# CUSTOMER RELATIONSHIP MANAGEMENT (CRM) AND VALUE CREATION IN THE MOBILE PHONE INDUSTRY

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*The Nigerian market has been undergoing major transformation driven by change, deregulation, competition and customer sophistication. In order to survive, many companies are beginning to look towards value creation. This study contributes to the literature on customer relationship management (CRM) by investigating the perception of mobile phone service operators on CRM as a tool for value creation. The study was situated in Lagos State, Nigeria. Random sampling was used to select three divisions from the five divisions in Lagos state. 1050 questionnaires were administered to mobile phone users and 50 questionnaires to members of staff of mobile phone service operators. The data collected were described with descriptive statistics and analyzed with Analysis of Variance (ANOVA) using procedures within SPSS version 17. The findings indicate that CRM could be a strategic tool for value creation if implemented properly. It was also found that there are no differences in customer satisfaction with regard to gender but there are differences with regard to age and income. It was therefore recommended that operators should implement a CRM programme with the data collected during SIM card registration.*

**Keywords:** change, competition, customer relationship management, value creation, customer satisfaction

## Introduction

The current business environment predisposes companies to seek for strategies to optimize revenue, profitability and customer satisfaction (Ang and Buttle, 2006). Customer relationship management (CRM) is one of the contemporary marketing strategies available for companies to achieve such

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goals. CRM has become important worldwide due to changes in expectations from customers as well as changes in the level of competition and in the nature of markets (Birsan and Susu, 2009). According to Nickels et al (2002) CRM is the process of learning as much as possible about customers and doing everything to satisfy them or even delight them with goods and services overtime. CRM involves the purchase of hardware and software that will enable a company to capture detailed information about individual customer that can be used for better target marketing (Achumba, 2006). In order to maximize value for the customer and the company, information about individual customer available to companies should be analyzed and managed (Kotler and Keller, 2006).

Value creation is increasingly being recognized as the primary aim of any business entity (Woodall, 2003) and (Kapoor, 2003). As markets become more competitive, companies are forced to deliver greater value in the form of lower prices, higher quality or both. Such value creation is based on product and process innovation that drives down the costs of products while increasing their quality and variety and on building a deeper understanding of changing customer needs within specific market segments (O'Malley, 1998). Walters and Lancaster (1999) stated that value is created by any product attribute, which motivates the customer to buy the product and takes him closer to achieving his goals. According to Woodall (2003) attributes of a product that create value for customers can be divided into two:

- factors that enhance customer's benefits or help to satisfy his needs and
- factors that decrease customer's costs.

Therefore, understanding what creates value will help operators in the mobile phone industry to focus capital and talent on the most profitable opportunities for growth and survival. Nickels et al (2002) posited that to be able to create and deliver value, a company must become proficient at CRM. It enables a company to discover who its customers are, what they need or want and to respond appropriately, coherently and quickly to different customers.

The pronouncement by the Nigerian Communications Commission (NCC) on the registration of Subscriber Identification Module (SIM) cards in Nigeria has the potential to provide databases that can be used to identify the preferences of individual customers or group of similar customers and to develop specific strategies to satisfy the needs of and manage relationships with these customers or customer groups. However, this exercise has triggered several reactions from operators and subscribers (Ajanaku, 2010). This is because the operators consider it as an exercise that will increase their cost of operation while subscribers see it as a means of monitoring their activities as the purpose behind the registration is to eliminate the anonymous

SIM card use that is frequently used in the country by kidnappers and criminals for negotiations without fear of being caught and also to trace the level of usage of the SIM cards properly (NCC, 2010). Although specific research evidence may not yet be available, there is doubt that operators in the Nigerian mobile phone industry have considered that such information provide opportunities for the implementation of CRM. CRM helps to create a unified system that hold information on customer characteristics and historical transaction data (Kotler and Keller, 2006) and it is a strategy that enables a company to understand its customers in order to satisfy them or even delight them with quality services overtime (Nickels et al, 2002). Are the operators aware that capturing information about individual customer and managing such information could create value both for the customer and the company? What are the perceptions of subscribers about CRM activities of their service providers? Are they satisfied with the services provided by the operators? This paper intends to provide answers to these questions.

