

**CHALLENGES IN THE IMPLEMENTATION OF CUSTOMER
RELATIONSHIP MANAGEMENT SYSTEM STRATEGY IN
BARCLAYS BANK OF KENYA LIMITED**

BY

GEORGE OWINO ODHIAMBO

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DECLARATION

STUDENT`S DECLARATION

The research project is my original work and has not been presented for a degree at any other university.

Signature.....Date.....

GEORGE OWINO ODHIAMBO

REG. NO. D61/73701/2009

SUPERVISOR`S DECLARATION

The research project has been submitted for examination with my approval as the student`s University Supervisor

Signature.....Date.....

PROF. ZACHARY B. AWINO, PhD.

Department of Business Administration

School of Business

University of Nairobi.

DEDICATION

This research project is dedicated to my parents; the late Mrs. Victoria Achieng Odhiambo, who's struggle in life have been a constant source of strength, and to my able and humble father Mr. Vitalis Odhiambo Otero, whose presence in my life has been phenomenal in more ways than I can enumerate here.

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ABBREVIATIONS AND ACRONYMS

ATM	Automated Teller Machine
BBK	Barclays Bank of Kenya Limited
CIB	Corporate and Investment Banking
CRL	Customer Relationship Leader
CRM	Customer Relationship Management
KCB	Kenya Commercial Bank
OT	Organizational Theory
RBB	Retail and Business Banking
RBV	Resource-Based View
SBU	Strategic Business Units
SLA	Service Level Agreement
SME	Subject Matter Expert
TAM	Treasury and Markets
VRIN	Valuable, Rare, Imperfectly Imitable and Non-substitutable
WoM	Word of Mouth

ABSTRACT

The study set out to determine the challenges in the implementation of Customer Relationship Management (CRM) system strategy in Barclays Bank of Kenya (BBK). The research employed a cross section survey design where respondents were interviewed at a point in time. The population under study was employees of BBK who were senior leaders provide strategic insights into the challenges facing BBK in implementing the CRM strategy and middle level and lower level employees who gave hands-on details of the implementation process. The study mainly used primary data gathered face-to-face from Head of Change, Head of Card Operations (Doc Prep), Head of Contact Centre, Operations Transform Manager, Administration Team Manager, Investigations & Doc Prep Manager, Branch Manager, Complaints Handling Unit Team Manager, Premier Manager Assistant, Operations Training Advisor, Barclays Africa Project Officer, Management Information (MI) Analyst and Personal Banker, through the administration of the interview guide. Content analysis was employed in data analysis mainly because gathered data were largely qualitative and textual in nature, and the outcomes presented in prose. The key challenges identified included employees resistance to the new technological adoption; lack of real time reports to serve customers faster which was aggravated by the inability of the systems to integrate and be stable to provide centralized customer data retrieval as well as a single view of customer details. Other key concerns touched on cost constraints to effectively deal with the entire project; inadequate and ineffective classroom-type training; and incomplete well-defined, structured and documented end-to-end process. In light of the study findings, the researcher recommended that BBK needs to come up with measures aimed at countering the challenges right from the onset of any project to avoid such pitfalls. It is further recommended by the researcher that another study spanning the banking sector, public and private organizations be conducted on challenges in the CRM system strategy implementation to give a balanced look at these challenges holistically. The Study contributed greatly to the policy formulation when crafting a manual to guide delivery of a strategy. It did also add to the body of knowledge through the provision of reading literature. Importantly, the Study acts as a reference material to help organizations formulate effective strategy delivery of any project undertaken such as CRM.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In a world of ever-increasing competition, many customers are getting, without a doubt, spoilt for choices offered in the marketplace. However, the difference between successful and unsuccessful organizations lies mainly in the strategy implementation. According to Pearce and Robinson (2007), strategy implementation is the process through which strategy is translated into functional and operational targets.

Kotter and Best (1996), support the idea, further stating that implementation addresses Who, Where, When and How, and thus it is the tactic that drives the strategy of any company. Mintzberg (1994) is even more apt, arguing that the plan, rather than the implementation, comes in for scrutiny when a strategy fails because it is easier to analyze.

There are two theories that justify the use of Customer Relationship Management (CRM) strategy as a competitive tool. These are Resource-Based View (RBV) and Organizational Theory. RBV attempts to address an organization's identity and is principally concerned with the source and nature of strategic capabilities. As opined by Wernerfelt (1984), RBV has an intra-organizational focus and that performance is a result of firm-specific resources and capabilities.

Organizational Theory, in contrast, looks at how organizations function, and how they affect and are affected by the environment in which they operate (Jones, 2010). It is concerned with the organization's structure, culture, design and change management to improve its competitiveness, confirming that CRM implementation needs to take into consideration environment in which it operates. CRM strategy implementation, thus, is both inward looking and environment dependent to be successful as explained by both RBV and Organizational Theory.

Successful CRM strategy implementation involves, among others, building and strengthening competitive capabilities. The study attempts to empirically establish challenges of the CRM implementation in Barclays Bank of Kenya Limited (BBK), which is a financial institution established in Kenya in 1916 to offer financial services.

1.1.1 CRM System Strategy

Most strategies tend to gravitate around technology platform and its related offshoots, hoping to improve speed and quality of service, create efficient and effective operational processes and transform experiential customer relationships and intimacy to eliminate or reduce customer attrition. One such strategy is the adoption of the CRM system.

Well-defined CRM system provides a single enterprise view of customers that is useful for both sales and customer service. This not only helps to improve customer experience, it is a good avenue for improving revenues through the efficiencies and effectiveness of the information technology systems thus impacting positively on the bottom line.

A good CRM system also helps in complaints management within the stipulated service level agreements (SLAs). CRM uses information technology to create a cross-functional enterprise system that integrates and automates many of the customer-serving processes in sales, marketing and customer service that interact with a company's customers. O'Brien and Marakas (2008) goes further to state that CRM system includes a family of software modules that provides the tools that enable a business and its employees to provide fast, convenient, dependable and consistent service to its customers.

1.1.2 Challenges of the Implementation of CRM System Strategy

Despite the existence of the CRM system initially in western countries, it has spread over the rest of the world in view of its real and perceived strategic and competitive advantages. In fact, for a while now, most organizations have thought of CRM system as the absolute solution to their numerous problems.

In reality, though, CRM has never been the universal mitigation of problems organizations are grappling with, and CRM has not actually wholly delivered this promise. A number of organizations have witnessed a high failure rate in CRM implementation. This has meant that organizations have not had full benefits attributable to the CRM.

It is documented in several reports that most problems with CRM system are not technical (Achuama and Usoro, 2008; Rigby and Ledingham, 2004). Common problems include the inconsistent and inaccurate customer data, organizational changes and fluctuations, insufficient skills by the implementation teams, inadequate change management process and knowledge transfer gaps.

In general, developing economies face different challenges when implementing western-developed technologies, management processes and information systems (El Sawah et al, 2008). These challenges are also unique to the organization under scrutiny in light of the differences in social, geographic, political and demographics factors in the developing world.

1.1.3 Banking Industry in Kenya

A number of legislations govern the banking sector within the financial systems in Kenya. These include the Companies Act, the Banking Act, the Central Bank of Kenya Act, and the various progressive guidelines issued by the Central Bank of Kenya from time to time. Liberalization of the banking sector took effect in 1995 with the deregulation of exchange controls. Currently, there are 44 mainstream banks in Kenya. Foreign banks, however, have had a diminishing influence and market dominance from book balance, profitability and market share perspectives.

Banks represent a significant and influential sector of the Kenyan economy, as they play a crucial role in economic development. To support this role, it has been imperative for the banks to adopt systems that could help drive their overall business growth strategy, especially due to rising complexity and intricacy surrounding banking operations.

The adoption of CRM as a competitive tool dates back to 1990s. This has been fuelled by intense competition for market share, demand for improved services by customers and increased shareholder appetite for return on investment.

In a bid to provide improved services to customers, and ultimately gain a competitive edge, majority of banks in Kenya hastily opted to automate key repetitive processes to enhance service delivery, service quality and efficiency, and significantly cut down on operational costs. The need to automate these processes and service delivery led to the acquisition, installation and deployment of capital-intensive technology platforms upon which most systems such as CRM would be anchored.

1.1.4 Barclays Bank of Kenya Limited

Barclays Bank of Kenya (BBK) is a subsidiary of Barclays Plc, a UK-based bank with over 300 years in operation worldwide; controlling a sizeable market share globally. BBK began operations in Kenya in 1916 along Nkrumah Road, Mombasa. It was licensed in its present form in 1953, and was listed in the Nairobi Securities Exchange (then Nairobi Stock Exchange) in 1986 and currently has over 60,000 shares.

As of September 2011, BBK had in excess of Kes180.9billion in assets, only second to KCB at Kes273.9billion. It also operates 4 strategic business units (SBUs) which fall under retail and business banking (RBB), corporate and investment banking (CIB), treasury and markets (TAM) and card businesses with cross-functional relationships enabled with the adoption of technology systems.

Its operations span an extensive network of 119 outlets and over 230 automated teller machines (ATMs) spread across the country. Its network is also supported by internet and mobile banking channels, and a customer service centre that operates 24 hours daily (Barclays Report, 2014).

