Impact of CRM Resources and Capabilities on Business Performance in the Mobile Telecommunications Industry: A Resource-Based View

Thesis Submitted for the Degree of Doctor of Philosophy

By

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Abstract

Organisations are becoming increasingly aware of the necessity to maintain sustainable long-term relationships with customers in order to survive in the global competition. They are also aware that the changing needs and purchase patterns of customers requires them to choose differentiated customer-oriented marketing strategies so as to acquire a competitive advantage over their rivals and enhance their business performance. Customer Relationship Management (CRM) enables organisations to create and manage relationships with customers more effectively through a detailed and accurate analysis of consumer data using various information technologies. Several CRM theories like the resource-based view (RBV), and theories of institutions, cultures, entrepreneurship, and dynamic theory can help a company gain over competitors. If implemented appropriately, the CRM approach can help a firm with managerial efficiency, cost reduction, enhanced customer services, and increased sales and profits. The present study aims to develop a novel and comprehensive model to measure the effect of CRM resources over CRM capabilities and the effects on business performance. The present study covers infrastructural and cultural CRM resources with CRM capabilities. The results are based on information collected from three Kuwaiti mobile network operators using a questionnaire in adherence with ethical guidelines. The study measures business performance comprehensively from financial and marketing perspectives using regression analysis to determine if there is a mediation role between two variables. The results show that CRM infrastructural resources positively and directly affect CRM capabilities. However, the effect of customer and learning orientation cultures on CRM capabilities is considerably stronger than that of infrastructural resources. The study also reveals that CRM capabilities significantly and

positively affect business performance from marketing and financial standpoints although the effect on marketing performance was stronger.

Keywords: Customer Relationship Management, CRM, Organisational Culture, Dynamic Capabilities, Resource-Based View.

Dedication

To: My parents who eagerly awaiting this moment

My wife and my children

My beloved Kuwait

Every ambition

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In the name of Allah, the most gracious, the most merciful, all praise of gratitude and thankfulness are due to the Almighty Allah, for enabling me to complete this work, and peace and blessings of Allah be upon His Messenger Muhammad, who says: "Whoever does not thank people is not thankful to Allah".

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Declaration

I declare that, to the best of my knowledge, no portion of the work referred to in this thesis has been submitted in support of an application for another degree, or qualification, to any other university or institute of learning.

Publications

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CHAPTER ONE

Research Introduction and Overview

1.0 Introduction

Today's organisations realise the importance of creating sustainable long-term relationships with customers to survive global competition and to stay abreast of changing consumer needs and purchase patterns. To address this and to enhance business performance, organisations are recognising the need to adopt differentiated and customer-oriented marketing strategies (Ko et al., 2008). Customer Relationship Management (CRM) is a strategy adopted by organisations to create and manage relationships with customers more effectively through a detailed and accurate analysis of consumer data using various information technologies.

CRM is an information technology (IT)-enabled business strategy and requires a strategic change from a product- or process-focused culture towards a customer-focused culture (Christopher et al., 1991; Peck, 1995; Ryals and Knox, 2001). This enables firms to successfully meet customer expectations and manage the implementation of a relationship management strategy (Rigby et al., 2002; Lindgreen et al., 2006). Furthermore, a customer-oriented culture is essential for the quality and extension of customer-knowledge creation and dissemination (Tzokas and Saren, 2004), which is a pivotal concept in relationship marketing. It has been contended that a customer-oriented culture positively affects customer satisfaction and business performance (Conrad et al., 1997; Deshpande´ et al., 1993). Hence, not only are the classical requirements of CRM such as technology, human resources, and organisational attributes important to build CRM capabilities and improve business performance, but

cultural resources reflected by orientations towards customers, learnings, and results are vital to the success of organisations. Accordingly, this research examines the effect of CRM infrastructural and cultural resources on CRM capabilities and business performance.

Certainly, CRM has lately become a very controversial concern and a focal point in the commercial sphere (Balaram and Adhikari, 2010; Becker et al., 2009; Dimitriadis and Steven, 2008). CRM is primarily centred on the creation of a sustainable association with loyal customers, who can be quite profitable in comparison to non-loyal customers (Dowling, 2002). The successful execution of a CRM strategy can be very advantageous for those companies that opt for it. These companies can enhance their sales through improved market segmentation, customisation of goods and services, the development of better quality products, better access to information, employee satisfaction, and determination of long-term customer-retention and loyalty (Almotairi, 2009; Verma and Chandhuri, 2009). In addition to this, it is noteworthy t that recent studies involving CRM particularly focus over few service sectors, like telecommunication (Almotairi, 2009; Beldi et al., 2010), banking (Akroush et al., 2011; Eid, 2007; Hussain et al., 2009; Krasnikov et al., 2009), healthcare (Bunthuwun et al., 2011; Hung et al., 2010), and contact centres (Abdullateef et al., 2010).

Regardless of the fact that CRM results in long-lasting advantages for organisations overall, few actually earn more profits after its implementation. CRM can add to the profits of organisations that collect detailed information about their customers (Mguyen et al., 2007). In case of service organisations, production and consumption are inseparable ingredients essential for creating associations with customers (Gronroos, 2004). Consequently, CRM can be perfectly suitable for the

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telecommunication industry, as long as they productively and efficiently adopted it, as this sector can collect much customer information, which can be transformed into valuable customer-specific knowledge (Nasution and Mavondo, 2008). The telecommunication sector, like other business sectors, is extremely competitive and it is of fundamental significance to persuade consumer behaviours of constant re-purchase and to retain customers for the long-term. A CRM approach can be beneficial for such ambitious companies as it helps to establish a rewarding association between companies and their customers.

In order to improve the delivery of customer-oriented company behaviours, organisations need to frame a suitable working environment by, for instance, supplying their service staff with modern devices, applications and technology, maintaining records of customer-satisfaction and complaints, having inspiring leadership, and using an appropriate rewards system. Such supportive working conditions would ensure the required customer-centred behaviours are delivered by employees (Mechinda and Patterson, 2011).

1.1 Research Background

A Resource-Based View (RBV) (Wernerfelt, 1984; Barney, 2001) is the main background theory utilised in this research. The study also briefly considers strategies like dynamic theory, institutional theory, and entrepreneurial theory. RBV theory is compared with these theories in order to understand the importance and limitations of each theory. RBV theory carries several advantages over the other theories and it was therefore adopted as the basis for this study. The primary advantage of adopting RBV is that it helps analyse an organisation's position in the market in terms of its resources and capabilities as compared to those of competitors. Moreover, it can also be utilised as a theoretical framework to understand a heterogeneous firm's performance (Barney,

2001). RBV highlights the strategic importance of each organisation's resources along with their integration and configuration efforts for the development of capabilities that consequently enhance the overall business performance and provide organisations with sustainable competitive advantages.

A firm's resources in terms of value can be classified into tangible and intangible assets. Capabilities represent complex combinations of assets, people, and processes that organisations use to transform inputs into outputs. However, the conversion of RBV components into a competitive advantage requires an analysis of the industry, the competitive forces, and the value creating resources and capabilities of the firm to generate an overall model of unique value. This model of unique value can enable the company to better utilise the available resources to attract more and more customers towards it.

1.2 Research Motivations and Significance

Many companies that invest in CRM systems do not gain the desired benefits of implementing these systems (Lindgreen et al., 2006; Keramati et al., 2010). Hence, much research was conducted to identify the effect of CRM implementation on business performance. While some research has focused more on IT-related factors, others have emphasised organisational factors such as human resources, organisational structure, reward systems, or process-related factors, and examined their effects on business performance (Reinartz et al., 2004; Keramati et al., 2010). CRM systems are information technology (IT)-enabled business strategies that require a strategic and cultural change. Organisations should also be aware that they need to develop a customer-oriented culture, and they need to think across departmental boundaries in order to concentrate on adding value for the customer. Since CRM implementations need a strategic change, cultural resources may be a very important factor to consider

while implementing CRM. This is significant as most organisational performance problems are not technical but arise from an inappropriate organisational culture that may impede innovations from being implemented and superior performance being achieved (Van Bentum and Stone, 2005; Wang and Feng, 2012).

There is a lack of empirical investigation into infrastructural and cultural CRM resources on various aspects of organisational performance. Despite the fact that the effect of infrastructural CRM is represented by technological resources, the impact of human and organisational resources on CRM capabilities and business performance has been examined in previous studies to some extent (Payne and Frow, 2006; Akroush et al., 2011; Keramati et al., 2010). Nevertheless, few studies have examined the effect CRM resources and capabilities have on business performance in developing countries, especially in the Gulf Region. The study is particularly focused on the telecom industry of Kuwait as it offers a greater opportunity to improve their business performance in comparison to developed nations where the telecom industry is already well-established. Kuwait was chosen for the present study because it provides a dynamic telecoms sector along with high favouritism for the penetration of mobile infrastructures and services sector, where mobile use is booming (see below).

Key telecom parameters – 2012; 2015, Kuwait

Sector	2012	2015
Subscribers to telecoms services (million): (e)		
Fixed Broadband	0.47	0.57
Fixed-line telephony	0.48	0.51
Mobile phone	5.10	8.30

(Source: http://www.budde.com.au/Research/Kuwait-Telecoms-Mobile-and-roadband.html

Considering CRM as an information technology (IT)-enabled business strategy that contributes to organisational performance, there is a lack of research examining the role of organisational culture as one of the most important CRM resources on business performance (Iglesias et al., 2011; Peltier et al., 2013; Senge, 2014). Further, it seems that a comprehensive understanding within the existing body of knowledge about how an organisation adapts its customer information management processes once CRM technology is assimilated into the organisation is somewhat lacking.

From another perspective, this study is conducted within one of the most dynamic and important industries in the service sector; that is the mobile and telecommunications industry. Indeed, the role of customers in the success of organisations within this industry is crucial and significant.

1.3 Research Aims and Objectives

Research Aims

The study examined the effect of CRM cultural and CRM infrastructural resources on CRM capabilities. It further examined the effect of CRM capabilities on business performance.

Research Objectives

This study was guided by the following research objectives:

- To examine the effect of CRM resources on CRM capabilities through a literature review and the chosen set of previous studies and articles that tackled this issue: Santouridis and Tsachtani, 2015; Wang and Feng, 2012; Borsaly, 2014; Dar and Ahmad, 2015.

- To examine the effect of CRM cultural resources on CRM capabilities through a literature review and presenting the studies that took the concepts of CRM

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cultural resources and capabilities into consideration: Al-Duwailah et al., 2015; Mohammed and Tahir, 2014; ElKordy, 2014; Reimann et al., 2010).

- To examine effect of CRM infrastructural resources on CRM capabilities through analysis of the questionnaire and participant responses.

- To examine the effect of CRM capabilities on business performance, which is the main aim of the current thesis, and which can be assessed after examining the results of the statistical processing.

Research Questions

- What is the impact of CRM resources on CRM capabilities?

- What is the impact of CRM cultural resources on CRM capabilities?

- What is the impact of CRM infrastructural Resources on CRM capabilities?

- What is the impact of CRM capabilities on business performance?

1.4 Research Methodology in Brief

To examine the effect of CRM infrastructural and cultural resources on CRM capabilities and the effect of the latter on business performance from marketing and financial standpoints, the positivism paradigm (i.e. quantitative approach) is followed. A quantitative research helps explain the changes in social facts primarily through objective measurements and quantitative analysis (Taylor and Bogdan, 1984). This is deemed appropriate to test the proposed hypotheses and their causal relationships.

In this quantitative research, a survey questionnaire is utilised as the main instrument for data collection. Hence, a self-completed, well-structured questionnaire was developed based on previous validated literature and was then distributed to a random sample. Participation was completely voluntary. The defined population for this

study included those working in a managerial position (operational, tactical, or strategic) within the three mobile network operators (MNOs) operating in Kuwait (Zain, Viva, and Ooredoo). A total of 500 questionnaires were randomly distributed within the targeted population and 321 questionnaires were returned. Thus, the response rate was (64.2%). Amongst the 321 returned questionnaires, only fourteen were excluded due to multiple skipped questions and missing values. In total, 307 responses (n = 307) were valid and usable for data analysis.

This study utilises the Structural Equation Modelling (SEM) approach with Partial Least Square (PLS) as an analysis method. PLS has been widely used for theory testing and validation as it examines the psychometric properties and provides appropriate evidence on whether relationships do or do not exist (Fornell and Larcker, 1981). In this study, we performed data analysis in accordance with a two-stage methodology (Anderson and Gerbing, 1988) using SmartPLS 2.0 M3. The first step was to test the content, convergent, and discriminant validity of constructs using the measurement model, while the second step was to test the structural model and hypotheses.

1.5 Structure of the Thesis

This research has undergone six main phases, as described below:

Phase 1: Exploration Phase in which existing relevant literature regarding CRM and its association with business performance is comprehensively analysed and reviewed.

Phase 2: Grounding Phase in which the resource-based view is completely analysed and reviewed and its utilisation as a background theory is completely understood and justified in this research.

Phase 3: Theoretical Framework and Hypotheses Development Phase in which the research model is constructed and proposed and its main constructs are discussed and defined. Also, the relationships between the different constructs are hypothesised

based on the reviewed relevant literature. The scales and measures, which were developed to operationalise the constructs, are used to develop the research instrument, which is a survey questionnaire.

Phase 4: Data Collection Phase in which data is collected using a well-formulated survey questionnaire in order to evaluate the research model and test the proposed hypotheses.

Phase 5: Data Analysis and Discussion Phase in which Structural Equation Modelling (SEM) statistical technique is used to analyse collected data and to test the theoretical model and hypotheses.

Phase 6: Conclusion and Implications Phase in which we draw conclusions from this research and highlight its major contributions. We also show the research's implications for theory and practice.

Accordingly, the rest of this thesis is organised and structured as demonstrated in Figure 1.

Chapter Two

Literature Review and Theoretical

Framework

This chapter reviews relevant literature and provides theoretical background concerning the main concepts examined in this research (i.e., Customer Relationship Management – CRM). It discusses CRM definitions, advantages, critical success factors, and reviews previous studies on this topic.

Chapter Three

Research Model and Hypotheses

Development

This chapter presents the research model that is formulated on the basis of RBV to test the relationships among CRM resources, CRM capabilities, and business performance. The chapter also discusses the main constructs included within the model along with their relationships to other constructs.

This chapter presents and interprets the main results and findings of this research. It shows which hypotheses are accepted and which are rejected. The chapter also discusses the results and compares them with the results attained previously and presented within the literature and analyses any discrepancies.

This chapter explains the methodology applied to evaluate the research model and test the formulated hypotheses along with the sampling methods and techniques used for data collection. Aspects related to reliability, validity, and analysis methods are also discussed in this chapter.

Chapter Five

Research Results and Discussion

Chapter Four

Research Methods

The final chapter discusses and highlights the main contributions of this research. The chapter also presents and discusses the study's implications for both theory and practice. Finally, the chapter offers some important avenues for future research.

Chapter Six

Research Conclusions, Implications,

and Future Avenues

Figure 1. Structure of the Thesis

CHAPTER TWO

Theoretical Background: Customer Relationship Management

2.0 Introduction

The literature review explored a brief history of Kuwait's mobile telecommunication industry. This was aimed at situating the study's context, as participants were from three Kuwait mobile telecommunication companies. Next, an overview of the CRM concept will be explored including its definition, advantages, activities, new trends, critical success factors associated with implementing CRM systems, and challenges that lead to CRM failure. Further, this research explored challenges associated with the implementation of CRM and reviewed the literature on the link between organisational culture, organisational performance, and CRM success. The outcome of this literature review formed the basis of hypothesis formulation (Ali and Alshawi, 2005).

Brief History of Communication Systems in Kuwait

During the 1930s, wireless communication systems developed following the use of 'Walkie-talkies' in the Second World War, which helped soldiers to remain connected to their headquarters (Elliot and Philips, 2004). In 1946, the first commercial radiotelephone service was started by AT&T Bell, US to help connect mobile users in cars with the public fixed network. During the 1960s, Bell Systems came up with the Improved Mobile Telephone Service (IMTS), which became the foundation for commercial-sector mobile communications. With the introduction of microprocessor technologies in the early 1980s, it became possible to begin a reliable wireless communications system. Later, during early 20th century, mobile telephony developed

through radiotelephony, although it was initially utilised only by the army, navy, police and fire services (Gascoigne, 1974). Today, the mobile telecommunications industry performs a crucial function in every sector. An economy cannot be expected to develop in the absence of an efficient and reliable telecom system.

The Gulf telecom industry has emerged as a dynamic industry of the region, showing rapid progress, particularly in its mobile telephony segment, probably because of liberalisation of the sector. Excessive competition from home and regional actors along with the small size and saturated markets (penetration percentage between 100 and 200%) has begun to place stress on the telecom operators of the region. Although the progress in mobile subscription in the Gulf is very significant, it has registered a decline from 2008 onwards, apparently suggesting the market is approaching saturation.

Kuwait has one of the highest mobile accesses in the Middle East and signifies an intense market within an area dominated by civil tension. The Kuwait telecom sector is progressing rapidly and improving its services and infrastructure, but fixed broadband penetration is still low due to a lack of investment in infrastructure and the need for a proper national broadband policy. Lack of a free controller especially is considered to be an inhibitor for establishing a fixed broadband investment in Kuwait.

The oil-propelled economy of Kuwait has produced substantial revenues followed by high budget surpluses for over 11 consecutive years. This has allowed the region to opt for the pathway of offering quality services in all major fields like medical facilities, education, food rationing, and housing. Usually, the high standard of living is also supported by substantial government expenditure in public services, infrastructure, and wages. To enhance services for mobile consumers, the state liberalised the mobile telecom sector and privatised Zain (earlier known as MTC) in 1999, and later relaxed the restrictions over entry for new start-ups and competitors (Azab, et al., 2006).

As far as the contribution of these three players is concerned in the Kuwait Telecom Market, the following scenario has been noticed. During the past five years, the total subscriber base in Kuwait has increased at a rate of 14.3% and was been recorded to be 7.9 million at the end of the first quarter of 2015 (Table 1). These three players completely dominate the entire telecom market and their control over the subscriber base for the past five years has revealed the following information:

Table 1: Total Subscriber Base in Kuwait (Mn)

	2011	2012	2013	2014	2015(Q1)
Zain	2.1	2.3	2.5	2.7	2.9
Viva	1	1.6	2.2	2.4	2.5
Ooredoo	2	2	2	2.5	2.5
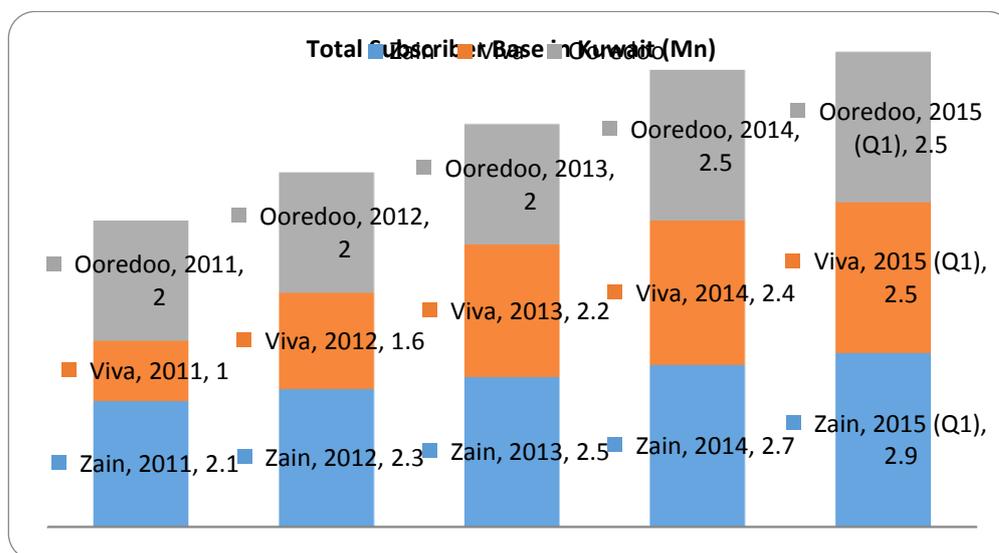
Figure 2: Total subscriber base in Kuwait (Mn) (Sources: Company Financials)

The chart below reveals that the Middle East and North Africa (MENA region) have three main players in the telecommunication market (Table 2). So far as the total number of subscribers is concerned, Egpyt leads all the other countries with 99.7Mn

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subscribers while the Kuwait Telecom Industry stands tenth with just 6.4Mn subscribers split into three players: Zein, Vivo, and Ooredoo.

Table 2: MENA Telecom Markets

	Subscriber Base	No. of major players in the market
Egypt	99.7	3
Iran	65.2	4
Saudi Arabia	53.1	3
Algeria	39.5	3
Iraq	32.5	3
Kenya	31.8	3
UAE	16.1	2
Tunisia	12.7	3
Jordan	10.3	3
Kuwait	6.4	3
Oman	5.6	4
Lebanon	3.9	2
Qatar	3.3	2
Bahrain	2.2	3

Sources: ITU, 2013

2.1 Customer Relationship Management (CRM)

2.1.1 An Overview of CRM: Definition and Advantages

Every company, irrespective of its size, requires systemic techniques for efficient business management so that it can be more profitable. This involves numerous factors like marketing, project development, information management, human relations and resources, communication, etc. During the past few years, a shift has been evident in the

focus of organisational theory towards communication with external relations away from internal processes (Hakansson and Snehota, 1989). Relations established through external communication are regarded as interactions with consumers (Hill et al., 2006). During the 19th century, the association between a company and its customers was primarily based on the interaction of a customer with some important contact employee. Consequently, the feedback received by these few employees was the data that the company could make use of for retrieving any valuable information. However, the biggest drawback of this system was that these key contact employees would carry the information with them if they left their jobs. An electronic system was therefore preferred as it helps not only in the storage and preservation of data but also assists in the analysis of that data so as to transform it into useable information. In 1998, Siebel Systems introduced the first CRM enclosed information system (Bull, 2010). Today, CRM has developed into a very effective system for business communication as it can assist businesses achieve their primary objectives and maximise wealth.

The two publicly listed mobile companies in Kuwait, Zain and Wataniya, have established their brands well in the market and have also presented intense growth possibilities in the region despite the weak regulatory environment in the country. The government controls the fixed line sector but globalisation has checked the flexibility of these companies to act as integrated telecom players. After the companies became aware of establishing sustainable, lasting relationships with their customers to face the cut-throat competition, and with the radical change in the needs and buying habits of consumers, companies have been compelled to opt for distinguished and customer-centred marketing approaches to add a competitive gain and to fulfil the ever-changing needs of customers (Ko et al., 2008). One such marketing approach is CRM, which is

adopted by companies to establish and control relations thorough an analysis of consumer data with different information technologies (Ngai, 2005).

Although CRM has been widely recognised as a successful strategic approach since the 1990s, there is no consistent definition of it (Ling and Yen, 2001; Xu et al., 2002). Swift (2001) has defined CRM as an approach taken by the enterprise to understand and influence customer behaviour in order to improve customer acquisition, retention, loyalty, and profitability. Similarly, Kincaid (2003) has defined CRM as managing customers' relationships with a company by strategically using information, processes, technology, and people across the whole customer life cycle. According to Ko et al. (2004), CRM is an integrated customer management strategy undertaken by the firm to efficiently manage customers by providing customised goods and services and maximising customers' lifetime values. Therefore, CRM can be considered as a business strategy that aims to generate value to key targeted customers (Buttle, 2004; Stein and Smith, 2009; Garrido-Moreno and Padilla-Meléndez, 2011) and develop long-term mutually beneficial relationships with customers (Payne and Frow, 2005; Boulding et al., 2005; Garrido-Moreno and Padilla-Meléndez, 2011) by integrating customer-related information and knowledge from internal and external sources and by diffusing this knowledge to the appropriate stakeholders using information technology (Boulding et al., 2005; Stein and Smith, 2009).

O'Leary et al. (2004) noticed that CRM helped improve profits, customer relationships, and customer repurchasing. Better customer relationships result in higher customer devotion, retention, and revenue. Although companies spend a large amount in the execution of CRM, the proportion of CRM programs that are unsuccessfully implemented is between 35% and 75% (Zablah et al., 2004), the reality of which fails to cover the cost of execution (Lindgreen et al., 2006). In the majority of cases, it is not

only unsuccessful in providing the expected economic benefits, but also hampers the relationship of the company with its customers. The primary cause behind such failure lies in the failure of the company to frame appropriate relationship-management policies as they ignore critical elements like supporting culture, outlooks, and values of the company as these elements contribute to the development of their relationship-management strategies (Rigby et al., 2002). As CRM is an IT-based business strategy, it needs a strategic and cultural transformation from a product or process-centred culture to a customer-centred culture (Ryals and Knox, 2001). Companies are required to frame a customer-centred culture in order to perform as per the expectations of their customers and effectively control the execution of a relationship management strategy (Lindgreen et al., 2006). Moreover, a customer-based culture is fundamental for the quality and for increasing customer knowledge creation and flow (Tzokas and Saren, 2004).

CRM is frequently a central element in the knowledge management function of an organisation (Stein and Smith, 2009) that requires a redesign of the organisation and its processes to create a customer-oriented approach (Garrido-Moreno and Padilla-Meléndez, 2011). However, even though knowledge-advanced technology is implemented along with a customer-centred orientation plan, the execution of CRM will still fail to give desired results unless and until the organisation redesigns its structure and procedures and manages the cultural change within the organisation (Garrido-Moreno and Padilla-Meléndez, 2011). Thus, it can be rightly presumed that even though the technique of attracting and retaining customers with the help of analytical methods like CRM can be very productive for companies, mere adoption does not ensure success; proper implementation needs to be ensured or the cost of implementation is likely to overshadow any benefits attained by the company. For most organisations, the most apparent way to execute CRM is via software applications in the mode of

electronic customer relationship management (e-CRM) technology. Thus, both CRM and e-CRM are related terms and both perform an important part in the performance of a company.