**Objectives of the Study**

Our main goal in conducting this research was to determine the role of CRM initiative and activities in value creation in the Nigerian mobile phone industry. However, the specific objectives of this paper include:

1. To ascertain the views of mobile phone operators on CRM as a tool for value creation.
2. To determine customers' perception of the CRM activities of mobile phone operators.
3. To establish if gender, age and income have any influence on the level of customer satisfaction.

**Research Hypotheses**

1. Mobile phone operators do not view CRM as a tool for value creation.
2. Customers do not perceive that mobile phone operators know their identity.
3. There is no significant difference in customer satisfaction with regard to gender.
4. There is no significant difference in customer satisfaction with regard to age.
5. There is no significant difference in customer satisfaction with regard to income.

**Review of Related Literature**

**Customer Relationship Management**

Customer relationship management (CRM) has been investigated by several authors. Berndt et al (2005) investigated the implementation of CRM program in financial services. The findings indicated that there are positive associations with CRM practice and customer satisfaction. This was anchored on the belief that a firm that knows its customers and how to treat them has an advantage in the market. Based on what they know about their customers, firms can customize market offering, services, programme and messages (Daniel et al, 2003). The goal is to deliver a long term value to customers and the measure of success is long term customer satisfaction.

Dixon – Ogbechi et al (2009) quantified the importance of the relationship marketing variables: trust, relationship commitment, communication, internal marketing and support and cooperation using the Analytical Hierarchy Process. Trust was found to be more important in comparison to other variables. Building customer relationship and confidence provides a company with the techniques to harness its marketing efforts towards identifying customers, their needs, wants and satisfying them.

Jobber (2004) described the customer management model. The model was used to analyze the contributions of customer relationship management to value creation for the customer and the organization. The main elements of the model are analysis and planning, proposition, information and technology, people and organization, process management, customer management activities, measuring effect and customer experience. The model is designed to stimulate thought about how value is created and destroyed by managers through their activities when managing customers.

A number of authors have pointed out that the practice of CRM offers several benefits to a company. Birsan and Susu (2009) stated that the justification for CRM is that it enables a company to gain competitive advantage. Customer retention has been shown to be the primary goal for firms that practice CRM (Gronroos, 2000, Berndt et al, 2005, Ang and Buttle, 2006 and Lovelock and Jochen, 2007). Berndt et al (2005) noted that the implementation of CRM is beneficial to a company because it is a strategy for acquisition, retention and overall customer profitability which in turn ensure long term survival of the company. It enables a company to communicate effectively with the customers, know what they need and what to do for the customers to continue to patronize the company's products and the strategies to use to manage such relationships effectively. Reichheld, (2001) considered CRM as a win-win situation where profits are earned through customer satisfaction and not at their expense. Firms that practice CRM will benefit from repeat sales and referrals that lead to increase in market share and profit. By using simple databases, CRM can help a company to segment their most profitable customers, help organizations in targeting specific products at certain customer groups by looking at their past purchase patterns. It provides employees with all the necessary information that they need to know about the customer they are dealing with. Mills (2001) and Daniel et al (2003) are of the opinion that CRM leads to faster response to customer inquiries, deeper understanding of customers, identifying the most profitable customer, receiving customer feedback that leads to new and improved products. Once a firm recognizes that relationships with loyal customers have the potential to generate an ongoing stream of profits, it becomes clear that those customers are an important financial asset to the firm. As such, they increase the value of the firm (Reichheld, 2001). Viewed from this financial perspective, marketing programmes designed to attract new customers, build relationships, increase sales from existing customers and maintain relationships should be seen as investments rather than expenses.