The concept of CRM System is relevant now in BBK due to many factors. First is the competitive environment in which BBK operates. This requires strategies to maintain competitiveness. CRM systems also helps the Bank to manage cost effective processes, realizing savings from these process efficiencies and release of excess capacity to other areas in need of them.

Second is the demand from customers for transformational service experience. This implies a faster, better, efficient and effective service delivery. Third, the demand from shareholders also has been a contributory factor. These stakeholders have been asking for more improved returns on their investment, which means that BBK has had to devise ways to significantly increase profitability to improve dividend paid out.

1.2 Research Problem

Banking industry the world over has come under immense pressure from competition and evolving customer demands for better services. Banks have been therefore hard pressed to innovate and adopt strategies that will lead to their survival, by developing unique competitive advantage. Financial innovations in Kenya have been more the influence of such factors as intense competition, size of financial institutions, macro-economic conditions and technological facilities.

There have been many scholarly concepts and empirical industry studies on CRM strategy implementations. BBK management has not drawn learning from a number of organizations studied earlier on CRM implementation, leading to challenges of CRM implementation. The BBK management needed to learn from these studies and also experiences of organizations that have earlier implemented CRM strategy to avoid pitfalls. The impact of challenges would therefore be minimized to an extent that it does not slow down the roll out of the CRM strategy, leading to unwarranted delays.

A number of studies have been conducted worldwide concerning CRM strategy implementation uptake. Curtis, Barrere and Griffin (2008) studied CRM implementation within Mashkin Group Incorporated, USA. Blery and Michalakopoulos (2006) studied CRM systems implementation in a Greek bank. Lin, Lyu, Su and Hsing (2007) studied CRM in 27 Taiwanese companies. Dasgar and Reshadi (2015) studied CRM in Iranian companies. Their findings showed resistance to change, cultural barriers, cost constraints and lack of skills as the main impediments to CRM implementation.

In Kenya, resistance to change, cost constraints, lack of proper skills to discharge and inadequate leadership have been sighted by a number of studies (Aboka, 2014; Makau, 2013; Otieno, 2013; Wambura, 2012; Bitutu, 2011 & Thuo, 2011). The challenges to the implementation of CRM system appear to cut across the studied organizations.

The CRM concepts have been developed, empirical studies done, but BBK appear not to have considered these important sources of CRM strategy implementation. Besides, the challenges in implementing CRM system strategy in BBK have not been empirically established, leading to a research gap. Which begs the question: what are the challenges of CRM system strategy implementation in BBK?

1.3 Research Objective

The objective of this study was to determine the challenges of CRM system strategy implementation in Barclays Bank of Kenya Limited.

1.4 Value of the Study

Most recent publications on revolutionary technology systems had dwelt in-depth on technology innovations and convenience they offer. This study was thus to contribute to the body of knowledge that exists by finding out the challenges facing CRM system strategy implementation in Barclays Bank of Kenya. The study assisted in more literature provision to the academia, supporting theoretical propositions by fundamentally contributing to further research, and act as both reading and secondary source of material in this field of CRM.

The study also contributed as a guide to the formulation of policies and regulations to regulate the implementation of strategies such as the CRM in public and private organizations, not-for-profit non-governmental organizations and government in general. These policies might help design implementation processes that take care of all aspects of any strategy to be delivered.

The findings of this study assisted the Barclays Bank of Kenya leadership in dealing with challenges faced when carrying out implementation of any tech-based strategy. The study also helped Barclays Bank leadership to make an exit or continue decision, especially in relation to cost and capacity building issues. Importantly, the study aimed to assist Barclays Bank implementation team to identify obstacles to CRM strategy implementation and how to address them conclusively.

1.5 Chapter Summary

The competitive operating environment has forced innovations within the banking sector in order to survive. The bank that quickly scans its environment and adapts to changes thereof quickly forges ahead of competition, and ensures its existence is not threatened. Execution of the plans is therefore important towards attaining this objective (Mintzberg, 1994). Customer Relationship Management system is one of the strategies adopted by banks, justifiably from two theories viewpoint.

These theories are Resource-Based View and Organizational Theory. RBV has an intra-organizational focus (Wernerfelt, 1984) while OT looks at how an organization affects and is affected by its environment (Jones, 2010). Well-defined and executed CRM system strategy is useful in helping organizations attain competitive capabilities that lead to better service and hence improved financial performance. O'Brien and Marakas (2008) argue that these capabilities enable a fast, convenient, dependable and consistent customer experience.

CRM strategy implementation has challenges that successful organizations must overcome. These include inconsistent and inaccurate data, organizational changes and fluctuations, lack of sufficient skills and ineffective leadership (Achuama and Usoro, 2008). These are not technical challenges but rather soft skills problems that can easily be overcome.

This study therefore, helped enhance the literature around challenges in the CRM strategy implementation, theory advancements and further research; assist policymakers in policy formulation and help organizations make continue or exit decisions.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This Chapter examines the theoretical and conceptual understanding of CRM strategy spanning depth and breadth from a historical and information technology perspective. Then it expands out to the benefits and components of strategy implementation, before narrowing to its critical success factors.

Mugenda and Mugenda (2003) describe literature review to involve systematic identification, location and analysis of documents containing information related to the research problem being investigated. The literature from various sources is reviewed to give a perspective of the studies around the CRM system strategy implementation process, and the key considerations for such a task to be undertaken effectively.

2.2 Theoretical Foundation

Customer Relationship Theory was developed by Westch (2005). It stipulates that CRM is a combination of relationship marketing and customer-centric strategies, where justice theory had applied in Customer Relationship Theory. Justice Theory involves the elements of trust, satisfaction and loyalty in the relationship between the organization and its customers.

Three theories emanate from Justice Theories: distributive, interactional and procedural. Distributive Justice means the perception an individual holds which is the fairness of the outcome. Interactional Justice is perceived fairness of the interpersonal interaction in decision process. Procedural Justice is a fairness of the process.

However, two theories support the CRM strategy implementation in most organizations today. These are Resource-Based View (RBV) and Organizational Theory (OT). These theories are examined in detail below to explain their relationships with CRM strategy implementation, and therefore, put the Strategy into context.

2.2.1 Resource-Based View

RBV emphasizes the firm's resources as the fundamental determinants of competitive advantage and performance. The assumption is that CRM strategy is a heterogeneous (unique) resource for competitive advantage. RBV holds the view that CRM simply is an efficiency-based explanation of performance differences among organizations (Barney, 2001), because it helps a firm to deliver greater benefits to its customers.

Recently, RBV research has focused on tangible assets: land, people; and intangible assets: information, knowledge and dynamic capabilities. According to Barney (1991), these assets should be valuable, increase efficiency and effectiveness, are imperfectly imitable and non-substitutable (VRIN). These are some of the key resources required to implement a strategy of the CRM scale.

2.2.2 Organizational Theory

While RBV focuses on a firm's efficiencies from resources within, Organizational Theory (OT) takes a different path. It looks at how an organization affects and is affected by the environment in which it operates (Jones, 2010). According to Daft (2007), OT is a micro examination of organizations because it analyses the whole organization as a unit. It is concerned with people aggregated into departments, and with the differences in structures and behaviour at the organization's level of analysis.

Jones (2010) alludes to four key areas in OT: structure, culture, design and change. In any formal strategy implementation like CRM, a formal system of task and authority relationships that control how people coordinate their actions and use resources to achieve organization's goals is important. Appropriate structure facilitates effective responses to problems of coordination and motivation due to environmental, technological or human reasons (Jones, 2010).

Culture is a set of shared values and norms that control organization members' interactions with each other, suppliers, customers and others outside the firm (Jones, 2010). Organization's design is the process by which managers select and manage aspects of structure and culture, so that the organization can control the activities necessary to achieve its set goals. Jones (2010) further states that change is the process by which organizations redesign their structures to move from their present state to some desired future state.

2.3 Concept of CRM System

According to Etzel, Walker and Stanton (2007), CRM is simply an ongoing interaction between a buyer and a seller in which the seller continuously improves its understanding of the buyer's need, and the buyer becomes increasingly loyal to the seller because its needs are being so well satisfied. Oz and Jones (2008) define CRM system as the large variety of information systems, from simple ones that help maintain customer records to the sophisticated ones that dynamically analyze and detect buying patterns, and predict when a specific customer is about to switch to competition.

Stair and Reynolds (2001) opine that CRM systems are programs that help a company manage all aspects of customer encounters, including marketing and advertising, sales, customer service, after sales, and programs to retain the loyal customers. Laudon, Laudon and Dass (2010) agree by indicating that CRM systems capture and integrate customer data from all over the organization, consolidate the data, analyze the data and then distribute the results to various systems and customer touch points across the enterprise.

Successful CRM requires attracting and keeping economically valuable customers while repelling and eliminating economically invaluable ones (Maragia, 2013). When a customer makes enquiries, the representative can view the entire history of the customer's relationship with the company; anything that a customer has purchased, deliveries made, unfulfilled orders, and other information that can help resolve a problem or help a customer find goods or services being sought (Oz and Jones, 2008).