2.1.2 CRM Activities

On the basis of the CRM Vision, a fusion of four CRM activity cycles may be performed to make the approach more effective. These four CRM activities are as follows:

Customer Intelligence Management: CIM is basically concerned with customer management as it involves the management of customer information. It includes the scrutiny of data and making the data assessable throughout the important departments of the company in an orderly manner. Consequently, data warehousing and data mining take up a very critical position. For instance, an American non-profit association may notice that the success pace of their direct-mail grant activities was quite high with people belonging to a particular income group, buying a particular brand of car, and residing in big cities. With the help of such information, potential marketing communications can be made more specific and the results are consequently likely to be more positive. The non-profit association was thus able to obtain more donations with reduced marketing expenses. Furthermore, this information can also be used by the company to constantly create new customer insights. CIM attempts to gather more and more information regarding the customer and tries to understand the requirements and attitude of customers so that this information can be used for the benefit of the company (Mack et al., 2005).

Customer Transaction Management: CTM concentrates upon the direct interaction between the customers and the company with every single sales transaction (Goranova, 2013). Concerns which require scrutiny include:

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Integrated Customer Touch Point Management: At this juncture, the company must examine all its activities to identify every contact point among the company and the customers. As soon as these are known, the company should concentrate on persistent customer-oriented improvements popularly known as Customer-Oriented Process Modeling. Also, there must be a synchronised blending of the customer "touch points" regarded as Multi-Channel Management. The most important objective should be to stretch the model of "One-Face-To-The-Customer" over every communication media. The point of beginning is commonly a traditional call-centre, which can be extended to a wide customer-interaction-centre (CIC).

Complaint Management: The complaint management is a crucial factor of CIM. Retention of customers is at risk from service failures. However, the manner in which a company recoups and restores its service failures ultimately establishes whether the company is able to retain its customers or not. Integrated Customer Touch Point Management concentrates on smoothly handling customers under normal circumstances while complaint management is required to handle failures in a completely professional manner. This may be carried out by employees on the spot or through the examination of data related to the fact. Complaint management helps establish a lifelong relationship with customers. From the viewpoint of the company, systematic complaint management can be regarded as a direct feedback device as well as the foundation of constant enhancement for the complete value chain (Mack et al., 2005).

Customer Product/Service Management: This activity deals with customer-oriented plans and the constant improvement programs regarding the goods and services of the company. With extensive and enhanced information relating to the customer base and a healthier association with the customer, CRM offers opportunities to improve

goods and services by increasing the pace of transaction dealings, offering improved customer information to contact personnel, and effectively controlling the supply chain.

Mass Customisation: Mass Customisation is concerned with the orderly exploitation for the customised products and services in order to satisfy requirements. The company's complete value chain needs to be examined in efficiently to explore and execute the customisation potential. Generally, companies have the opportunities to control the capacity to mass customise, although most firms fail to take advantage of their capabilities. Although opportunities for mass customisation are present, it is not a universal remedy and there are few limitations attached to it that necessarily need to be identified. According to Zipkin (2001), the mass customisation can be adopted as a practical strategy for attracting and retaining customers. To achieve this, the company must possess operational capabilities, such as a system for receiving "custom" information, route flexibility for creating the customised product, and the skill to supply the right product to the right customer.

Chen and Popovich (2003) regarded CRM as an amalgamation of three elements: individuals, resources, and technology. Later, Yim et al. (2004) added a fourth element to the list, which was strategy. On the basis of extensive research regarding CRM, Zablah et al. (2004) stated that the CRM concept may involve one or a blend of five correlated perceptions: CRM as a strategy, as a viewpoint, as a procedure, as an information technology application, and as an organisational competence. CRM as a philosophy contemplates customer loyalty as significant to business profitability. To attain loyalty, a company must move their concentration from obtaining customers to preserving them (Reichheld and Allen, 2006). In CRM as a strategy, focus is placed on making use of the organisation's resources to help shape a promising market position. Researchers also emphasise the fact that every customer may not be good, but those

who add maximum value towards the firm certainly deserve extra attention from managers (Ryals, 2005). Hence, some researchers regard CRM as a customer knowledge-management process (Croteau and Li, 2003; Sin et al., 2005), others consider it a customer-facing processes (Reinartz et al., 2004), and still others as an information-relational processes (Bin Ismail et al., 2007).

Even though the significance of technologies like the internet, data mining, sales force automation, and call centres has been widely recognised, several researchers consent that CRM is much more than a technology, particularly with weak to medium empirical evidence over a direct connection amid technology and organisational performances (Minami and Dawson, 2008). Of late, companies have begun to view CRM as an organisational capability that can play a foundational role for a competitive advantage (Campbell, 2003; Day and Van den Bulte, 2002). Capability may be described as the ability of a group of resources packed collectively to carry out an activity. Capabilities comprise four sources: knowledge and related abilities; technical information systems and formal measures for handling problems; the management system; and the combined values and standards (Day, 1994). It may be presumed that CRM as a capability is a complete view, as it merges CRM processes with different harmonised tangible and intangible assets considered essential to accomplishing such procedures. Thus, capability is centred on the combination of four resources: CRM technology, CRM processes, customer orientation, and CRM organisation. Wang and Feng (2012) suggested that customer-centric management systems and CRM technology affect organisational performance by way of three CRM capabilities that are interface management, relationship promotion, and win-back. Coltman et al. (2011) conceived that CRM capabilities comprise three factors: the IT infrastructure comprising the CRM technology and customer information; human analytic-centred

resources consisting of the employees' capabilities to utilise the data efficiently; and the business structural design and capabilities consisting of inducements and management controls that help promote CRM. Kim and Kim (2009) propose that the infrastructure elements consisting of information technology, organisational culture, human capital, and strategic arrangements affect CRM procedures (such as customer attainment, maintenance, and expansions) resulting in customer outcome factors (customer alleged value, customer satisfaction, and loyalty), which consecutively control the financial outcomes. CRM organisational alignment has been supported by Greve and Albers (2006), who contend that CRM technology, the organisational pattern and philosophy should be aligned to sustain CRM relational processes. Moreover, Ocker and Mudambi (2003) recommended that CRM capability is affected by the arrangement of three aspects: the intellectual dimension, which involves planning, policy, and structure; the social dimension, which consists of customs, interaction with various parties, and domain information; and the technological dimension comprising of CRM applications, IT resources, and knowledge management systems. Performance outcomes are the advantages a company can receive by the successful execution of CRM (Croteau and Li, 2003). CRM offers managers with improved channels to obtain a greater degree of customer satisfaction by providing product performances that go beyond the expectations of customers. It can also increase customer retention by expanding customised loyalty programs that can influence customer switching to a company and building hurdles for new entrants in the market. Moreover, CRM data analysis offers managers with the exact required information regarding the profitability of customers and CLV so that the company can directly reward customers via cross-selling and up-selling plans (Winer, 2001).

2.1.3 New Trends in CRM

Traditional CRM methods are being left behind as new CRM trends take shape as companies are increasingly catering for their customers' needs. Traditionally, CRM was used to collate customer data, including order histories and customer profiles, and to maintain the relationship between the company and customer. The newest trends include an integration with business intelligence, customer analytics and forecasting, mobile CRM (m-CRM), social CRM, and electronic CRM (e-CRM). These new trends allow businesses to listen to customers and allow these customers to suggest products or services they want offered in order to secure maximum profit.

2.1.4 Mobile CRM (m-CRM)

m-CRM is aimed at acquiring and maintaining customers, nurturing customer relationships, supporting sales, marketing and service processes, and enabling customers to use wireless mobile networks to contact the company (Camponovo et al, 2005). Through m-CRM, managers and customers can access systems via PDAs or mobile phones enabled by the internet with high flexibility. Mobile CRM has been adopted by many businesses to help enhance customer experiences and improve productivity. Private sector organisations have also adopted m-CRM to update and access CRM information with ease through its mobile base.

2.1.5 Electronic CRM (e-CRM)

Internet use reduces customer-service costs, enables mass customisation, and tightens customer relationships (Zeithaml et al, 2001). Companies are using e-CRM as it allows for digital channels to create positive and unique experiences for customers (Winer, 2001). It has resulted in the creation of virtual worlds (v-CRM), which enables companies to create synergies between physical and virtual channels and reach out to

many more customers directly and interact and respond to their problems or requests, so companies can create sustainable long-term customer relationships (Winer, 2001).

2.1.6 Customer analytics and forecasting

As noted by Fow (2008) companies are increasingly investing in forecasting and analysing customer behaviours, understanding consumer values, and capturing data about customers, including their spending habits by analysing random demographic data (Greenberg, 2004). This enables companies to create personalised relationships and individualised experiences for consumers. Indeed, investing in customer knowledge (emotional states and behaviours) is considered essential to achieving customer loyalty (Greenberg, 2004).

2.1.7 Social CRM

Social networking has proliferated and led to the creation of a brand of CRM known as social CRM, also referred to as CRM 2.0, which integrates social networking platforms, (YouTube, LinkedIn, Facebook and Twitter) and social media CRM. This allows companies to use social networking tools to test new ideas with consumers and receive feedback from them. This new platform also allows users to communicate via different forums on different topics, including product purchases and their ratings of them. Businesses are using these social CRMs to improve their brands and products, as well as improve the interactivity of their customer-service (O'Leary et al, 2004). Companies have added online capabilities such as forums, blogs, wikis, and other social-networking platforms and tools to their CRM systems with a view to boost their businesses. Unlike traditional CRM, which divides customers into sales cycles, social CRM focuses on creating value for companies through creating collaborative relationships (Nieto, 2009). Social model of CRM orients the automation of processes via programs and technologies, which are designed to ensure employees become more efficient and

effective in managing customer relationships. Social models also improve customer relationships by increasing honesty, collaboration, access, and transparency between customers and companies.

2.1.8 Crowdsourcing

Enterprises are taking advantage of source media to seek solutions, ideas, and expectations for business improvements. Crowdsourcing is helping organisations to offer interactive and innovative relationships expected by customers. Thus, CRM serves as a marketing tool and lead generator and can act as the source for new innovation.

2.1.9 Sugar CRM

Sugar CRM was launched in 2004 in open source as a CRM vendor. This programme is flexible as it allows users to customise software. Key corporate considerations are multichannel publishing and ease of integration. As a result, an accessible and flexible CRM platform has become important factor to users (Alhaiou et al., 2009).

2.2 CRM and e-CRM

The term CRM still no unified definition. As per the management approach, some authors have regarded it as an integral way to recognise, reach, and retain customers. Through CRM, an organisation can manage and regulate customer interactions across various departments, routes, business areas, and geographies. It, thus, helps an organisation to take advantage of the value of every single customer interaction to result in a better corporate performance.

CRM has been defined as "an approach that enables organisations to identify, attract and increase retention of profitable customers, by managing relationships with them". The fundamental value of CRM lies in the relationship the company holds with its customers and the interaction with the customer involving several channels (Bose,

2002). CRM is a customer-oriented business approach that aim to raise customer satisfaction and loyalty through better service delivery (Croteau and Li, 2003).

The CRM approach concentrates on learning more and more about the requirements and behaviours of customers to build up a stronger association with them to form the foundation for a business's success (Plakoyiannaki and Tzokas, 2002). CRM is a very complicated and difficult application that extracts customer data collected from all customer touch points. CRM can also be considered useful for assimilating information about customers, sales, marketing efficiency, market awareness, and market movements. It also helps businesses utilising technology and human resources to gain a closer view of customer attitudes and loyalty (Roh et al., 2005). The process of CRM can efficiently help to improve customer services, increase the efficiency of call centres, cross-sell products proficiently, assist sales staff in faster dealings, simplifying marketing and selling activities, finding new customers, and multiplying customer revenues. In CRM, the importance of the association rises for both parties as customers obtain goods and services that are more strongly connected with their needs and lifestyles while the company develops a foundation of higher-value, lower-risk customers. CRM is merely the realistic application of enduring relationship marketing principles present since the birth of business itself (Gummesson, 2004). Today, several authors have suggested that the 4Ps marketing mix has now become an outdated concept and it no longer fits with marketing logic (Al-Momani and Noor, 2009). CRM provides management with an opportunity to efficiently execute relationship marketing. Even though the concept of CRM has been around since 1956, it has only made a great impression in the business world in the last 5-10 years (Nairn, 2002).

CRM is a business approach for finding and retaining the customers with the help of diverse channels for customer interactions. One such electronic channel is e-commerce or e-business that stimulated the development of electronic customer relationship management (e-CRM), which evolved with the development of information technology like the internet. E-CRM originates from call centre management and direct marketing techniques for goods and services produced in bulk to different markets within the e-commerce surroundings. This is an internet-centred business strategy that necessitates the development of a series of integrated software applications to handle every element of customer interaction, such as customer service, sales, and marketing field assistance. E-CRM concentrates on attracting new customers, raising profitability through transforming current customer segments into high value customer, and increasing the life worth of gainful customers (Farooqi and Dhusia, 2011).

E-CRM has also been defined as the application of information and communication technology to enhance customer services with regards to its volume and scope. For example, a 24-hour website can increase the volume of sales three times in comparison with a brick-and-mortar office that remains open only during normal working hours. The scope of customer services also increases as several value-added services can be offered solely to online users (Karakostas et al., 2005).

Various features of e-CRM can be summarised as:

• e-CRM is fundamental for the online regulation of customer relations (Feinberg et al., 2002).

• e-CRM suggests actual website functionality or devices (Khalifa and Shen, 2005).

• In the absence of e-CRM, it would not be possible to carry out CRM over the internet (Khalifa and Liu, 2002).

• e-CRM has also been marked as 'value-adding services' (Shoniregun et al., 2004).

Examples of the e-CRM approach are found in online commerce websites. In short, the tag "e-CRM feature" has been used to pinpoint generic value-adding website features that are anticipated for CRM functions. It implies that e-CRM features comprise devoted CRM technologies, like automated customer services, but are not merely limited to the application of this technology alone. Frequently, e-CRM features may become essential and economical to execute as a line of contact information over a web page. Most researchers agree that e-CRM is a business strategy that employs technology supremacy to bind every element relating to the business of an organisation to establish lasting customer relationship and customer loyalty. The "E" of E-CRM does not merely denote "electronic", but also stands for "electronic channels, enterprise, empowerment, economics and evaluation" (Suresh, 2002).

E-CRM has not been introduced to revolutionise marketing but to improve it by offering companies the chance to increase their efficiencies and to provide customer value (Scullin et al., 2004). It can decrease the cost of interacting with customers, improve the favourable work flows due to the integration of various systems within the enterprise, assist in improved market segmentation, and facilitate better customer interactions, association, and personalisation outlooks (Adebanjo, 2003). The aim of e-CRM systems is to enhance customer service, retain valuable customers, and help present analytical abilities in an organisation (Fjermestad and Romano, 2003; Ali, et al., 2008).

CRM applications receive the complete benefit of technological innovations with their ability to accumulate and investigate data on customer outlines, understand customer behaviour, build analytical models, promptly reply through effective customised communications, and provide service and product value to every customer. Through the use of technology, companies can communicate with customers better

and can learn from their past experiences to improve their products and services in the future (Osarenkhoe and Bennani, 2007; Heinrich, 2005). Industries that are inclined to be e-CRM ready are quite competitive and conscious of diverse connections with customers. These industries are consistently hunting for differentiation (Ragins and Greco, 2003) and use e-CRM as a helpful approach to manage their association with different stakeholders, including suppliers, customers, staff, and channel partners.

Kalakota and Robinson (2001) propose that e-CRM has three different phases that control the consumer life cycle and boost consumers' lifetime value: acquisition of new customers; raising the profitability of existing customers; and retaining profitable customers forever. These phases rely on the quality of customer information and insights accessible to the company. By assimilating information through on-line channels, the company can collect data in a useful format for analytical processes and would longer require the steps of data entry necessary when information is collected using traditional channels. This ensures the availability of extensive and quality information and results in better decision analytics to forecast customer behaviours, thus ensuring more targeted and personalised relationship approaches.

E-CRM systems present the capability to assist customers and transact with them with no human involvement or intrusion. However, it involves channels for directly dealing with the customers via e-mail, websites, and mobile phones. Some other techniques include web chat, wireless application protocols, and technical ATMs (Yazbek, 2001).

Market surveys have shown that almost 50% of e-CRM implementations fail to provide appreciable profits on investment, likely due to usability and resistance elements (Fjermestad and Romano, 2003). If organisations want to obtain maximum advantages from their e-CRM implementations, they must re-examine and efficiently

adopt the common principles of usability and resistance. Usability has five factors: simplicity of learning, task competency, simplicity of recalling, understandability, and personal satisfaction (Nguyen et al., 2007). Manning et al. (1998) anticipated that almost 50% of possible deals from a website are missed when website visitors are unable to obtain the right goods, services, or information, and that nearly 40% of visitors never return to a site if their first visit resulted in a depressing experience.

Finally, e-CRM is blend of hardware integrated information and communication technology, software integrated interactive web applications, information systems functionally integrated with external and internal process, management regulations, and commitment objectives to enhance the degree of customer satisfaction (Jeong et al., 2005). Various kinds of e-CRM can assist different managerial level personnel such as operational, analytical, and collaborative. In operational, e-CRM emphasis is placed on customer contacts through letters, phone calls, emails, or fax. Analytical CRM aims to assimilate data using a technology that can process customer-relevant data. The primary objective is to identify and comprehend the demography of customers, their purchasing patterns, etc. so as to explore new business opportunities after thorough customer analysis (Chalmeta, 2006).

The distinction between CRM and e-CRM is slight yet crucial, as it regards the underlying technology. For instance, several e-CRM systems offer customer a self-service browser-supported window in order to place order, check order status, assess purchase history, demand more detailed information about goods, send e-mails, and engage in different activities. The customer is free to contact an organisation even outside regular working hours while the organisation need not deal with customer enquiries and requests in real time. On the other hand, CRM applications are planned depending upon the products and job function and are designed to enable a corporate

department or an individual employee to access his customer-associated intelligence and offer more efficient services to customers.

Through Enterprise Resource Planning (ERP) systems, organisations can secure data in one place and then incorporate it impeccably over different departments and procedures. Even though ERP systems are useful in controlling back-end procedures, they are unable to secure data that can help in handling the complications of marketing operations, consumer changing performance, etc. However, CRM systems have been particularly developed as the front-end application that permits organisations to customise their products and services according to the requirements of their customers. e-CRM involves an interface between front end and back end procedures through ERP and the utilisation of data warehouses and data marts. The rational compilation of information collected through various operational databases is known as a data warehouse while separating a data warehouse to retain only some focused segment is known as a data mart (Haag et al., 2004). Customer touch points in e-CRM are extended to involve the internet and wireless machinery that supports mobile and PDA tools. Those utilising CRM are the staff in an organisation or personnel in a retail store. It offers access through a series of predetermined options that cannot be modified by the user. Any alteration requires considerable modifications at the system level in e-CRM while any person can simply revise such applications and lists of options with the help of their web-based user interfaces.

Finally, various benefits of CRM as stated by various experts can be identified as: management efficiency, cost reduction, improved customer services, increased sales and profits, more accurate consumer data and information, improved relationships with customers, more repurchases, enhanced customer loyalty, greater ease in developing new products, and increased customer LTV (lifetime value) (Aspinall et al., 2001;

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Chattopadhyay, 2001; Coner and Gungor, 2002; Lemon et al., 2002; Reinartz and Kumar, 2003; Ultsch, 2002; Kang, 2004; O'Leary et al., 2004; Ko et al., 2004). Moreover, Chen and Chen (2004) explored the net benefits realised by organisations implementing e-CRM strategies and found that organisations adopt e-CRM to realise different tangible and intangible benefits. Tangible benefits are: increased revenues and profitability, reduced internal costs, quicker turnaround time, higher customer retention rates and higher employee productivity. Intangible benefits are: increased customer satisfaction, improved customer service, streamlined business process, closer contact management, and a better understanding of customers.

CRM systems are crucial to create a "learning organisation" since they help companies to continuously monitor external changes in the environment and adapt internal cultures and processes in response (Senge et al., 1999). In other words, CRM helps in "adaptive learning"; that is, extracting hidden predictive information from databases to identify key valuable customers, learn about their preferences, predict their future behaviour, and respond to their needs and expectations (Sun et al., 2006).

2.3 CRM in Developing Countries

The adoption and implementation of CRM is low in most developing countries as demonstrated in several studies (Al-Alawi, 2004; El Sawah et al., 2008; Achuama and Usoro, 2008; Sanzogni et al., 2008; Ozgenera and Iraz, 2006; Wagner et al., 2003).

Bahrami and Alamdasht (2011) opined that businesses in developing countries focus on reactive responses to expressed demands rather than adopting and implementing new technologies such as CRM that will ensure long-lasting customer relationships. On the contrary, El Sawah et al. (2008) blamed low adoption and implementation of CRM and other western technologies to a lack of skills, a lack of

CRM software, a lack of internet or data warehouses, poor knowledge transfer, data migration, and other factors. Indeed, successful CRM implementation requires an organisation to adopt different technological factors, notably, CRM systems (collaborative, operational, and analytical); CRM software; =front and back office requirements; data warehousing; internet and enterprise resources (Sin et al., 2005; Boon et al., 2002). According to Winer (2001), CRM software technologically links different aspects of CRM processes while ERP links different areas of an organisation, including financial distribution and systems, human resources, and order management with customers and external suppliers into one integrated system. The internet enables the company developing CRM to create lasting relationships and direct interactions with customers and enable it to offer valuable information, services and channels for anticipating expectations and needs of customers. Data warehouses enable companies implementing CRM to combine all operational systems, such as transaction processing, sales, human resources, purchasing, inventory, financials, and marketing systems with the database in order to transact and extract large volumes of data about and for customers from different sources. Shang and Ko (2006) also agree that these factors are necessary for the successful implementation of CRM. Securing a skilled project team is another requirement for successful CRM implementations (Sin et al., 2005; El Sawah et al., 2008). Al-Alawi (2004) investigated the implementation of CRM in Bahrain with a focus on the presence, awareness, and implementation in small and medium enterprises (SMEs). Results revealed that many businesses were unaware of the existence of CRM as a business strategy and those that were aware lacked the adequate technology to facilitate its effective implementation (Al-Alawi, 2004). Other factors, including a lack of complex technology, the high cost of implementing CRM, insufficient information,

poor infrastructures, political instability, and a lack of training acted as barriers to the adoption and implementation of CRM in developing countries.

Similarly, Achuama and Usoro (2008) identified inadequate government support, network challenges, high cost of implementation, and culture as key factors that hindered the adoption and implementation of CRM in Nigeria's SMEs. The successful implementation of CRM can be achieved by managing cultural resistance (Ali and Alshawi, 2004a). According to Curry and Kkolou (2004), for an organisation to successfully implement CRM, it must (1) check and maintain information flow between back and front office, and redesign the front office; (2) create an organisational culture that is customer-centric; (3) manage possible cultural resistance; (4) orient customer process activities and redesign customer-interaction points; and (5) emphasise building good co-ordination project teams.

Sanzogni et al. (2008) identified network implementation problems as a challenge in Thailand, as well as the high cost of implementing CRM, time constraints, infrastructural problems, and poor overall education levels that result in inadequate problem solving and critical thinking skills, which are important for successful CRM implementation. Wagner et al. (2003) identified the cost associated with the CRM, the availability of relevant technology, and economic limitations as three barriers to successful CRM adoption in developing countries, while Ozgenera and Iraz (2006) identified innovation quality, communication-distribution infrastructures, and business dynamics as correlating factors.

CRM is the best business exchange and the best data arrangement framework for understanding client behaviours and thus ultimately improve the reputation of a business. The outcomes demonstrated that the best mix of human, business, and mechanical limits is important for a situational advantage and whether companies

operate at an elite level of communication and satisfaction delivery. Tragically, organisations' advertising systems in developing nations are often centred on receptive reactions to the communicated needs. According to Bahrami and Alamdasht (2011), organisations should coordinate CRM projects in agreement with business methodologies and choose the most appropriate methods to gain a competitive advantage.

2.4 Critical Success Factors of CRM Systems

Many researchers have explored the critical factors that influence the successful implementation of CRM systems. Some have focused on IT-related factors (Avlonitis and Panagopoulos, 2005; Roh et al., 2005; Wilson et al., 2002), others have emphasised organisational factors like human resources, organisational structure, and reward systems (Rigby et al., 2002), or business process-related factors (Campbell, 2003; Payne and Frow, 2004; Reinartz et al., 2004). Rigby et al. (2002) mentioned the four perils that executives should avoid when implementing CRM: implementing CRM before creating a customer strategy; installing CRM technology before creating a customer-focused organisation; assuming that CRM should be technology-intensive; and building relationships with the wrong customers or dealing with the right customers in the wrong way. Kim et al. (2002) identified organisational factors such as management support and resources, process factors such as CRM strategy, technological factors and project factors, while Chen and Chen (2004) identified six critical success dimensions for e-CRM systems:

- Leadership: Management support and commitment is needed to guarantee the success of e-CRM systems.

- Internal marketing: Rewarding and giving incentives to employees to gain their commitment to the implementation of CRM projects is important for success.

- Knowledge management: This dimension consists of sub-factors such as knowledge about customers, knowledge about market segments, knowledge about competitors, and data mining.

- Business-IT alignment: This dimension consists of sub-factors such as IT strategies supporting business strategies, customer-centric interface design, technical architecture reliability, and technical architecture scalability.

- System integration: This dimension consists of sub-factors such as functional integration, data integration, system compatibility, and integration with other CRM channels.

- Culture/structure change: This dimension consists of three sub-factors that are customer service consciousness, customer-centric organisation culture, and customer-focused marketing strategies.

Campbell (2003) argued that one of the biggest challenges in implementing CRM strategies is the ability to access all relevant information. For organisations to be able to strategically manage their CRM programs, customer knowledge competencies should be created with four internal processes of organisational learning: acquiring information about customers; integrating marketing and IT functions; involving senior management, and evaluating and compensating employees.

CRM technological initiatives in Canadian organisations were successful when adequate top management support and accurate knowledge management capabilities, supported by a suitable information technology infrastructure measured by technological readiness, are in place (Croteau and Li, 2003). Avlonitis and Panagopoulos (2005) examined the factors affecting CRM success expressed in terms of

sales force performance, based on the Technology Acceptance Model (TAM) of Davis (1989) and the Delone and Mclean Information Systems Success (Seddon, 1997). They found that the most important influence on performance comes from "perceived usefulness", followed by "perceived ease of use". In particular, the degree to which users believe that the CRM system is useful and easy-to-use leads to performance improvements. "Perceived usefulness" and "perceived ease of use" are related to IT and organisational factors. Roh et al. (2005) found that CRM success is expressed in terms of intrinsic success (efficiency and customer satisfaction) and extrinsic success (profitability), which are affected mainly by process fit, customer information quality, and system supports.