**Customer Satisfaction**

Customer satisfaction is the extent to which a firm fulfills a customer's needs, desires and expectations better than competitors (Perreault et al (2009). In the Nigerian mobile phone industry, every service provider competes with each other for the same customer such that a single bad contact experience can have an exponential ripple effect (Ndukwe, 2008). With the increase in the number of operators in the industry, the issue of satisfaction becomes very important since it may affect service adoption and usage which is vital to the financial performance of the operators. For firms that practice CRM, customer satisfaction is both a goal and an essential factor in the firm's success (Odah, 2007). Olowu (2007) posited that the key to building customer confidence in the long run lies in achieving sustained customer satisfaction through listening to customers, providing a mechanism to hear from them, response to complaints and encouraging customer loyalty.

For most products, customer satisfaction has a strong positive effect on critical success factors such as customer loyalty (Serenko et al, 2006). Customers subscribe to mobile phone services with no initial intention to switch and they are expected to remain loyal until some factors trigger them to switch (Oyeniyi and Abiodun, 2010). According to Ndukwe (2008) the key factor determining customer satisfaction is call resolution which remains a sour point for most subscribers. A well organized complaints handling process can have an impact on customer satisfaction. Customers who complain and are well attended to can be more satisfied and less likely to switch than customers who had no cause for complaints at all (Nyer, 2000, Oyeniyi and Abiodun, 2010)).

Organizations differentiate among customers in order to ensure that customer's needs are met (Berndt et al, 2005). It requires that the organization adapts its products, service or communication to meet the specific group of customers. Demographic characteristics can influence customer satisfaction (Birsan and Susu, 2009). Serenko et al (2006) investigated the moderating roles of age, income and gender in forming perceptions and behavioural outcomes with regards to mobile phone services. The finding was similar to DeBaillon and Rockwell (2005) that male and female users follow a similar pattern of perception development in forming satisfaction assessment and behavioural outcomes. However, it was discovered that improvement in customer satisfaction has better results with older people and lower income users. By examining a customer's past records of purchase, demographics and psychographics the company will know more about what the customer wants (Achumba, 2006).

## Methodology

### Population and Sampling Technique

The population of this study consists of all mobile phone users and all mobile phone service operators in Nigeria. The study was limited to Lagos State. Lagos State is no doubt one of the cosmopolitan states in Nigeria. It is also the most commercialized and industrialized state in the federation. In addition, Lagos State is one of the states where mobile phone services were first launched. These qualities make it the best single choice in Nigeria. Lagos State has five divisions usually referred to as "IBILE". They include Ikeja, Badagry, Ikorodu, Lagos Island and Epe. Three divisions (Badagry, Ikorodu and Ikeja) were selected using random sampling. 350 mobile phone users were selected from the three divisions chosen. The conditions for selection are that the person must have a mobile phone and he/she must have registered the SIM card. Thus a total of 1050 mobile phone users served as respondents for the study. Also, 50 questionnaires were administered to members of staff of 6 operators (MTN, Airtel, Glo, Visafone, Multi-links and Starcomms) in their offices located in Lagos.

### Research Instrument

The research instrument used to collect data for the study is the questionnaire. Two sets of questionnaires were administered, the consumer questionnaire and the operator questionnaire. The consumer questionnaire sought for information on the demographic data of the respondents such as gender, age, occupation, level of education and monthly income; measured the perception of mobile phone users of their operators' CRM activities and their level of satisfaction with mobile phone services. The operator questionnaire comprises items on company profile and their views on the role of CRM in value creation. Statements were developed to reflect the variables using a five-point Likert scale.

## Data Analysis

The data collected were described using descriptive statistics such as mean and standard deviation. Also, Analysis of Variance (ANOVA) was used to determine if there are differences in the level of satisfaction in relation to gender, age and income. A computerized Statistical Package for Social Sciences (SPSS) was used for the analysis.

