The Importance of Leadership Role in CRM Success as a Strategy

A Case Study of United Bank Limited, Pakistan

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Abstract

Date: 10/07/2013

Course: Information Technology Management

Course Code: EIK034

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Title: The Importance of Leadership Role in CRM Success as a Strategy.
A Case Study of United Bank Limited, Pakistan.

Purpose: The aim of the study/master’s thesis is to investigate the significance of leadership’s role in the successful adoption and implementation of CRM initiatives within an organization.

Research Question: what is the role of leadership in terms of UBL adoption and implementation of CRM in a strategic manner?

Method: The study is primarily Qualitative in nature. Semi-structured interviews were conducted in order to get a sense of UBL’s leadership role during UBL’s adoption and implementation of CRM project within the organization. In addition, a small survey of UBL’s customers with access to online banking was conducted to
investigate the customer side of the whole process and understand how UBL’s customers view the bank’s whole exercise of adopting and implementing a costly project benefited them.

Target Audience: Companies, especially those within developing markets, vying to invest in CRM projects for competitive and strategic advantage can hugely benefit from the study’s findings. An understanding of United Bank Limited, Pakistan experience with CRM adoption and implementation can provide us with invaluable insights into the thinking of the top leadership when such costly and risky projects are undertaken.

Conclusion The importance of the Leadership role in terms of UBL successful adoption and implementation of CRM can hardly be exaggerated. With the company leadership’s personal commitment and understanding of CRM, they have been able to create the internal consensus essential for the success of CRM; were able to take head on the challenging task of going through deep structural and processes changes; and were able to stand behind the ongoing investments necessary for post CRM implementation in order to make it a success in a strategic sense.

Keywords: Leadership, Customer Relationship Management (CRM), Customer Satisfaction, Company Vision, Shareholders’ Value, Information Technology Infrastructure, Organizational Culture, Competitive Advantage, Organizational Processes, Customer Loyalty & Retention.
We would hereby thank our supervisor for his tireless effort and relentless guidance throughout the entire project without which a successful completion would have been impossible. We owe our earnest gratitude to the management of UBL for their kind co-operation, which undoubtedly made possible the completion of the study and effectively contributed to our learning. In addition, we would also like to thank our families and friends for their unconditional support and well-wishes. Our university deserves credit for providing us with excellent study facilities, which made the entire effort a thing of joy.
## List of Abbreviations

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>CRM</td>
<td>Customer Relationship Management</td>
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<tr>
<td>CRL</td>
<td>Customer Relational Leader</td>
</tr>
<tr>
<td>MNCs</td>
<td>Multinational Corporations</td>
</tr>
<tr>
<td>IT</td>
<td>Information Technology</td>
</tr>
<tr>
<td>UBL</td>
<td>United Bank Limited</td>
</tr>
<tr>
<td>SBP</td>
<td>State Bank of Pakistan</td>
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<tr>
<td>GDRs</td>
<td>Global Depository Receipts</td>
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</tbody>
</table>
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1 - Introduction

In this chapter we try to introduce the topic of the study along with background discussion of the problem and finally the research question is laid out.

Globalization and the spread of the internet at the dawn of the twenty first century has opened a plethora of challenges and opportunities for companies and hence expanded their reach to previously inaccessible customers and markets (Sanchez et al., 2009).

Customer Relationship Management (CRM) is one such significant development within marketing discipline in tap those new markets and reach-out to customers in a meaningful way (Landroguez et al., 2011). However, the internet and globalization has in a unique way shifted the balance of power in favor of the customers’ vis-à-vis the companies. Customer relationship management purports to enable companies cultivate a long-lasting and strategic relationship with the post internet and globalization customers (Sheth, 2002; Gronroos, 1989).

However, customer relationship management (CRM) is in no short supply when it comes to definitions (Lapierre, 2000). The definitional glut within the extant marketing literature, however, signifies the difficulty in understanding and institutionalizing the term [CRM] in a result oriented manner as well as alludes to the ambiguity surrounding the concept (Wang et al., 2004). It also indicates the lack of consensus amongst the various viewpoints within marketing community – academics and practitioners. While elaborating the difficulty of coming to terms with a single definition of customer relationship management, the paper hereby would adopt a more customer – centric definition of the term [CRM] so as to underscore the significance of the customer – centric aspect of CRM and its strategic connotations.

1.1 CONCEPT DEFINITION & BACKGROUND

Customer relationship management (CRM) according to Payne & Frow (2005: 168) can thus be defined as, ‘a strategic approach [CRM] that is concerned with creating improved shareholder value through the development of appropriate relationships with key
customers and customer segments. CRM unites the potential of relationship marketing strategies and IT to create profitable, long-term relationships with customers and other key stakeholders. CRM provides enhanced opportunities to use data and information to both understand customers and co-create value with them.’’