Critical Success Factors (CSFs) is a preeminent philosophy that highlights distinguishing factors that are critical for an association's prosperity. Recognising CRM achievement factors is a critical issue to guarantee fruitful usage, but it is more important to interface these elements with execution process and oversee them and characterise what a win factor implies. For example, Almotairi (2009) recognised top administration bolstering, a defined vision, an eagerness to share information, and readiness to change as important factors for CRM success.

2.5 Challenges that lead to CRM Failure

Despite the increased adoption and implementation of CRM systems over the last ten years, commercial market research studies have reported a high rate of failure. For example, in a study involving 1,337 organisations that implemented CRM systems, only 25% reported an improvement in their performance (Pettey, 2008), while a similar study (Reinartz et al., 2004) indicated that 70% percent of organisations that implemented CRM systems reported no improvement in their performance. This failure has been attributed to various issues. Day (2000) blamed the failure of most CRM projects on poor planning by the project team prior to their implementation. On the contrary,

Maselli (2001) noted that the CRM initiatives failed because of a lack of customer orientation and organisational integration, and technological implementation problems. For Jain et al. (2007), CRM system failures were attributed to poor design, measurement, and planning of CRM projects and that major barriers include the use of misleading metrics; the inability to integrate processes and people; improper measurement approaches; inappropriate use and selection of technology; unclear goals; and capturing inadequate and wrong customer information.

Kale (2004) identified seven barriers to CRM implementation: lack of support from the top leadership/management; a lack of a customer-centric vision; insufficient appreciation of the value of a customer's lifetime; underestimating the difficulties in data integration; poor data mining; failure to re-engineer business processes; and underestimating the usefulness of change management. Other researchers (e.g., Erffmeyer and Johnson, 2001; Speier and Venkatesh, 2002) believe that the failures of CRM are influenced by the organisation's inability to integrate CRM-related technologies into the functional processes associated with it.

One of the criticisms levelled against a resource-based view (RBV) is that it defines resources based on their performance outcome and this makes it impossible to empirically test RBV variables (Priem and Butler, 2001). However, in line with Barney's (2001) argument, this study demonstrated that RBV variables, namely CRM infrastructural resources (i.e., technological resources, human resources, organisational resources) and CRM cultural resources (i.e., customer orientation, learning orientation, and result orientation) can be operationalised and empirically tested. This study also demonstrates that the RBV perspective emphasises the options and possibilities created by how IT resources can be best utilised by firms (Melville et al., 2004) by combining the organisational context and human skills. RBV can be utilised to assess the value of

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IT in an organisation depending on the different qualities of work processes, resources, and capabilities, as demonstrated in other studies (Brynjolfsson and Hitt, 1996; Oh and Pinsonneault, 2007; Mishra et al., 2007; Ray et al., 2005). However, the variables in RBV are unobservable, which makes validation and empirical research problematic (Priem and Butler, 2001; Godfrey and Hill, 1995), but observable variables (i.e. human assets (resources), tangibles, intangibles, and the capabilities owned and controlled by an organisation) also exist (Helfat and Peteraf, 2003).

Other reasons associated with the failure of CRM strategies are:

1. **Absence of or indefinite objective targets**: Need for targeting has resulted in the loss of opportunities to manage and compute. As the execution of CRM software is the primary application for majority of CRM projects, quantification or outlining measurement groups is seldom done. Even the European experience points out that the faulty determination of goals or an inability to define the goals clearly prior to their implementation of CRM is the major problem.

2. **Extremely restricted or extremely technical project focus**: As the entire concentration lies on the execution of CRM software, the CEO of the company is solely responsible for its performance. Various departments merely contribute by adding professional pressures. Novel customer focused arrangements of the corporate strategy and adjustment in the organisational structures and procedures are unexamined.

3. **Absence of execution and commitment of top personnel**: Frequently in CRM projects, the issues of execution remain miscalculated. Despite communication, a lack of commitment is evident on the part of managerial personnel towards the projects. Commitment is an essential factor for successful implementations. Accordingly, for profitable CRM projects, an integrated strategic approach is very important.

2.6 Challenges Associated with CRM implementation

The execution of CRM is very complicated, time-consuming, and expensive and requires specific expertise. Therefore, several organisations may not be able to implement it due to their internal limitations or may require the assistance of a CRM consultant to take charge of the execution process and supervise it. However, CRM consultants may not be directly engaged in IT concerns, like the choice of CRM hardware and software, generally controlled by the internal IT department. The expenditure of adopting CRM is considerably high for the hardware and software alone. Such financial constraints mean not every can adopt CRM. Several CRM projects merely fail midway because companies are sluggish towards understanding the massive time requirement and subsequent financial drain. The other major failure elements that can be associated with CRM projects are the lack of a holistic and rational business policy (Cuthbertson and Laine, 2004) and concentrating merely on technology as the universal remedy (Woodcock and Starkey, 2002). With almost 60% of the failures during the phase of execution of the project itself (Crosby and Johnson, 2000), the danger of considering CRM execution abandonment is obviously quite high (Chen and Popovich, 2003). Most of the above discussed models agree on the importance of four CRM dimensions: technology, procedures, organisation, and customer orientation.

To serve as guide for companies in the implementation and diagnosis of a CRM strategy, Mendoza et al. (2007) proposed and validated a model based on critical success factors (CSFs). CSFs cover the three aspects of CRM strategy: human, processes, and technology. Mendoza et al. (2007) proposed 13 CSFs with 55 corresponding metrics, to serve as a guide for organisations wishing to apply CRM. The 13 CSFs proposed by Mendoza et al. (2007) are:

- Senior management commitment: Senior managers and executives should show commitment to CRM projects through participation. CRM initiatives should be included in the strategic plan of the organisation.

- Creation of a multidisciplinary team: To guarantee the success of CRM projects, there should be teams responsible for the implementation of projects. Follow-up meetings should be held to monitor the progress of projects and the achievement of objectives.

- Objectives definition: The organisation should clearly define the objectives sought by the CRM project and its potential benefits.

- Inter-departmental integration: Integrating the different areas of the company is important to meet the general CRM objectives of the company and of each of the areas.

- Communication of the CRM strategy to the staff: The objectives, benefits, and implications of the CRM project should be shared with all staff in order to gain commitment.

- Staff commitment: The objectives of the staff, especially the board members, should be in accordance with the objectives of the CRM project to guarantee the commitment of the staff to the successful implementation of the CRM project.

- Customer information management: The quality of customer information plays an important role in CRM success. Information may include market segments, customers' lifetime value, newly acquired customers, profitable customers, and customers' satisfaction ratio.

- Customer service: Providing a pre- and post-sales customer service, independent of the means the customer uses to communicate with the company, leads to better CRM performance results in terms of customer satisfaction.

- Sales automation: Automating the organisation's sales processes helps reduce the time needed to carry out sales activities.

- Marketing automation: Automating marketing and sales activities reduces the time needed to implement marketing campaigns and to update customer- related data.

- Support for operational management: Mechanisms should be put in place to provide support to internal users, and to fix breakdowns in the equipment that supports the company's operations.

- Customer contacts management: Adequate channels of communication with customers should be developed to allow customers to carry out their transactions more easily.

- Information systems integration: Integrating Information Systems (IS) is important for consistency and availability of information related to customers in the company. Customer data should be updated and made available to parties that need it.

In another attempt to provide guidance to practitioners to implement CRM systems, King and Burgess (2008) developed a conceptual model that combined CRM critical success factors (CSF) with Sauer's IS innovation model. The identified critical success factors are: knowledge management capabilities, willingness to share data, willingness to change processes, technological readiness, top management support, communication of CRM strategy, culture change capability, process change capability, and systems integration capability.

Rahimi and Burman (2009) identified the critical success and failure factors of CRM systems from the project planning stage to the system's successful implementation and found that a customer-oriented culture is required and that management support has an important role in the implementation of a customer-oriented strategy and creating the needed organisational change. Finally, Garrido-Moreno and Padilla-Melendez (2011)

developed a success model for CRM implementation that includes organisational factors, technology, customer orientation, and CRM experience. The CSFs, as identified from the previous literature, are summarised in the table below.

Table 3: Literature Summarised Critical Success Factors

Critical Success Factor	Definition	Source/ reference
CRM strategy, Communication of the CRM strategy	A strategy for customer-acquisition and retention should be set and communicated to all interested parties before implementing CRM. This includes segmenting customers, identifying the most profitable customers, creating value proposition to increase loyalty, and setting marketing objectives.	Rigby et al., 2002; Kim et al., 2002; Mendoza et al., 2007; King and Burgess, 2008; Garrido-Moreno and Padilla-Melendez, 2011
Customer orientation culture	An organisation with a customer-oriented culture puts the customer at the centre of its processes and activities to build long-term relationships. This requires a sufficient understanding of customers to be able to offer them greater added value. It also requires restructuring processes to better meet customers' needs.	Rigby et al., 2002; Rahimi and Burman, 2009; King and Burgess, 2008; Garrido-Moreno and Padilla-Melendez, 2011
CRM technology,	The right technological systems	Rigby et al., 2002; Kim et

Critical Success Factor	Definition	Source/ reference
Technological Readiness	should be set to optimise the business processes involved in customer relationships. Technological systems should not be complex, should provide a single view of customers' information, and manage the relationships with customers in an integrated and compatible way.	al., 2002; Croteau and Li, 2003; King and Burgess, 2008; Garrido-Moreno and Padilla-Melendez, 2011
Management Support and Commitment	Participation of senior managers in CRM projects and their commitment to the fulfilment of the objectives of CRM initiatives.	Kim et al., 2002; Chen and Chen, 2004, Croteau and Li, 2003, Mendoza et al., 2007; King and Burgess, 2008; Rahimi and Burman, 2009
Internal Marketing	Rewarding and giving incentives to employees to gain their commitment to the implementation of CRM projects	Chen and Chen, 2004; Garrido-Moreno and Padilla-Melendez, 2011
Knowledge management capabilities, Customer knowledge competence, Customer information quality, Customer	The ability of an organisation to capture, manage, and deliver real-time authenticated customer, products and services' information, improves customer response and provides faster decision-making based on reliable information.	Chen and Chen, 2004; Campbell, 2003; Croteau and Li, 2003; Roh et al., 2005; Mendoza et al., 2007; King and Burgess,2008; Garrido-Moreno and Padilla-Melendez, 2011

Critical Success Factor	Definition	Source/ reference
information management		
Business-IT alignment	Information technology systems should be designed to support business planning and decision making.	Chen and Chen, 2004
Culture/structure change (organisational variables)	Organisations need to transform their structures, redesign their processes, and orient their value chain to customers' demands. The ability to share information across data should be facilitated through the appropriate design of structure and processes.	Chen and Chen, 2004; King and Burgess, 2008; Garrido-Moreno and Padilla-Melendez, 2011
Creation of a multidisciplinary team	Implementation of CRM projects is done through teams consisting of members from different departments.	Mendoza et al., 2007
Objectives definition	Defining the objectives and the benefits to be achieved with the implementation of the CRM project, and communicating these objectives and benefits to the staff.	Mendoza et al., 2007; King and Burgess, 2008
Inter-departmental integration	Integrating different areas of the company so as to meet the general CRM objectives of the company	Mendoza et al., 2007; King and Burgess, 2008

Critical Success Factor	Definition	Source/ reference
	and of each of the areas	
Staff commitment	Guaranteeing the staff's commitment to the CRM strategy is important to CRM implementation success. This can be achieved by increasing awareness, training, and rewards.	Mendoza et al., 2007
Customer service	Providing a pre- and post-sales customer service independent of way the customer communicates with the company.	Mendoza et al., 2007
Sales automation	Integration of sales system with other company systems handling critical information such as production, marketing, and service, will reduce time needed to update forecasts, place, and track orders.	Mendoza et al., 2007
Marketing automation	Automating activities and handling marketing information will reduce the time needed to carry out marketing campaigns and to update	Mendoza et al., 2007
Support for operational management	Implementing mechanisms to support operational management, such as maintenance of equipment that supports operations' breakdown	Mendoza et al., 2007

Critical Success Factor	Definition	Source/ reference
Customers contacts management	Developing adequate channels of communication with customers (i.e. phone, fax, websites, and e-mail)	Mendoza et al., 2007
Information systems integration	Integrating different information systems (IS) helps in sharing consistent and updated customer information among all related parties (i.e. marketing, sales, production)	Mendoza et al., 2007
System integration	CRM system needs to be integrated with other relevant systems.	Chen and Chen, 2004; King and Burgess, 2008
CRM experience	Organisational learning and experience in the development and implementation of the CRM strategy takes place as time elapses, leading to more effectiveness in CRM implementation	Garrido-Moreno and Padilla-Melendez, 2011

Thus, CRM projects need vigilant planning and execution. In order to be lucrative, CRM incorporates key cultural and infrastructural modifications that may experience extreme resistance from the organisation. It is generally better to opt for an incremental approach beginning with a CRM pilot. After the confirmation regarding the success of the pilot, further applications may be gradually incorporated within the organisations. The first step in resolving CRM problems is by measuring customer loyalty and customer satisfaction. A profitable CRM project will start by understanding all client needs.

Table 4: Why Cust

omers Leave (Reichheld and Thomas, 1996)

Why customers leave	Levels
Competition	9%
Product problem	14%
Service problems	68%
Other	9%

2.7 Previous Research on CRM Success

Simply introducing a CRM system cannot enhance an organisation's performance is unlikely to achieve the intended benefits. Organisations should recognise that they need to establish a CRM-ready infrastructure and customer-oriented business processes; they should also identify what areas need more attention. Kim and Kim (2009) suggested a performance measurement framework called a CRM scorecard to diagnose and assess an organisation's CRM practice. The scorecard was developed after an extensive review of literature and through a rigorous development process collaborated with a number of firms in a variety of industries, to build a theoretical causal map, to select measurable Key Performance Indicators (KPI), and to prioritise the evaluation factors on the CRM scorecard. This scorecard can work as a tool for diagnosing and assessing CRM performance of the implemented initiatives, and serves as an organisational strategic guideline for future CRM strategy implementation, since it helps in understanding what

factors are important and what interrelationships between those factors are the core relational mechanisms in the CRM performance measurement framework. The study highlighted the role of information technology, human capital (i.e. employee behaviour, employee satisfaction, and management attitude), strategic alignment (i.e. organisational structure and inter-functional integration), and organisational culture (i.e. market orientation).

Despite the widespread adoption of CRM systems, the effectiveness of these systems is in doubt. Stein and Smith (2009) highlighted the importance of "customer relationship orientation" as organisational characteristics in the implementation of CRM systems in business-to-business settings (B2B). Also, they evaluated the relationship between CRM use and overall firm performance in B2B settings across a range of traditional business performance measures. Stein and Smith (2009) operationalised the construct "customer knowledge orientation" by determining key variables such as: database currency, internal database utilisation, database accuracy and performance based reward systems. Findings showed support for the association between "customer knowledge orientation" and "CRM use" and also between "CRM use" and "firm performance" in B2B markets, measured in terms of overall productivity, sales force production, customer retention, average account sales, and average account gross margins. Campbell (2003) stressed the importance of the creation of a customer knowledge competence in the successful implementation of CRM strategies. Four organisational processes help in generating and integrating customer knowledge within the organisation and in creating customer knowledge competence: (1) a customer information process, (2) marketing– IT (information technology) interface; (3) senior management involvement; and (4) employee evaluation and reward system.

Since customer data quality is important in implementing successful CRM strategies, Peltier et al. (2013) developed and tested an organisational learning framework of the relationship between organisational processes, customer data quality, and firm performance. The findings showed that high quality customer data impacts both customer and business performance. A large portion of the impact of organisational culture on performance is mediated by the quality of customer data and data sharing. Data quality is enhanced through organisational learning (committed to a shared vision for CRM data), cross-functional learning (marketing/IT cooperation, marketing/IT integration), and functional learning (data sharing).

Although knowledge management capabilities play an important role in CRM success, Garrido-Moreno and Padilla-Melendez (2011) found that they are not efficient if other organisational factors (such as culture and strategy) do not exist. Even if knowledge management initiatives are carried out, the most advanced technology is acquired and a customer-centric orientation exists, the implementation of CRM will not be successful if the organisation does not redesign its structure and processes and if efforts are not integrated and cultural change is not appropriately led. In other words, organisational factors need to be considered since they have an intermediary effect on the relationship between knowledge management and CRM success.

Kim et al. (2002) measured the success of CRM/e-CRM systems by "CRM User Satisfaction" that was measured in terms of information satisfaction, usefulness of the system functions, and perceived utility. "User Satisfaction" is affected by two well-known dimensions of systems success (Alshawi et al., 2006). First, systems quality (Seddon, 1997) was measured in terms of functionality, response time, flexibility, and integration of subsystems. Second, information quality (Seddon, 1997) was measured in terms of completeness, correctness, consistency, and relevance.

2.8 Previous Research linking Organisational Culture and CRM Success

Van Bentum and Stone (2005) found that CRM success needs an appropriate cultural foundation. An organisational culture should promote customer orientation, which is considered as an important foundation of a learning organisation. The existence of some climate factors helps in nurturing a CRM culture; for example a continuous leadership task on all organisational levels. Empowerment of employees, appropriate measurements, and rewards are also critically important.

Iriana and Buttle (2006) found that an organisational cultural environment that puts more importance on customer-focused behaviours, information sharing, cross-functional teams, performance-based rewards, supportive relationships, adaptive and responsive attitudes to change, and a higher degree of risk-taking and innovation, is more likely to be associated with successful CRM system implementations. Stein and Smith (2009) stressed the importance of creating an organisational learning culture that can be translated into firm's performance. Learning organisations give importance to knowledge management, have customer knowledge information, and align their strategies to the external environment.

Chung et al. (2012) examined the influence of business strategy, information technology involvement and organisational culture, as CRM activities on the business performance of high-tech industry. Findings showed that the level of CRM activities is higher when the company implements a differentiation strategy (marketing differentiation or innovative differentiation). Also, a higher information technology involvement and organisational culture significantly and positively influence the implementation level of CRM activities and boost business performance. The four different types of culture in the Competing Value Framework do not significantly

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influence the implementation level of CRM activities; therefore, the organisation can combine the characteristics of the four cultures while implementing CRM.

Peltier et al. (2013) developed and tested an organisational learning framework to examine the relationship between organisational learning processes, data quality, and CRM success in the form of customer and business performance. Findings showed that high-quality customer data is an antecedent to high performance, and it is a consequence of organisational learning processes. In other words, a large portion of the impact of organisational culture on performance is mediated by customer data quality and data sharing. Data quality is enhanced through organisational learning (committed to a shared vision for CRM data), cross-functional learning (marketing/IT cooperation, marketing/IT integration) and functional learning (data sharing). Having an organisational culture that is committed to a shared vision for CRM data manifests itself in improved customer data quality, which in turn leads to better performance.

2.9 Previous Studies Linking Organisational Culture and Organisational Performance

Organisational culture is related to effectiveness (Denison and Mishra, 1995; Denison et al., 2003). Cultural traits of involvement, consistency, adaptability, and mission have displayed statistically significant and discriminating effects on the subjective perceptions of sales growth, market share, profitability, quality, new product development, employee satisfaction, and overall performance (Denison et al., 2003) as well as on objective indicators such as return-on-assets, sales growth, and market-to-book ratio (Denison and Mishra, 1995). Kotrba et al. (2012) also found that the interaction between the different cultural traits (consistency, involvement, adaptability, and mission) exerts an impact on business performance that varies in magnitude and direction as a function of other key culture traits, highlighting the need to consider the

combination of traits when considering culture change. Organisations that are interested in growth or market-based measures should have strong mission, be adaptable, and possess involvement traits in order for consistency to positively relate to these types of metrics. Also, Gillespie et al. (2008) found that the four types of culture of an organisation relates substantially to the satisfaction of its customers. Therefore, diagnosing and changing an organisation's culture may be a viable way to improve customer satisfaction. Among the indices of the four cultural traits (consistency, involvement, adaptability, and mission), "coordination" as an index for "consistency" trait and "customer focus" as an index for "adaptability" trait have the highest effect on "customer satisfaction".

Siehl and Martin (1989) found that organisational culture is the most effective factor in enhanced organisational performance. The structure and culture of high performance companies need to be shaped in a way that helps the organisation to consider the highest value for customers and to attract their satisfaction. Implementing customer-oriented strategies needs a responsive organisational culture against changes. Seven cultural dimensions and components were found to be important for customer-oriented organisations in order to perform their missions well: customer-orientation, justice and professional ethics, capability and knowledge-oriented culture, participation and cooperation culture, quality-orientation and continuous improvement culture, emotional and trust building leadership, and belonging, loyalty and organisational citizenship behaviour culture (Siehl and Martin, 1989).

Hartnell et al. (2011) found that the three sorts of culture in the Competing Values Framework (CVF)—faction, adhocracy, and market societies—are decidedly connected with three noteworthy files of hierarchical adequacy (worker demeanours, operational execution [i.e., advancement and item and administration quality], and money related execution). According to Quinn and Kimberly (1984), the esteem drifts

in the CVF can help in exploring the significant courses of action of hierarchical culture with respect to consistency, objectives, initiatives, basic leadership, productivity, and authoritative structures in the association. Kumar and Ramani (2003) have suggested that the level of style of CVF shown in the organisation's advertising project can vary with respect to the noteworthiness and seriousness of the CRM choices of the organisation, as a firm needs to move its focus from products/services towards the clients (Jain and Singh, 2002; Kumar and Ramani, 2003). CRM programs must be confined around the origination of client esteem (Reinartz and Kumar, 2003; Venkatesan and Kumar, 2002; Jain and Singh, 2002). Connelly et al. (2011) found that associations that adjust their business methodologies and culture are much more competitively successful. General authoritative execution is impacted by how well the association's social introduction (i.e., advertise, adhocracy, pecking order, or tribe) supplements elective business methodologies (i.e., prospector, analyser, low-cost defender, differentiated defender) subsequent to controlling different factors. Connelly, et al. (2011) found that each of the social introductions may assume a part in execution since various cultures have standards that are fundamental to the fruitful execution of various methodologies. For instance, "adhocracy" culture is fundamental for "miners" since it emphasises external concentration, adaptability, and risk-taking conduct. "Analysers" require a culture that maintains a balance between the outer concentration of the "market" culture and the interior concentration of the "chain of importance" culture to ensure steady and dynamic territories of operation.

Zheng et al. (2010) found that three authoritative factors, hierarchical culture, methodology, and structure, are helpful for learning and information administration, which thus adds to hierarchical viability. Among the three hierarchical components, culture applies the most grounded effect on information administration. Learning assets

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are a result of authoritative culture, since information sharing practices are influenced by social desires; for example, what learning ought to be shared inside the association and information is created and used as per an arrangement of social esteems and standards. Zheng et al. (2010) found that information administration completely intercedes the effect of authoritative culture on hierarchical adequacy, and somewhat intervenes the effect of hierarchical structure and methodology on hierarchical viability. The four measurements of culture-flexibility, consistency, association, and mission, when joined emphatically, add to information administration. This infers that a learning administration needs to focus on fusing society building exercises to cultivate a situation that is information amicable.
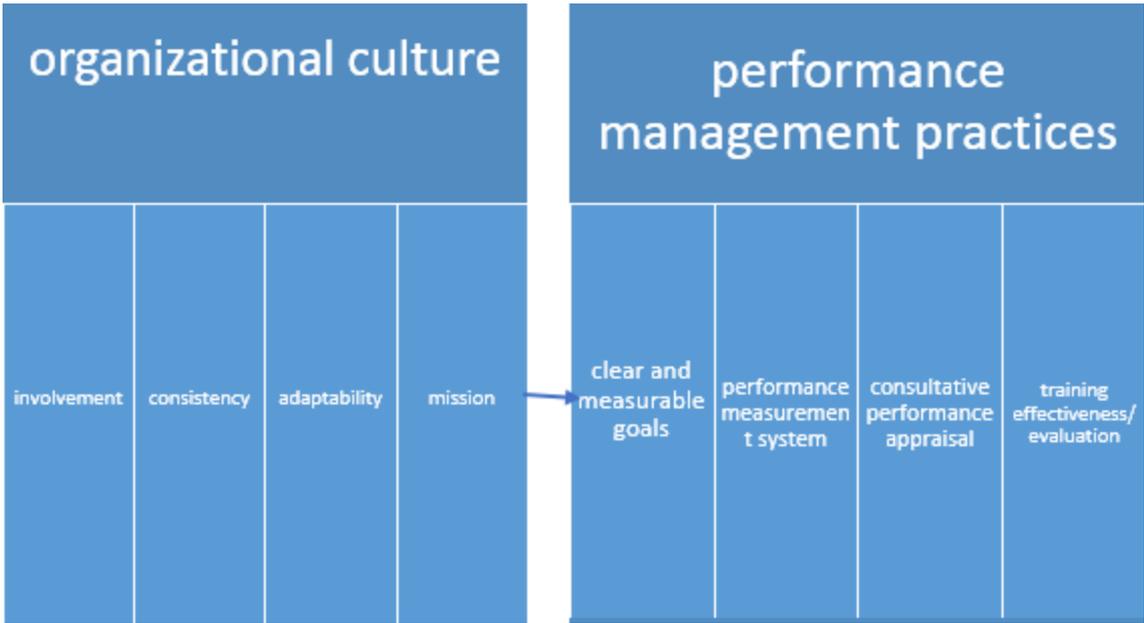
Figure 3: Organisation culture and performance management practices relationship

The importance of fostering the appropriate organisational culture is stressed by Shao et al. (2012), who explored the impact of organisational culture on the success of fostering Enterprise Resource Planning (ERP) systems. Based on organisational culture theory and a knowledge-based view, Shao et al. (2012) developed a theoretical model to explore the mediating effect of organisational culture and knowledge sharing on the

relationship between transformational leadership and ERP success. Using the competing value model to measure organisational culture, they found that development culture has a direct positive impact on ERP success, while hierarchical culture, group culture, and rational culture is indirectly related. The upcoming section of the research throws light on various theories concerning the CRM approach. Also, a critical and comparative study has been performed with regards to various theories to establish the most effective one for the telecom industry.

2.10 The Resource-Based View of the Firm

RBV perceives a firm as a compilation of exclusive resources and capacities that, if employed in a typical manner, can produce and maintain a competitive advantage (Osarenkhoe, 2008). This sustained competitive advantage emerges solely when a firm adopts a value-creating approach without being duplicated by different businesses (O'Shannassy, 2008). Resources must, nevertheless, satisfy specific norms so as to provide this sustained competitive advantage: value, hurdles to duplication (shortage, distinctiveness and non-substitutability), and suitability (Fahy, 2000). Value indicates the capability of the firm to conceive or implement strategies that enhance organisational efficiency and effectiveness (Barney, 1991).