## Results of the study

### Views of Operators on CRM as a Tool for Value Creation

This section presents the descriptive statistics obtained from the responses of mobile phone service operators on their views on CRM as a tool for value creation. In an attempt to measure the views of the operators under study, they were confronted with ten (10) statements as shown in Table 1 below. CRM creates value both for the company and the customers. Therefore, the items or statements are the benefits of CRM to the operators and the customers. The operators were asked to state the extent of their agreement or disagreement on a 5-point Likert-type scale ranging from "Strongly agree" to "Strongly disagree". For the purpose of computation, the strongly agree and agree columns were collapsed to form the Agree column. A similar collapse yielded the disagree column. The mean of each variable determines the level of significance. A variable with a mean value of above 2.0000 is considered significant while a variable with a mean value below 2.0000 is not significant. The mean score for each statement is shown in Table 1 below:

**Table 1: Perception of Operators on CRM as a Tool for Value Creation**

| Statements | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| It results in increase profit | 50 | 1.00 | 3.00 | 1.6000 | .81441 |
| It enables a company to retain its customers | 50 | 1.00 | 3.00 | 1.7000 | .78895 |
| It helps to gain competitive advantage | 50 | 1.00 | 3.00 | 2.0100 | .58169 |
| it ensures long term survival of a company | 50 | 1.00 | 3.00 | 2.0200 | .75593 |
| it is a strategy for acquisition of new customers | 50 | 1.00 | 3.00 | 2.1600 | .89191 |
| Relating with customers increases market share | 50 | 1.00 | 3.00 | 2.2400 | .86685 |
| It helps to differentiate among customers | 50 | 1.00 | 3.00 | 2.3400 | .68839 |
| It increases the level of customer service and satisfaction | 50 | 1.00 | 3.00 | 2.4200 | .73095 |
| it enables a company to communicate effectively with its customers | 50 | 1.00 | 3.00 | 2.4800 | .64650 |
| It enables a company to know its customers one-on-one | 50 | 1.00 | 3.00 | 2.5000 | .64681 |
| Valid N (listwise) | 50 | | | | |

Source: Researchers' Fieldwork, 2010.

Table 1 indicates that all the variables except "increase in profit and customer retention" have a mean value of above 2.0000. This indicates that mobile phone service operators in Nigeria believe that CRM is a tool for value creation for both the company and the customers. However, they are of the view that CRM has greater benefits for the customer than for the company. They agree that it will enable them to know their customers one-on-one, communicate effectively with them and increase their satisfaction. In return, it can enable them to gain competitive advantage, ensure long term survival and increase market share but not increase in profit or customer retention.

## Customers' Perception of CRM Activities of Mobile Phone Operators

**Table 2: Customers' Perception of CRM Activities of Mobile Phone Operators**

| Statements | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| calls me if they suspect defect | 1050 | 1.00 | 3.00 | 1.2800 | .45712 |
| encourages me to be loyal | 1050 | 1.00 | 2.00 | 1.3633 | .48176 |
| knows what I need and want | 1050 | 1.00 | 3.00 | 1.4300 | .50260 |
| usually calls to find out how satisfied I am | 1050 | 1.00 | 3.00 | 1.4333 | .50306 |
| knows my identity | 1050 | 1.00 | 3.00 | 1.4500 | .53082 |
| deliver differentiated messages based on my characteristics | 1050 | 1.00 | 3.00 | 1.4800 | .5452 |
| respond to complaints immediately | 1050 | 1.00 | 3.00 | 1.8400 | .67522 |
| always communicate with me | 1050 | 1.00 | 3.00 | 2.2100 | .70300 |
| have a mechanism to hear from me | 1050 | 1.00 | 3.00 | 2.8233 | .41557 |
| Valid N (list wise) | 1050 | | | | |

Source: Researchers' Fieldwork, 2010.