The above definition enables us to conceptualize the CRM term and locate it neatly on the customer relationship management definitional continuum within the extant marketing literature. It also serves as a theoretical framework and a guiding principle on which the contours of this research paper are based. The one extreme, tactical/narrow, side of this continuum represents CRM as a concept in a very specific and narrow manner specifically and to an extent primarily used in a technological sense. Just at the middle of this continuum we have CRM as being understood as a concept in an integrated form. Here, CRM definition involves integration of the company some processes with technology. So in this instance we see on a limited level some form of a blend of technology and processes when it comes to CRM. On the other extreme side, strategic/broad, side, CRM comes to represent the holistic incorporation of technology, processes and people in a highly synchronized fashion. CRM success in real terms and the vast amount of resources and efforts are only truly justified when the concept is understood at this level. CRM at a strategic level alone ensures the strategic benefits in terms of long-term customer relationship, something that justifies the enormous amount of strategic risk taking and investment when adopting CRM.

![Figure 1: CRM Definitional Continuum, adapted from Payne & Frow (2005: 168)](image-url)
Businesses in general and banks in particular are more sensitive to their customers’ whims and therefore need to ensure not only that their customer base continues to grow but that they are able to retain their existing customers, paramount to their growth and existence (Peppard, 2000).

CRM thus becomes significant in this context as banks strive to identify, target and eventually attract profitable customers. It also helps banks to strengthen its relationship with its existing customers thereby improving its chances of retaining these customers and enhancing the bank’s customer’s loyalty dimension (Mihelis et al., 2001).

The banking sector in Pakistan has been through considerable upheavals during the country’s entire history (Rehman & Raoof, 2010). The 1970 appears to be a watershed in the country’s banking history when the entire banking sector was nationalized with a complete ban on private banking. However, during the 1990’s the banking sector was re-opened to privatization and gradually private banks were allowed to open shops. The privatization of the national banks also opened the sector for foreign banks and today the country’s banking sector is as vibrant as any other south Asian economy (Rehman & Raoof, 2010).

United Bank Limited (UBL) is an important player within the Pakistani Banking sector and has the sector’s largest assets, $ 7.5 billion, by 2009 (CGAP, 2010). Its multi-channeled nature; the relatively diverse e-banking base; myriad market segment involvement; and an overall better success rate within the sector makes UBL and its successful implementation of CRM a perfect case study option (CGAP, 2010).

1.2 Problem Discussion

There seem to be a convergence of interests and goals when it comes to customer relationship management (CRM) proponents and relationship marketing vis-à-vis the firm’s relationship with its customers, i.e. a long – term strategic relationship (Lindgreen & Wynstra, 2005; Sheth, 2002; Morgan & Hunt, 1994). According to Jayachandran et al., (2005: 177), “relationship information processes encompass the specific routines that a firm uses to manage customer information to establish long – term relationships with customers”.

More so, relationship information is dependent on the organizational information processes such as the acquisition, use and dissemination of customer information in a
responsible manner so as to engage the customer and thus nurture and maintain a healthy and mutual relationship (Jayachandran et al., 2005).

Customer relationship management (CRM) and relationship marketing thus reinforces each other in order to pursue their mutual goal of a strategic relationship with the customers (Martin & Bush, 2003). Whilst customer relationship management (CRM) provides the technology necessary for the enhancement of the organization informational processes, which amounts to an improvement in the firm’s relational informational ability; relationship marketing provides the rationale for the investments essential for the implementation of CRM initiatives in the first place (Nielsen et al., 2003; Zinedin, 2000; Day, 2000). It has been so true in the case of United Bank, where the bank clearly wanted to streamline its relationship with its customers in a cost-effective strategic way and was willing to invest heavily in order to deliver on these terms. CRM thus was a perfect solution for UBL to bolster its relational informational ability.

Value maximization in this new marketing era is thus dependent on the successful implementation of CRM initiatives which provides the technological impetus essential for the customer – centric nature of relationship marketing (Bruhn, 2003). UBL operation in a competitive banking sector makes it imperative for the company to make use of all the available tools essential to enhance its comparative advantage with respect to its competitors. CRM as a relationship marketing tool for the company enables it to efficiently and strategically improve its customer relationships in a win–win situation, where both the bank and its customers end up better off.

On the contrary the ambiguity surrounding the conceptual and definitional aspect of customer relationship management (CRM) has resulted in a confusion amongst organizations of the sort that is evidently present in their [organization’s] understanding and use of customer relationship management (CRM) processes for their strategic and competitive advantages (Payne & Frow, 2005). While a confusion of the sort around the concept raises skepticism about the efficacy of CRM in terms of its value to organizations; it also amounts to an inefficient resource allocation exercise – as and when implementation of CRM processes leads to huge investments costs with trivial value gains in terms of shareholders value maximization and enhanced customers satisfaction. Under such circumstances, it’s
essential to have a fresh approach towards the use of CRM as a tool vis-à-vis customer relationship management (Gartner Group, 2001).