The RBV is a suitable multi-facet viewpoint for CRM adoption as it connects improved firm performance to its resources and capabilities (Coltman, 2007). Xu et al. (2002) emphasise that upholding customer relationships by way of CRM is the sole competitive benefit of dynamic commerce. Plakoyiannaki and Tzokas (2002) state that firms require five capabilities for lucrative CRM execution: knowledge capabilities, assimilation capabilities, investigative capabilities, functional capabilities and directional capabilities. The RBV viewpoint suggests that resources can offer value to a firm only if they are efficient and alert enough to seize the opportunities and negate

threats (Meso and Smith, 2000). With the available information regarding the customers, individual preferences are known after careful data conversions, cross-selling, and up-selling. Such consistent communication between customers and employees make firms quite flexible in opposition of competitive risks (Judson et al., 2007). Moreover, the strategy, belief, execution, and control over CRM systems may be replaceable yet complicated to imitate (Smith, 2006; Boulding et al., 2005). Successful CRM execution particularly necessitates the availability of the workforce as they are the carriers of the knowledge, skills, and competencies necessary for customer relationship building (Killen et al., 2008). IT tools can be utilised for storing, evaluating, and recovering stored information effectively. Shi and Yip (2007) emphasise that using customer knowledge for CRM programmes from the RBV viewpoint has a positive consequence on both service delivery and the association capacity of employees belonging to the service industry.

2.10.1 Definitions of RBV

RBV is a strategic management theory that describes a firm's level of performance based on their resources (Liang et al., 2010). The theory distinguishes between the resources of the firms, as non-firm-specific tradable stocks or factors owned or controlled by the organisation, and capabilities of the firm as non-transferable firm-specific intangible organisational capacity for implementing the firm's resources.

Among major strategic firm capabilities are communication, teamwork, and alignment across functional management areas, technical knowledge of practice, the firm's awareness for building reputation, brand, and registering trademarks and patents (Fahy, 2000). The theory also denotes that key resources in the organisation determine a competitive advantage. Resources are classified into four major categories: valuable, rare,

in-imitable and non-substitutable, known collectively as **VRIN** (Clulow et al., 2003). These categories are described as follows:

- **Valuable**: Resources which help creating value in the long-term by reducing/eliminating the weaknesses of the firm or help outperform market competitors.

- **Rare**: Scarce resources that have limited quantities and/or are hard to obtain through traditional means.

- **In-imitable**: Resources that are hard to recreate by having an embedded know-how creation model or operation mechanism that could not be understood by reverse engineering for replication purposes.

- **Non-substitutable**: Resources of unique purpose and functionality that competitors cannot provide a substitute for performing similar functions with other alternatives.

Other classifications of resources included immobility and suitability of a resource to capture its value only within the firm (Fahy, 2000).

2.10.2 The Development of RBV

Firms expand to make optimum use of their productive resources that are in excess of their current operations. As the resources capable of generating competitive advantages are generally confronted with market failure, it is difficult to shift them via market mechanisms. The most suitable means of using them is to place them in a different business within the same firm. Diversification, particularly correlated diversification, is associated with the management of internal resources of the firm, and the advantages of diversification arise from such resource utilisation. To facilitate successful diversification, firms should have pertinent capabilities to indicate its ability to execute a task in a minimally satisfactory way (Helfat, 2007) and also considers its capacity to extend its resource base, whether in a diverse product market or a diverse geographic

market. It has also been found that unnecessary and irrelevant diversification proves to be an obstruction to performance in developed countries (Palich et al., 2000). Studies have also revealed that the control over resources, like intangible assets, results in a greater possibility of foreign entry (Berry and Sakakibara, 2008) and profitable internationalisation (Delios and Henisz, 2003).

2.10.3 RBV Benefits and General Applications

Much research has explored the result of applying RBV's dynamic capabilities. Menguc and Barker (2005) examined the effect of sales persons' capabilities, mainly their selling skills and their inter- and intra-unit collaborative skills, as valuable, rare, socially complex, and inimitable knowledge-based resources of field sales units. Also, the study highlighted the effect of collaborative skills both directly and interactively on generating economic returns. Both the resource-based view of the organisation and the dynamic capabilities perspectives propose that possessing superior human capital and social capital resources mean field sales unit should be able to enhance their dynamic capabilities and thus generate superior value, especially in volatile marketplaces. Thus, collaborative skills are directly related to field sales unit performance; the effect of selling skills on field sales unit performance is reinforced by the harmonising role of collaborative skills, and selling skills and collaborative skills both individually and interactively result in the payment of higher compensation to salespeople as a result of their enhanced performance (Menguc and Barker, 2005).

Runyan et al. (2007) studied the effect of implementing RBV theory in focus groups from small organisations in the USA, specifically retailers, to disclose perceptions of resources that may be exploited to create competitive advantages and improve performance. This study found was that the concepts of community brand identity, and local social capital formed the major inimitability resources. Since

successfulness comes from a community brand identity and social capital, social capital emerged as a resource used more in hostile environments (Runyan et al., 2007). So, even small businesses can generate value and develop their performance while creating a competitive advantage in red ocean markets.

The ability to understand and cope with the needs, expectations, priorities, and benefits of project stakeholders and the firm's capability to align information technology projects to the strategy and business objectives of the organisation, mainly shapes the most imperative resources in the IT project management sector (Hadaya et al., 2012). Accordingly, a competitive advantage can be gained when management takes into account knowledge-based resources related to stakeholder needs and aligning information technology with overall organisational strategy. Table 5 below summarises the major benefits of RBV.

Table 5: Benefits of Adopting RBV Theory Summary

1	Gaining competitive advantage through knowledge sharing
2	Harmonising intangible skills (collaborative skills and other related to specific job tasks) will enhance overall processes performance
3	Using inimitable resources (brand identity, local social capital) will work as an effective tool in hostile market and gain a competitive advantage as a result
4	Positive impact for return on investment, through decreasing the cost from misusing and weakly exploiting available resources
5	Enhancing communication routes within organisations will move up the organisational scope
6	Detect new opportunities to achieve competitive advantage using information technology (aligning IT plan with business plan)

2.10.4 Limitations of the RBV and Overcoming Them

One of the criticisms levelled against RBV is that it defines resources based on their performance outcome and that this makes it impossible to empirically test RBV variables (Priem and Butler, 2001). However, Barney (2001) demonstrated that RBV variables, namely CRM infrastructural resources (i.e., technological resources, human resources, organisational resources) and CRM cultural resources (i.e., customer orientation, learning orientation, and result orientation) can be operationalised and empirically tested. Another study demonstrates that the RBV perspective emphasises the options and possibilities created by IT and the how IT resources can be best utilised by firms (Melville et al., 2004) and that the full potential of IT can be harnessed by combining organisational contexts and human skills. Furthermore, RBV can be utilised to assess the value of IT in an organisation depending on the different qualities of work processes, resources, and capabilities (Brynjolfsson and Hitt, 1996; Oh and Pinsonneault, 2007; Mishra et al., 2007; Ray et al., 2005).

Some critics state that variables in RBV are unobservable and that this makes validation and empirical research problematic (Priem and Butler, 2001; Godfrey and Hill, 1995). This study quashed this criticism by demonstrating that RBV variables include both observable and unobservable variables (i.e. human assets (resources), tangibles, intangibles, and the capabilities owned and controlled by an organisation) in agreement with Helfat and Peteraf (2003). This study also demonstrated that it is not problematic to validate and empirically research variables captured in RBV.

2.11 Conclusion

CRM helps enhance benefits, client connections, and repeat purchases. Better client connections prompt more loyalty and thus company income. Nonetheless, a straightforward execution of CRM approach does not guarantee success; exact usage

should be guaranteed or the cost of embracing the approach can override all other advantages accomplished by the organisation. "E", a vital CRM approach, not only means "electronic" but additionally symbolises "electronic channels, endeavour, strengthening, financial matters and assessment". E-CRM has disrupted advertising and has offered organisations opportunities to expand their efficiencies and to give client esteem. It decreases the expense of associating with clients, guarantees good work streams because of a mix of different frameworks, and encourages better client cooperation. Different imperative exercises that frame a piece of the CRM approach are: customer intelligence management, customer transaction management, complaint management, customer product/service management and mass customisation. CRM execution can still be extremely confounded by costs and mastery, and consequently many associations will be unable to actualise it. CRM ventures require cautious arranging and execution. It might be smarter to select an incremental approach, starting with a CRM pilot, then consolidating new steps consistently. Client information quality is vital in executing effective CRM methodologies as this is a result of hierarchical learning forms. Authoritative social conditions concentrate on client-centred practices, data sharing, cross-useful groups, rewards, strong connections, versatility and responsiveness to change, and a higher level of risk- taking is related to CRM success.

Other RBV options can also be included (core competencies, Marketing strategy, Porter's Five Forces and strategic management). The researcher has chosen the RBV because it has been around for over 20 years, during which it has been widely adopted and subjected to considerable criticism. RBV focuses on two main resource and value concepts that may have no managerial implications or their applicability might be too limited. Also, RBV might appear as a source of heterogeneity for a firm even though it may be vulnerable.

CHAPTER THREE

Research Model and Hypotheses Development

3.0 Introduction

This section explores theoretical lenses through which the present research has been carried out. It includes a critical assessment of four theories, namely (1) the resource-based view theory (RBV), (2) dynamic theory, (3) contingency theory, and (4) the institutional theory. The fundamental principle of all these theories is discussed along with their CRM links. Moreover, these theories will be intensely examined to determine the significance of their contribution to the subject matter under consideration along with the hypotheses.

3.1 Dynamic Capabilities

During rapid economic changes, RBV must develop from an abstract model of forming capabilities into a process for creating dynamism by changing senior management's mental models in accordance with radical changes in industries, and maintain standards to ensure firm survival under turbulent economics.

Ludwig and Pemberton (2011) indicated that building dynamic capabilities is a complex task requiring senior managers to incorporate the depreciation value of their resources and market fluctuations into flexible models that ensure minimum durability requirements under such fluctuations. The theory of dynamic capabilities extended RBV into understanding the agility of market strategies to remain in the market when outperforming competitors is not an option.

3.2 RBV and Dynamic Capabilities

Here, we first need to clarify dynamic capabilities from different views, and then investigate its relationship with the RBV theory. Analysing firm resources from the viewpoint of what an organisation has and how it has been used will determine it profitability and position in a fluctuating environment (Wernerfelt, 1984). VRIS (variability, rarity, inimitability and sustainability) forms the practical tools to know whether organisations can maintain a competitive advantage or not (Barney, 1991). Additionally, internal analysis of strengths and weaknesses help to develop a logical resources model and analysing external environments for threats and opportunities will help decide on the attractiveness of industries aligned with a firm's resources (Barney, 1991).

While Liu and Hse (2011) emphasise the dynamic capabilities perspective from a diversity view, they noted effective progress occurred in organisations attached to a tactical sense, including capability exploitation and improvements. Teece et al. (1997) defined dynamic capabilities as the manner that organisation use to consolidate and build from its distinctive internal and external resources in order to keep pace with rapidly changing environments. Hence, organisations should accept and deal with changing environments by adapting their processes to fit if they want to achieve growth (Kuuluvainen, 2012).

The dynamic capabilities approach suggests maintaining a competitive advantage, as organisations not only need to acquire economic benefits from available resources and develop new capabilities, but must make best use of these capabilities to create a competitive advantage and gain a suitable position it its market (Liu and Hse, 2011). Dynamic capabilities provide more insights into the motives of competitiveness in different businesses and, consequently, the strategic options faced by a firm (Nielsen,

2006). Chaharbaghi and Lynch (1999) stated that organisational resources should consider the following principles to maintain their strategic and dynamic advantage:

• Strategic resources should be renewed faster than they are used.

• Competitive resources should be used faster than substitutes become available.

• Base and peripheral resources should be divested faster than the acceptance rate.

Management dynamism has to play supportive role in order to formulate and implement effective resource-based strategies that are the decisive sources of sustainable competitive advantages. Ultimately, RBV and dynamic capabilities provide the key to understanding and building competitive advantages (Pandza et al., 2003). We can conclude from this view that developing a competitive advantage strategy can come from a strong base of unique dynamic capabilities with a clear view of the external environment and the knowledge to invest efforts effectively. In an analysis of the dynamic strategic framework for a manufacturing firm in the digital era, Kyläheiko and Sandström (2007) identified that sensing customer signals at interface points, knowledge sharing to outperform rivals, identifying threats and opportunities within industrial sectors, and redesigning available knowledge and capabilities are all indicators for strategic actions to sustain a competitive advantage. The Five Forces model and dynamic capability in resource-based view was then developed (Kyläheiko and Sandström, 2007). The key sources of sustaining a competitive advantage in digital manufacturing can be taken from dynamic asset selection for tangible and intangible resources accompanied by harmonising the net value globally; sensing competitive external environments; the industry's supply and demand settings; regeneration the organisation's regeneration capabilities; and identifying complementary co-specialised resources and capabilities to have a tactical effect on a strategic position and options to achieve and maintain a competitive advantage (Kyläheiko and Sandström, 2007).

3.3 Contingency Theory

Scott (2005) and Shenhar (2001) contend that organisational performance depends on the goodness of fit between structural and environment variables: i.e., for the environments organisations function within, there cannot be merely a single technique for organising and controlling businesses (Tosi and Slocum, 1984). Contingency factors present within the external environment influence the structure and management of organisations and can offer several opportunities to expand and employ suitable strategies that respond to such environmental concerns. Smith and Lewis (2011, p. 381) state that the contingency theory presents "a response to tensions" confronted by organisations. According to them, this theory helps make a selection amid competing demands and increases the efficacy of an organisation through an alliance of internal and external environmental factors. Contingency theory is "guided by the general orienting hypothesis that organisations whose internal features best match the demands of their environments will achieve the best adaptation…the best way to organise depends on the nature of the environment to which the organisation relates" (Scott, 2005, p. 89). During the past few years, the contingency theory has been the subject of several debates and discussions. Even though the key benefits of the theory have been well identified, it has also been condemned, which has weakened the probable effect this theory could create in a particular area of research. According to Schoonhoven (1981), the five major problems associated with the contingency are:

(1) Absence of clarity

(2) Contingency relations as interactions

(3) Functional forms of interaction

(4) Analytical model

(5) Structures with lower values of technological uncertainty can still produce effective organisations.

Thus, the limitations reveal that its effectiveness may be reduced due to the absence of coordination between structure and technology. Tosi and Slocum (1984) have also stated the weaknesses of contingency theory is an absence of clarity of concepts and the improper arrangement of the relationships amid the concepts. Boyd et al. (2012, p. 280) states that "contingency as a theory came under criticism in the 1980s for a variety of methodological and theoretical issues." The contingency theory has been documented in management research and, as stated earlier, it may be applicable to several management disciplines. In the present theoretical study of CRM execution, it is considered as the overarching theory, as it follows the idea that several theories can be utilised for explaining evolutionary events. Major fundamental purposes of the study have been the recognition of contingency factors that can hinder or improve the improvement of CRM. Specifying the comparative strength of a few organisations, Lee and Miller (1996) conceive that such organisations are in a position to succeed without disturbing the fit amid performance and strategy.

3.4 Institutional Theory

It has been well documented that the efficiency of an organisation is connected with the level of force its environment or social conditions exert over its strategy (Caprar and Neville, 2012; Grewal and Dharwadkar, 2002; Luk et al., 2008; Rosenblatt, 2011). For effective management, organisations follow business procedures that may arise from different external pressures applied upon them through market players, which may include national or local government, competitors, the community, or even the media. Management practices are affected by institutional pressures too and this forms the basis for institutional theory. The theory may be defined as a theoretical view that is

helpful in assessing the implementation and dissemination of organisational forms and procedures. It is based on the principle that organisations are under social pressure to implement practices that are suitable for given situations (Björkman, et al., 2007). Institutional theory involves "the tendency for social structures and processes to acquire meaning and stability in their own right rather than as instrumental tools for the achievement of specialised ends" (Lincoln, 1995, p. 114). Scott (2001) conceives that compulsive, mimetic, and normative isomorphic reasons are the primary motives created around market authenticity that are behind the adoption of a business practice by any company. Normally under such conditions, companies that want authenticity are inclined to act like their counterparts irrespective of the whether their behaviour displayed is harmonious with their own vision or culture. Mimetic isomorphism is likely to take place with changes in markets, which causes uncertainty and compels companies to imitate the actions of other successful industry players. Normative isomorphic causes correlate with the dissemination of standards that are believed to be suitable among members of a society. Scott (1987, p. 493-499) has regarded institutionalisation as, "a process of instilling value". Later, Scott (2008) highlighted that institutions cover several factor functioning at different levels and institutional scholars must ascertain which factors are important in each circumstance and how one factor is associated with another one. He added that institutional theory has "reached the stage of young adulthood" (Scott, 2008, p. 439). In the views of Mahalingam and Levit (2007), institutional theory is a valuable concept that offers lucidity to deal with cross-national concerns following cultural variations amongst nations. The significance of institutional forces and the manner in which they improve organisations have confirmed that institutional theory is a forceful and reliable theoretical lens (Greenwood and Suddaby, 2006). However, institutional theory suffers from several drawbacks as well. Suddaby

(2010) states that a lack of clarity and a lack of focus are weaknesses and though the theory usefully emphasised practicality, it hampered the harmony, consistency, and autonomy of organisational frameworks (Scott, 2008).

Fogarty and Dirsmith (2001) contend that institutional theory does not consider the problem of socialisation. Under organisational theory, socialisation is regarded as significant and helpful in the actual performance of organisational functions. Institutional theory also fails to completely cover the factors like authority, legitimacy, or ideational elements of organisations. However, Hoskisson et al. (2000) feel that institutional perspectives can assist in presenting new ideas to promising markets. For the past few years, there has been universal trend of adopting RBV as the primary theoretical lens for CRM studies (Dong and Zhu, 2008). However, it has also been confirmed lately that institutional theory is gaining wide support from the marketing community, especially to justify the manner in which foreign firms behave in host countries (Kirca et al., 2011). Similarly, some other studies have also clarified that other institutional pressures can affect the performance of the company (Connelly, et al., 2011; Grewal and Dharwadkar, 2002). Hillebrand et al. (2011) state that institutional processes play a significant role in providing clarification for the adoption of CRM exercises.

Mimetic isomorphism appears when competitors are taking up management exercises that are considered as "best practice" and therefore put pressure upon competing firms to revise their practices as well. Institutional theory provides an example for how organisations perform in their institutional environments (Suddaby, 2010). It is a powerful theory which, if utilised appropriately, is less likely to generate uncertainty regarding its involvement with management.

3.5 Culture Theory

Companies offering both products and services are regarding culture as a significant element while developing their strategies. This is because consumers from diverse cultures or countries perceive the world differently (Hitt et al., 2005). For instance, the majority of banks provide Islamic banking products for customers with a Muslim background (Thomas et al, 2005). Culture can influence the way companies communicate with the community and different customers. The Cultural Context Theory (CCT) was propounded by Arnould and Thompson (2005) and is defined as a theoretical viewpoint that deals with the dynamic associations amid customer actions, markets, and the cultural meanings. The theory is focused on the array of related cultural crowds in a wider socio-cultural framework. Keeping in mind the importance of culture, Hofstede's (2010) cultural framework was based on the data assimilated by IBM during the period 1967 to 1973. On the basis of data evaluation, it was established that there exist four values that differentiate countries: individualism verses collectivism, masculinity verses femininity, power distance, and risk evasion and achievement. Later additional research involved 23 nations and introduced a fifth dimension: short-term verses long-term orientation (Minkov and Hofstede, 2012), also regarded to as "Confucian dynamism". The argument was that companies that function in countries with a short-term orientation are likely to be less innovative than those with a long-term orientation, which would be extremely active, elastic, and adaptive to changes in opposition, in comparison to short-term orientations, which are highly myopic. Later, a sixth dimension was added: indulgence verses restraint. Indulgence indicates a society that allows comparatively free fulfilment of vital and natural human forces connected with enjoying life and having fun. Restraint indicated a society that represses fulfilment and controls through strict social norms (Hofstede, 2010). The

stance of a nation on these dimensions facilitates an understanding of how the country functions, together with its management procedure and culture. Culture is not just an individual but is a collective attribute, noticed in the behaviours of people (Hofstede and McCrae, 2004). Hofstede's culture theory can be applied to various management issues, including human Resources (Oke and Dawson, 2012); performance management (Otley, 1999), and technology and information systems (Ford et al., 2003).

Fang (2003) contends that Hofstede's fifth value dimension about national cultures is essentially faulty as the concepts of a short-term and long-term orientation do not conflict one another, but rather are two extremes of the same scale. Fang (2003) considers the notion of Confucian dynamism to be quite mystifying and complicated, and thus illogical.

3.6 Entrepreneurial Theory

Lewin (2005) showed that in modern world the diverse perceptions play more crucial role than the heterogeneous resources as such and such perceptions stem out from the asymmetric information amongst firms. This has consequently led experts to presume that theory of 'entrepreneurship' along with the capability of identifying market information deficiencies need to be included in the RBV. In order to earn higher profits, companies need to make some strategic decisions about avoiding pitfalls and utilising in-depth market knowledge. Obviously, entrepreneurs are responsible for performing such strategic tasks (Akio, 2005), but even though it is sensible to include entrepreneurship in RBV, it would be quite complicated to define their relationship. This is because RBV theory emphasises the significance of human resources (skills and capacities) towards the performance of a company while the entrepreneurship theory maintains that the skills of the entrepreneur are the major resource. Different human resources within the organisation, like scientists and managers, receive capabilities from

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the entrepreneur when making important decisions about who to hire or what new tasks to take on (Casson, 2004). Such decisions need the far-sightedness and strategy of the entrepreneur and therefore decision making has been recognised as the essence of coordination. Thus, a company is a unit that needs to be specialised in decision making and be able to coordinate and cooperate. Though every decision need not be strategic, the establishment of routine procedures is important for entrepreneurs and companies. Even when new risks or possibilities arise, existing procedures may need revision, which is a vital task for entrepreneurs (Casson, 2003, 2004). Accordingly, in some situations, the path of resources and capabilities are not selected without an entrepreneur.

3.7 Comparison between RBV and Other CRM Theories

RBV considers companies as cluster of resources that are advantageous for the success and survival of the firm. But, RBV concentrates excessively on the resources that deliver a consistent competitive reward. The resources need to be unusual, expensive, improperly imitable, and non-substitutable. These resources consist of routines, organisational culture, dynamic capability, innovation capability, and several others. The resource dependence theory (RDT) is also similar to RBV theory as both focus on the significance of resources for a firm's survival. The fundamental idea of RDT is that the course for continued survival is the capacity to obtain and preserve resources. As organisations are unlocked systems, they depend on exterior surroundings for resources, and the control over resources produces power. Even though RDT does not give an apparent definition of resources, it clearly lays down the difference between organisational efficiency and organisational effectiveness. Organisational efficiency is considered as an internal standard of performance as it measures how well tasks are being accomplished. Organisational effectiveness implies the capability of a firm to

generate satisfactory results and actions. It indicates an external standard regarding the manner in which a firm is able to endure the demands of different groups and the firm itself. RDT concentrates more on organisational effectiveness instead of efficiency. In this case, the resources relate to all resources that help firms subsist, not merely those that are capable of generating constant competitive advantages. RBV is an internally-centred viewpoint about how firms identify their resource requirements while RDT is an externally-centred viewpoint about how firms acquire these crucial resources (Hillman et al., 2009). RBV conceives that resources capable of bringing persistent competitive advantages must be internally maintained by the firm. However, the system of asset stock collection is frequently stochastic and sporadic, often regarded as a "jackpot model". The model also carries a fundamental vagueness regarding its processes, and it is quite challenging task to determine the market prices for such resources. Hence, the resources cannot be obtained from strategic factor markets and need to be created internally. In contrast to this, RDT contends that no organisation is self-reliant and must rely on various organisations for resources. RDT studies the strategic factor market for organisations so they can acquire all the resources needed for executing a strategy.

An important distinction between institutional theory and RDT is that firms are likely to be more energetic when handling external surroundings through alterations in the authority association in RDT, whereas firms are quite inactively submissive to institutional forces in institutional theory. Even though the focus points of these theories may be different, they possess some common theoretical connections. Both RBV and RDT regard resources as a major concept while both institutional theory and RDT identify the significance of external environments. Again, RBV is internally-centred whereas institutional theory is externally-centred and RDT may stand anywhere

between institutional theory and RBV. Both institutional theory and RDT agree that external surroundings have a considerable impact on the behaviour of a firm.

3.8 IT Application of RBV in Firms

According to Wade and Hulland (2004), RBV can differentiate between IT and IS. IT resources are considered complementary to other resources, and though they do not directly produce a sustainable competitive advantage (SCA), they interact with other resources of the firm to produce such an advantage. On the other hand, IS resources are more comprehensive and considered as a group of capabilities that make use of IT and influence other capabilities of a firm in order to produce SCA. Wade and Hulland (2004) state that there are eight main IS resources that can be classified into three processes categories: inside-out, outside-in, and spanning capabilities. Inside-out capabilities have an internal emphasis, while outside-in capabilities have an external origin, and spanning capabilities link the previous two categories together. Table 6 below illustrates the mapping of the eight IS resources into the three capabilities categories.

Table 6: Mapping of IS resources (Wade and Hulland 2004, p. 112)

Outside-In	Spanning	Inside-Out
-External relationship management -Market responsiveness	-IS-business partnerships -IS planning and change Management	-IS infrastructure -IS technical skills -IS development -Cost effective IS operations

Many RBV studies discussing IT applications focused on the supply chain because RBV's core concept is the creation of SCA. When it comes to the supply chain, SCA can be

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created through the accumulation of value created by different players (partners) in the supply chain and their IT capabilities. Moreover, there is a great deal of interdependence and complex interactions among different partners in the supply chain. Such complexity might be a source of SCA since it will be difficult for competitors to imitate such multifaceted capabilities (Craighead and Shaw, 2003).

When it comes to considering IT as a resource of a firm, what matters is the alignment of IT with the firm's business strategy and goals. Using cutting-edge technology does not guarantee superior sustainable value; it is the degree of integration of IT as a resource with other resources of the firm and with those of its partners.