The main goals of the CRM systems are to increase the quality of customer service, reduce the amount of labor involved in serving customers and learn as much as possible about the preferences of individual customers (Oz and Jones, 2008). With growing competition and so many options available to customers, keeping customers satisfied is extremely important.

Oz and Jones (2008) indicate that CRM needs to enable employees with capabilities to serve customers better. Those who serve customers must be trained and well informed and receive the information from the same source. This is especially important in a large, complex organization like Barclays Bank, because it improves the response time and improves the quality of service for customers.

2.4 Benefits of CRM System Strategy

CRM fulfills the promise of anytime, anywhere and anyhow the customer wants a service or product. CRM has to be more than simply a technology and process that meets changing competitive realities and customer demands; it is a path to that future, giving customers even more choice. Reichheld (1996) found out that 5% retention of customers can deliver an incremental value of 95%. CRM system is all about aligning business processes with customer strategies to build customer loyalty and increase profits over time (Bitutu, 2011). Unless a customer feels valued, an effective relationship and bonding cannot be established. This in turn may lead to customer attrition. The value derivation must be mutual and cuts both ways, in which case the customer and the organization both derive value in their relationships.

Chi et al. (2004) defines customer value as a customer perceived preference for, and evaluation of, product attributes, attribute performances, and consequences in terms of the customer's goals and purposes. This alludes to the fact that investigating key dimensions of customer value and their effects can involve significant costs.

But these costs must be weighed against expected returns delivered by CRM deployment, and the competitive advantage promised by CRM in the face of the demanding customers, aggressive competition, and rapid technological changes. CRM is thus critical in attracting and retaining valuable customers (Ryals, 2003).

A number of scholarly researches have confirmed that a satisfied customer makes repeat purchases. Customer satisfaction is therefore, central to the implementation of the CRM system strategy. Kotler (2000) defines satisfaction as a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations.

A customer whose expectations are met can generate many benefits to an organization (Mwangi, 2010). They suggest that a word-of-mouth (WoM) by a satisfied customer is an effective marketing tool that will lead to repeat buying, increase in number of products purchased; more new customers and less defection rate to competition. Organizations with high degree of customer satisfaction appear to have capability to ward off competition, since customers are not price-sensitive.

Another benefit of CRM is customer retention. Customers need to be loyal to a point they make repeat patronage to an organization to buy its goods and services. They also need to influence others by WoM through recommendations. Lovelock et al. (1999) concluded that customers will continue to be loyal to an organization if they feel and realize that better value is being offered. Yet this value derivation is made possible through the CRM systems that work to the advantage of the customer, offering quality service 24/7 through various touch-points.

Kotler (2000) suggests that a highly satisfied customer will stay loyal longer, buy more products as the organization introduces new products and upgrades existing ones; talk favorably about the organization and its products; pay less attention to competing brands; less sensitive to price changes; and cost less to serve. These are some of the promises of an effective CRM strategy deployment by any organization, whose focus is serving customers well

2.5 Components of CRM System

A number of researchers have come up with various definitions of CRM, which appear to converge in outcome. However, a general consensus on the categories of the CRM components has not been in contention. Components have been grouped into the following major categories: Technology, Infrastructure, People and Processes. The contribution of each of the categories varies according to extent of the CRM implementation in a given organization (Chen and Popovich, 2003).

In its broadest sense, technology refers to computing capabilities, including software, hardware and related systems, that allow an organization to collect, organize, store and retrieve data pertaining to its customers, employees and general organization (Chen and Popovich, 2003). These capabilities give rise to a collection of systems for improving service delivery.

Organizations are required to integrate technology to improve the capabilities of understanding customer behaviour, develop predictive models and build effective communication with the customers and respond to the same customers in real time with accurate information (Chen and Popovich 2003). These approaches help to deepen the relationship with the customers in a more intimate manner.

Despite an organization-wide impact of CRM, its core mandate should be customer-centric within the processes. This is because the ultimate goal of CRM implementation is faster turnaround time in serving customers. According to Reynolds (2002), the process of data retrieval should be seamless, faster, and easy to operate with minimal dependencies on other sub-systems.

According to Chen and Popovich (2003), the infrastructure of the CRM system should take into account the strategic integration of the customer information that flows through the various departmental touch-points and customer channels. The CRM strategy therefore needs to ensure that information is quickly sent to the diverse areas of the organization where it is required at the right time, place and quality.

As alluded to by Reynolds (2002), through technology, customer experience will be identical no matter what channel is used. Chen and Popovich (2003) further explain that data warehouses help extract, clean, transform and manage a huge amount of data from different systems, which allows it to create a historical record of all its customer interactions. These data can be from within the organization or from outside. In CRM, this storage and retrieval is of strategic importance, as this will lead into customer intelligence for right decisions to be made on customers (Chen and Popovich, 2003).

Another component of CRM is people. In order to realize success in CRM implementation, organizations should have a culture where employees are encouraged to learn and share their experiences and commit to the delivery (Chege, 2013). Efforts to address any real or perceived resistance should be mooted in earnest and CRM strategy communicated clearly in advance to avoid such anticipated obstacles. Because CRM strategy affects the entire organization, communication and integration of the different functions is critically important to bring everyone on board.

Of import is to note that employees play a key role in the realization of the success of the CRM projects. A number of issues need to be considered including resistance to change, appropriate training programs, willingness to share critical information, staff motivation and time lag in adjusting to learning new systems (Kale, 2005). Training is important for successful infrastructure change management as well as a paradigm shift towards new operations.

Leadership is critical in shaping up the mindset of the employees towards a united focus on delivery mission and vision (Aboka, 2014). Infrastructure change is imperative in selection of the right team to lead the organizational change. Finally, performance metrics is essential in assessing the outcomes of the changed environment against the set objectives (Kale, 2005).

A number of challenges affect CRM business strategy, among them being how to establish an evaluation plan. This is because CRM implementation is a long term, continuous process with no specific end (Hareej and Horvat, 2004). Although the import of measuring the impact of CRM strategy on an organization`s performance cannot be gainsaid, a significant number of managers (21%) do not do so (Salomann et al, 2005).

The objectives, such as reduced operational costs, improved service delivery and increased profitability as a result of CRM strategy undertakings must be evaluated. Periodic and regular assessment can go a long way to ascertain these objectives, and any further investments pegged to these outcomes. This helps to determine the focal points of CRM strategy delivery, and thus lead to evaluation of the efficacy and effectiveness of the CRM strategy (Almotairi, 2008).

2.6 Critical Success Factors for CRM Implementation

According to Limayem (2004), the right mix of CRM components represents the effort in terms of resources required to successfully implement CRM system strategy, and achieve stated objective. This mix is 70% people, 20% process and 10% technology. Implementation of CRM strategy entails change (Galbreath and Rogers, 1999).

This is a change in processes, people, technology, management styles and overall way an organization looks at and does business with its customers. If not well-managed, this can create turmoil among the most important assets: people. For this to be achieved effectively, an organization must assess its strategy itself, leadership and integration aspects of the whole CRM program (Wambura, 2012).

Strategy can be defined as an overall plan for deploying resources to establish a favorable position (Bellenger et al 2004). Interestingly, CRM is itself a strategy and the path to its realization can also be viewed as a strategy. Launching CRM program without a strategy can lead to a failure. This is because the strategy implementation needs to be carefully planned. Crosby (2002) suggests that CRM implementation must begin with a business strategy which drives the organization and business processes that in turn are enabled by the use of information technology.

Resources allocated for the CRM implementation should ideally be analyzed based on customer lifetime value to an organization. This is in terms of estimated net income over the course of the relationships. All customers are not equally valuable, and resources for CRM should be employed in customer relationships that provide desired levels of returns (Ryals, 2003).

Another critical factor is the organization leadership. This can be defined as the process and practice by key executives of guiding and shepherding people in an organization toward a vision over time and developing that organization's future leadership and organization culture (Galbreath and Rogers, 1999). CRM program implementation is a complex and resource consuming journey that requires effective leadership environment to actualize.

Creating the right environment for a CRM strategy implementation is a key role of the leadership of any organization (Galbreath and Rogers, 1999). This is because they have the power to motivate staff, monitor progress of the CRM implementation, authorize and control expenditure, and influence the strategic direction of the CRM program. In other words, leadership provides resources and guides the overall direction the strategy takes. Leadership is wholly responsible for overall success or failure.

The effective leadership can be provided for through a customer relationship leader (CRL). According to Galbreath and Rogers (1999), this is required to make sure that CRM system becomes functional, well-integrated and ultimately embraced by the entire organization so that the overall success direction is realized.

It is also critically important to consider motivating staff through the various channels such as the rewards system. This is because, even with the best of CRM technology, a less motivated workforce will achieve very minimal (Otieno, 2013).

The last but equally important critical factor is integration. Greenberg (2004) defines integration as the smooth flow of customer information among various departments and functions within an organization. The work flow needs to be re-engineered within CRM to put the customer at the centre of the entire organization's operations (Makau, 2013). Integrating CRM systems can be a challenging task in light of the many players and vendors involved (Bose, 2002).

Therefore, collaboration between and among departments is absolutely essential to minimize impact of changes to normalcy. According to Chen and Popovich (2003), many of these change efforts can be aided by effective communication throughout the entire project life to all employees. This communication is also critical due to changes in roles to prevent internal conflicts (Madu and Madu, 2003).