Changes need to be two-fold. Firstly, from a customer perspective, the business processes within CRM need to be re-thought in terms of how they appear to the customers so as to have a positive impact on customers’ perception (Gartner Group, 2001). Secondly, the business processes within CRM need to be re-engineered in a more customer-centric manner for a more lasting and strategic customer–company relationship (Kale, 2004). In addition, success of CRM is critically dependent on several antecedents already present within organizations prior to the adoption and implementation of CRM initiatives. Failure to recognize and identify these crucial factors at the time of CRM internalization risks its failure in terms of value maximization and process enhancement. CRM’s mixed performance scorecard can largely be attributed to the absence of this strategic sense making before the decision to invest in costly CRM initiatives is made without the necessary groundwork essential for its success is being laid out (Grabner–Kraeuter & Moedritscher, 2002).

1.3 Research Question

CRM at a strategic/broad conceptual level, to a greater extent, influences the research thinking of the paper. The research question, hence, attempts to focus on the role of leadership within a company in order to gain insights into the understanding of CRM as a concept at a strategic/broader level. In doing so, the research question will try to narrow down the examination of CRM as a strategy to an important factor within a company, i.e. leadership. More so, it will also look into the role of leadership at the crucial stages of adoption and implementation vis-à-vis leadership role in order to clearly and precisely determine the parameters and scope of the paper. Subsequently, the paper will also try to examine the antecedents essential for the success of customer relationship management (CRM). Therefore the paper would try to address the following research question:

- What is the role of leadership in terms of UBL adoption and implementation of CRM in a strategic manner?

The key words in our research and the ones which our study is going to focus on are the leadership role and CRM strategic. Success or failure of CRM, in our view, comes down
to the adoption and implementation of CRM in a tactical or a strategic way. While understandably these represents two different types of activities/approaches, CRM success and the justification of its adoption in terms of its huge investments and organizational changes largely depends on the selection and understanding of CRM by the company’s leadership at the pre-adoption stage. Hence, leadership understanding of CRM at the pre-adoption stage and the subsequent organizational changes and investments required and the eventual benefits, strategic or tactical, associated with each different activity makes the selection and understanding of CRM before adoption as no more mere a choice between two different types of activities but truly a choice between two alternatives with short and long term strategic and tactical benefits. With huge risks and costs associated with CRM projects, the failure of the leadership and the organization to implement and adopt CRM projects on a strategic level can never be truly called successful even if they result in short term tactical improvements in the profitability of the organization.

1.4 Objectives & Strategic Question

Primarily, the objective of this research study is to examine and investigate the significance of the leadership role within the organizational structure and evaluate its significance for adoption and implementation of CRM projects in a strategic way.

The study makes use of a case study, United Bank Ltd, Pakistan. Our case study is interesting and has a research potential in a two–fold manner. Firstly, it’s a case in the banking sector within a developing country context with less developed organizational structures as well as minimal technological infrastructures. Secondly it will help us understand, in light of the extensive research done on the banking sector with respect to CRM in a developed market context, if the conditions i.e. specifically the leadership role in terms of CRM strategic adoption and implementation remains true as is the case with studies in the more developed markets with considerably different set of conditions, technological, social and corporate.

As the oldest, largest and arguably most innovative commercial banks within Pakistan, United Bank Limited makes a reasonable case study to understand how a banking sector organization within a developing market successfully adopts and implements CRM initiatives across its organization in order to improve its customer relations (UBL, 2011).
1.5 Research Limitations

Our paper’s research limitations are essentially the outcome of our research choice on several accounts. The qualitative nature of our research exposes our paper to the criticism of subjectivity and thus limits the paper’s finding in some ways just like all qualitative research works.

The case study nature of the research work itself limits the research viability and scope.

Collection of data within a developing country context in itself is an extremely difficult task thereby affecting the research quality.

The absence of extant literature within a developing market context on the topic has profound research implications for the paper particularly in the development of a theoretical and conceptual framework.

Lastly, most of the above research limitations of the paper are the courtesy of the two eternally present limitations of any master’s dissertation: time and resource constraints. The influence of both these factors can be manifestly seen at various sections within the thesis despite our earnest efforts.
2 - A Critical Review of Literature

In this chapter we try to discuss the literature reviewed to provide the conceptual framework essential for the study. Concepts from prior relevant work within the extant literature were identified to provide the necessary theoretical backing for the study.