3.9 Research Model: An Overview

The developed model (see Figure 4) in this research is mainly based on the Resource-Based View (RBV) (Wernerfelt, 1984; Barney, 2001), which assumes that each organisation is a bundle of resources. RBV highlights the strategic importance of resources along with their integration and configuration efforts to the development of capabilities that consequently enhance the overall business performance and provide organisations with sustainable competitive advantages (Al-Debei, 2010). This research distinguishes between infrastructural CRM resources and cultural CRM resources and assumes that CRM capabilities in organisations are the direct function of such resources. Infrastructural CRM resources includes technological resources, human resources, and organisational resources, whereas cultural CRM resources encompass customer orientation, learning orientation, and result orientation. The study also postulates that CRM capabilities as a construct are a direct predictor of business performance. In this study, business performance is examined from two different perspectives: financial performance and marketing performance.

CRM Infrastructural Resources

Technological Resources

Human Resources

Organisational Resources

CRM Cultural Resources

Customer Orientation

Learning Orientation

Result Orientation

Business Performance

Financial Performance

Marketing Performance

CRM Capabilities

H1

H2

H3

H4

H5

H6

H7

H8

H9
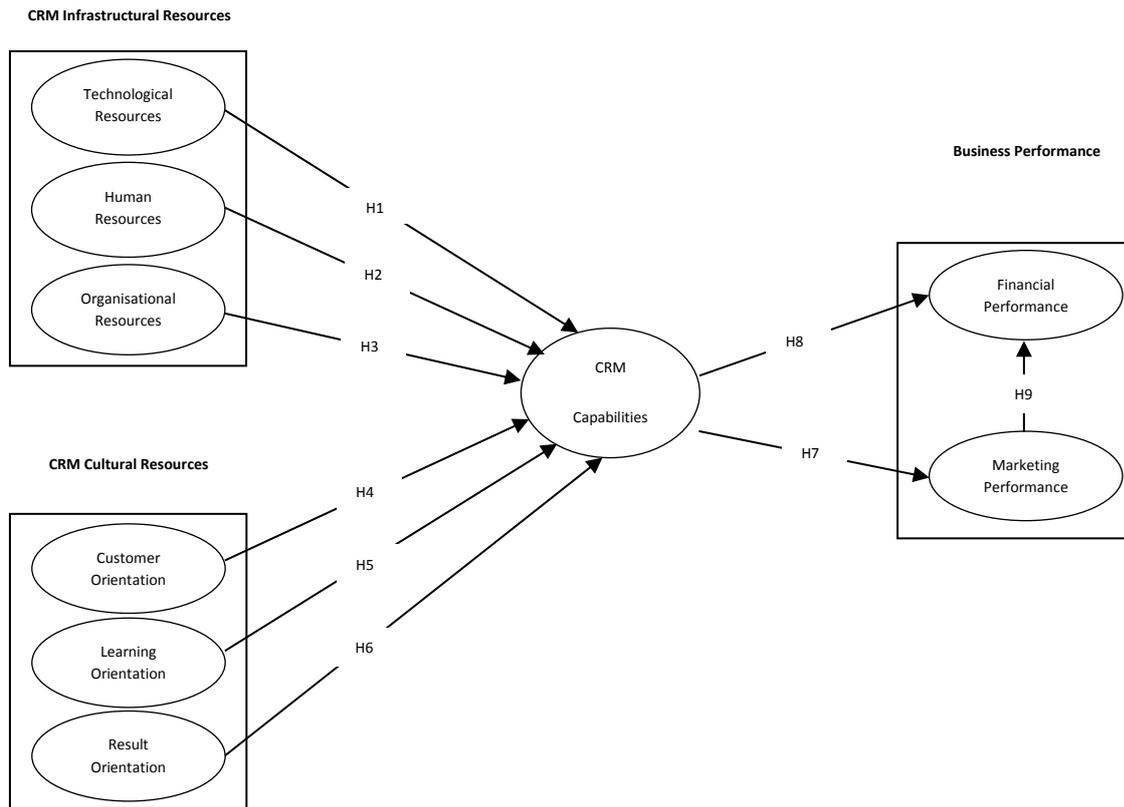
Figure 4: The Study model

From the model above, the researcher has combined variables chosen from different related studies (Wernerfelt, 1984; Barney, 2001; Al-Debei, 2010; Ngai, 2005). The business performance variables were taken from Wernerfelt (1984), including the financial performance and the marketing performance, which also appeared in Santos and Brito (2012) and Yesil and Kaya (2013). The CRM infrastructural resources, which included human, technological and organisational resources, are the same as the variables employed by Aral and Weil (2007) and Coltman et al. (2011). The third variable in the current study was CRM's cultural resource, which included customer orientation, learning orientation, and result orientation, as per Shannahan et al., (2010), Fowler (1982), Karatepe et al. (2016), and Balakrishnan (2006). However, the overall

idea behind the model of the study was cultivated with the aid of work by Dong and Zhu (2008), Wittkuhn et al. (2015), and Al-Duwailah et al. (2015).

What links the dependant, independent, and moderating variables of the model is the institutional theory in business. Dacin et al. (2002) stated that institutional theory refers to the organisation's ability to cope with change, be resilient within the market, and create strategies, rules, boundaries, and plans in order to fit within a clear guideline within the business culture. In that sense, institutional theory appears through the relation between CRM infrastructural and social variables on CRM capabilities and how they can influence both financial and marketing performance. According to Hillebrand et al. (2011), institutional theory can appear within the CRM capabilities with successful marketing while highlighting the most influential factors on both internal and external levels of the organisation.

Generally speaking, institutional theory largely concerns the social and infrastructural behaviour of the organisation and how that may influence performance outcomes. Firth and Lawrence (2006) reported that institutional theory can make a commitment to understanding the variety of marketing practices in firms, it also makes observations on the likelihood of success once CRM is. With a specific end goal to address institutional theory within CRM practices and capabilities, Yang and Su (2014) utilise knowledge from institutional theory and highlight how this can impact CRM adequacy, when really performing CRM exercises and producing client experiences. The emphasis on institutional theory depends on the perception that CRM has received much attention from counselling firms, the business press, and the scholarly press, which consider CRM has being " built up" and "over-sold".

3.10 CRM Infrastructural Resources

3.10.1 Technological Resources

Information systems and technologies play an important and significant role in developing customer relationship management. In this modern world of digital business, information systems and technologies represent essential infrastructure to support customer relationship management efforts primarily through managing customer data (Ngai, 2005). The supportive role played by technological CRM resources encompasses managing databases and data warehouses, as well as maintaining high-quality hardware and software resources to serve and support customers. Indeed, information systems and technologies help organisations to collect, store, analyse, and disseminate information in effective and efficient ways so they can better respond to changing customer needs and serve them better (Butler, 2000). Technological CRM resources also help organisations to develop their customer relationship management practices by enabling them to provide more personalised and customised services (Payne and Frow, 2006).

CRM technologies can be classified as collaborative, operational, and analytical (Keramati et al., 2010). This classification was originally provided by Greenberg (2004) based on META group segmentation. Collaborative technologies refer to all technology-enabled channels (e.g. email, fax, website) the organisation utilises to communicate with customers and thus it enables a two-way communication between the organisation and its customers (Payne and Frow, 2005). Operational technologies refer to all technologies the organisation use to automate and facilitate its business processes (e.g. order management, billing, customer service, online distribution) related to sales, marketing, and customer service. Analytical technologies refer to all technologies the organisation utilises to analyse data and information and disseminate knowledge usually in the forms of reports. Analytical technologies, such as data mining tools, are very powerful within organisations, especially for decision and policy makers. This is

because such technologies provide decision makers with valuable information and knowledge about customer purchase patterns, customer behavioural patterns, customer segments, customer intentions, levels of customer satisfaction, and other important prediction models that are highly helpful for (re)engineering business processes and formulating business models and strategies (Xu and Walton, 2005).

The aforementioned types of CRM technologies complement each other, given that collaborative technologies are useful for developing external relationships with customers, whereas operational technologies are essential and valuable in automating and facilitating marketing business processes to provide customers with high-quality products and services. Analytical technologies integrate both internal and external data when analysis is done so as to provide decision makers with highly useful information and knowledge so they can take any necessary steps with confidence. Hence, such technologies enable organisations to build CRM capabilities in terms of customer interaction management, customer relationship upgrading, and customer win-back. For example, collaborative technologies can enhance the customer experience, improve the scope and strength of customer relationships, and develop the organisation's interaction with customers (Payne and Frow, 2004), whereas analytical technologies can enhance customer satisfaction, retention, and loyalty by providing decision makers with valuable information and knowledge about customers' behaviours and needs (Keramati et al., 2010). Further, operational and analytical technologies have the ability to provide the right information to the right person at the right time (Massey et al., 2001). Therefore, we hypothesise that:

H1. CRM technological resources directly and positively influence CRM capabilities.

3.10.2 Human Resources

Human resources are essential in customer relationship management as customers usually communicate with people in organisations when they become customers (Reinartz et al., 2004). In this study, and following Keramati et al. (2010), human resources consist of two main aspects: technical skills and attitude. Technical skills involve the ability of employees to work well with CRM applications and to perform the required functions and procedures on the system confidently and easily (Melville et al., 2004). It also includes their ability to transform customer data and information into knowledge by using CRM applications (Coltman, 2007). This ability is usually a function of the offered training programs along with the employees' experiences and personal skills. The second aspect of human resources concerns the attitude of employees when interacting with the organisation's customers, whether directly or indirectly. The attitude of employees has been highlighted as one of the key factors for fostering a customer-oriented philosophy within organisations (Bell et al., 2002; Keramati et al., 2010). One option to optimise employees' attitudes with customers is to establish an incentive system that takes into consideration the quality of employees' relationships with customers along with their attitude (Chen and Wang, 2006). When the employees of an organisation can use CRM applications efficiently and effectively, they are able to comprehend the needs and preferences of customers, and when this is accompanied by a positive attitude, the organisation would enjoy a better capability in terms of managing the interactions with customers, strengthening relationships with customer, and keeping customers satisfied and loyal (Reinartz et al., 2004; Keramati et al., 2010). Hence, we hypothesise that:

H2. CRM human resources directly and positively influence CRM capabilities.

3.10.3 Organisational Resources

The constructs included in this study are derived and identified based on an extensive literature review in business, management, marketing, and information systems areas. Organisational resources are mainly derived from analysing and reviewing management literature and can be described as all organisational and managerial infrastructural elements (such as top management commitment and support, organisational structure, business processes integration, training programs, incentive systems) that are made available by organisations to support customer relationship management efforts (Reinartz et al., 2004; Chen and Wang, 2006; Grabner-Kraeuter et al., 2007; Akroush et al., 2011). Organisational resources become influential when there is an organisation-wide commitment to allocate time, effort, support, and all other types of resources needed to satisfy customers' needs and wants (Yim et al., 2004). Sometimes, change is needed at the organisation's structural level for a better utilisation of resources and to strengthen the relationships and interactions the organisation has with its customers. For example, Sin et al. (2005) argue that a team-based organisational structure is very significant when it comes to customer relationship management as this structure enables cross-functional integrated processes that provides customers with enhanced value. For successful customer relationship management efforts, organisations also need to have clear goals and objectives that reflect their customer-centric approach. The main aim of managing and organising organisational resources in the context of CRM is to enable organisations to use important CRM capabilities to facilitate increments in their market shares, grow of their business, and gain sustainable competitive advantages (Massey et al., 2001; Rigby and Ledingham, 2002; Payne and Frow, 2004). Thus, we hypothesise that:

H3. CRM organisational resources directly and positively influence CRM capabilities.

3.11 CRM Cultural Resources

3.11.1 Customer Orientation

For CRM projects to be successfully implemented, organisations need to enjoy high levels of customer orientation (Jayachandran et al., 2005; Wang and Feng, 2012). Customer orientation is a cultural-based concept and can be viewed as the corporate culture as it reflects shared values and norms that enable organisations to put customers' interests first on their lists of priorities (Wang and Feng, 2012). Customer-oriented organisations usually establish one-to-one relationship with their customers and adhere to customers' needs and wants by providing customised/personalised products and services (Akroush et al., 2011). Customer-oriented organisations would also need to adopt cross-functional processes to facilitate customer transactions (Sin et al., 2005). When adopting a customer-oriented approach, organisations usually try to innovate by creating better, quicker, and easier ways to manage customers' transactions, especially those related to fulfilling their needs and requests, as this enables organisations to serve customers better than their rivals and consequently gain sustainable competitive advantages (Wilson et al., 2012). Customer-oriented organisations need to utilise customer feedback in the form of complaints and/or suggestions to develop their operations and enhance their business models and strategies (Uusitalo et al., 2011). Moreover, customer orientation philosophies lead organisations to place more emphasis on establishing and maintaining long-term relationships with customers. As such, a truly customer-oriented organisation is more likely to have higher CRM capabilities and consequently a higher business performance (Wang and Feng, 2012). Thus, we hypothesise that:

H4. Customer orientation directly and positively influences CRM capabilities.

3.11.2 Learning Orientation

Learning orientation is a main cultural foundation of a learning organisation (Slater and Narver, 1995) and customer relationship management (Van Bentum and Stone, 2005). Learning orientation can be defined as the organisation's ability to internalise learned behaviour and leverage it throughout the organisation (Woodcock et al., 2003). Van Bentum and Stone (2005) argued that if CRM efforts are planned to make an organisation a learning one, it should have mainly a network culture. CRM systems are crucial to create a learning organisation since they help firms to continuously monitor external changes in the environment and adapt its internal cultures and processes in response to external challenges (Senge, 2014). In other words, CRM helps adaptive learning; that is, extracting hidden predictive information from databases to identify key valuable customers, learn about their preferences, predict their future behaviour, and respond to their needs and expectations (Sun et al., 2006). Learning-oriented organisations may have higher CRM capabilities and consequently better business performance. Therefore, we hypothesise that:

H5. Learning orientation directly and positively influences CRM capabilities.

3.11.3 Result Orientation

Result orientation is the last cultural-based resource included in this study. Result orientation refers to shared standards and beliefs amongst an organisation's employees in regards to the achievement of objectives along with its implications and consequences. Iglesias et al. (2011) describe result orientation in the context of CRM as the effective management of customer relationships and the ability to provide them with personalised services by having access to the required data. Result orientation is not only about looking at achieving objectives from economical standpoints, but it is also about evaluating the results from a customer service and customer relations perspective.

Hence, result orientation may enable organisations to have stronger CRM capabilities and greater business performance. Thus, we hypothesise that:

H6. Result orientation directly and positively influences CRM capabilities.

3.12 CRM Capabilities and Business Performance

CRM capabilities are embedded in CRM cross-functional processes, activities, and routines (Wang and Feng, 2012). CRM capabilities reflect an organisation's skills, experience, and accumulated knowledge related to identifying attractive customers, initiating and maintaining relationships with customers, and leveraging customer relationships (Morgan et al., 2009). As such, CRM capabilities are usually reflected in major activities such as customer interaction management (e.g. customer identification, customer acquisition and customer retention), customer relationship upgrading (e.g. cross-selling and up-selling), and customer relationship win-back (re-establishing relationships with lost but profitable customers) (Reinartz et al., 2004; Parvatiyar and Sheth, 2001; Wang and Feng, 2012).

Literature related to the Resource-Based View (RBV) (Wernerfelt, 1984; Barney, 1991) and dynamic capability (Teece et al., 1997) have highlighted the important and significant role that resources play in developing capabilities and improving business performance. In related literature, business performance is usually examined as a multidimensional construct. Business performance in the context of CRM can be measured from a financial perspective and also from a marketing standpoint. From a financial perspective, indicators can be measured using sales volume, profitability volume, return on investment, market share, and efficiency in performing services; whilst from a marketing perspective, indicators are customer relationship quality, customer trust, customer satisfaction, and customer loyalty (Chang et al., 2010; Akroush et al., 2011). For example, Parvatiyar and Sheth (2001) argue that

CRM helps improve the financial performance of an organisation by increasing its customer retention rate. Similarly, Osarenkhoe and Bennani (2007) argue that CRM helps lower costs by keeping existing customers rather than acquiring new ones. On the other hand, the successful implementation of CRM has a positive impact on customer satisfaction and customer retention (Kim and Kim, 2009; Akroush et al., 2011).
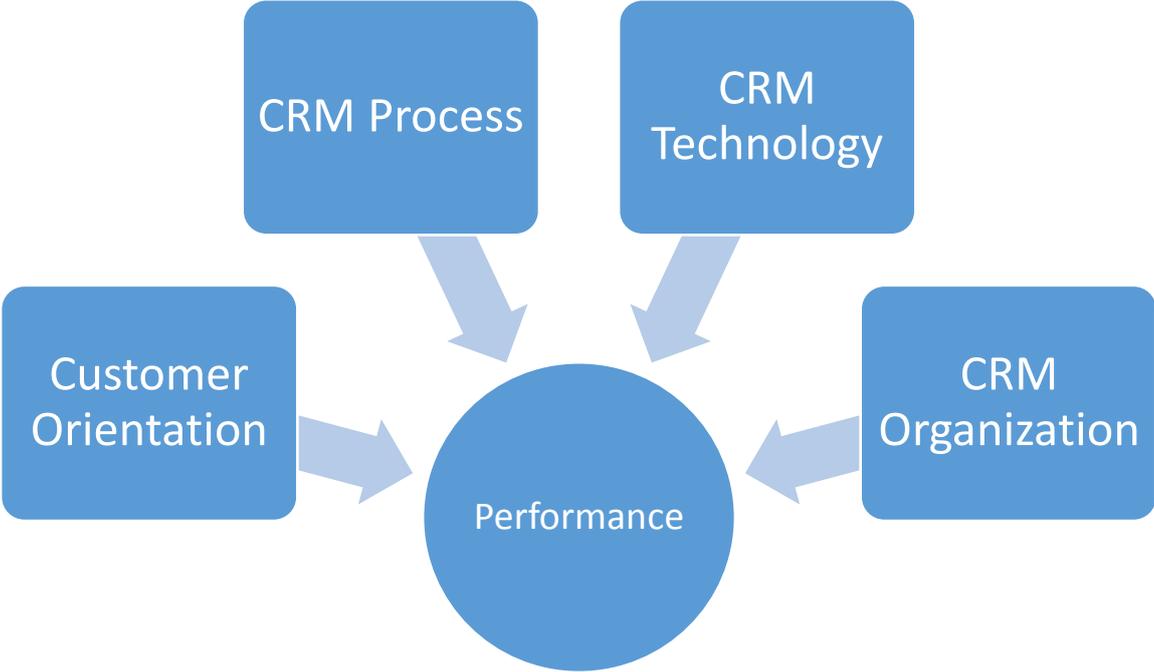
Figure 5: CRM Capability Dimensions' Effect on Performance

Previous research, based on the RBV literature, indicated that the capabilities of organisations directly and positively affect their performance levels and are main sources for gaining competitive advantages (Ruiz-Ortega and Garcia-Villaverde, 2008; Chang et al., 2010). In the field of marketing, there is evidence for the role of marketing capabilities, such as customer relations, in enhancing business financial performance (Day, 2003). Indeed, marketing capabilities are key enablers for

organisations to obtain timely and useful data about customers' needs and preferences (Wang and Feng, 2012). Previous studies showed that CRM capabilities have a significant influence on customer satisfaction, customer loyalty, stock price, and business performance (Anderson et al., 2004; Fornell et al., 2006; Akroush et al., 2011). There is also strong evidence for the effect of CRM capabilities on business performance (Slotegraaf and Dickson, 2004; Vorhies and Morgan, 2005; Chang et al., 2010). The idea is that the higher the CRM capabilities are, the higher the business performance of an organisation will be. Thus, we hypothesise that:

H7. *CRM Capabilities directly and positively influence Marketing Performance.*

H8. *CRM Capabilities directly and positively influences Financial Performance.*

H9. *Marketing Performance directly and positively influences Financial Performance.*

CHAPTER FOUR

Research Methodology

4.0 Introduction

This chapter explains the research approach used in this study to examine the impact of CRM infrastructural and cultural resources and capabilities on business performance. The background theories utilised in this study are the Resource-Based View (RBV) and Dynamic Capabilities (DC). Research data was collected from the mobile telecommunications industry in Kuwait. First, this chapter discusses the varied research approaches that can be employed in such a study and shows the significance of the decision regarding the research approach that was adopted to answer the research questions. Thereafter, the chapter discusses the different philosophical perspectives (i.e. paradigms) and the rationale for selecting the quantitative approach is provided. The chapter also discusses the data collection instrument, measurement scales, and procedures. Validity and reliability of the research instrument, measurement scales, and collected data are also demonstrated in this chapter.

4.1 Research Paradigms

When conducting research, one aims to develop an understanding, knowledge, or a solution to a certain issue or a problem. Any research should have a specific design describing the key features of the study, such as methods, techniques, and procedures used by researchers (Harwell, 2011). Furthermore, the research design can influence the degree to which the research audience trusts, understands, and eventually utilises the outcomes and recommendations of the research. Therefore, it is essential to understand the various philosophies and associated assumptions underlying different research

designs. In other words, such philosophies, assumptions, and beliefs will shape the way in which a problem is viewed, interpreted, tackled, and solved. These philosophies are usually referred to as research paradigms. A research paradigm is a mental model by which social reality is understood and explained (Cohen et al., 2000). Likewise, a paradigm can be defined as a set of beliefs that provides guidelines for carrying out the research process and utilising this process outcome (Tashakkori and Teddlie, 2010). Bassey (1999, p.42) stated that:

A research paradigm is a network of coherent ideas about the nature of the world and of the functions of researchers which, adhered to by a group of researchers, conditions the patterns of their thinking and underpins their research actions.

Thus, a research paradigm is defined by ontological, epistemological, and methodological assumptions (Guba and Lincoln 1994). To describe a certain inquiry paradigm, one should start by defining its ontology. Ontological assumptions represent the beliefs about the nature of being, reality, or existence. Next, the epistemology of the paradigm is defined. Epistemological beliefs describe the relationship between the researcher and knowledge during the process of research or what should be considered as valid knowledge. Both ontology and epistemology are usually implicit and expressed via methodology. Methodological assumptions describe the best strategy or approach to investigate new knowledge (Guba and Lincoln, 1994). Axiology is a fourth component that is considered by some scholars (Al-Debei 2010), and it is concerned with ethics, values, and what is considered important.

Inquiry or research paradigms in social disciplines generally follow two major approaches, which are referred to as positivist and constructivist by Tashakkori and Teddlie (2010). Guba and Lincoln (1994) suggest that positivist and constructivist

(which is sometime referred to as interpretivism) paradigms represent two extremes of a continuum where other paradigms (post-positivist and the critical theory) lie in the middle. Each of these paradigms has a specific ontology, epistemology, and methodology. Therefore, the chosen paradigm influences the research design and the interpretation of results will differ accordingly.

4.2 Positivism

Positivism uses methods originally from the natural sciences and then adapted by social sciences (Lee, 1999). Therefore, positivists intend to prove their hypotheses, which are formulated in a scientific, quantitative manner (Roth and Mehta, 2002; Nodoushani, 1999). Furthermore, positivists look for trends and laws that can be considered universal. In other words, there is no room for subjectivity or relativity in positivism, though this is considered a shortcoming since the use of quantitative measures is limited when it comes to behavioural or human-oriented research (Guba and Lincoln, 1994).

The ontology of positivism is referred to as naive realism, meaning that reality or the truth is out there and can be understood. Moreover, reality is considered objective and context-free (Krauss, 2005; Guba and Lincoln, 1994). The epistemology of positivism is objectivity and neutrality (Scotland, 2012). The researcher should neither affect nor be affected by what is being investigated. In other words, the researcher and the researched are two separate entities and that is called dualism (Ponterotto, 2005). Moreover, specific measures should be taken if the impartiality is endangered for any reason as objectivity is considered the backbone of positivism (Guba and Lincoln, 1994; Johnson and Duberley, 2000). A positivism methodology is said to be experimental and manipulative, in the sense that it relies on empirical data and quantitative measures to prove a proposition right. This is referred to as a hypothetic-deductive method (Ponterotto,

2005). Besides, it is manipulative or controlling to any circumstances that might affect the results of the research (Guba and Lincoln, 1994).

4.3 Post-Positivism

Post-positivism represents a shift away from positivism, though there are a number of similarities. For example, although post-positivists formulate their hypotheses in mathematical ways just like positivists, their intention is to refute such hypotheses rather than to prove them. Moreover, while recurrent matching outcomes are believed to be true in positivism, post-positivists consider such outcomes as possibly correct as they can be falsified (Guba and Lincoln 1994). The ontology of post-positivism is known as critical realism, which suggests that there is a truth that cannot be fully understood due to imperfect human intellectual capabilities (Guba and Lincoln, 1994). The epistemology of post-positivism highly appreciates objectivity. Nevertheless, this objectivity is to be critically reviewed against previous literature and findings and never to be taken 'naively' for granted (Guba and Lincoln 1994). The shift away from positivism becomes clear in the methodology of post-positivists. Quantitative methods are to be refined and supported by using qualitative measures for more context-related results (Guba and Lincoln 1994).

4.4 Critical Theory

Mertens (2010) refers to this as the 'transformative' paradigm as it anticipates rebelling against what is subconsciously taken for granted (Ponterotto, 2005), such as stereotypes. The ontology of the critical theory paradigm is known as historical realism. This ontology believes that reality was moulded over time by different values such as politics, gender, and culture. Reality is only considered real because of its historical development and presence (Guba and Lincoln, 1994).

In critical theory paradigms, there is a great deal of interaction between the researcher and the researched. Therefore, subjectivity is the core of critical theory epistemology. Moreover, there should be some shared understanding between the researchers and the researched concerning cultural challenges (Mertens, 2010). The methodology followed in this paradigm is based on dialogue, the purpose of which is to raise awareness and correct misconceptions that were formed historically (Guba and Lincoln, 1994). Likewise, the researcher aims to empower marginal communities or individuals (Mertens, 2010). Examples of the critical theory paradigm are Marxism and feminism (Scotland, 2012).