Bradshaw and Brash (2002) suggest that CRM applications must not only integrate functionally at the front-office, but also at the back-office functions. In other words, various functions must coordinate and harmonize in the face of reality of CRM change to enable full integration (Greenberg, 2004).

2.7 Chapter Summary

Many theories and concepts have been developed to guide the Customer Relationship Management (CRM) system strategy. Theories include Resource-Based View (RBV) which emphasize a firm's fundamental determinants of competitive advantage and performance to help it deliver exceptional benefits to its customers (Barney, 2001). Organizational Theory (OT), on the other hand, is a micro examination of an organization from an aggregated structure perspective; for example organization's structure, culture, design and change (Jones, 2010).

Many scholars have defined CRM in varied ways. According to Etzel, Walker and Stanton (2007), CRM is simply an ongoing interaction between a buyer and a seller, with the seller always improving service deliver. CRM system is also the large variety of information systems from simple to intricate ones that help to analyze and predict buyer patterns (Oz and Jones, 2008).

The main benefits of these CRM systems however, are to improve competitiveness of an organization through faster delivery of services and ultimately lead to higher profitability and survival for the organization. This is supported by Ryals (2003), who argues that CRM systems help to attract and retain valuable customers. Kotler (2000) suggest that a satisfied customer will remain loyal longer, buy more products, talk favorably of the organization, pay less attention to competition, is less sensitive to price changes and cost less to serve.

CRM system has many components, grouped into technology, infrastructure, people and processes (Chen and Popovich, 2003). The contribution of each of these components is critical to the successful implementation, delivery and integration of CRM system strategy. Technology is the computing capabilities; infrastructure is basically the layout of the various systems to ensure faster information flow within an organization; people are simply the human resources or assets that enable the changes to be effected in organization; while processes are assist in determining the design of the service flow from front end to back end and back to front end (Chen and Popovich, 2003).

According to Limayem (2004), the right mix of components will deliver implementation success for CRM system strategy. Some of the critical success factors include strategy on how to deliver the CRM strategy, organization leadership that creates an enabling environment and integration of the various parts of the organization to deliver strategy effectively and efficiently.

Therefore, the success of the CRM strategy implementation depends on well-crafted strategic guide, leadership and collaborations within an organization (Greenberg, 2004). These will ensure cost efficiencies and faster delivery of service to customers, improved customer retention, loyalty and reduced attrition, and ultimately improved profitability (Ryals, 2003).

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter deals with details on how the study was conducted. It spans the design, population and sample size, data collection and analysis to generate research findings which were reported

3.2 Research Design

A research design is the scheme, outline or plan that is used to generate answers to research problem (Dooley, 2007). A case study is most appropriate where a detailed analysis of a single unit of study is desired as it provides a focused and detailed insight to a phenomenon that may otherwise be unclear (Mugenda and Mugenda, 2003).

The main objective of a case study is to determine factors and relationships among these factors that give rise to a particular behaviour under study. It drills deep into issue at hand rather than spanning breadth of the same issue (Kothari, 1990). This research design, therefore, was a case study, to find out the challenges in the CRM implementation in Barclays Bank of Kenya

3.3 Data Collection

The study mainly focused on primary data collection method obtained directly from the respondents through personal interview. This is because personal interview guide allowed for further probing to gain more insights into the problem under study.

Personal interview guides have been particularly effective in obtaining accurate data. This view is supported by Cooper and Schindler (1998) who argue that personal interview guides enable in-depth and detailed information to be obtained.

The data collection targeted four (4) function heads in both back and front end: Head of Change, Head of Processing Hubs, Head of Contact Centre, and Head of Card Operations (Doc Prep). This was the team at the sub-SBU level, and therefore had a strategic oversight of any project implementation, working closely with the senior leadership to drive any project implementation touching on customers and customer issues.

The Study also focused on twelve (12) staff in various managerial and middle-level managerial positions, as well as lower levels. This is because the function heads had a strategic view of CRM strategy, while the rest of the staff were the implementers of the CRM system, and were thus better placed to provide fast-hand experiences, including challenges. The lower cadre teams were particularly useful in proving a more realistic experience, since they were the key users of such a system.

3.4 Data Analysis

Collected data were purely qualitative data, and were analyzed by conceptual content analysis. Content analysis is a technique for making inferences by systematically and objectively identifying specific characteristics of data collected and deductions drawn from the data and then using the same to relate trends.

The main purpose of content analysis is to study the existing information in order to determine factors that explain a specific phenomenon (Mugenda and Mugenda, 2003). This is further emphasized by Kothari (2000), stating that content analysis uses a set of categorization for making valid and applicable inferences from data to their context.

3.5 Chapter Summary

Many studies employ different designs of carrying out research. Case studies, for example, help in detailed and focused examination of a phenomenon (Mugenda and Mugenda, 2003). This research was on a case study because a detailed analysis of Barclays Bank was desired with respect to challenges of the CRM system strategy implementation.

The study focused on primary data collection through personal interviews since personal interviews allowed for further probing of unclear responses, and more insights were gained through this approach. It also helped obtain more accurate data, a view supported by Cooper and Schindler (1998) from senior management and junior teams. The spread helped to understand issues both at strategic and operational levels.

Since data collected were largely qualitative and textual in nature, content analysis methodology was employed to analyze the same through systematically deductions. This view is supported by Kothari (2000) who argues that use of content analysis in a textual set of data helps in categorization for making valid and applicable inferences from data to their context.

The data obtained from respondents were summarized, inferences made, conclusions drawn before comparing the same with the literature reviewed for congruence or incongruence. The comparisons were then discussed in detail in subsequent chapters to establish the relationship of the summarized and inferred data with both the topic and the literature earlier reviewed.

CHAPTER FOUR

DATA ANALYSIS, RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents the analysis of data collected from the interviews conducted. The researcher targeted 16 interviews in total but managed 13 successfully. This was 81.25% success rate. The interview guide had questions that addressed the objectives of the study in line with the goals set out to be achieved.

4.2 Demographic Information for BBK Respondents

Respondents were required to mention the duration they had had with BBK. This piece of data was significant in obtaining approximate length of service within BBK to help in answering the subsequent questions effectively, and also to provide a clear understanding of the processes and workings of BBK.

Table 1: Demographic Information for BBK Respondents

No. of years worked	Frequency	%
Less than 10 years	6	46%
10 - 20 years	4	31%
More than 20 years	3	23%
Total	13	100%

Source: Researcher (July/August, 2015)

Three of the interviewees had worked for over 20 years, representing 23.1%. Some 30.8% of them had worked for duration of between 10 years and 20 years. Nearly half of them, 6 or 46.2%, had worked for a period of less than 10 years. Slightly more than half had therefore, worked long enough in BBK to have experience pertaining to the BBK.

The implementation of the CRM strategy was commenced in 2013. This implies that all of the respondents had worked long enough in BBK to be aware of and understood what CRM was all about in terms of objectives and delivery timelines. They had enough time to internalize expected changes and dynamics facing the CRM strategy implementation process within BBK.

Table 2: Education levels for BBK Employees Sampled

Education Level	Frequency	%
Diploma	1	8%
Bachelor	7	54%
Master	5	38%
Total	13	100%

Source: Researcher (July/August, 2015)

Majority of the respondents had attained at least a bachelor's degree and above, accounting for 92.3% of the respondents. Only one respondent had a diploma. 7 had bachelor's level degree, while 5 had attained a master's level degree. All of the management level respondents had attained at least a bachelor's degree.

This education level was important in strategy formulation, and cascading to the entire organization for buy-in of the same. It was assumed that the higher the education level, the better the leadership in a project implementation of CRM magnitude and their impacts.

4.3 Engagement in Strategic Management Planning

The study sought to find out if respondents were part of strategic management planning team. This is important to gauge how many of respondents have some skills and experiences in such activities.

Table 3: Being part of Strategic Management Planning Team

Engagement as a strategic planning team member	Frequency	%
Yes	4	31%
No	9	69%
Total	13	100%

Source: Researcher (July & August, 2015)

The research findings revealed that 4 or 31% of the respondents were involved in the normal overall strategic management planning process for BBK, with a majority of them, 69%, indicating that they were not involved. This is important since the real hands-on users of such a strategy so implemented are normally lower ladder employees who do not get engaged in planning processes at the beginning of the year to set objectives.

Noted also was that those involved in the strategic management planning were largely from middle management and above, while those indicating otherwise were from a lower management level. Clearly, strategic management planning is a preserve of the middle level management, but the outcome is cascaded accordingly to the rest of the organization for execution.

All the 13 successful respondents did indicate that they set goals, objectives and milestones in their areas of operations because this is part of the BBK vision and mission, enshrined in its Human Resources guidelines and policies. The setting of goals, objectives and milestones by all employees is understood to get buy-in from everybody and make execution easy since this exercise is both participatory and clear.

4.4 Being part of the CRM Implementation Team

Respondents were required to state whether they were part of the CRM strategy implementation team in BBK.