Table 2 shows the perception of customers on the CRM activities of their service providers. The mean score of the respondents for each of the statements shows that on the average, customers do not believe that mobile phone operators practice CRM except for having a mechanism to hear from them and communicating with them through SMS which have a mean value of above 2.0000. The result indicates that mobile phone service providers do not know the identity of their customers. With a CRM programme, mobile phone operators will have at their fingertips the age groups of their customers, their sex, educational background, occupation, level of income and historical transaction information.

## Influence of Gender, Age and Income on the Level of Customer Satisfaction

Table 3: Customer Satisfaction with Respect to Gender

| Gender | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | Minimum | Maximum |
|---|---|---|---|---|---|---|---|---|
| | | | | | Lower Bound | Upper Bound | | |
| Male | 623 | 2.0371 | .54085 | .04054 | 1.6571 | 2.4171 | 1.00 | 3.00 |
| Female | 427 | 2.0334 | .62400 | .05649 | 1.5615 | 2.5053 | 1.00 | 3.00 |
| Total | 1050 | | | | | | 1.00 | 3.00 |

Source: Researchers' Fieldwork, 2010.

**Table 4: ANOVA**

| | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Between Groups | .230 | 1 | .230 | .693 | .050 |
| Within Groups | 98.890 | 1048 | .332 | F.05,1,1048 | |
| Total | 99.120 | 1049 | | = 3.84 | |

Source: Researchers' Fieldwork, 2010.

Table 3 and 4 shows the results of the analysis of the level of customer satisfaction with respect to gender. Table 3 indicates that 623 males and 427 females responded that they are fairly satisfied with mobile phone services in Nigeria. The ANOVA result ($F_{cal} = .693 < F_{.05, 1, 1048} = 3.84$) indicates that on the average, there is no difference on the level of customer satisfaction with respect to gender. Schiffman and Kanuk (2007) defined satisfaction as a person's feeling of pleasure or disappointment resulting from comparing a service outcome in relation to the customer expectations. This shows that both males and females have similar expectations in purchasing and using a mobile phone.

**Table 5: Customer Satisfaction with Respect to Age**

| Age (years) | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | Minimum | Maximum |
|---|---|---|---|---|---|---|---|---|
| | | | | | Lower Bound | Upper Bound | | |
| Below 30 | 378 | 2.1778 | .57735 | .05556 | 1.9677 | 2.3879 | 1.00 | 3.00 |
| 30-65 | 525 | 1.9267 | .67850 | .05540 | 1.6173 | 2.2361 | 1.00 | 3.00 |
| Above 65 | 147 | 2.3810 | .62283 | .09611 | 2.1870 | 2.5750 | 1.00 | 3.00 |
| Total | 1050 | | | | | | 1.00 | 3.00 |

Source: Researchers' Fieldwork, 2010.

**Table 6: ANOVA**

| | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Between Groups | 2.752 | 2 | 1.376 | 3.401 | .050 |
| Within Groups | 120.165 | 1047 | .405 | F.05,2,1047 | |
| Total | 122.917 | 1049 | | = 3.00 | |

Source: Researchers' Fieldwork, 2010.

Table 5 and 6 shows the analysis of the level of customer satisfaction with respect to age. Table 5 indicates that 378 of the respondents are below 30 years, 525 are between 30 and 65years and 147 are above 65 years. The ANOVA result (F cal =3.401 › F.05, 2, 1047 = 3.00) shows that there are differences in the level of satisfaction with respect to age. Those between 30 and 65 years are less satisfied with mobile phone services than those below 30 and above 65 years. This finding may be due to the high expectations of people in the working class. So, if their expectations are relatively higher, then of course they will be less satisfied.

**Table 7: Customer Satisfaction with Respect to Income**

| Income (Naira) | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | Minimum | Maximum |
|---|---|---|---|---|---|---|---|---|
| | | | | | Lower Bound | Upper Bound | | |
| Below 50000 | 305 | 2.4080 | .58334 | .06254 | 1.8836 | 2.9324 | 1.00 | 3.00 |
| 50000-150000 | 378 | 2.0056 | .60308 | .05803 | 1.8106 | 2.2006 | 1.00 | 3.00 |
| 150000 and above | 367 | 1.6762 | .52797 | .05152 | 1.5740 | 1.7784 | 1.00 | 3.00 |
| Total | 1050 | | | | | | 1.00 | 3.00 |

Source: Researchers' Fieldwork, 2010.

