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# Effects of e-CRM on customer–bank relationship quality and outcomes: The case of Thailand

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ABSTRACT

This research examines and measures the outcomes of electronic customer relationship management (e-CRM) system implementation in the Thai banking industry from customers' perspectives.

Because most e-CRM implementations cannot be directly seen or recognised by customers, a literature review and interviews with experts in the Thai banking industry were used to develop a new construct called 'customer-based service attributes' to measure e-CRM outcomes from customers' perspectives. A full-scale field survey of 684 customers of Thai commercial banks was then conducted. A service attribute model and a model that combined relationship quality and outcome were constructed, and their validity and reliability was confirmed. Analysis of the results by using structural equation modelling (SEM) illustrated that e-CRM implementation has a statistically significant positive relationship with customer-based service attributes and with the quality and outcome of customer–bank relationships as well as an indirect effect on relationship quality and outcome through customer-based service attributes.

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## 1. Introduction

When an organisation begins to migrate from a human-intensive organisation to one that emphasises multiple electronic contact points such as phone, fax, e-mail, and the Web, the ability to develop, manage, and measure customer relationships increases dramatically. Consequently, businesses have moved from off-line customer relationship management (CRM) to electronic channels. This approach is commonly called 'e-CRM'.

Creating long-term relationships with valued customers is usually viewed as the key to profitability in an increasingly dynamic market. e-CRM is one of the primary strategic initiatives in industry today. It has become the major paradigm of relationship marketing in the e-world (Chen & Chen, 2004).

## 2. Theoretical background

### 2.1. Exploring CRM and e-CRM

Although CRM has become widely recognised, it has no universally accepted definition. The definition and context of CRM as presented in prominent previous research is shown in Table 1.

More recently, Bradshaw and Brash (2001) found that companies have become more efficient in developing marketing relationships that use Internet technology. Further, Feinberg and Kadam (2002) said that the use of the Internet as a channel for

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**Table 1**
CRM definition and context.

| Researcher | Definition and context of CRM |
|---|---|
| Khalifa and Shen (2005), Barnes (2001), Brown (2000), Foss and Stone (2001), Greenberg (2001), McKenzie (2001) | Interaction between customers who are more well-informed, more demanding, and require more attention and companies that are more customer-focused and more interested in building closer and longer-term relationships with their customers and having more interaction with them |
| Swift (2001) | An enterprise approach to understanding and influencing customer behaviour through meaningful communications in order to improve customer acquisition, customer retention, customer loyalty, and customer profitability |
| Parvatiyar and Sheth (2001) | A comprehensive strategy and process of acquisition of, retention of, and partnership with selective customers to create superior value for companies and their customers |
| Anton and Hoeck (2002), Chalmeta (2006) | A customer-focused business strategy |
| Dyche (2001) | Infrastructure that enables the delineation of increase in customer value and the correct means by which to motivate valuable customers to remain loyal |
| Ryals and Payne (2001) | An approach in which businesses market their products and services through relationships and interactions with multiple markets, most notably the customer market, often taking advantage of information technology (IT)-based interactivity |
| Lindgreen and Antioco (2005) | A strategy that rests on the five-pillar approach: The five basic issues that are to be tackled and managed by companies wanting to implement relationships with their clients are segmentation, information networking, algorithms, IT systems, and sales and client support. |
| Parvatiyar and Sheth (2001), Kincaid (2003) | The strategic use of information, processes, technology, and people |
| Sin, Tse, and Yim (2005) | An approach that creates a competitive edge for an organisation and that also has a positive impact on organisational performance |
| Jackson (1985) | Marketing that is oriented toward strong, lasting relationships with individual accounts |
| Payne (2000) | The creation, development, and enhancement of individualised customer relationships with carefully targeted customers and customer groups that maximise their total customer lifetime value |
| Kotler and Armstrong (2004) | The overall process of building and maintaining profitable customer relationships by delivering superior customer value and satisfaction |
| Anton and Hoeck (2002) | The strategy that provides the seamless integration of different activities for anticipating, understanding, and meeting customer needs |
| Sheng (2002) | An approach with the main objectives of acquiring and retaining customers, leading to bottom-line financial benefits |

commerce and information presents an opportunity for businesses to use the Internet as a platform for the delivery of CRM functions on the Web (e-CRM).

A review of the relevant e-CRM literature shows that various researchers have defined e-CRM according to different aspects. The summary of e-CRM characteristics is shown in Table 2.

Therefore, e-CRM has frequently been defined as an integral part of online distribution and marketing that expands the traditional CRM techniques by integrating technologies of new electronic channels, such as Web, wireless, and voice technologies, and combining them with e-business applications into the overall CRM strategy of an enterprise.

In addition, Dyche (2001) suggested that there are two main types of e-CRM: operational e-CRM and analytical e-CRM. Operational e-CRM is concerned with the customer touch-points—in other words, all methods of customer contact, including in-person, Web-based, e-mail, telephone, direct sales, and fax. Analytical e-CRM focuses on using technology to process and make

**Table 2**
Characteristics of e-CRM.

| E-CRM characteristics |
|---|
| • Part of CRM |
| • Enhances CRM |
| • Technology-facilitated |
| • Uses electronic channels |
| • Uses digital channels |
| • e-business context |
| • Network touch-point |
| • Internet |
| • Web |
| • Mobile |
| • Wireless |
| • TV |
| • e-mail |
| • Interaction chat |
| • e-forum |
| • VOIP |
| • PDA |
| • Interaction |
| • Online marketing |
| • Multi-channel communication |
| • Process automation |
| • Data derived from Internet |
| • Customise |
| • Sales |
| • Marketing |
| • Service |
| • e-messaging |
| • Intelligent search engine |
| • Call me button |
| • Data mining |
| • Online purchase |

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