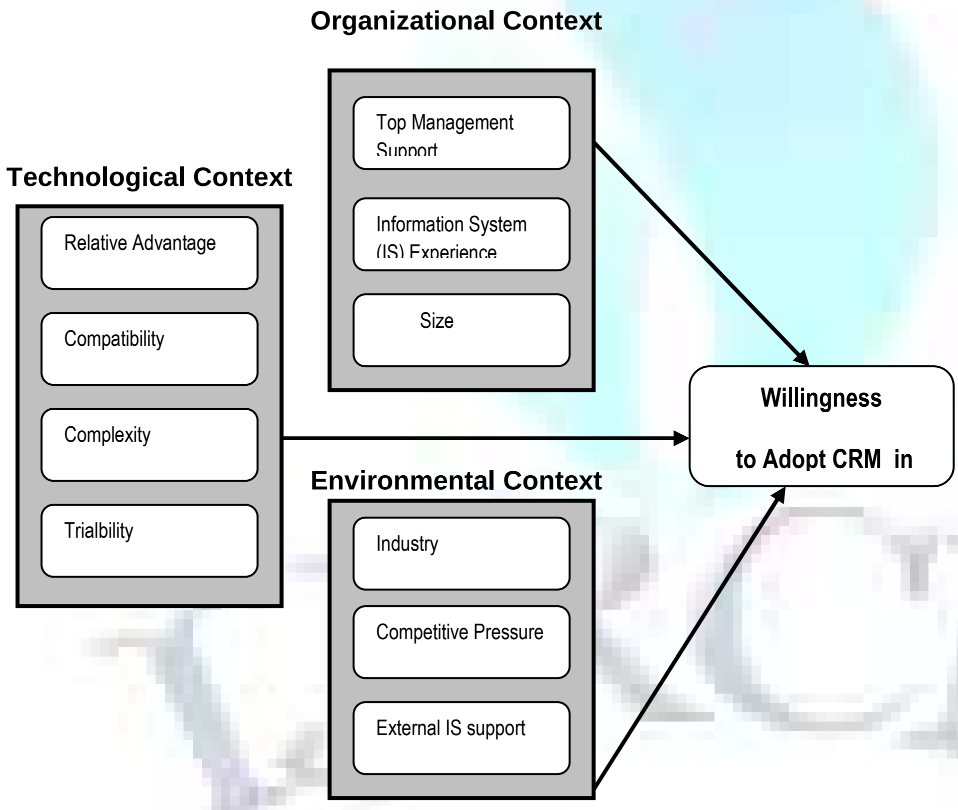
- Cross-selling/Up-selling/Switch-selling opportunities
- Customer drift
- Sales performance
- Customer trends
- Customer margins
- Customer alignment

**Campaign Management:** Campaign management combines elements of Operational and Analytical CRM. Campaign management functions include:

- Target groups formed from the client base according to selected criteria
- Sending campaign-related material (e.g. on special offers) to selected recipients using various channels (e.g. e-mail, telephone, SMS, post)
- Tracking, storing, and analyzing campaign statistics, including tracking responses and analyzing trends

**Collaborative CRM:** Collaborative CRM covers aspects of a company's dealings with customer that are handled by various departments within a company, such as sales, technical support and marketing. Staff members from different departments can share information collected when interacting with customers. For example, feedback received by customer support agents can provide other staff members with information on the services and features requested by customers. Collaborative CRM's ultimate goal is to use information collected by all departments to improve quality of services provided by the company.

**THE TECHNOLOGY-ORGANIZATION-ENVIRONMENT (TOE) FRAMEWORK MODIFIED**




Source: Boumediene, Randani and Peter, Kawalek 'Predicting SMEs Willingness to Adopt ER, CRM, SCM & E-Procurement Systems' *Revista Latinoamericana de Administracion,* 2008 : PP 47- 70

In the original TOE Framework, there exist 13 factors. This researcher found it expedient to make a slight modification by eliminating three (3) variables whose definitive meanings look similar during a pilot test on Nigerian businesses. Each is herewith discussed in turn under domain sub-heads.

## TECHNOLOGICAL CONTEXT

*Compatibility (CM):* the compatibility of an emerging best practice is the degree to which a strategy is perceived as consistent with the existing values, past experiences, and needs of potential adopters (Rogers, 2003) or as Premkumar (2003) puts it, it is an important determinant of ES and related systems adoption.