Table 4: Being in CRM Implementation team

CRM strategy delivery team?	Frequency	%
Yes	5	38%
No	8	62%
Total	13	100%

Source: Researcher (July/August, 2015)

Five of the total 13 indicated that they were indeed part of the CRM strategy implementation team that spearheaded the process. These formed a group that, together with Barclays Africa subject matter experts (SME), saw to it that the project took off in earnest. The research further established that this team was led locally by Head of Change, and regionally by Transform Operations Lead Team Leader. Amongst these, the team comprised Head of Card Operations, Head of Customer Service, Head of Customer Strategy, Head of Technology and a number of other local SMEs.

The two team leaders would periodically report to the local senior leadership as well as regional office. But 62% of the respondents were not in the implementation team, indicating a fine split between the minority implementers and the majority users of the strategy delivery. This is important since majority of the users from front-end (customer facing) with other fewer users being from back-end of the banking operations.

4.5 Reasons for CRM Strategy Implementation

Researcher sought to find out reasons behind CRM strategy implementation in BBK. This was important to get respondents` understanding of the CRM strategy and its implication for the BBK.

Table 5: Why implement CRM strategy?

Why implement CRM strategy?	Frequency	%
Improve service	10	32%
Improve processing time	5	16%
Cross-sell products	3	10%
Retain customers	2	6%
Improve profitability	1	3%
Track complaints faster	1	3%
Understand customer needs	1	3%
Database creation	1	3%
Cost saving	1	3%
Faster communication to customers	1	3%
Acquire competitiveness	1	3%
Others	4	13%
Total	31	100%

Source: Researcher (July/August, 2015)

Respondents pointed out a number of issues. Leading the way was the need to offer improved customer service, scoring a mention of 10 times, accounting for 32%. This was followed by enhanced processing time for all customer requests and instructions, at 16%. Cross selling of products and customer retention also featured prominently, the two contributing to a combined 16% of the frequency of response.

Other reasons included improved profitability, faster tracking of customer complaints for resolution; being competitive, acquire more new customers and save costs associated with serving customers. Also featuring were creation of database for complaints and queries, and understanding customer needs in order to craft solutions to satisfy them.

In effect, respondents were categorical the implementation of the CRM strategy would improve profitability through a number of interventions such as retention, faster service and cross sale of various products within the organization. These would therefore establish and deepen the relationship between BBK and both existing and prospective customers.

4.6 Challenges that BBK faced in the CRM Strategy Implementation

Respondents were asked to mention challenges BBK faced while implementing CRM strategy. In essence, this was to get the responses that touched on the study topic, and therefore critical both in depth and breadth.

Table 6: Challenges in CRM strategy implementation in BBK

Challenges in CRM strategy implementation	Frequency	%
Lack of real time reports	6	21%
System instability	4	14%
Lack of complete staff buy-in	4	14%
Inadequate system integration	4	14%
Incomplete E2E processes	2	7%
Legacy issues (old, rigid system)	2	7%
Lack of single view of customer details	1	3%
Cost constraints	1	3%
Inadequate training	1	3%
Others	4	14%
Total	29	100%

Source: Researcher (July/August,2015)

Many challenges were identified, which included lack of real-time customer reports for faster service, delaying response to customers, scoring a frequency of 6 or 21% of total mentions. System instability, lack of complete staff buy-in and inadequate integration of the system, each scored a frequency of 4 or 14%. Incomplete end-to-end (E2E) processes; and rigid, old system which was slow, each scored a 7% frequency of mention.

Cost constraints, lack of single view of customer details, and inadequate training also featured in the challenges, with a frequency of 1 each. These touched on budgetary allocations, and features to enhance service delivery, leading to poor customer experiences with the bank`s various touch points.

Lack of employee buy-in leading to pockets of resistance was also noted. So, were slow learning by employees, perception issues like loss of employment and half-hearted employee engagements resulting in considerable loss of CRM strategy implementation budgeted time.

Respondents also cited unstable core system; inability to integrate with other banking departments such as Corporate and Investment Banking, lack of backup solutions and inability to monitor customer behaviour, in order to cross-sell bank`s products, as well the longer time it takes to query items and instructions from a centralized head office operations function.

Overall, the CRM strategy faced a number of challenges that hindered smooth progression of the project that required management intervention and sometimes, involvement in order to push the same through the various phases. Broadly, they included stable and available systems, adequate budgets, effective trainings, better controls and communications, and faster information retrieval to support service delivery to customers.

4.7 Interventions against Challenges faced in CRM Strategy Implementation

Researcher also sought to find out mitigation measures taken by BBK leadership against challenges faced during the CRM strategy implementation phases.

Table 7: Mitigations against challenges by BBK

Mitigations by BBK against Challenges	Frequency	%
Single contact person for queries	9	31%
System enhancements	7	24%
Manual intervention	4	14%
Trainings:- face-to-face; on-the-job	3	10%
Leadership involvement	2	7%
Escalations to regional office	1	3%
Others: local team, awareness, updates	3	10%
Total	29	100%

Source: Researcher (July/August, 2015)

Amongst measures taken to remedy the challenges included single point of contact for all queries by employees; enhancement of system to accommodate more data and users and provision for manual intervention in cases where system fail to replicate the data. These alone accounted for 69% of the suggested interventions in terms of mentions.

Other interventions were periodic leadership involvement; escalations to regional office on areas that could not be solved in-country, on-the-job training and employee awareness as well as education on the benefits of the CRM system. These would reduce resistance and enhance speed of the implementation. These had a total mention of 6 or 20% of the 29 frequencies.

Set up of a local team to deal with the challenges also featured. Cited as well were the new versions of the CRM system for effective integration, improvement in bandwidth for effective process testing and user acceptance testing and face-to-face training of all employees to align everyone to the strategy, its operations and intended outcomes, and also communicate benefits to the Bank employees.

4.8 What BBK had not done to deal with Challenges Faced during Implementation

Respondents were equally asked to state what BBK had not done to mitigate challenges faced during the CRM strategy implementation.

Table 8: Issues not tackled by BBK to deal with challenges

Issues not done by BBK against Challenges	Frequency	%
Timely information release	5	24%
Communicate effectively	4	19%
Monitoring keenly	1	5%
Manage vendor contracts effectively	1	5%
Incomplete process segregation	1	5%
Effective change management	1	5%
Others	8	38%
Total	21	100%

Source: Researcher (July/August, 2015)

Featuring prominently was speed of information release to the entire organization, where respondents felt that it was too slow to be implemented. This tied in well with lack of effective communication on CRM strategy and its benefits. The two alone accounted for a frequency of 9 or 43%.

Other issues noted included incomplete process segregation of existing structures to allow for creation of new ones; lack of effective leadership monitoring and engagement; rigid vendor contracts leading to lack of room for innovation; management of change effectively, and less attention to monitoring and evaluation of reports and their recommendations.

Also cited were; rushed trainings; conflicts of ideas between different departments and lack of expert trainings on the CRM system to make room for proper buy-in. Rushing through the project and its timelines without taking into account these concerns were a set back to the CRM strategy delivery.

4.9 What BBK Management has done to give Implementation Necessary Impetus

Researcher also sought to find out what the BBK leadership done to give CRM strategy implementation necessary momentum.

Table 9: Improving CRM strategy implementation momentum

Improving implementation momentum	Frequency	%
Improved feedback systems	5	25%
Defined delivery structures	2	10%
Increased communication	2	10%
Better trainings	2	10%
Team engagements	2	10%
Escalations	2	10%
Others: recognitions, empowerment, benefits tracking	5	25%
Total	20	100%

Source: Researcher (July/August, 2015)

Accordingly, management had established improved feedback systems to cope with the anticipated queries and concerns from the employees. This accounted for a frequency of 5 or 25% of the total mentions. This was particularly dear to most respondents on account of delivery.

Defined delivery structures, improved communication and engagement to regularly align every employee, better trainings, team engagements, and escalations to appropriate higher offices were mentioned with the same frequency of 2 or . Also done was the establishment of a monitoring and evaluation team, and better empowerment of the CRM strategy implementation team for quick decision-making.

The leadership also ensured that performing teams are rewarded, recognized and sent to regional offices in Johannesburg for further offshore trainings. This improved morale of the teams and ensured more impetus to the project achievement was realized. Most of the respondents in the implementation team preferred this training model over others, due to travel excitements, and experiences that come with such.

Tracking of benefits to ensure the project lived up to its expectation was also done. Employee grievance channels or mechanisms were also established to encourage reporting of misdeeds by the implementation leadership. These gave momentum to the project and hence reduced costs associated with delayed delivery.

4.10 How Change Management was done during CRM Strategy Implementation

Respondents were asked their opinion on change management during CRM strategy implementation.

Table 10: Conducting change management during CRM implementation

Conducting change management	Frequency	%
Trainings	7	23%
Engagements	5	17%
Awareness	4	13%
Defined change process & structure	4	13%
Communication	3	10%
Continuous feedback	2	7%
Focus groups	2	7%
Progress checks	1	3%
Use of team leader	1	3%
Workshops	1	3%
Total	30	100%

Source: Researcher (July/August, 2015)

The research established that change management was particularly effective through trainings, accounting for 23% of the mentions. This is because most employees prefer out of the site trainings as a way of cooling off from their work stations.