4.5 Interpretivism

This paradigm is on the other extreme and is viewed as more considerate to variations among people and their social background, which is subject to a great deal of subjectivity (Bryman and Bell, 2007). Therefore, qualitative measures are highly valued by interpretivists (constructivists). Accordingly, knowledge is context-related rather than generalised (Alavi and Leidner, 2001). As a result, there is no one real reality but many realities instead (Krauss, 2005). Therefore, reality is to be formed by whomever takes part in the research process (Ponterotto, 2005). Relativism is the ontology of this paradigm, where reality is more specific in nature as it is created rather than found in nature or developed over the course of history (Guba and Lincoln, 1994). Knowledge is co-formed by the researched and their context and background on one hand, and the researchers and their perceptions on the other hand (Creswell, 2003).

The epistemology of the interpretivism paradigm is subjectivist. The interaction between the researcher and researched is the core for constructing results and outcomes. This subjectivity is highly reflected by the hermeneutical and dialectical methodology employed by this paradigm. The aim of interpretation and dialogue here is

to achieve consensus within the results (Guba and Lincoln, 1994). Table 7 below provides a summary of research paradigms and their basic components.

Table 7: Summary of research paradigms (Note: From Guba and Lincoln, 1994. Handbook of Qualitative Research, p.109).

Item	Positivism	Post-positivism	Critical Theory	Interpretivism
Ontology	Naïve realism (one reality that is well understood)	Critical realism (real reality but only imperfectly understood)	Historical realism (reality is shaped over time under the effect of different conditions and values)	Relativism (multiple specific constructed realities)
Epistemology	Dualist Objectivist	Modified dualist/ objectivist; critical	Transactional/ subjectivist	Transactional/ subjectivist; created outcomes
Methodology	Experimental/ manipulative; verification of hypotheses; chiefly quantitative methods	Modified experimental/ manipulative falsification of hypotheses; may include qualitative methods	Dialogic/dialectical	Hermeneutical/ dialectical

Taking into account the previously discussed characteristics of different research paradigms and the nature of knowledge sought in this inquiry, the positivism research paradigm was considered fitting. The main goal of this research was to examine the effect of CRM resources on business performance. To put it differently, this research aims to find a cause and effect or co-relationship between CRM resources

and business performance. The employment of quantitative methods will reveal such relationships (Creswell, 2003). Additionally, quantitative measures are deemed fitting in this research because such measures will enable researchers to control the effect of other variables on business performance. Hence, the cause and effect relationship between CRM resources and business performance can be explored with a higher degree of exclusivity (Johnson and Onwuegbuzie, 2004).

The positivist paradigm aims to explain relationships via the collection and analysis of quantifiable data in order to test hypotheses and derive valid conclusions (Malhotra and Birks, 1999; Guba and Lincoln, 1994). Quantitative research methods concentrate on clarification, verification, estimation, and control of a phenomenon that falls within the scope of this research (Johnson and Onwuegbuzie, 2004; Ponterotto, 2005). Moreover, the key feature of quantitative approach is objectivity. Thus, any personal preference of researcher is excluded. Consequently, the outcomes and conclusions of the research are only interested in revealing the truth (Harwell, 2011). Accordingly, the recommendations are viewed as having higher integrity by research audiences (Johnson and Onwuegbuzie, 2004). Such conclusions and recommendations can be offered to decision makers in order to enhance the quality of their future decisions concerning the effect of various CRM resources on business performance.

4.6 Data Collection and Measurement Scales

Data Collection

Data was collected following a defined procedure and took a period of two months from the date of approving the final copy of the questionnaire. First, the researcher sought buy-in from key stakeholders and senior leadership of Kuwait's mobile network operators. Secondly, the researcher selected persons to be consulted on matters of data collection processes, namely logistics, design, coordination and finances, and

communication management. This was followed by identifying the individual who would collect data (e.g., trained employees or experts). Next, the researcher identified the resources, logistics, people, and technology needed to implement and develop the data collection initiative. After this, the researcher anticipated and addressed key concerns and questions raised by stakeholders regarding the study. Next, the researcher designed a consultation and communication strategy to encourage participants to participate in the study and to explain the initiative for data collection. To ensure personal information and participants' privacy was protected, the researcher designed a consent form that explained how data was to be carefully collected, stored and accessed in order to comply with human rights and privacy issues. It emphasised that confidentiality and dignity would be respected. The best time for data collection was chosen in order to minimise the inconvenience and impact of the individuals affected in the organisation.

After this processes, the researcher designed a work plan with deadlines. In line with the work plan, samples were determined and participants selected. A pilot-testing instrument (survey questionnaire) was developed by the researcher. Next, the researcher requested institutional review board (IRB) approval for evaluation. Informed consent was then sought from the participants. Next, the questionnaire was pilot tested to ensure that measures were appropriate for the target participants and the directions were clear. Changes were made to the questionnaire based on the responses from the pilot study. Next, the survey questionnaire was disseminated. A follow-up was made for participants who did not complete questionnaires. Since the sample was chosen randomly, there were no obstacles in managing the volunteering characteristic of the study as there was no ID for any respondent.

This was a quantitative study with a survey questionnaire as the main instrument for data collection. Hence, a self-completion, well-structured questionnaire was developed based on previous literature and was then distributed to a random sample. Participation was completely voluntary. The defined population for this study includes those working in a managerial position (operational, tactical, or strategic) within the three mobile network operators (MNOs) in Kuwait. A total of 500 questionnaires were randomly distributed within the targeted population and 321 questionnaires were returned. Thus, the response rate was 64.2%. Amongst the 321 returned questionnaires, only 14 were excluded due to multiple skipped questions and missing values. In total, 307 responses (n = 307) were valid and usable for data analysis.

Table 8: Distributing Questionnaires

No	Company	Send	Received	%
1	Zain	250	176	70.4
2	Ooredoo	150	95	63.3
3	Viva	100	50	50
	Total	500	321	64.2

The constructs of interest in this study were "Technological Resources" (TECHR), "Human Resources" (HUMR), "Organisational Resources" (ORGR), "Customer Orientation" (CUSO), "Learning Orientation" (LERO), "Result Orientation" (RESO), "CRM Capabilities" (CAP), "Marketing Performance" (MPERF), and "Financial Performance" (FPERF). The developed questionnaire in this study adapted validated questionnaire items from previous literature with some modifications to fit the specific context of this research. Measurements for all constructs included within the study model are shown in Table 9. All items were measured using a five-point Likert-

type scale that ranged from "Strongly Agree" to "Strongly Disagree" for all constructs, except Marketing Performance and Financial Performance, which had a scale of "Very Poor" to "Excellent". Table (9) lists the questionnaire items.

Table 9: Summary of Measurement Scales

Construct	Items	Sources
Technological Resources	1. We invest in technology to acquire and manage "real time' customer information and feedback 2. We have a dedicated CRM technology in place 3. We have technologies that allow for one-to-one communications with potential customers 4. Relative to our competitors, the quality of our information technology resources is larger	Reinartz et al. (2004)
Human Resources	1. We have the sales and marketing expertise to succeed in CRM 2. We have the service and support expertise to succeed in CRM 3. Our employees are well trained in the use of customer relating technologies 4. We have skills and experience at converting data into customer knowledge 5. We have the right technical employees to provide technical support for the utilisation of computer technology in building customer relationships	Coltman (2007); Mendoza et al. (2007); Sin et al. (2005); Keramati et al. (2010)

Construct	Items	Sources
Organisational Resources	1. We have a customer strategy and have defined its objectives 2. Our organisational structure is meticulously designed around our customers 3. We have a systematic procedure to improve skills of employees on CRM techniques 4. In our organisation, there is good cooperation between marketing, sales, and customer service departments 5. We have shared resources across organisational units to create synergy	Coltman (2007); Mendoza et al. (2007); Reinartz et al. (2004); Sin et al. (2005); Keramati et al. (2010)
Customer Orientation	1. In our organisation, retaining customers is considered to be a top priority 2. Our employees are encouraged to focus on customer relationships 3. In our organisation, customer emphasises the importance of customer relationships 4. Our senior management emphasises the importance of customer relationships	Jayachandran et al. (2005)
Learning Orientation	1. Knowledge about our individual customers is well communicated to our systems and processes 2. Knowledge about successful and unsuccessful customer experience is frankly communicated 3. Management basically agree that the organisation's ability to learn is key to our competitive advantage 4. The basic values of the organisation include learning as a key to improvement and hence organisational survival 5. Employee learning is seen as an investment, not an expense	Van Bentum and Stone (2005)
Result Orientation	1. We have shared standards and objectives in serving customers 2. We have an employee Incentive System based on results' achievements 3. Performance is measured and rewarded based on meeting	Iglesias et al. (2011)

Construct	Items	Sources
	customer needs and on successfully serving the customer 4. The way in which we serve customers and satisfy their demands has a direct effect on our salaries	
CRM Capabilities	1. We regularly meet customers to learn their current and potential needs for new products 2. We have a continual dialogue with each customer and use well-developed methods to improve our relationships 3. We have formalised procedures for up-selling to valuable customers 4. We have formalised procedures for cross-selling to valuable customers 5. We have a systematic process/approach to re-establish relationships with valued lost customers and inactive customers	Wang and Feng (2012)
Financial Performance	1. The market share for your company can be described as 2. The sales growth for your company can be described as 3. Cost reduction in your company can be described as 4. Your company profitability can be described as 5. Your company financial performance can be described as	Sin et al. (2005); Keramati et al. (2010); Akroush et al. (2011)
Marketing Performance	1. The level of convenience and service quality you provide for your customers can be described as 2. Overall customer satisfaction in your company can be described as 3. Customers' commitment to your company (based on relationship period, relationship intensity, number of referrals the customers make, etc.) can be described as 4. Customers' loyalty to your company (frequent purchases, up-selling, cross-selling) 5. Overall marketing performance can be described as	Sin et al. (2005); Keramati et al. (2010); Akroush et al. (2011)

The connection between CRM capabilities and organisational performance emerged from the fact that CRM can influence consumer behaviours, intentions, satisfaction, and loyalty. Those aspects are considered to be major influencers on organisational performance and outcomes. Much literature has examined the relationship between CRM and organisational performance. Shafique et al. (2015) noted that CRM capabilities had a positive relationship with organisational performance, which implies that if CRM capabilities increment then organisational performance would naturally expand. CRM capabilities empower organisations to convey predominant clients with esteem and to maintain a good association with them for their continued satisfaction with a particular firm over and to react to clients' need continuously regarding new items or improved services. Dar and Ahmad (2015) reported that with a well-built infrastructure and proven CRM capabilities, organisations will perform better and improve organisational outcomes. The idea of carrying out CRM practices within the organisation is very influential when it comes to managing customers' relations, identifying gaps or highlights in service delivery, while paving the way for organisational excellence.

Wang and Feng (2012) stated that CRM is a group of practices and orientations that an organisation adopts to improve its relations to customers, to increase their satisfaction level and widen the space for potential customers. In that sense, Wang and Feng (2012) argued that CRM should be equipped and strengthened with more reliable strategies and plans to enable organisation to achieve the expected results of CRM. Enabling CRM can include the infrastructural and social resources that boost financial and marketing results. CRM variables may have deep influence on the overall performance of the organisation, specifically e regarding its customer relations (Nketiah, 2017; Coltman et al., 2011).

4.7 Sample Profile

The descriptive statistics of the sample showed that 69% of the respondents were male and 31% were female. Respondents aged between 30 and 50 years formed the largest age group and represented 91% of the sample. In terms of job position, the majority (62%) held positions within middle management. As for their educational background, the majority (i.e. 85%) have bachelor degrees, whilst those with postgraduate degrees represented only 15% of the sample. The majority of respondents (60%) specialise in IT. Finally, the majority (i.e. 63%) have 10 to 15 years of experience. The demographic details are shown in Table10.

Table 10: Summary of Sample Profile

Measure	Item	Frequency	Percentage
Gender	Male	211	69%
	Female	96	31%
Age	Less than 30	12	4%
	>= 30 and < 40	116	38%
	>= 40 and < 50	162	53%
	>= 50	17	5%
Job Position	Operational Management	61	20%
	Middle Management	191	62%
	Strategic Management	55	18%
Educational Background	Undergraduate	261	85%
	Postgraduate	46	15%
Experience	>= 5 years and < 10 years	37	12%
	>= 10 years and <15 years	193	63%
	>= 15 years	77	25%
Specialisation	IT related	184	60%
	Non IT related	123	40%

4.8 Data Analysis

This study utilises the Structural Equation Modelling (SEM) approach with Partial Least Square (PLS) as an analysis method. PLS has been widely used for theory testing and validation. PLS examines psychometric properties and provides appropriate evidence on whether relationships might or might not exist (Fornell and Larcker, 1981). In this study, we performed data analysis in accordance with a two-stage methodology (Anderson and Gerbing, 1988) using SmartPLS 2.0 M3. The first step was to test the content, convergent, and discriminant validity of constructs using the measurement model, whilst the second step was to test the structural model and hypotheses.

4.9 Measurement Model: Validity and Reliability

First, we assessed the reliability and validity of the measurement instrument using content, reliability, and convergent validity criteria. The content validity of our survey instrument was established in two ways. First, the constructs along with their measures, which are used in this study, were already validated in previous studies as they were all adopted from the existing literature. Second, the results of the pre-test we undertook with subject-matter experts assured content validity of the survey instrument. For reliability of the scale, Cronbach's alpha, which is a common method used to measure the reliability and internal consistency of scales, was used. Hair et al. (2006) suggested that the reliability of the scale is generally accepted if the value of Cronbach's alpha for each construct is equal to or greater than 0.70. The constructs included within the study's model exhibit a high degree of internal consistency as the values of Cronbach's alpha ranged from 0.776 (HUMR) to 0.911 (CAP), as shown in Table 11.

In addition to that, the link between the groups of questionnaires (three companies) and company performance indicators appeared through the questionnaire's paragraphs, which took into perspective the key performance indicators (KPI) of

telecommunication organisations that included the four aspects that appeared within the paragraphs of the questionnaire not as separated fields. Those KPIs included the following:

- Technical issues like the development of the infrastructure, the operations of the organisation, its network, and the coverage of its network within the region of its operations.

- Administration issues, including the financials of the organisation and how the company is doing #, in addition to the HRM practices and operations, and the CSM (Customer Service Management).

- Business issues, which took into perspective paragraphs related to the organisations' VAS (Value-Added Service), and the vendors, not to mention the affiliations and shareholders.

- Customer issues, which included paragraphs related to satisfaction of the customers towards the services of the organisation, call centre performance, and the process of dealing with grievances from customers.

Table 11: Results of Reliability and Convergent Validity Tests

Measure	Item	Factor Loading	AVE	CR	Cronbach's α
Technological Resources (TECHR)	TECHR1	0.879	0.763	0.928	0.897
	TECHR2	0.864			
	TECHR3	0.891			
	TECHR4	0.860			
Human Resources	HUMR1	0.825	0.589	0.858	0.776
	HUMR2	0.844			

Measure	Item	Factor Loading	AVE	CR	Cronbach's α
(HUMR)	HUMR3	0.896			
	HUMR4	0.860			
	HUMR5	0.103 (Deleted)			
Organisational Resources (ORGR)	ORGR1	0.773	0.642	0.899	0.860
	ORGR2	0.712			
	ORGR3	0.837			
	ORGR4	0.857			
	ORGR5	0.819			
Customer Orientation (CUSO)	CUSO1	0.852	0.721	0.912	0.871
	CUSO2	0.813			
	CUSO3	0.860			
	CUSO4	0.870			
Learning Orientation (LERO)	LERO1	0.768	0.594	0.879	0.827
	LERO2	0.840			
	LERO3	0.677			
	LERO4	0.724			
	LERO5	0.832			
Result Orientation (RESO)	RESO1	0.846	0.651	0.882	0.823
	RESO2	0.784			
	RESO3	0.850			
	RESO4	0.744			

Measure	Item	Factor Loading	AVE	CR	Cronbach's α
CRM Capabilities (CAP)	CAP1	0.842	0.738	0.934	0.911
	CAP2	0.842			
	CAP3	0.891			
	CAP4	0.862			
	CAP5	0.857			
Marketing Performance (MPERF)	MPERF1	0.897	0.692	0.918	0.888
	MPERF2	0.864			
	MPERF3	0.801			
	MPERF4	0.713			
	MPERF5	0.872			
Financial Performance (FPERF)	FPERF1	0.768	0.617	0.889	0.845
	FPERF2	0.740			
	FPERF3	0.810			
	FPERF4	0.775			
	FPERF5	0.830			

Composite Reliability (CR) and Average Variance Extracted (AVE) tests were conducted to measure convergent validity. Fornell and Larcker (1981) suggested that the value of CR for each construct must exceed 0.70 whilst the value of the AVE must exceed 0.50 for the convergent validity to be assured. The CR and AVE values for the constructs included in the study model are all above acceptable levels. Moreover, the standardised path loadings for all indicators were above 0.55 and thus they are all significant (Falk and Miller, 1992). As such, content validity, reliability, and convergent

validity of the measurement instrument are all satisfactorily met in this research. As for discriminant validity, it is actually established when the square root of the AVE from the construct is greater than the correlation shared between the construct and other constructs in the model (Chin, 1998). The discriminant validity of the measurement instrument is confirmed in this study given that the square root of the AVE from each construct is larger than all other cross-correlations with other constructs (see Table 12).

Table 12. Descriptive Analysis and Discriminant Validity

	Mean	SD	TECHR	HUMR	ORGR	CUSO	LERO	RESO	CAP	MPERF	FPERF
TECHR	3.71	0.92	1.00								
HUMR	3.68	0.75	0.61	1.00							
ORGR	3.70	0.84	0.63	0.59	1.00						
CUSO	3.66	0.81	0.61	0.58	0.66	1.00					
LERO	3.71	0.77	0.67	0.60	0.68	0.58	1.00				
RESO	2.83	0.89	-0.23	-0.17	-0.21	-0.17	-0.14	1.00			
CAP	3.15	0.80	0.64	0.59	0.66	0.70	0.63	-0.19	1.00		
MPERF	3.77	0.94	0.62	0.55	0.66	0.61	0.67	-0.16	0.70	1.00	
FPERF	3.39	0.88	0.42	0.37	0.42	0.40	0.44	-0.11	0.51	0.46	1.00

Note: The square roots of the constructs' AVE values are shown in the diagonal line (in bold); non-diagonal elements are latent variable correlations.

4.10 Instrument Translation

Sekaran (2003) stresses the importance of choosing the questionnaire language to approximate the level of understanding of the respondents. Although the English language is widely spoken by IT experts and decision makers in Kuwait, it was determined that the best way to minimise question misinterpretation was to translate the

survey into Arabic. The survey was originally constructed in English and then translated into Arabic based on the backward translation method (Brislin, 1970), which involved two bilingual interpreters who are familiar with the Saudi Arabian business culture. The survey was originally written in English and then translated to Arabic by the first translator and then translated back to English by the second translator. The same process was repeated for the second translator's version. Finally, a comparison between the two original language versions (i.e. the initial one and back-translated) of the instrument was made to check the validity of the translation process. Both English and Arabic questionnaires are provided in Appendix I and II.

4.11 Ethical Considerations

To address the ethical issues and possible risks arising from this research, this study strictly followed ethics guidelines provided by The Human Research Ethics Committee (HREC) at Brunel University. When potential participants were first contacted, they were provided with an information sheet and a consent form that described the project's aims and what would be expected from them. The information sheet (Appendix II) includes details about the study's purpose and the time to complete the survey along with other factors. The information sheet informed participants that the researcher would adhere to the strict on-site safety policies of the company. Personal contact details would not be provided and would not be sought. Participants were also advised that their data would be dealt with anonymously and real names would not be used in any reported research outputs (e.g. thesis conference, presentation, papers, and articles). Any data collected from them would be destroyed. Voluntary participation of participants was assured as the information sheet clearly stated that participants could withdraw from the study at any time. To follow the HREC guidelines, the researcher kept the electronic data collected through the questionnaire on a password protected file. All the data collected

in this study will be saved for a minimum of five years after thesis submission; thereafter, it will be destroyed by the supervisor deleting relevant computer files.

CHAPTER FIVE

Results and Discussion

5.0 Introduction

This chapter presents the results of testing the hypotheses related to the research model in Figure 4 presented in Chapter 3. Structural equation modelling (SEM) was applied using the Partial Least Square (PLS) method. The Smart PLS 2.0 M3 package was used for validating the research model and testing the research hypotheses.

5.1 Structural Model

The results of the PLS-SEM analysis are shown in Tables 13 and 14, and demonstrate the structural model estimation and evaluation of the effects of Infrastructural CRM Resources (i.e. Technological Resources, Human Resources, and Organisational Resources) as well as Cultural CRM Resources (i.e. Customer Orientation, Learning Orientation, and Result Orientation) on CRM Capabilities, and the effects of CRM Capabilities on both Marketing Performance and Financial Performance. Overall, the results validate the structural model and all hypotheses are supported, except H6 (see Table 13). Concerning Infrastructural CRM Resources, our results indicate that the direct effect of Technological Resources on CRM Capabilities has a significant ($p \leq 0.05$) value of 0.161; the effect of Human Resources on CRM Capabilities has a significant ($p \leq 0.05$) value of 0.109; and the effect of Organisational Resources on CRM Capabilities also has a significant ($p \leq 0.05$) value of 0.178. Thus, hypotheses 1, 2, and 3 have been empirically substantiated. Concerning Cultural CRM Resources, our results also indicate that Customer Orientation and Learning Orientation are two major determinants of CRM Capabilities ($\beta = 0.338$, $p < 0.01$; $\beta = 0.133$, $p < 0.05$,

respectively). Hence, hypotheses 4 and 5 are also supported. Nonetheless, there is no significant support, according to our results, for the effect of Result Orientation on CRM Capabilities and thus H6 is rejected. Furthermore, the results also indicate that CRM Capabilities are a major predictor of Marketing Performance ($\beta = 0.703$, $p < 0.01$) and Financial Performance ($\beta = 0.363$, $p < 0.01$) and that Marketing Performance has a positive effect of Financial Performance ($\beta = 0.204$, $p < 0.05$).

Table 13: Summary of Structural Path Model Results

Hypotheses	Paths	β	R^2-Value**
H1	Technological Resources ➔ CRM Capabilities	0.161	2.474*
H2	Human Resources ➔ CRM Capabilities	0.109	2.140*
H3	Organisational Resources ➔ CRM Capabilities	0.178	2.581**
H4	Customer Orientation ➔ CRM Capabilities	0.338	4.626**
H5	Learning Orientation ➔ CRM Capabilities	0.133	2.273*
H6	Result Orientation ➔ CRM Capabilities	-0.022	0.711
H7	CRM Capabilities ➔ Marketing Performance	0.703	19.720**
H8	CRM Capabilities ➔ Financial Performance	0.363	4.266**
H9	Marketing Performance ➔ Financial Performance	0.204	2.174*
β: Standardised Beta Coefficients	****Significant at P ≤ 0.01**	***Significant at P ≤ 0.05**	

As shown in Table 13, the R^2 value for each endogenous construct (i.e. CRM Capabilities, Marketing Performance, and Financial Performance) was above 25%, which demonstrates a highly acceptable prediction level in empirical research (Arlinghaus, 1995; Gaur and Gaur, 2006). The coefficient of determination R^2, which is the central criterion for the structural model's assessment (Klarner et al., 2013), has a high value of 0.61 for CRM Capabilities and values of 0.494 and 0.278 for Marketing

Performance and Financial Performance, respectively. Indeed, the high R^2 proves the model's predictive validity (Hair et al., 2012).

Table 14: Summary of Model's Explanatory Power and its Predictive Relevancy

Construct	R^2	Q^2
CRM Capabilities (CAP)	61%	0.44
Marketing Performance (MPERF)	49.4%	0.18
Financial Performance (FPERF)	27.8%	0.32

We support the prior finding through the use of the Q^2 predictive relevancy measure. The obtained Q^2 values, after running the blind procedure (Chin, 1998) with an omission distance D=7, were 0.44 for CRM Capabilities, 0.18 for Marketing Performance, and 0.32 for Financial Performance. All of the Q^2 values are well above zero; indicating the predictive relevance of the PLS path model. The bootstrapping procedure was used and we selected 307 cases, 500 samples, and the no sign changes option to evaluate the significance of the path coefficients (Hair et al., 2012).

5.2 Discussion of the Results

This study examines the antecedents and consequences of CRM capabilities in the mobile telecommunications industry using the resource-based view (RBV). The antecedents of CRM capabilities considered in this study are infrastructural and cultural resources. CRM infrastructural resources are represented in this study by technological resources, human resources, and organisational resources, whilst CRM cultural resources are represented by customer orientation, learning orientation, and result orientation. On the other hand, the consequences of CRM capabilities considered in this study are the financial and marketing performances of mobile network operators (MNOs).

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The overall research findings firmly support the validity of the developed model, accounting for 61% of the variance in CRM capabilities, 49.4% of the variance in marketing performance, and 27.8% of the variance in financial performance of MNOs. Specifically, all included resources, with an exception of result orientation, were predictors of CRM capabilities and marketing performance in addition to financial performance and were shown to be a direct function of CRM capabilities. These findings support the significance of the developed model in explaining and predicting the antecedents and consequences of CRM capabilities in general and in the mobile telecommunications industry more specifically.

The results show that CRM capabilities are partially determined by technological, human, and organisational resources. These findings are consistent with previous studies on the relationship between infrastructural CRM resources and CRM capabilities (Payne and Frow, 2005; Coltman, 2007; Keramati et al., 2010; Akroush et al., 2011). These results suggest that for building CRM capabilities in the mobile telecommunications industry, MNOs need to invest in and acquire effective technological resources for managing customer data and their relationships with customers. Technological CRM resources would help organisations to enable and develop their CRM process by technologies for efficiency and effectiveness reasons. Technological CRM resources would also help MNOs to improve their business intelligence, especially when such technologies include business analytics tools, data warehouses, and decision support systems.

Not only technological CRM resources, but also human resources play a great role in shaping MNOs' CRM capabilities. Indeed, human resources are very critical in customer relationship management, as staff are in direct contact with customers and thus represent the organisation in the eyes of customers. This implies that employees of MNOs need to be qualified in terms of certification, experience, and domain knowledge

to be able to fulfil customer requirements and fully answer their queries. Employees should also be pleasant as their attitude and behaviour are important for customer satisfaction. Therefore, MNOs should pay attention to capacity building and developing technical and behavioural skills and capabilities in a continuous manner.