*Complexity (CX):* the degree to which a new strategy (innovation) is perceived as relatively difficult to understand and use (Rogers, 2003)

*Triability (TR):* the degree to which it may be experimented with on limited basis (Rogers, 2003). Kendall, et al (2001) found triability to be positively related to e-commerce adoption.

*Relative Advantage (RA):* the degree to which an innovation is perceived as being better than the idea it supersedes (Roger, 2003).

## ORGANIZATIONAL CONTEXT

Factors of organizational import that came under their consideration in their study included the following:

*Top Management Support (TMS):* TMS is level of commitment of organizational leaders to adopt an innovation. Jeyaraj et al. (2006) found TMS to be one of the best predictors of organizational adoption of ES. In the opinion of Thong (1999) TMS can stimulate change by communicating and reinforcing values through an articulated vision for the organization.

*Information System Experience (ISE):* This is defined as previous use of similar or related information sharing/processing platforms. Thus firms that are unaware of new strategies/technologies or who may not want to take a risk to adopt them will be unlikely adopters. Dholakia and Kshetri (2002) are of the opinion that technologies already existing in an organization can influence the future adoption of a new techniques/ES.

*Size:* Size is defined as the scope of operation in the industry, Familoni (2001). Jeyaraj (2006) avers that size is one of the best predictors of technical innovation by organizations. Although studies by Goode and Stevens (2002) show that business size was not significant in IS adoption, there seem to a general argument that larger firms have a greater need, resources, skills and experience, including ability to adopt innovation than smaller firms.

## ENVIRONMENTAL CONTEXT

In the Ramdani and Kawalek (2008) study, environment was seen to be factorial to adoption tendencies. In this regard they identified the following variables as consisting in the environmental factors:

*Industry:* An industry constitutes the collection of firms producing similar or related products (Familoni, 2001). The argument among researchers is that the operating industry for any firm influences its possible adoption of innovation (Levenburg et al. 2006; Raymond, 2001).

*Competitive Pressure:* This is conceived as the extent of jostling for patronage in a given industry (Chambers Dictionary, 2006). Jeyaraj (2006) opines that competitive pressure is one of the best predictors of adoption tendencies. In the opinion of Gatignon and Robertson (1989), competition in the adopter's industry is generally perceived to positively influence the adoption of innovations of IT import.

*External IS Support:* This refers to the extent of support from vendor firms available to provide maintenance services to the innovation. It also refers to technical infrastructural provision that will lend support to and fast-tract IT developments. Premkumar and Roberts (1999) avers that the availability of support for implementing and using IS innovation is a prerequisite for success of technical best practices.

## STATEMENT OF OBJECTIVES & HYPOTHESIS

This study is poised to ascertain which of the 10 variables as contained in the TOE framework above will serve as predictor of willingness to adopt CRM. Its outcome thus will serve as a guide to managers in Nigerian Large Enterprises on which domain variables to pay attention to when considering the adoption of CRM as a competitive strategy to drive their operations.

The following hypotheses are herewith stated for testing.

**Hypothesis 1** (RA): The more relative advantage a competitive strategy like CRM has, the more willing organizations will be to adopt it.

**Hypothesis 2:** (CMP): The more CRM strategy is compatible with organizations' operations the more organizations will be willing to adopt it

**Hypothesis 3:** (CX) The more an evolving enterprise strategy is complex the less organizations will be willing to adopt it.

**Hypothesis 4:** (TR) The more an enterprise strategy is amenable to trial and its outcome positively verified, the more organizations will be willing to adopt it.

**Hypothesis 5:** (TMS) The more top management support is offered the more willing organizations will be to adopt CRM as a competitive strategy

**Hypothesis 6:** (ISE) The more internal system experience an organization has the more it will be willing to adopt new competitive strategy like CRM

**Hypothesis 7:** (SIZE) The bigger an organizations size is the more willing its leaders will be at adopting better competitive strategies like CRM

**Hypothesis 8:** (Industry) Organizational scope and type are likely to be good influencers of willingness to adopt CRM within an industry.