Table 8: ANOVA

| | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Between Groups | 2.598 | 2 | 1.299 | 3.971 | .050 |
| Within Groups | 97.172 | 1047 | .327 | F.05,2,1047 | |
| Total | 99.770 | 1049 | | = 3.00 | |

Source: Researchers' Fieldwork, 2010.

Table 7 and 8 shows the result of analysis of the level of customer satisfaction with respect to income. Table 7 shows that 305 of the respondent have income of below N50000, 378 have income of between N50000 and N150000 while 367 have income of above N150000. The ANOVA result (F cal = 3.971 › F.05, 2, 1047 = 3.00) indicates that there are differences in the level of satisfaction with respect to income. The respondents with higher income are less satisfied with mobile phone services than respondents with lower incomes. And because satisfaction is closely related to customer loyalty, people with high income are usually not brand loyal. They carry multiple handsets to take advantage of the opportunities of the different mobile phone services that are available.

**Discussion of Findings**

The results of this study showed that mobile phone service operators are of the view that CRM can play a crucial role in value creation. Out of the ten (10) items that measured their views, eight (8) had a mean value of above 2.0000. The finding that operators do not expect CRM to lead to increase in profit and the level of customer retention contradicts the views of Gronroos, (2000); Berndt et al, (2005); Ang and Buttle, (2006) and Lovelock and Jochen, (2007) that the implementation of CRM increases customer loyalty which in turn leads to increase in profit. They believe however that CRM can make them to understand and serve their customers better, gain competitive advantage and increase their market share. However, Reichheld (2001), Daniel et al (2003) and Birsan and Susu (2009) are of the view that CRM is a win-win situation. As a firm satisfies its customers, its market share increase which will in turn lead to increase in profits. This may account for why they have not fully exploited the CRM activities in the customer management model. The results also indicate that mobile phone users are of the view that mobile phone service operators do not practice CRM except that they have a mechanism to hear from them and communicate with them through SMS.

This study also revealed that there are no differences in the level of satisfaction with respect to gender but there are differences with respect to age and income. Similar results have been reported by DeBaillon and Rockwell (2005) and Serenko et al (2006). This may be attributed to the fact that customer satisfaction is a function of expectations (Kotler and Keller, 2006). Therefore, the identification of specific groups of potential customers and serving them in an efficient manner is a sure way to success. Based on the results above, the operators will make better strategic decisions in terms of their marketing activities by segmenting their customers especially in terms of age and income. When registering a SIM card, operators do not collect information on the level of income of respondents. Rather, they request for type of occupation. This may be because the registration is carried out just to fulfill Nigerian Communications Commission (NCC) regulation only. For effective CRM programme in the mobile phone industry, that is not be sufficient. In addition to the occupation of their customers, they need to have an idea of the level of income of their customers.

## Conclusion and Recommendations

CRM is an extremely beneficial tool for understanding customers and serving them better, if good records are kept and the data are readily accessible for analysis. The success of CRM is dependent on having a solid CRM vision which is integrated throughout the organization and an understanding of business processes with the use of CRM. If implemented successfully, the result is value creation for the organization and the customer.

Based on the findings, it is recommended that mobile phone service operators should be committed to the implementation of CRM with the data collected during SIM card registration to enhance customer satisfaction and sustainability of their businesses. In order to exploit CRM, skills among staff are required. Therefore, Customer Centre Staff should be trained on CRM. This is to avoid a situation were they have customer information in databases but do not have the skills to exploit the information that is stored. To maximize customer satisfaction, service providers should put equal emphasis on the male and female market segment but should vary their marketing efforts to target the young and old people as well as the low income earners and high income earners.

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