The results also show that organisational resources, as the third main element of infrastructural CRM resources covered in this study, are critical in developing CRM capabilities of MNOs. According to the results of this study, this element is the most important infrastructural resource affecting CRM capabilities. This implies that MNO management needs to provide adequate support and commitment along with other organisational resources, such as time and budget, to satisfy the needs of customers. The absence of such support will adversely affect CRM capabilities needed to improve marketing and financial performance of MNOs.

Despite the importance of infrastructural CRM resources in shaping CRM capabilities, the results reveal that cultural CRM resources are more significant. It was found that the main predictor of CRM capabilities amongst all resources is the customer orientation culture. This result is consistent with existing literature concerning the impact of customer orientation cultures on CRM capabilities (Van Bentum and Stone, 2005). In fact, customer orientation culture is about the shared values and norms that enable organisations to put customer interests first on their list of priorities (Wang and Feng, 2012). To foster customer orientation culture, MNOs need to adopt cross-functional processes and develop one-to-one relationships with their customers. This also implies that customisation and personalisation of services should be a priority in the mobile telecommunications industry. Adopting open innovation principles would also help in developing quicker, easier, and more effective ways for serving and satisfying customers.

As a second factor included within cultural CRM resources, the learning orientation culture was also found to have a positive and direct influence on CRM capabilities but to a lesser extent than customer orientation culture. This result provided additional support for previous studies with consistent findings (Van Bentum and Stone, 2005). This implies that MNOs need to adopt a network culture that enjoys high levels of continuous learning attitude. For mobile network operators to be learning oriented, they need to enjoy high levels of adaptation in terms of culture and process to keep up with a changing external environment. This is particularly challenging for MNOs given that the mobile telecommunications industry enjoys a high level of dynamism. However, and according to the results of this study, the result orientation culture did not have a significant impact on shaping CRM capabilities. A result orientation culture is about having shared standards and beliefs amongst employees concerning the achievement of objectives as well as their implications and consequences.

On the other hand, it is evident in this study that CRM capabilities are direct predictors of marketing and financial performance. This result is consistent with related previous studies (Morgan et al., 2009; Akroush et al., 2011; Wang and Feng, 2012). CRM capabilities are defined in this study as an organisation's customer interaction capability, customer relationship upgrading capability, and customer win-back capability. Interestingly, the results indicate that the effect of CRM capabilities on the marketing performance is higher than its effect on the financial performance. The results also highlight that marketing performance partially mediates the relationship between CRM capabilities and financial performance given that CRM capabilities have a direct, significant effect on financial performances and an indirect effect on marketing performances. This is sound logic as the higher customer interaction, upgrading, and win-back capabilities are for an MNO, the better their marketing performance in terms of customer satisfaction, commitment, and

loyalty. In turn, the higher the level of customer satisfaction, commitment, and loyalty, the better the performance of an MNO in terms of profitability and return on investment. This implies that for improving profitability, MNOs need to focus on enhancing their marketing performance through building strong CRM capabilities that utilise various effective infrastructural and cultural CRM resources.

5.3 The Mediating Role of CRM Capabilities

On the basis of RBV theory, the developed model of this research postulates that CRM resources are critical to the development of organisational CRM capabilities, which in turn significantly affect the whole performance of organisations. Both infrastructural CRM resources and cultural CRM resources are taken into account in this research. The developed study model assumes that CRM capabilities in organisations are direct functions of CRM Infrastructural resources (Technological Resources, Human Resources, and Organisational Resources) and Cultural resources (Customer Orientation, Learning Orientation, and Result Orientation). The study model also postulates that CRM capabilities as a construct are a direct predictor of financial and marketing performances.

To test the mediation role of CRM Capabilities, this research employed the causal steps approach based on the work of Baron and Kenny (1986). Baron and Kenny's paper has been cited over 8,120 times, which adds credibility to this method (Bontis et al., 2007). PLS is best used with the casual steps approach that relies on regression analysis. The path coefficients generated by PLS provide an indication of relationships and can be used similar to traditional regression coefficients (Gefen et al., 2000). According to Baron and Kenny (1986), to find out if there is any mediation role between two variables, there are four steps of mediation analysis. Figure 6 below visually represents each step. Briefly, the four steps are:

1- Test the significance of path A between X (i.e. the independent variable) and Y (i.e. the dependent variable).

2- Test the significance of path B between X and M (i.e. the mediator variable)

3- Test the significance of path C between M and Y variables and;

4- The relationship between the independent and dependent variables must be significantly reduced when the mediator is added.
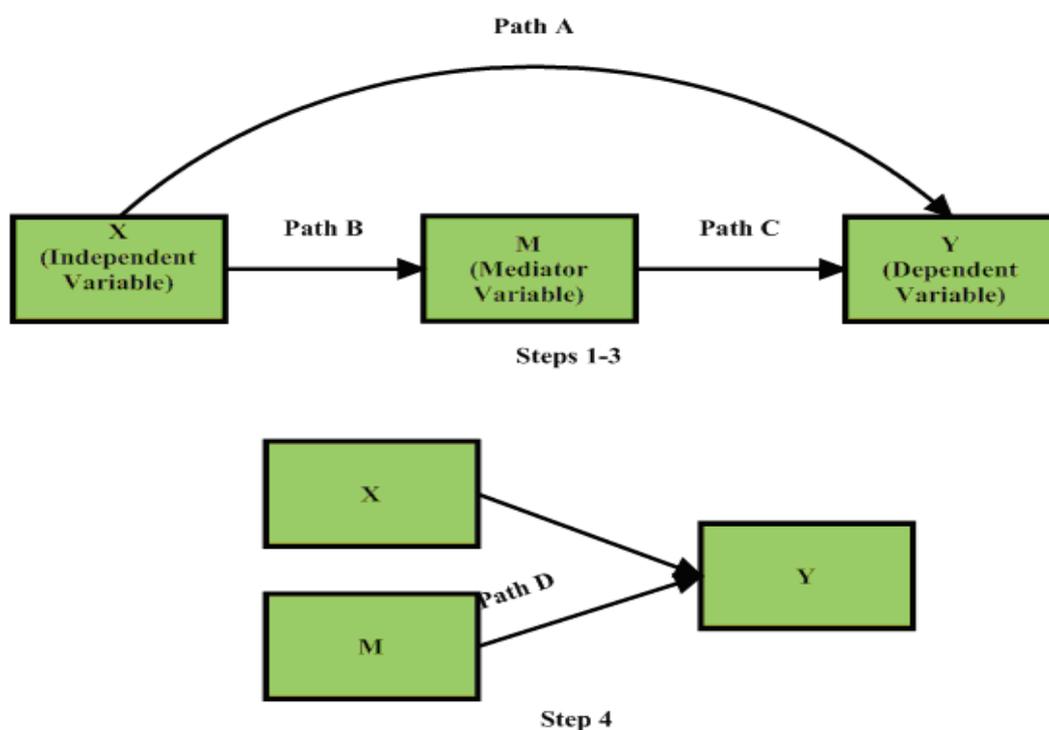
Figure 6: Testing the Mediating Effect

The goal of above-mentioned steps is to establish that zero-order relationships among the involved variables exist (i.e. Path A, Path B, and Path C are significant). If one or more of these relationships are non-significant, then mediation is not likely. Thus, in this section, the mediating role of CRM capabilities is examined. This section also aims to explore whether CRM capabilities as a construct act as a full, partial, or null mediator between CRM resources and business performance. To do so, the researcher followed the method proposed by Baron and Kenny (1986). First, the

mediator (CRM Capabilities) was regressed on the independent variables (Financial Performance and Marketing Performance). Second, the dependent variables (CRM Infrastructural Resources [Technological Resources, Human Resources, and Organisational Resources] and CRM Cultural Resources [Customer Orientation, Learning Orientation, and Result Orientation]) were regressed on the independent variables (Financial Performance and Marketing Performance). Third, the dependent variables (CRM Infrastructural Resources [Technological Resources, Human Resources, and Organisational Resources] and CRM Cultural Resources [Customer Orientation, Learning Orientation, and Result Orientation]) were regressed on both the independent variables (Financial Performance and Marketing Performance) and the mediating variable (CRM Capabilities). As Table 15 shows, all the links between the independent variables and the mediators in this study are significant (except the effect of Result Orientation on CRM Capabilities, which was excluded from the mediating effects test). Hence, the first conditions for mediating effects are satisfactorily met.

Table 15: Results of Mediating Effects

IV	M	DV	IV-DV	IV-M	(IV+M)-DV	
					IV	M
TR	CAP	MP	0.14*	0.16*	0.09*	0.33*
HR	CAP	MP	0.04	0.11*	0.01	0.33*
OR	CAP	MP	0.21*	0.18*	0.17*	0.33*
CO	CAP	MP	0.17*	0.34*	0.06*	0.33*
LO	CAP	MP	0.32*	0.13*	0.28*	0.33*
RO	CAP	MP	-0.02	-0.02	-0.003	0.33*
TR	CAP	FP	0.09*	0.16*	0.06*	0.31*
HR	CAP	FP	0.04	0.11*	0.01	0.31*
OR	CAP	FP	0.07	0.18*	0.03	0.31*
CO	CAP	FP	0.06	0.34*	0.003	0.31*

| LO | CAP | FP | 0.19* | 0.13* | 0.13* | 0.31* |
| RO | CAP | FP | 0.04 | -0.02 | 0.0004 | 0.31* |

Note: * *Significant at p ≤ 0.05*

However, the effect of Technological Resources (TR) on Marketing Performance (MP) is reduced by 5% by the presence of CRM Capabilities (CAP), thus, confirming that CRM Capabilities (CAP) play a role of partial mediator between Technological Resources (TR) and Marketing Performance (MP). Also, the effect of Technological Resources (TR) on Financial Performance (FP) is reduced by 3% by the presence of CRM Capabilities (CAP), thus confirming that CRM Capabilities (CAP) play a role of partial mediator between Technological Resources (TR) and Financial Performance (FP).

Moreover, the effect of Organisational Resources (OR) on Marketing Performance (MP) is reduced by 4% by the presence of CRM Capabilities (CAP), confirming that CRM Capabilities (CAP) play a role of partial mediator between Organisational Resources (OR) and Marketing Performance (MP). In contrast, the path coefficient of Organisational Resources (OR) on Financial Performance (FP) indicates insignificant relationship (t=1.76, β=0.11). Further, when CRM Capabilities (CAP) were introduced to the model as mediators, the effect of Organisational Resources (OR) on CRM Capabilities (CAP) was significant, as was the effect of CRM Capabilities (CAP) on Financial Performance. Thus, there is a clear case that CRM Capabilities (CAP) partially or fully mediate the relationship between Organisational Resources (OR) and Financial Performance (FP).

Furthermore, the path coefficient of Human Resources (HR) on both Marketing Performance (MP) and Financial Performance (FP) indicates an insignificant relationship (t=1.001, β=0.04; t=0.880, β=0.05). Further, when CRM Capabilities (CAP) were introduced to the model as mediators, the effect of Human Resources (HR) on CRM

Capabilities (CAP) was significant, and the effect of CRM Capabilities (CAP) on both Marketing Performance (MP) and Financial Performance (FP) was significant. Thus, there is a clear case that CRM Capabilities (CAP) partially or fully mediate the relationship between Human Resources (HR) and both Marketing Performance (MP) and Financial Performance (FP).

As for Customer Orientation (CO), Table 15 shows that the effect of Customer Orientation (CO) on Marketing Performance (MP) is reduced by 11% in the presence of CRM Capabilities (CAP). Thus, confirming that CRM Capabilities (CAP) play a role of partial mediator between Customer Orientation (CO) and Marketing Performance (MP). In contrast, the path coefficient of Customer Orientation (CO) on Financial Performance (FP) indicates an insignificant relationship (t=1.70, β=0.11). Further, when CRM Capabilities (CAP) were introduced to the model as mediators, the effect of Customer Orientation (CO) on CRM Capabilities (CAP) was significant, and also the effect of CRM Capabilities (CAP) on Financial Performance (FP) was significant. Thus, there is a clear case that CRM Capabilities (CAP) partially or fully mediate the relationship between Customer Orientation (CO) and Financial Performance (FP).

Table 15 also shows that the effect of Learning Orientation (LO) on Marketing Performance (MP) is reduced by 4% in the presence of CRM Capabilities (CAP) and the effect of Learning Orientation (LO) on Financial Performance (MP) is reduced by 6% in the presence of CRM Capabilities (CAP). Thus, confirming that CRM Capabilities (CAP) plays a role of partial mediator between Learning Orientation (LO) and Marketing Performance (MP) and between Learning Orientation (LO) and Financial Performance (FP).

On the other hand, there is no sense of examining the mediating effects of CRM Capabilities (CAP) between Result Orientation (RO) and Marketing Performance (MP)

and Financial Performance (FP) given that the effect of Result Orientation (RO) on

CRM Capabilities (CAP) was insignificant in the original model.

CHAPTER SIX

Conclusion

6.0 Introduction and Summary

This section summarises the conclusions and provides suggestions for future research. The chapter starts with a research overview and findings in section 6.1/2, implications of managerial practice in section 6.3, implications for theory and research in section 6.4, limitations of the study in section 6.4 and finally, future directions in section 6.5.

Customer relationship management enables organisations to manage and create relationships with customers effectively through comprehensive analysis of consumer information utilising different information technologies. Customer relationship management theories such as dynamic theory, entrepreneurial theory, cultural theories, institutional theory, and RBV can be useful for an organisation seeking to obtain a competitive edge over its rivals.

This thesis has presented a novel and detailed model for measuring the effect of customer relationship management resources on the customer relationship management (CRM) capabilities and business performance. Also, this study has comprehensively explored the infrastructural CRM resources (technological, human, organisational, and cultural) in terms of customer orientation, learning orientation, and result orientation. CRM capabilities have also been measured through the assessment of customer win back capabilities, customer relationship upgrading capabilities, and customer interaction capabilities of organisations.

6.1 Research Overview and Findings

This thesis reports the empirical research on the effect of CRM infrastructural and cultural resources on CRM capabilities and business performance of mobile telecommunications companies in the Arab world, particularly Kuwait. More specifically, the research examines the role CRM infrastructural and cultural resources are playing in shaping CRM capabilities. It also examines the impact of CRM capabilities on business performance from financial and marketing perspectives. In this study, CRM infrastructural resources are represented by technological resources, human resources, and organisational resources, whilst CRM cultural resources include customer orientation, learning orientation, and result orientation. This work is motivated by the increasing attention to the importance of maximising performance for businesses that exist in a competitive environment, which is highly related to stronger and more developed CRM systems. Although companies are investing heavily in implementing CRM, the percentage of CRM programs that fail is still relatively high. In addition, prior research that examined the impact of CRM infrastructural and cultural resources on business performance has largely focused on developed countries, and little attention has been paid to this important issue in Arab nations in particular. This gap is significant given that the cultural and social characteristics of developing countries, including Arab nations, differ significantly from western nations (Baker et al., 2010; Olasina and Mutula, 2015). Therefore, the second motivation of this study is to address the lack of empirical research that focuses on examining the relationship between CRM capabilities and business performance and exploring the antecedents and consequences of CRM capabilities in the mobile telecommunications industry using the resource-based view in the Arab world, including Kuwait. Therefore, filling this gap in the literature is one of the motivations for conducting this study in a country such as

Kuwait, with different cultural and social values. The overall research findings firmly support the validity of the developed model as shown in the table below.

Table 16: Validity of the Developed Measurement Model

Variance of MNOs	Validity of Developed Model
CRM capabilities	61%
Marketing performance	49.4%
Financial performance	27.8%
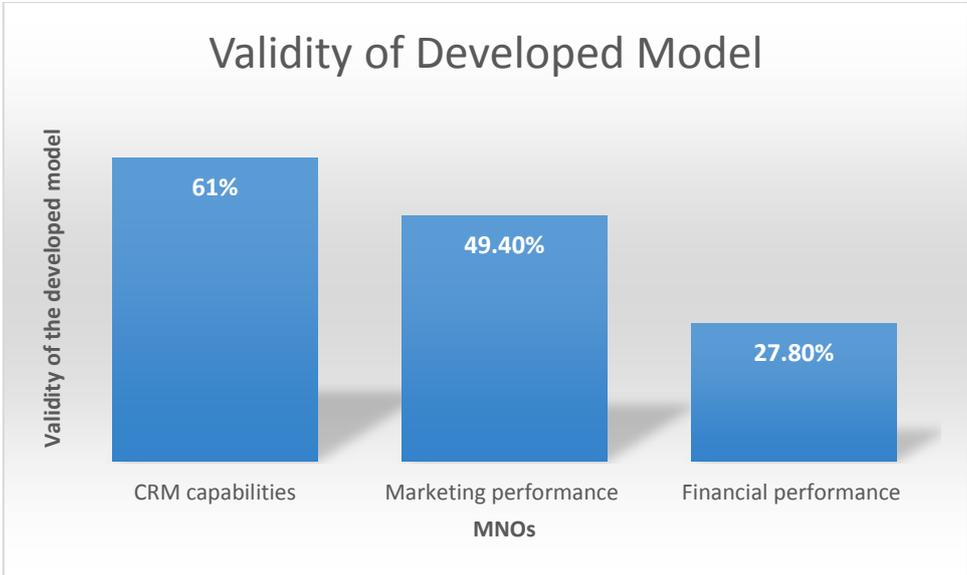
Figure 7: Validity of Developed Model

Meanwhile, and with the growing interest in CRM, IT and IS researchers found mixed results between IT investments and business performance (Keramati et al., 2010). Significant research attempted to answer why investments in IT do not generate the expected results. Some theories were adopted and developed; one of them is a theory-based framework commonly referred to as the resource-based view (RBV), which assumes that each organisation is a bundle of resources. As mentioned earlier, RBV is the main background theory utilised in this research. This theory has been utilised as a

theoretical framework to understand a heterogeneous firm's performance and help in analysing the organisation's position in the market in terms of its resources and capabilities as compared to competitors. RBV highlights the strategic importance of resources along with their integration and configuration efforts to the development of capabilities that would consequently enhance the overall business performance and provide organisations with sustainable competitive advantages. The link between CRM and RBV has been established in the literature (Keramati et al., 2010). CRM's main goal is to create value and superior business performance, and the RBV theory focuses on the fundamental drivers of performance and competitive advantage (Keramati et al., 2010). A company's resources such as customer orientation, customer-centric organisational systems, and customer relationship management (CRM) technology can be deployed to foster superior CRM capabilities, which in turn positively affect business performance and achieve competitive advantages.

Although the results indicate that CRM infrastructural resources have a positive and direct effect on CRM capabilities, the effect of customer orientation culture and learning orientation culture on CRM capabilities was significantly stronger. Further, the results indicate that the CRM capabilities significantly and positively affect business performance from marketing and financial standpoints. However, the effect of CRM capabilities on marketing performance was found to be stronger than its effect on the financial performance, and the marketing performance was found to partially mediate the relationship between CRM capabilities and financial performance.

The results also highlight the mediating role CRM capabilities as a construct is playing between Infrastructural/Cultural resources and business performance. The results indicate that CRM capabilities are a partial mediator between: Technological Resources and Marketing Performance; Technological Resources and Financial

Performance; Organisational Resources and Marketing Performance; Customer Orientation and Marketing Performance; Learning Orientation and Marketing Performance; and Learning Orientation and Financial Performance. Further, the results also indicate that CRM capabilities fully mediate the relationships between: Organisational Resources and Financial Performance; Human Resources and both Marketing Performance and Financial Performance; and Customer Orientation and Financial Performance.

6.2 Implications for Managerial Practice

In order to pinpoint the research problem, this study developed, validated, and tested a novel, integrative, and comprehensive research model grounded on the Resource-Based View (RBV) literature. Based on the SEM analysis, it was found that CRM capabilities are a major predictor of the marketing and financial performances of mobile network operators, suggesting the importance of building strong CRM capabilities that utilise various and effective infrastructural and cultural CRM resources. This may eventually lead to sustainable competitive advantages by positively improving an MNO's profitability, return on investment, quality of services, customer satisfaction, and customer retention (i.e. business performance). Findings also indicated the positive impact of marketing performance on financial performance. The present study suggests that the higher the level of customer satisfaction, commitment, and loyalty (i.e. marketing performance), the higher the performance of an MNO is in terms of profitability and return on investment (i.e. financial performance). This finding implies that for improving profitability, MNOs need to focus on enhancing their marketing performance, such as customer relations capabilities through implementing CRM systems. Indeed, marketing capabilities are key enablers for organisations to obtain timely and useful data about customers' needs and preferences.

In addition, the empirical findings of this study showed the positive impact of technological, human, and organisational resources on CRM capabilities. These results suggest that for building CRM capabilities, MNOs need to invest in and acquire effective technological resources for managing customer data and their relationships with customers. Technological CRM resources enable organisations to collect, store, analyse, and disseminate information in effective and efficient ways. This would improve the scope and strength of customer relationships, and develop the organisation's interaction with customers. Technological CRM resources would also help decision and policy makers within MNOs in improving their decision-making process and business intelligence capabilities, especially when such technologies include business analytics tools, data warehouses, data mining, and decision support systems. This is because such technologies enjoy the capabilities to provide decision makers with valuable information and knowledge, such as customer purchase patterns, customer behavioural patterns, customer segments, customer intentions, levels of customer satisfaction, and other important prediction models that are highly helpful for (re) formulating business models and strategies.

Based on this study's results, technological CRM resources and human resources play a great role in shaping MNOs' CRM capabilities. Therefore, managers should note that achieving CRM success needs people with enough skills, experience, and expertise. Our results support the argument that appropriate human resources strategies would facilitate the implementation of effective management practices, such as CRM, and thus strengthen the effect of CRM capabilities on business performance. When the employees of an organisation can use CRM applications efficiently and effectively, they are better able to comprehend the needs and preferences of customers, and when this is accompanied by a positive attitude, the organisation will enjoy a better capability in terms

of managing interactions with customers, strengthen relationships with customers, and keeping customers satisfied and loyal. Indeed, human resources are critical in customer relationship management, as staff are in direct contact and thus represent the organisation in the eyes of customers. The findings of this study imply that employees of MNOs need to be qualified in terms of certification, experience, and domain knowledge to be able to fulfil customer requirements and fully answer their queries. Employees should be pleasant as their attitude and behaviour are important in shaping customer satisfaction. Therefore, adequate training and capacity building should be provided to enhance the interest of employees in furthering their career and to continuously develop their technical and behavioural skills and capabilities.

The results also show that organisational resources, as the third main element of infrastructural CRM resources covered in this study, are critical in developing CRM capabilities for mobile network operators. According to the results of this study, this element is the most important infrastructural resource affecting CRM capabilities. This implies that MNO management needs to provide adequate support and commitment along with any other organisational resources, such as time and budget, to satisfy the needs of customers. The absence of such support will adversely affect the CRM capabilities necessary to improve marketing and financial performances of mobile network operators. Organisations also need to have clear goals and objectives that reflect their customer-centric approach.

Despite the importance of infrastructural CRM resources in shaping CRM capabilities, the results reveal that cultural CRM resources are more significant. The main predictor of CRM capabilities amongst all resources was a customer orientation culture.

The following table shows the significance value of the direct effect of infrastructural CRM Resources on CRM Capabilities:

Table 17: Effect of Infrastructural CRM Resources on CRM Capabilities

Infrastructural CRM Resources	Significance value
Technological Resources	0.161
Human resources	0.109
Organisational resources	0.178
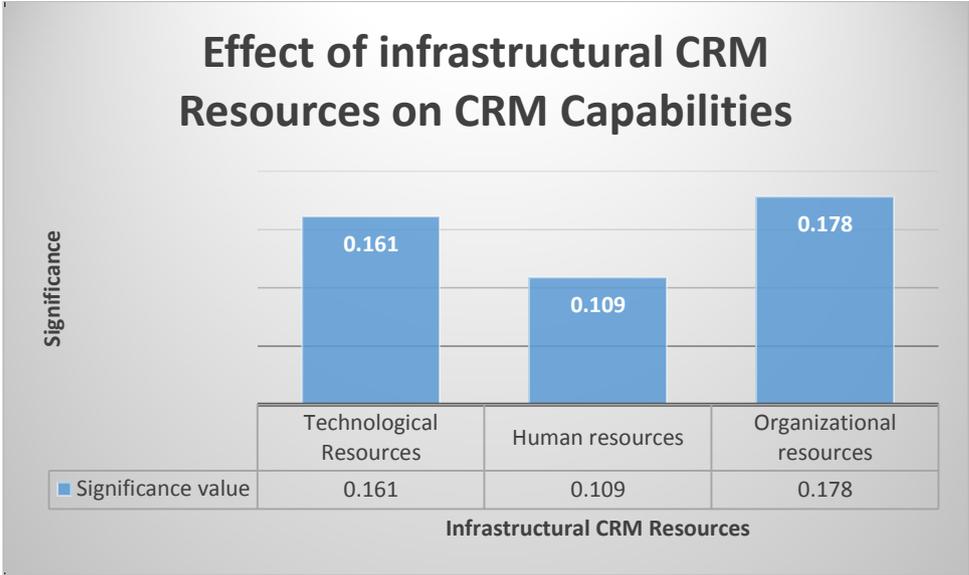
Figure 8: Effect of Infrastructural CRM Resources on CRM Capabilities

The table below outlines the significance values of the effect of cultural CRM Resources on CRM Capabilities:

Table 18: Effect of Cultural CRM Resources on CRM Capabilities

Cultural CRM Resources	Significance value
Customer orientation	0.338
Learning orientation	0.133
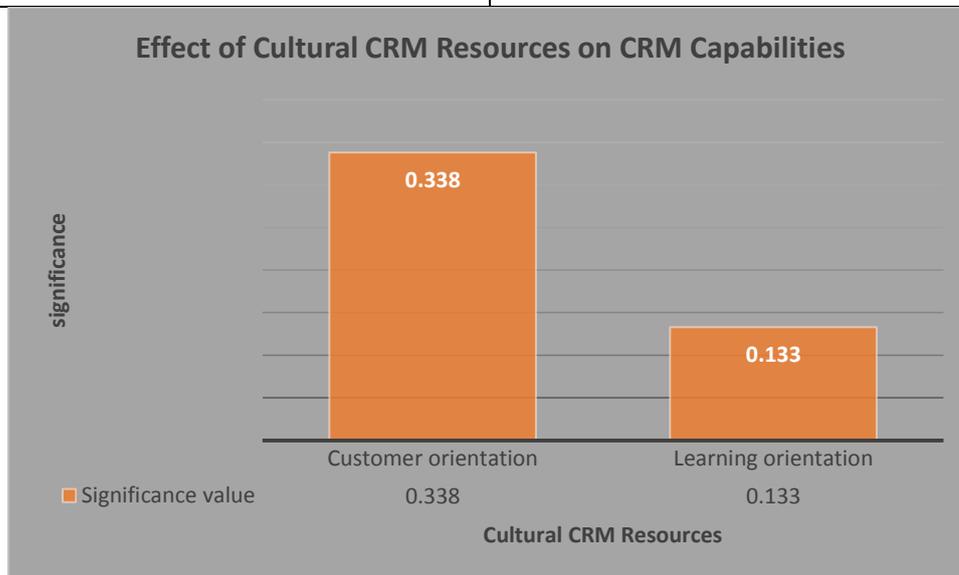
Figure 9: Effect of Cultural CRM Resources on CRM Capabilities

This implies that for CRM projects to be successfully implemented, organisations need to enjoy high levels of customer orientation, and MNOs need to adopt cross-functional processes and practice one-to-one relationships with their customers to foster this. This also implies that customisation and personalisation of services should be a priority in the mobile telecommunications industry. Adopting open innovation principles would also help to develop quicker, easier, and more effective ways and means for serving and satisfying customers.