Change management was also done through the use of engagements by employees in all sorts of the CRM project during the implementation. For instance, live demonstrations of the workings of the new systems, to spur buy-in and ensure all were effectively aligned to the CRM strategy. This was a very effective tool to use to effect change, accounting for up to a frequency of 5 or 17% of the total mentions.

Awareness programs such as email communications, screensavers, mentions in the meetings & posters, and a well-defined, well-crafted change management process manual to guide the entire project were also cited, giving a combined frequency of 8 or 26.7%. Successes and deviations were measured against set targets on this guide.

Further, there was communication, focus groups and continuous feedback on the CRM strategy implementation being encouraged on how to take the project forward. These gave a total of 7 or 23.3%. Other vehicles of change management included progress checks, workshops and use of team leaders to check any setbacks to the CRM strategy delivery. These appeared less in frequency, but critical to the success of the CRM strategy implementation change efforts. Meaning that being less in mention is not tantamount to being less importance.

High level change structures were also established by creating positions of team leaders to guide the whole project. More employee engagements were also done both periodic and ad hoc to allay any fears of redundancy, encourage teams and reward high performers through effective monitoring and evaluation process.

4.11 How Knowledge and Skills were transferred during CRM Strategy

Implementation

Researcher also sought to find if there were any knowledge and skills transfer during CRM strategy implementation, and how these were done. All the respondents answered in the affirmative, confirming that indeed there was knowledge and skill transfer through various approaches.

Table 11: Knowledge & skills transfer methods during CRM implementation

How knowledge & skills transfer was done	Frequency	%
Trainings: face-to-face, on-the-job	16	52%
Workshops	4	13%
Communication	2	6%
Meetings	2	6%
Circulars	2	6%
Electronic shots	1	3%
Teleconferences	1	3%
Team leaders	1	3%
Subject Matter Experts	1	3%
Posters	1	3%
Total	31	100%

Source: Researcher (July/August, 2015)

The most preferred method was training of a small group. The approaches to trainings involved face-to-face and on-the-job trainings, accounting for a total mention of 16 or 52%. The trained employees then acted as trainers of others through training of trainers (ToT). The trained trainers then trained the rest of the organization`s employees on what CRM was all about and its benefits to the customers and the staff.

Other channels used were workshops (frequency of 4 or 13%). This is due to the offsite nature of the workshops. Cited also were communication, meetings and circulars, each accounting for a frequency of 2 or 6% of total mentions.

Electronic shots (e-shots), teleconferences for regional team, and posters were also mentioned with a frequency of 3% each. These were meant to ensure that all employees were involved in since any one of them might require the skills in future if not presently to work effectively.

Other avenues cited included the use of SMEs in various departments, and team leaders to cascade the messages to the department employees. Throughout the organization, therefore, all staff had some knowledge of the CRM system strategy. More importantly, all customer facing and back end employees had to undergo a mandatory training on the same to equip them with the necessary tool.

4.12 Other Issues that might have affected CRM Strategy Implementation

Researcher sought to find out other issues that could have affected CRM strategy implementation.

Table 12: Other issues impacting CRM strategy implementation

Other issues impacting CRM strategy delivery	Frequency	%
Partial strategy buy-in	4	44%
Time to embed strategy	1	11%
Staff morale	1	11%
Staff turnover	1	11%
System customization	1	11%
Knowledge gap	1	11%
Total	9	100%

Source: Researcher (July/August, 2015)

Key was the partial strategy buy-in by most employees. This affected the time taken to cascade the strategy throughout the organization. It accounted for a frequency of 4 or 44% of the responses obtained.

Employees apparently did not get enough time to embed the strategy in their overall goal setting moments. They also had a low morale contributed to by the fear of job loss. Employee turnover, the rate of staff attrition, also affected implementation since some of them were either trained or in the process of training. This meant that the whole process of identifying the right talent for training made the project to lag behind schedule. The three factors contributed 33% of the total mentions.

Lack of effective system customization to a local requirement also affected the CRM implementation. This resulted in low morale by implementers, and increasing the time to embed the CRM system on time. Thus reducing strategy buy-in and increasing associated costs and reinforcing resistance among employees.

Also noted was the knowledge gap of the SMEs and the employees. A number of issues were assumed, such as quick learning of the system, which further affected implementation time. Cost constraints which meant that the budgeted funds would not see the project through in light of Kenya shilling fluctuation in value, having a profound effect on the delivery. Getting management to approve new revised budgets proved difficult, thus delaying the progress of CRM strategy implementation.

4.13 Control, Monitoring and Evaluation Approaches by BBK for CRM Strategy

According to findings by the researcher, BBK used various approaches to control, monitor and evaluate the effectiveness of the CRM strategy implementation.

Table 13: Control, Monitoring & Evaluation methods during CRM delivery

Control, Monitoring & Evaluation Approaches	Frequency	%
Snapchecks/Quality Assurance	9	26%
Management Information (MI)	9	26%
Audit	6	17%
Management Reviews	4	11%
User feedback	3	9%
Performance Appraisals	2	6%
Operational Risk Assessment	1	3%
Secured Network	1	3%
Total	35	100%

Source: Researcher (July/August, 2015)

These included quality assurance through the snap checks and Management Information (MI) published regularly through dashboards. The two alone accounted for a frequency of 18 or 52%.

Management also has a trend analysis in place established through audits to monitor CRM project implementation to check deviations or conformance to set objectives. This accounted for mention of 6 or 17%. Audit findings are then analyzed and feedback given to improve the processes in the CRM implementation exercise.

Leadership also carries out periodic management reviews, user feedback and performance appraisals in consultation with the lead team leaders. Any support required is evaluated and approved accordingly during these sessions, which sometimes bring together a larger group of implementers and users to share their experiences.

On a higher level, the CRM strategy is subjected to Operational Risk Assessment (ORA) to monitor and evaluate strategic challenges associated with CRM implementation. These include secure network, system availability, budgetary conformance and meeting of the timelines at various project phases.

4.14 Communication Approaches used during CRM Strategy Implementation

Researcher lastly sought specific communication approaches used by BBK during CRM strategy implementation.

Table 14: Communication approaches during CRM strategy delivery

Communication Approaches	Frequency	%
Internal communications via emails	10	26%
Circulars	7	18%
Meetings	5	13%
Posters	4	10%
Training sessions	3	8%
Videos (Zoom-in sessions)	3	8%
Daily Management Information (MI)	2	5%
Subject Matter Experts	2	5%
Electronic shots	1	3%
Procedure & Process manual	1	3%
Screensavers	1	3%
Total	39	100%

Source: Researcher (July/August, 2015)

It appears the most common form of communication identified was through circulars and electronic mails (e-mails) to all employees. These accounted for a frequency of 17 or 44% of total mentions. This is because all employees have access to computers and systems and thus can easily get information via such channels.

Other forms of communication included meetings, posters, training sessions and videos to cascade the messages, giving a combined mention of 15 or 38%. These have been particularly used more often in light of both personal touch and visual feel of the message cascade.

Daily management information (MI) by leadership and subject matter experts (SMEs) were also used to cascade the messages emanating from the CRM strategy implementation. The two approaches gave a total frequency of 4 or 10%. Daily MI was particularly used by leadership to check performance of the overall CRM strategy implementation.

Others mentioned included electronic shots, process & procedure manuals and screensavers. These were also used through electronic means to easily improve speed and coverage to entire organization. All electronic means appeared preferred since some middle and higher level management have blackberry handsets with e-mail capabilities for offsite view and faster responses to requests without necessarily having to be in office.

Impersonal means of communication were also employed. These were through posters, pamphlets and brochures to communicate the CRM strategy implementation. These involved paper-based, wall hangings and booklets informing employees of the CRM strategy and various progress levels of the implementation phases.

4.15 Discussion

The research findings unearthed what was typically expected from the onset. The challenges in the implementation of the CRM system strategy appear to be in tandem with most citations from previous studies in various organizations. This appears to suggest that CRM strategy implementation in most organizations do have largely similar issues to deal with.

The study found out that the over-riding reason for CRM strategy implementation was the improvement of service delivery to the customers, with others being better processing time, cross-sell of the bank`s products and customer retention. This is in tandem with the arguments advanced by Ryals (2003) who states that CRM strategy is critical in attracting and retaining customers.

The research also established a number of challenges in CRM strategy implementation. These challenges include lack of real time reports, system instability, lack of complete staff buy-in, inadequate system integration and incomplete E2E processes that could help serve the customers faster. The same were concluded by Achuama and Usoro (2008) who stated that it is largely the inconsistent and inaccurate customer, organizational changes, insufficient skills and the inadequate change management as the impediment to the CRM strategy delivery.

The research found out that some of the counter measures to the challenges of CRM strategy implementation which were put in place included a single contact person to provide effective leadership, system enhancements for faster testing of the deployed systems, manual interventions in case the system fails and trainings for all implementers of the CRM strategy to periodically refresh and equip the team. These findings are in sync with those of Otieno (2013), who argues that even a less motivated workforce will achieve very minimal despite deployment of the best technology.

Sentiments about what BBK leadership had not done to make CRM strategy implementation better came out quite strongly, as the study found out. These included lack of timely information release and effective communication on the benefits of the CRM strategy implementation. These views are supported by Chen and Popovich (2003), who argue that many of change efforts are aided by effective communication throughout the project life. Communication is also important to minimize internal conflicts during the role changes (Madu and Madu, 2003).