**Hypothesis 9:** (CM) The stronger the competitive pressure found an industry the more its leaders are likely to be influenced to adopt CRM

**Hypothesis 10**: (EISS) The more organizations have access to external system support from their environment the more they will be willing to adopt better competitive strategies like CRM

## STUDY METHODOLOGY

This study focused on survey methods only. Essentially the study is driven by use of questionnaires and interview techniques to elicit primary data. As has been said earlier, it is based on the Nigerian business environment sampling large enterprises (LE) in the Nigerian Stock Exchange. The Classification of these organizations was drawn from the Stock Exchange Fact Book 2009 as published by the Exchange.

There were 22 industrial sectors as at time of sampling. Exactly 63% of these sectors were randomly selected for the study. The sectors include: Agro/Allied, Healthcare, Commercial/Services, Packaging, Insurance, Petroleum, Printing & Publishing, Industrial/Domestic Products, Chemicals & Paints, Info-tech & Communications, and Airline Services & Logistics. These make of 14 sectors in all. In these sectors there are a total of 151 large enterprises (LE). Out of these, 70% were sampled using random sampling techniques. This gives a figure of 109 organizations in the Stock Exchange that were sampled for this study. However, during the field exercise, exactly 102 questionnaire instruments were returned. This represents 93 % response rate – whereas Curran and Blackburn (2001) in their study says a good sample and standard response in any study should achieve a 60% response rate.

Measurement of the study construct is done using a 5-point Likert Scale. Method of entering data was from 5 (representing the strongest value of opinion) down to 1 (representing the weakest value of opinion on any construct).

In terms of validity and reliability, face validity was ensured by carrying out a pilot test on the correctness of concepts, measures for each variable and also passing the questionnaire instrument through screening by two professors of business management in Delta State University and the University of Benin, Benin City Nigeria. In terms of validity, construct validity was ensured by taking into account the "usage" principle (Babbie, 2007) as the Technology-Organization-Environment (TOE Model) has been used and tested by various researchers in published journals (Kwuan and Chau, 2001; Zhu et al, 2003; Premkumar and Roberts, 1999; and Iacovou et al, 1995).

Data analysis and presentation – these were done via tables, etc. Analysis were done using the multiple regression model and SPSS (Statistical Package for Social Sciences) to manipulate the data thereof as collected from field.

## PRESENTATION OF TABLES & ANALYSIS

Within the conception of Iyoha and Ekanem (2002); Osuagwu (2006) the regression model is expressed thus:

$CRM = ß_0 + ß_1.RA + ß_2.CM + ß_3.CX + ß_4.TR + ß_5+.TMS + ß_6.ISE + ß_7.Size$
$+ ß_8.Industry + ß_9.CP + ß_{10}.EISE + €_1$

Where:

CRM = Willingness to Adopt CRM (dependent variable)

**Independent Variables**

RA = Relative Advantage

CM = Compatibility

CX = Complexity

TR = Triability

TMS = Top Management Support

ISE = Internal Information System Experience

Firm Size = Firm Size
IND = Industry
CP = Competitive Pressure
EISS = External Information System Support
$€_i$ = Stochastic disturbance or error term

**MODEL SUMMARY**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | **.643**[a] | **.414** | **.349** | **.52886** |

a. Predictors: (Constant), External information system support,
b. Compatibility, Top management support, Triability, Firm size, Relative advantage, Complexity, Competitive pressure, Industry, Information system experience.

**Coefficients**[a]

| Model | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | t | Sig. |
| 1 (Constant) | **1.639** | **.447** | | **3.668** | **.000** |
| Relative advantage | **.198** | **.096** | **.228** | **2.052** | **.043** |
| Compatibility | **-.053** | **.083** | **-.060** | **-.636** | **.527** |
| Complxity | **-.214** | **.087** | **-.259 -** | **2.455** | **.016** |
| Triability | **.256** | **.106** | **.257** | **2.420** | **.017** |
| Top management support | **-.119** | **.083** | **-.159** | **-1.429** | **.156** |
| Information system experience | **.142** | **.124** | **.165** | **1.148** | **.254** |
| Firm size | **.003** | **.102** | **.003** | **.030** | **.976** |
| Industry | **.253** | **.112** | **.297** | **2.262** | **.026** |
| Competitive pressure | **.150** | **.115** | **.162** | **1.300** | **.197** |
| External information system support | **-.042** | **.094** | **-.049** | **-.453** | **.652** |

b. Dependent Variable: Willingness to adopt CRM

## STUDY OUTCOME

From the table of regression model above, one can find that the predictor variables of Relative advantage, .043, Complexity 0.016,Triability .017 and Industry 0.026 are found significant predictors of willingness to adopt CRM as a competitive strategy in the Nigerian Stock Exchange. All other factors are found to be insignificant.