As a second factor included within cultural CRM resources, learning orientation culture was also found to have a positive and direct influence on CRM capabilities but to a lesser extent that customer orientation culture. This implies that mobile network operators need to adopt a network culture that enjoys high levels of continuous learning. For mobile network operators to be learning oriented, they need to enjoy high levels of

adaptation in terms of culture and process to changes that occur in the external environment. This is particularly challenging for MNOs given that the mobile telecommunications industry enjoys high level of dynamism. However, and according to the results of this study, a result orientation culture was not found to have a significant impact on shaping CRM capabilities, as it is about having shared standards and beliefs amongst employees concerning the achievement of objectives as well as their implications and consequences.

Despite the fact that the results of this study indicate that some cultural and infrastructural resources within business organisations can significantly affect both marketing and financial performance directly, the results also highlight the significant mediating role that CRM capabilities have between such resources and business performance. It was revealed in this study that the effects of all Infrastructural and Cultural Resources (except Result Orientation) on both Marketing Performance and Financial Performance of organisations are either partially or fully mediated by CRM capabilities. This stresses the importance of developing CRM capabilities within organisations through the proper utilisation of resources so as to significantly improve the overall business performance and defy competitors. CRM capabilities are usually reflected in major CRM activities such as customer interaction management, customer relationship upgrading, and customer relationship win-back. Organisations should place a great deal of emphasis on developing the skills and accumulated knowledge in regards to some critical CRM activities such as customer identification, customer acquisition and customer retention, cross-selling, up-selling, and (re)establishing relationships with lost but profitable customers. Building and improving CRM capabilities can be largely done by utilising emerging innovative technologies such as Big Data and Analytics, which provide useful business use cases and insights, such as a 360 view of customers,

clustering, cross-selling, up-selling, and churn use cases amongst many others that are mainly focused on enhancing the customer experience within organisations. If Big Data and Analytics technologies and solutions are adopted by organisations, there is room for incorporating other external data, such as those extracted from social media, to enrich customer data within organisations and develop useful insights with predictive and prescriptive techniques and methods.

6.3 Implications for Theory and Research

This study intended to address the current gaps and contribute to extant literature in different ways. The clearest contribution this research makes to is the rich knowledge and insights it supplies to researchers and practitioners concerned with IS/IT strategic-oriented and business developments in the context of mobile data services. This study has exploited the literature related to CRM capabilities and business performance in an emerging economy. The main area of research this study aimed to contribute to is the research on CRM systems' effects on business performance in general and in an Arabian Gulf country, Kuwait, in particular. To the researcher's knowledge, this is the first study to measure the effect of CRM resources on CRM capabilities and the effect of the latter on business performance in the mobile telecommunications industry of Kuwait. The following table indicates that CRM capabilities are a major predictor of marketing and the financial performance of the mobile telecommunications industry in Kuwait.

Table 19: CRM Capabilities Prediction on Business Performance

Business Aspect	CRM Capabilities prediction level
Marketing performance	0.703
Financial performance	0.363
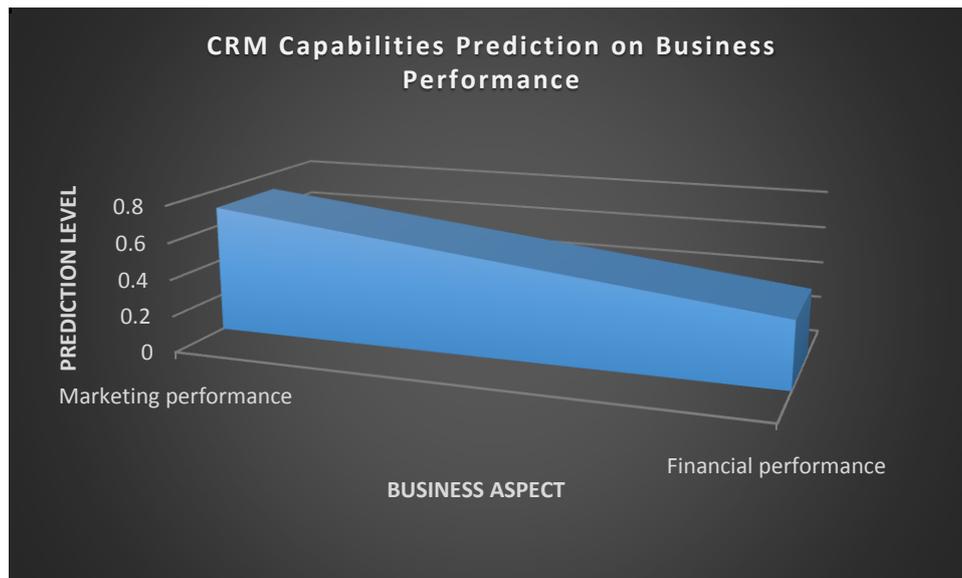
Figure 10: CRM Capabilities Prediction on Business Performance

This study contributes to the CRM literature by taking a capability view of CRM, developing a valid measurement model of CRM capabilities, and identifying key resources that are essential to build superior CRM capabilities in general, and in the mobile telecommunications industry more specifically. This study also enriches extant studies of resource-based views by empirically examining how having important infrastructural and cultural CRM resources influences the effective deployment of CRM capabilities.

In addition, despite prior studies suggesting the importance of CRM infrastructural and cultural resources/capabilities and its effect on business performance (i.e. both marketing and financial performance), there is almost no empirical evidence for the effect of CRM infrastructural and cultural resources/capabilities on organisational outcomes related to business performance. This study provided evidence supporting this relationship. Moreover, this study imparts constructive insights into the scope of interest that CRM infrastructural and cultural resources/capabilities address. The examination of the business

performance construct as conducted in this study revealed the most significant CRM resources/capabilities of CRM in the context of mobile telecommunications industry.

Furthermore, only a few studies have tackled some aspects of the organisational culture's impact on performance in recent years. Considering CRM as an information technology (IT)-enabled business strategy that contributes to organisational performance, there is a lack of research examining the role of organisational culture as one of the most important CRM resources on business performances. Further, it seems that a comprehensive understanding within the related existing body of knowledge about how an organisation adapts its customer information management processes once CRM technology is assimilated into the organisation is somewhat lacking. Therefore, there is an urgent need to examine the role of CRM cultural resources in addition to infrastructural resources in building CRM capabilities and consequently enhancing business performance in terms of marketing and financial performances. This research fills the gap in the literature by examining the impact of CRM infrastructural and cultural resources on business performance, considering the implementation of CRM as a contributory element to improved organisational performance by developing a competitive advantage and creating a learning organisation.

6.4 Limitations of the Study

Although the present research has revealed some important conclusions, it suffers from certain limitations. The study is a cross-sectional study at a defined period of time, and so fails to reveal how the commitment, attitude, and behaviour of the participants change with time. Studies employing a longitudinal design can be more helpful in ascertaining whether or not the commitment of the customers changes with time. Such studies would also be helpful in further testing the validity and reliability of measures employed during the present study. Another limitation regards the geographical location

covered during the study. The study has been restricted to Kuwait while the other Arab nations have been ignored. Even though the findings may be applicable to other MNOs in Arab nations that show similar business and demographic traits as Kuwait, not all of these findings could be necessarily applicable to other businesses in Arab countries. Another limitation of the study is that only managers were involved. The research should have included the views of engineers and experts as well. Attention can also be drawn towards the fact that the study was only restricted to one particular area of research—the telecommunication industry—from only a CRM aspect. No comparison has been done with any other industries operating in Kuwait. Thus, the research also lacks a comparative study as the results of the study have not been compared to any other developed or developing nations.

6.5 Future Directions

Further research should involve a greater number of MNOs across the Gulf region and should also take into consideration the moderating variables like national culture, the labour market, and the legal as well as regulatory environment. Moreover, additional dimensions like efficiency and effectiveness may also be added to the research model of a company while assessing its performance. A longitudinal study may also be conducted to study whether or not the variables and their relationships are consistent over time. Although research is presented over the design concepts for CRM approaches involving data processing, mining, and analytical methods, there is still a need to focus on the IT challenges of e-CRM, so the CRM approach can perform more effectively (Ali and Alshawi, 2004b). Presently, a knowledge gap is present between the adoption and execution of CRM and e-CRM in practice, which requires strong research-centred insights and opinions. This dearth of academic research must be addressed so as to strengthen the relationship of the company with the customers in the digital domain.

Future studies may also examine the effects of CRM capabilities from a multi-dimensional perspective. For this purpose, CRM capabilities may be segregated into various segments, like customer interaction management, customer relationship upgrading, and customer relationship win-back capabilities. This would result in more specific and valuable information for increasing the performance of the business. In the present study, an effort has been made to study various aspects of CRM, though future investigations may be conducted to explore more precise ways in which to optimise these factors.

CHAPTER SEVEN

General Conclusion and Future Recommendations

This study examined the role played by CRM resources in shaping CRM capabilities and how CRM capabilities can impact a firm's performance from a resource-based perspective in a developing country, Kuwait. The RBV assumes that each firm consists of a bundle of resources and recognises the strategic role of these resources in developing capabilities for creating a sustainable competitive advantage for companies and ultimately help improve their performances. The study distinguished between two types of CRM resources: cultural CRM resources and Infrastructural CRM resources. The former included customer orientation, result orientation, and learning orientation. The later encompasses human resources, organisational resources, and technological resources. The study postulated that CRM capabilities mediate business marketing performance and financial performance (which together contributed to the overall business performance).

At a 0.05 significant level, the findings revealed that CRM resources positively and significantly impact a firm's performance. It revealed that at 0.05 significant level, CRM cultural resources and CRM and infrastructural resources positively and significantly predict CRM capabilities. It was also found that CRM cultural resources mediated by CRM capabilities are a predictor of financial and marketing performances. This is because two variables representing cultural resources, namely customer orientation and learning orientation, but not result orientation were separately found to significantly and positively influence CRM capabilities and predicted the financial and marketing performances. This confirmed the hypotheses that customer orientation and CRM capabilities were positively and significantly related; learning orientation and

CRM capabilities were positively and significantly related; CRM capabilities and marketing performance were positively and significantly related; and CRM capabilities and financial performance were positively and significantly related. However, the hypothesis that CRM customer orientation and CRM capabilities were positively and significantly related was not confirmed.

It was further revealed that infrastructural CRM resources mediated by CRM capabilities are a predictor of financial performance and marketing performance. This is because all the variables representing infrastructural CRM Resources, namely human resources, technological resources, and organisational resources, were separately found to significantly and positively influence CRM capabilities and predicted financial performance and marketing performance. This confirmed the hypotheses that human resources and CRM capabilities were positively and significantly related; technological resources and CRM capabilities were positively and significantly correlated; organisational resources and CRM capabilities were positively and significantly related; CRM capabilities and marketing performance were positively and significantly related; and CRM capabilities and financial performance were positively and significantly related. This further confirmed that CRM capabilities mediate infrastructural resources and organisational performance.

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Appendix I: Questionnaire

The Impact of CRM Resources and Capabilities on Business Performance in the Mobile Telecommunications Industry: A Resource-Based View

Dear Participant,

This study aims at examining the effect of CRM resources on CRM capabilities and the effect of the latter on business performance in the mobile telecommunications industry. The participation in this study is completely voluntary. If you wish to participate, I would like to notify you that it takes about 20 minutes to complete the questionnaire. Moreover, I would like to assure you that all gathered information will be treated with high level of confidentiality and anonymity (you don't have to mention your name, your company name, or any sort of ID). Data will be used only for analysis purposes with no referral to any individual or company. Indeed, I appreciate the time you will spend in responding to this questionnaire. Please note that this research is conducted as a part of my PhD programme at Brunel Business School, Brunel University, UK.

Should you have any queries regarding the completion of the questionnaire, please contact me at:

Thank you for your kind cooperation.

Kind Regards,

Fahed Al-Duwailah

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Demographic Details

Gender □Male   □ Female

Age □ 20-24   □ 25-29   □ 30-34   □ 35-39   □ 40-44   □ 45-49   □ 50 and above

Position   □Operational Management   □ Middle Management   □ Top Management

Educational Background □High School   □ Diploma □ Bachelor   □ Master   □ PhD

Experience □>= 1 and < 3 Years □>= 3 and < 7 years □>= 7 and <10 Years

□>= 10 and < 13 Years □>= 13 and < 16 Years   □> = 16 Years

Specialization □IT related   □ Non-IT related

1. Technological Resources

#	Item	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	We invest in technology to acquire and manage "real time" customer information and feedback	1	2	3	4	5
2	We have a dedicated CRM technology in place	1	2	3	4	5
3	We have technologies that allow for one-to-one communications with potential customers	1	2	3	4	5
4	Relative to our competitors the quality of our information technology resources is larger	1	2	3	4	5

2. Human Resources

#	Item	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	We have the sales and marketing expertise to succeed in CRM	1	2	3	4	5
2	We have the right technical	1	2	3	4	5

#	Item	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
	employees to provide technical support for the utilization of computer technology in building customer relationships					
3	Our employees are well trained in the use of customer relating technologies	1	2	3	4	5
4	Our employees are willing to help customers in a responsive manner	1	2	3	4	5
5	We have the service and support expertise to succeed in CRM	1	2	3	4	5

3. Organizational Resources

#	Item	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	We have a customer strategy and have defined its objectives	1	2	3	4	5
2	In our organization, there is good cooperation between marketing, sales, IT, and customer service departments	1	2	3	4	5
3	We have shared resources across organizational units to create	1	2	3	4	5

#	Item					
	synergy					
4	Our customer orientation strategy is organization-wide and not limited to departments such as marketing, sales, or customer service	1	2	3	4	5
5	Our organizational structure is meticulously designed around our customers					

4. Customer Orientation

#	Item	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	In our organization, retaining customers is considered to be a top priority	1	2	3	4	5
2	Our employees are encouraged to focus on customer relationships	1	2	3	4	5
3	Our senior management emphasizes the importance of customer relationships	1	2	3	4	5
4	In our organization, customer emphasizes the importance of customer relationships	1	2	3	4	5

5. Learning Orientation

#	Item	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	Knowledge about our individual customers is well communicated to our systems and processes	1	2	3	4	5
2	Knowledge about successful and unsuccessful customer experience is frankly communicated	1	2	3	4	5
3	Management basically agree that the organization's ability to learn is key to our competitive advantage	1	2	3	4	5
4	Employee learning is seen as an investment, not an expense	1	2	3	4	5
5	The basic values of the organization include learning as a key to improvement and hence organizational survival	1	2	3	4	5

6. Result Orientation

#	Item	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	We have shared standards and objectives in serving customers	1	2	3	4	5
2	We have an employee incentive system based on results' achievements	1	2	3	4	5
3	Performance is measured and rewarded is based on meeting customer needs and on successfully serving the customer	1	2	3	4	5
4	The way in which we serve customer and satisfying their demands has a direct effect on salaries	1	2	3	4	5

7. CRM Capabilities

#	Item	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	We regularly meet customers to learn their current and potential needs for new products	1	2	3	4	5

#						
2	We have a continual dialogue with each customer and use well developed methods to improve our relationships	1	2	3	4	5
3	We have formalized procedures for up-selling to valuable customers	1	2	3	4	5
4	We have formalized procedures for cross-selling to valuable customers	1	2	3	4	5
5	We have a systematic process/approach to re-establish relationships with valued lost customers and inactive customers	1	2	3	4	5
6	When we find that customers are unhappy with the appropriateness of our product or service, we take corrective action immediately	1	2	3	4	5

8. Financial Performance

#	Item	Poor	Modest	Good	Very Good	Excellent
1	Our market share is	1	2	3	4	5
2	Our sales growth is	1	2	3	4	5
3	Cost reduction in our company is	1	2	3	4	5
4	Our profitability is	1	2	3	4	5
5	Overall financial performance is	1	2	3	4	5

9. Marketing Performance

#	Item	Poor	Modest	Good	Very Good	Excellent
1	Providing very good convenience and service for your customers	1	2	3	4	5
2	overall customer satisfaction	1	2	3	4	5
3	Customers' commitment to your company (based on relationship period, relationship intensity, number of referrals the customers make, etc.)	1	2	3	4	5
4	Customers' loyalty to your company (frequent purchases, up-selling, cross-selling)	1	2	3	4	5
5	Overall marketing performance					

Many thanks …

Appendix 2: Questionnaire in Arabic

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أثر موارد وإمكانات نظم ادارة علاقات العملاء CRM على أداء العمل التجاري

في صناعة الاتصالات المتنقلة

عزيزي المشارك،

هذه الدراسة تهدف إلى فحص أثر موارد CRM **نظم ادارة علاقات العملاء** على إمكانات CRM **نظم ادارة علاقات العملاء** وأثر الأخيرة على أداء العمل التجاري في صناعة الاتصالات المتنقلة. والمشاركة في هذه الدراسة اختيارية بشكل كامل. وفي حالة رغبتكم في المشاركة، أود إحاطتكم أنها تأخذ حوالي 20 دقيقة لاستكمال الاستبيان. وعلاوة على ذلك، أود أن أؤكد لكم أن جميع المعلومات المجمعة ستتم معاملاتها بمستوى عالي من السرية والخصوصية (لا تقوموا بذكر اسمكم، أو اسم شركتكم، أو أي نوع من الهوية). وسيتم استخدام البيانات لأغراض التحليل بدون إسناد إلى أي فرد أو شركة. وبالفعل، أقدر الوقت الذي ستقضونه في الرد على هذا الاستبيان. ويرجى الإحاطة بأن **هذا البحث تم إجراؤه كجزء من رسالة الدكتوراه فلسفة في مدرسة برونيل لادارة الأعمال، جامعة برونيل، المملكة المتحدة.**

في حالة أن يكون لديكم أي استفسارات بشأن إنجاز الاستبيان، يرجى الاتصال بي على:

duwailah@hotmail.com

Fahed.alduwailah@brunel.co.uk

شكرا لتعاونكم.

مع خالص التحية

الباحث

فهد يوسف الدويلة

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البيانات الديموغرافية:

النوع: ☐ ذكر   ☐ أنثى

العمر: ☐ 20-24   ☐ 25-29   ☐ 30-34   ☐ 35-39   ☐ 40-44   ☐ 45-49   ☐ 50 وما فوق

الوظيفة: ☐ الإدارة التشغيلية   ☐ الإدارة المتوسطة   ☐ الإدارة العليا

الخلفية التعليمية: ☐ مدرسة ثانوية ☐ دبلوم ☐ بكالوريوس ☐ ماجستير ☐ دكتوراه

الخبرة: ☐ =<1 و >3 سنوات   ☐ =<3 و >7 سنوات   ☐ =<7 و >10 سنوات

☐ =<10 و >13 سنة   ☐ =<13 و >16 سنة   ☐ =<16 سنة

التخصص: ☐ متعلق بـ IT   ☐ غير متعلق بـ IT

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1. الموارد التكنولوجية:

أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة	البند	#
5	4	3	2	1	نستثمر في التكنولوجيا من اجل إدارة معلومات العميل والحصول علي التغذية الراجعة في الوقت المناسب	1
5	4	3	2	1	لدينا تكنولوجيا CRM متخصصة في مكانها	2
5	4	3	2	1	لدينا التكنولوجيا المعلومات التي تسمح باتصالات واحد إلى واحد مع العملاء المحتملين	3
5	4	3	2	1	فيما يتعلق بمنافسينا، جودة موارد تكنولوجيا المعلومات الخاصة بنا تكون أكبر	4

2. الموارد البشرية:

أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة	البند	#
5	4	3	2	1	لدينا خبرة مبيعات وتسويق للنجاح في CRM	1
5	4	3	2	1	لدينا الموظفين الفنيين الاكفاء لتوفير الدعم الفني من أجل استخدام تكنولوجيا الكمبيوتر في بناء علاقات	2

5	4	3	2	1		
					العملاء	
5	4	3	2	1	موظفينا مدربين بشكل جيد في استخدام التكنولوجيا المتعلقة بالعميل	3
5	4	3	2	1	موظفينا يرغبون في مساعدة العملاء بطريقة استجابية	4
5	4	3	2	1	لدينا خبرة الخدمة والدعم للنجاح في CRM	5

3. الموارد التنظيمية:

أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة	البند	#
5	4	3	2	1	لدينا استراتيجية عميل ولقد قمنا بتحديد أهدافها	1
5	4	3	2	1	في مؤسستنا، يوجد هناك تعاون جيد بين إدارات التسويق والمبيعات وتكنولوجيا المعلومات وخدمة العملاء	2
5	4	3	2	1	في مؤسستنا نشارك الموارد عبر الوحدات التنظيمية لإنشاء التعاون والتناغم فيما يخص اجراءات العمل	3
5	4	3	2	1	استراتيجية توجيه العملاء الخاصة بنا هي على مستوى المؤسسة وليس مقتصرة على الإدارات مثل التسويق أو البيع أو خدمة العملاء	4
					الهيكل التنظيمي الخاص بنا تم تصميمه بدقة حول عملاؤنا	5

4. توجيه العملاء:

أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة	البند	#
5	4	3	2	1	في مؤسستنا، الاحتفاظ بالعملاء	1

5	4	3	2	1	يعتبر ذو أولوية عالية	
5	4	3	2	1	موظفينا يتم تشجيعهم على التركيز على علاقات العملاء	2
5	4	3	2	1	ادارتنا المباشرة تركز على أهمية علاقات العملاء	3
5	4	3	2	1	في مؤسستنا يحرص ويؤكد العميل على أهمية علاقات العملاء	4

5. توجيه التعلم:

أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة	البند	#
5	4	3	2	1	المعرفة حول عملاؤنا الأفراد يتم توصيلها بشكل فعال الى وحدات العمليات	1
5	4	3	2	1	المعرفة حول خبرة العملاء الناجحين والغير ناجحين يتم توصيلها بشكل واضح	2
5	4	3	2	1	الإدارة توافق بصورة أساسية على أن قدرة المؤسسة على التعلم هي مفتاح لميزتنا التنافسية	3
5	4	3	2	1	تعلم الموظف يتم رؤيته على أنه استثمار، وليس مصروف	4
5	4	3	2	1	القيم الأساسية للمؤسسة تشمل التعلم كمفتاح للتحسن ومن ثم البقاء المؤسسة	5

6. توجيه النتيجة:

أوافق بشدة	أوافق	حيادي	لا أوافق	لا أوافق بشدة	البند	#
5	4	3	2	1	لقد تم مشاركتنا بماهية المعايير والأهداف المتعلقه بخدمة العملاء	1
5	4	3	2	1	لدينا نظام تحفيزي للموظف بناءا	2

5	4	3	2	1	على نتائجه وانجازاته في العمل	
5	4	3	2	1	الأداء يتم قياسه والمكافأة تكون قائمة على الإيفاء باحتياطات العميل وعلى القيام بشكل ناجح بخدمة العميل.	3
5	4	3	2	1	الطريقة التي نخدم بها العميل ونقوم بإرضاء طلباته لها أثر مباشر على الرواتب	4

#	البند	لا أوافق بشدة	لا أوافق	حيادي	أوافق	أوافق بشدة
1	نقوم بصورة منتظمة بلقاء العملاء لمعرفة احتياجاتهم الحالية والمحتملة للمنتجات الجديدة	1	2	3	4	5
2	لدينا حوار مستمر مع كل عميل ونستخدم الطرق المتطورة بصورة جيدة لتحسين علاقاتنا	1	2	3	4	5
3	لدينا الإجراءات واضحة من أجل زيادة المبيعات للعملاء القيمين	1	2	3	4	5
4	لدينا الإجراءات واضحة من أجل البيع الاجتيازي للعملاء القيمين	1	2	3	4	5
5	لدينا طريقة نظامية لإعادة تأسيس العلاقات مع العملاء الغير نشطين	1	2	3	4	5
6	عندما نجد أن العملاء غير راضيين عن جودة خدمتنا او منتجنا، نتخذ الإجراء التصحيحي على الفور.	1	2	3	4	5

8. الأداء المالي

#	البند	ضعيف	متواضع	جيد	جيد جدا	ممتاز
1	نصيبنا من السوق يمكن وصفه على انه	1	2	3	4	5
2	نمو المبيعات الخاص بنا يمكن	1	2	3	4	5

5	4	3	2	1	وصفه على انه	
5	4	3	2	1	تقليل التكلفة في شركتنا يمكن وصفه على انه	3
5	4	3	2	1	ربحنا يمكن وصفه على انه	4
5	4	3	2	1	الأداء المالي لشركتنا بشكل عام يمكن وصفه على انه	5

9. أداء التسويق:

#	البند	ضعيف	متواضع	جيد	جيد جدا	ممتاز
1	مستوى توفير الخدمة المناسبة لعملائنا يمكن وصفه على انه	1	2	3	4	5
2	رضا العميل بشكل في شركتنا يمكن وصفه على انه	1	2	3	4	5
3	التزام العملاء لشركتنا (بناءا على فترة العلاقة، كثافة العلاقة، عدد الإسنادات التي يقوم بها العملاء، وغيرها) يمكن وصفه على انه	1	2	3	4	5
4	وفاء العملاء لشركتنا (المشتريات المتكررة، البيع المتزايد، البيع الاجتيازي) يمكن وصفه على انه	1	2	3	4	5
5	الأداء التسويقي لشركتنا بشكل عام يمكن وصفه على انه	1	2	3	4	5