The study found out improved feedback systems and well-defined delivery structures help in pushing forward the CRM strategy implementation. Rewards and recognitions and team engagements also helped motivate staff to move the delivery ahead. Staff motivation is particularly noted by Kale (2005) as a key issue to consider when a CRM strategy delivery is ongoing. In order to realize success in CRM strategy implementation, organizations should have a culture where employees are encouraged to learn and share their experiences and commit to the delivery (Chege, 2013).

Conducting change management is a critical phase towards successful CRM strategy delivery. The study found out that change management throughout the project life was done mainly using trainings, awareness, communication, engagements and other means of skills transfers. These were meant to reduce resistance, make the CRM strategy more clearer to all stakeholders and periodically keep the organizations updated on the progress of the project. Chege (2013) supports these findings by indicating that efforts to address any real or perceived resistance should be mooted in earnest.

The study also found out that the knowledge and skills transfer were mainly done through trainings, workshops, meetings and electronic circulars. They were also being informed and engaged with new developments through such forums. In all these engagements, customer was being put at the centre of such undertakings to help realize objects with customers in mind. Therefore customer centricity is important and this is passed on through knowledge and skills transfer, a view supported by Mwangi (2010).

Most well-executed strategies rely heavily on monitoring, control and evaluation approaches adopted by the organizations. The research found that BBK employed quality assurance, audits, management reviews and performance appraisals as means to monitor and evaluate CRM strategy delivery progress. The use of metrics was used as these gave clear and objective way of measuring the project progress. The performance metrics is essential in assessing the outcomes of the changed environment against set objects (Kale, 2005).

4.15 Chapter Summary

Overall, most challenges appeared tech-based and leadership intervention could easily sort them out. Wambura (2012) argues that fixing technological issues and creating conducive operating environment could help reduce the challenges noted. In fact, tech-challenges are intertwined with human capacity challenges. When systems were unstable, for example, this resulted in partial staff buy-in hence affecting the CRM delivery. This is reinforced by findings of Aboka (2014).

Effective trainings; monitoring, controlling and evaluating progress; communicating properly and conducting change in a manner that is sensitive to the plight of those affected greatly improves the efficacy of the CRM system strategy delivery. This is in sync with findings from Cheng and Popovich (2003).

Proper leadership to motivate, reward, recognize and deal with other soft skill issues like up-skilling is necessary. Integration of the various functions to work in a collaborative manner helps to reduce resistance from the rest of the other functions. This is supported by the findings above in which staff had to be communicated to pre-during and post CRM strategy implementation. Well defined and structured strategy manual could go a long way in curbing the challenges noted in CRM strategy delivery. These findings are supported by Galbreath and Rogers (1999) and Crosby (2002) who noted that implementation of a strategy must begin with a business strategy in which organization and business process that are enabled by the use of technology are in place.

Ultimately, the implementation of the CRM strategy, challenges notwithstanding, is supposed to realize a competitive advantage, and change the way customers are served in order to improve profitability in the end. These include improving customer service, customer retention, cross-selling of products, understanding customer needs better and effectively tracking complaints to resolutions with acceptable service level agreements. This can only be delivered by effective CRM strategy implementation.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter provides a summary of the study, discussions and conclusions. The researcher then presents the key limitations of the study and the recommendations for both the research and for the policy and practice.

5.2 Summary

The researcher targeted to conduct a total of 16 interviews but managed 13 of them successfully. The interview guide contained questions that addressed the objectives of the study. The research sought to establish the challenges in the implementation of Customer Relationship Management system strategy in Barclays Bank of Kenya Limited. 12 of the 13 respondents had an education level of bachelor's and above, while only one had had a diploma.

Some 31% (4 out of 13) respondents were part of the strategic planning and management team, while 69% of them were not involved. On a related piece, 38% (5 of 13) respondents were part of the CRM strategy implementation team, while 7 of the rest were not. These findings nearly correspond to the targeted 25% for management and 75% for middle level and lower cadre teams, pointed out in Data Collection section of the Research Methodology.

All of the respondents answered in the affirmative on the issue of goal setting. They all indicated that they do set goals, objectives and milestones as part of their role requirements when signing up for new financial year. These ensured that strategies crafted are delivered in a structured fashion, and ownership rests largely with the employees themselves.

Tellingly, improving customer service was a key reason behind CRM implementation. This underscores the importance with which respondents held reasons for CRM strategy. Featuring prominently as well included improving processing time, customer retention and cross-selling opportunities for the Bank to improve profitability.

A number of challenges were cited by the respondents. Major ones included lack or partial employee buy-in to the CRM strategy, lack of system integration to consolidate all customer data, lack of real-time reports to support customer engagements and system instability. These four challenges accounted for a frequency of 69%. Other challenges included incomplete end-to-end (E2E) processes; system legacy; lack of customer single view window for all details; inadequate trainings; and cost constraints.

A number of interventions were cited by respondents with regards to measures taken by management to contain the challenges. Majority indicated that management was working hard to enhancing systems for improved service. Other interventions noted included daily updates through management information (MI); escalations to regional office in South Africa; having a single point of contact; and enhancing leadership involvement.

Releasing of updates in a timely manner to the entire BBK fraternity was highly cited by respondents as a matter not done well by the management, accounting for 43% of the total frequency. Other issues of concern not effectively addressed by BBK management during CRM strategy implementation included effective change management; Adequate budgetary planning; clear communication of CRM benefits; and addressing the rigid vendor contracts to allow for changes where necessary to on-board new ones as the case may require.

To ensure that the necessary CRM implementation impetus is sustained, respondents gave a number of issues being undertaken by BBK management. These included encouraging faster feedback from the implementing teams, accounting for 15% of the total frequency. Others included clear delivery structure; trying to encourage newer ideas; frequent rewards and recognitions for the teams and empowering team leaders to make some level of decisions to ensure the progress was achieved on time.

Change management was an integral part of the CRM strategy implementation. Some of the ways adopted by management and team leaders were proper and frequent communication; periodic and ad hoc awareness programs; employee engagements; and structured trainings. The four change management efforts accounted for 63%. The others included focus groups to disseminate information; well-defined change management process; and effective project monitoring and evaluation.

All respondents did allude to the fact that there was knowledge and skills transfer through a variety of ways. These were largely through face-to-face trainings and on-the-job training, accounting for a larger portion of the total cumulative responses. Other prominent methods of CRM strategy implementation skills transfer were through; workshops; use of subject matter experts (SMEs); teleconferences; meetings and posters. These were the favorite forms of knowledge and skills transfer.

The CRM strategy implementation was also affected by a number of other issues. According to the respondents, the key issue was CRM strategy buy-in which was not adequate, slowing the implementation process. This validated the resistance to CRM strategy implementation. Other matters noted by respondents included lack of enough time to embed the strategy to the employees, staff turnover and system customization to suit the strategy delivery on time.

Research also sought to find out the specific CRM strategy implementation control, monitoring and evaluation approaches. Featuring prominently were the management information (MI) trend analysis, quality assurance (snapchecks) and audits. Others included management reviews of the process, user feedback, secured networks and performance appraisals.

Lastly, respondents were asked specific communication approaches employed by BBK during CRM strategy implementation. 67% frequency was noted on the following methods of communication: internal communication, meetings, e-mails, posters and circulars. Other forms of communication approaches included trainings, daily MI, screensavers and electronic shots.

The literature review corroborates what had been mentioned by respondents as the challenges that affected the CRM strategy implementation, and even suggested ways to mitigate them. Containing challenges of strategy implementation of such magnitude would require collaborative efforts from all stakeholders; from SMEs, management, employees, team leadership to vendors of the system to be employed for strategy delivery. This fused with effective communication systems, proper controls and evaluation approaches would lead to the success of the strategy.

The research findings showed a concerted effort by the management of BBK to ensure implementation of the CRM succeeded. Within the realms of the circumstances, and constraints for budgetary allocation for this project, the CRM strategy implementation did achieve some milestones, despite the challenges along its path to full realization of the set object.

5.3 Conclusion

From the research findings, it can be concluded that the major challenges in the implementation of the CRM strategy at BBK were resistance to change, lack of system integration, lack of real time reports to serve customers faster and system instability. These constituted the highest frequency of mentioning by the respondents.

Respondents categorically offered opinion that resistance to change could be mitigated by effective and structured awareness programs for employees on the benefits of embracing CRM. Other ways to reduce these, it was suggested, is to have continuous trainings to demystify any jargons of IT-related matters. Well-laid out feedback mechanism would also go a long way in containing lack of buy-in. Management involvement and showing effective leadership was also cited as a key way to contain resistance.

By having seasoned SMEs, system issues would be sorted out fast to allow for CRM strategy implementation to go on quickly. Getting data integrated with other system would allow for real time report retrieval to manage the CRM delivery. Investing effectively on system stability would also help realize the milestones to reduce delays in the CRM strategy implementation.

From the results, it appears more needs to be done especially because the issues arising as challenges touched more on people and business processes, and less along technical requirements. This should render mitigation easier by the BBK management.