**Relative advantage:** This factor is found in this study to be significant. Studies by Grandon and Pearson (2004) and Kuan and Chau (2001) found relative advantage a significant predictor of adoption willingness. Their argument is that when an enterprise system (ES) is perceived to offer relative advantage over the firm's current practice, it is more likely to be adopted.

**Complexity:** In this study complexity turns out to be significant – this is in tandem with the outcome of the work of Lertwonstatien and Wongpinunwatana (2003) and Thong (1999). They found complexity to be a major determinant on adoption willingness.

**Triability:** Triability as a driver of willingness is revealed to be significant – triability was conceived by Rogers (2003) as the degree to which an innovation may be experimented with on limited basis. This study finds congruence with the work of researchers like Kendal et al (2001) who found triability to be positively related with e-commerce adoption willingness. Here

**Industry:** This factor is found to be significant – it thus has strong capacity to influence adoption willingness. The outcome of this study agrees with studies by Levenburg et al, (2006).

Having regards to the rest factors of top management support, internal information system experience, firm size, competitive pressure and external information support (i.e. vendor support) – this study found them all to be insignificant. As a matter of fact, compatibility, top management support, internal information system experience, competitive pressure, and vendor support were negatively correlated with the dependent variable. Whereas in studies by Rogers (2003) and Premkumar (2003) found compartibility to be an important determinant of adoption tendencies. Top management support was found to be one of the best predictors of adoption willingness (Jeyaraj, et al, 2006). As regards internal information system experience, Kuan and Chau (2001) and studies far back as that of Fink (1998) found it to be a strong influencer of new ES technologies for which CRM is part. Having regard to firm size, Goode and Stevens (2000) show that organizational size is the best predictor of adoption willingness. This confirms and even validates earlier study by Yap (1990).

As for competitive pressure, one of the predictor variables under the environment domain of the TOE framework, this study found it to be insignificant. This contradicts studies by Premkumar and Roberts (1999), Delone (1988) and even Raymond's (1985) far back. These researchers aver that competitive pressure is positively related to adoption likelihood. Lastly, vendor support is found to be positively related to adoption willingness (Premkumar and Roberts, 1999). Their reasoning is that with popularity of outsourcing and the growth in third party support, enterprises are becoming more willing to adopt new IS and ES innovations

## CONCLUSION & RECOMMENDATION

This study set before itself the task of determining which of the 10 factors in the modified TOE model could predict adoption willingness of CRM among enterprises in the Nigerian Stock Exchange. It has also discussed the outcome of these predictors using multiple regression model as analytical tools.

Salient conclusions that can be drawn is that of the 10 predictor variables, only 4 (i.e. relative advantage, complexity, triability and industry type) were found significant at 0.05% level of significance. All the rest are not effective predictors of adoption willingness in respect of CRM as a dependent variable. Perhaps logical reasons adduceable could lie in differences in environment and the types of organizations sampled. The initial study conducted by Ramdani and Kawalek (2008) sampled organizations in the UK environment. Again, these enterprises were SMEs using logit regression. Whereas this study is based in the Nigerian environment, enterprises sampled were LE in the Nigerian Stock Exchange. These in combination could be the reasons why these studies yield incongruent results. A strong point to note in this study is that whereas the TOE model in the Randani and Kawalek (2008) study yielded a goodness of fit of 59% this study is merely 27% - hence the TOE model applied to Nigerian environment can be considered a weak predictor of willingness to adopt CRM.

A logical explanation in the opinion of this researcher is that within the Nigerian business environment, there exist obviously other factors which are not contained in the TOE framework of predicting wiliness as regards large firms in the Nigerian Stock Exchange.

What CEOs in these enterprises can do in the meanwhile is to identify those significant factors in this study and use them in their decisions as they contemplate adoption of CRM as a competitive strategy. Again researchers in Nigeria and indeed African countries academic institutions may wish to undertake studies on CRM to evolve a better and more fitting model that can yield better predictive variables. It will also be useful for CEOs to strengthen their R&D units and cause them evolve methods of bringing CRM on board to support customer centric functions and improving relations between organizations and their customers for profitable gains.

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