5.4 Recommendations

In as much as organizations have an ever increasing pressure to improve on their customer satisfactions due to tougher operating environment, and demanding shareholders for improved return on their investments, there is still need to invest in an effective and efficient CRM strategy that will help deliver these competing expectations. Investing in such a capital-intensive strategy needs to be done with due regard to all intertwining interests: customers, employees, vendors and the BBK as an organization.

Such considerations would include such concerns as acceptability by all, positive perception by employees and customers, ethically and environmentally sound to all, relevance with customer needs, innovativeness and gives a firm a competitive edge, sustainable in the long run with minimal costs, and ultimately replicable to other parts of the organization as the need may demand.

Perhaps of import is the top leadership involvement, especially in areas that require proper cascade of the CRM strategy, motivation, fair rewards and recognitions and capacity building to help teams cope with the changes expected. Policies and circulars need to be drafted that take care of these concerns.

Frequent and vigorous awareness programs need to be in place to ensure employees are always appraised on the milestones achieved pre-, during and post implementation. These should include training and workshop sessions to help employees internalize the CRM strategy benefits, and other related impact on customers.

Critical to the success of the project is a well-defined, well-structured, and well-cascaded change management policy document to guide such an undertaking. This document ensures that all employees are aligned to a particular objective. It also helps reduce unnecessary wastage of time trying to get a common ground on associated policies, which will have been harmonized to conform to the new realities.

5.5 Limitations of the Study

A number of challenges were encountered which were related to the research, particularly during the data collection. The data collected were limited to only one organization. The findings therefore, cannot be absolutely extrapolated to organizations within the same banking sector, or other industry, as different organizations could return different outcomes.

Because of busy schedules, some respondents gave out responses that might not be in tandem with CRM strategy implementation reality. Such responses therefore, might be skewed in light of time available to effectively respond to the interview questions. The availability of time or the lack of it could not be empirically verified as researcher had no sight of their calendar diaries to ascertain such.

Researcher encountered problems of obtaining data from respondents since some of the required responses were touching on transparency, confidentiality and privacy. This meant that the data gathered could not be independently verified or quantified with a higher degree of accuracy.

However, the researcher used the introductory letter from the University to assure them of the validity and openness of the study. The researcher also indicated that the feedback forms would not bear their names hence any reason to be apprehensive.

5.6 Area for Future Research

The study has had outcomes from BBK only but other organizations remain not explored. The study focused on only one organization, and therefore, the findings cannot be generalized across the banking sector or other related organizations attempting to implement a strategy. Future research needs to extend to the industry in order to draw any effective outcomes.

A broader research on challenges of CRM strategy implementation in all organizations, both private and public, including not-for-profit ones need to be carried out. A framework for effective CRM strategy implementation needs to be studied as well. These would bring further understanding of the issues affecting CRM strategy implementation, and provide more in-depth information touching a broader scope of the industry spectrum, in light of the varying dynamics in every organization.

5.7 Implication of the Study on Policy, Theory and Practice

The study found that BBK faced and continues to face challenges in the CRM strategy implementation despite the well-laid out policies. This means that BBK needed to refine this strategy further to enable them come up with an effective policy on CRM strategy delivery to guide the implementation process.

There are several critical success factors noted in the literature review section for the strategy implementation, some of which the researcher has found as the success factor for CRM strategy implementation in BBK. These are strategy. Simply put, there must be a strategy on how to deliver a strategy. In this case, well-documented strategy manual would be useful in guiding implementation of the CRM strategy.

The second is organization leadership. Leadership needs to be seen to be appreciated. More importantly, all activities undertaken by leadership must be geared towards realization of the strategy being implemented. These included motivation, rewards, recognitions, provision of critical tools to deliver, effective communication and inspiring change.

Integration of the different strategy parts also needs to be considered in order to deliver CRM strategy successfully. This includes effective information flow throughout the organization. Integration also takes collaborations of the different departments in order to be aligned to a particular direction. Almost all these success factors formed the major challenges.

Of import to note is that the findings are in sync with those of Achuama and Usoro (2008), who contend that most challenges facing the implementation of CRM strategy are not technical but require soft skills to be implemented. These included organizational change and fluctuation, inconsistent and inaccurate customer data, and changes which affect the business.

El Sawah et al. (2008) also argued that most developing countries faced different obstacles when implementing western-developed technologies, management processes, and information systems and techniques. This therefore means that developing world organizations need to find their own solutions to the emergent challenges in the operating environment, or customize as much as possible off-the-shelf technologies procured.

The CRM strategy implementation, in practice, helps to guide other organizations to learn from each other in order to avoid pitfalls experienced by those that have implemented the strategy before them. In other words, this study will guide other firms to study and come up with an effective implementation plan that will take care of all underlying issues. The success or failure of the strategy implementation will lie on careful study of the researched documents such as this piece of research.

5.8 Chapter Summary

Chapter five closes the study on the Challenges in the Implementation of Customer Relationship Management System Strategy in Barclays Bank of Kenya, as indicated at the beginning of the project. The objective of the study was articulated and problem investigated as per the set methodology. Chapter two dwelt on literature reviews on the same topic to set the tone for the study done later. It is against these reviews that the study findings were benchmarked to see if the study corresponded to the ones done earlier including theories and concepts on CRM system strategy implementation.

Chapter three outlined methodology of data collection, and how efficiently the data was obtained. The outcomes of the research were analyzed in detail in Chapter four, to give study findings, results and discussions in a more in-depth fashion. Chapter five, therefore, has summarized the findings, concluded these findings and made some recommendations in light of the findings. The chapter has also touched on limitations of the study, thereby giving implications of findings and outcome on policy, theory and practice.

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APPENDICES

APPENDIX I: Interview Guide

SECTION A: GENERAL

1) What is your job title?

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2) For how long have you worked in BBK?

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3) What is your highest level of education?

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4) Are you part of the strategic planning and management team?

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5) Do you set goals, objectives and milestones?

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SECTION B: SPECIFIC

6) Are you part of the CRM Strategy implementation team?

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7) In your opinion, what are the reasons for CRM strategy implementation in BBK?

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8) Outline the challenges in the CRM strategy implementation

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9) Briefly describe the measures taken by BBK to deal with these challenges.

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10) Briefly outline issues that BBK has not done in dealing with these challenges.

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11) What has BBK management done during the CRM strategy implementation to give it the necessary impetus?

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12) How has change management been conducted during the CRM strategy implementation?

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13) Was there any knowledge and skills transfer?

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14) If so, how was this done?

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15) Generally, what other issues could have affected the CRM strategy implementation?

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16) What are the specific CRM strategy implementation control, monitoring and evaluation approaches employed by BBK?

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17) What are the specific CRM strategy communication approaches used by BBK?

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Thank You!

APPENDIX II: Request for Data Collection



UNIVERSITY OF NAIROBI
SCHOOL OF BUSINESS
MBA PROGRAMME

Telephone: 020-2059162
Telegrams: "Varsity", Nairobi
Telex: 22095 Varsity

P.O. Box 30197
Nairobi, Kenya

DATE 21.7.15

TO WHOM IT MAY CONCERN

The bearer of this letter GEORGE OWINO ODHIAMBO
Registration No. D61/73701/2009

is a bona fide continuing student in the Master of Business Administration (MBA) degree program in this University.

He/she is required to submit as part of his/her coursework assessment a research project report on a management problem. We would like the students to do their projects on real problems affecting firms in Kenya. We would, therefore, appreciate your assistance to enable him/her collect data in your organization.

The results of the report will be used solely for academic purposes and a copy of the same will be availed to the interviewed organizations on request.

Thank you.


PATRICK NYABUTO
MBA ADMINISTRATOR
SCHOOL OF BUSINESS



APPENDIX III: Authority for Data Collection

Barclays Bank of Kenya Ltd
Head Office for Operations
Bishops Gate, 5th Ngong Av.
P O Box 30120 – 00100 GPO
Nairobi, Kenya
Telephone: 020-2872000

17th August 2015

The MBA Administrator
School of Business
University of Nairobi
P.O. Box 30197-00100
Nairobi.



Dear Sir/Madam,

RE: REQUEST TO CARRY OUT ACADEMIC RESEARCH ON CHALLENGES IN THE IMPLEMENTATION OF CUSTOMER RELATIONSHIP MANAGEMENT SYSTEM STRATEGY AT BBK BY OUR STAFF

Reference is made to your letter dated 21st July, 2015 regarding the above subject, for George Owino Odhiambo (Staff Number 6834).

We are glad to confirm to you that:

- 1) permission has been granted to him to carry out the abovementioned research
- 2) face-to-face interviews with the requested staff have been done;
- 3) these have been accepted subject to the following conditions:
 - A) That the data collected would not be used to malign BBK in anyway manner whatsoever
 - B) That the research will be used for, and is limited to, academic purposes only
 - C) That his activities would not in any way interfere with the routine operations of the affected teams
 - D) That he would not take photographs of the Company's facilities without prior written permission from the Corporate & Marketing, and Legal Departments.

We hope that these conditions were acceptable, and guided his engagements.

Yours faithfully,

Milkah Gachania
Legal Counsel

Barclays Bank of Kenya is regulated by the Central Bank of Kenya