There are several research uses of critically reviewing the existing literature (Fischer, 2007). It helps describe and discuss the relevant topic literature in order to help with the research footings of the paper. In terms of research selection, a critical review of the literature can have both qualitative and quantitative benefits (Bryman, 2008). In terms of quality, a critical review helps with the selection of the most closely connected and peer-reviewed research work. Critical review also reduces the quantity of research work essential for the theoretical framework of the topic through effective selection.

We have thus made sure to make use of all the relevant aspects of a comprehensive critical review of the literature in order to help us with the quality of the research as well as effectively ease out our time constraint factor. An essential aspect of a critical literature review is hence the critical review methods (Fischer, 2007).

2.1 Critical Review Methods

Central to the concept of research quality is the identification and selection of relevant and current research in an effective and efficient manner. The principles of the critical review methods details a systematic way in which to approach the problem and thus avoid unnecessary time delays and literature inundation.

2.1.1 Keywords

Working as research signposts with an academic work, the use of Keywords helps with the relevant research work selection and identification. It also helps with the breakdown of complicated research problems into simpler units thereby making the research work simpler and fascinating. In our research problem context, the breadth of our target literature and its interdisciplinary nature stretches it over several subject matters. Identification and selection of relevant quality research work under such circumstances became practically daunting without the employment of keywords within the Management, Marketing,
Information Technology, Corporate governance, Process re-engineering, Business and Behavioural Sciences disciplines.

<table>
<thead>
<tr>
<th>Keyword</th>
<th>Subject Matter</th>
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<tr>
<td>Leadership</td>
<td>Business Psychology</td>
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<tr>
<td>Customer Satisfaction</td>
<td>Customer Relationship Management</td>
</tr>
<tr>
<td>Company Vision</td>
<td>Management</td>
</tr>
<tr>
<td>Shareholders’ Value</td>
<td>Corporate Governance</td>
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<td>IT infrastructure</td>
<td>Information Technology</td>
</tr>
<tr>
<td>Organizational Culture</td>
<td>Corporate Governance</td>
</tr>
<tr>
<td>Competitive Advantage</td>
<td>Economics &amp; Business</td>
</tr>
<tr>
<td>Organizational Processes</td>
<td>Business Process Re-engineering</td>
</tr>
<tr>
<td>Customer Loyalty &amp; Retention</td>
<td>Customer Relationship Management</td>
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<tr>
<td>Strategic Relationship</td>
<td>Marketing</td>
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Table 1: Keywords Based on Literature Review, (own illustration)

The keywords in tandem with Boolean logic also helped us sort the literature works in accordance with their close proximity to our topic during the search stage. Sifting through extensive extant literature in an efficient manner was made easier through search strings formation with the help of Boolean logic as well. Several of these strings were made during the duration of the literature research to ensure relevant and recent literature is being selected for the paper review and subsequent framework. The following table gives an overview of our string searches used on our various data bases searches.
2.1.2 Databases

The table below provides an overview of the databases used to search the extant literature for relevant material for the paper. The first two, Science Direct & Emerald, has been predominantly used to collect research material of international repute and standards.

The research material within most of these databases is of the peer-reviewed nature making them highly respected within academia. With Google Scholar being the starting point for any research work, almost all of these databases are a rich source of relevant and recent literature within the fields of management, social sciences, technology and applied sciences.

However, at times there are access related issues on these databases. Moreover, in case of Google Scholar, care should be taken to avoid research work that is of a lesser quality as the website has no research quality censorship regime in place.

<table>
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<tr>
<th>Database / Website</th>
<th>Topic</th>
<th>URL</th>
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<tbody>
<tr>
<td>Science Direct</td>
<td>Journals / Articles</td>
<td><a href="http://sciencedirect.com">http://sciencedirect.com</a></td>
</tr>
<tr>
<td>Emerald</td>
<td>Journals / Articles</td>
<td><a href="http://www.emeraldinsight.com/">www.emeraldinsight.com/</a></td>
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<tr>
<td>Google Scholar</td>
<td>Scientific articles &amp; books</td>
<td><a href="http://www.scholar.google.com">www.scholar.google.com</a></td>
</tr>
<tr>
<td>ABI/INFORM (ProQuest)</td>
<td>Global Journals, magazines &amp; newspapers</td>
<td><a href="http://ep.bib.mdh.se:2059/pqdwe">http://ep.bib.mdh.se:2059/pqdwe</a> b</td>
</tr>
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</table>
2.2 Mapping of Literature

It’s essential to sort the literature in a way so as to narrow it down in accordance with its relevance and significance to the paper through mapping (Fisher, 2004). Mapping also gives an overview of the connection as well as importance of concepts within the topic context in a clearer manner. It is in essence a graphical representation of the key words.

Within the context of this paper, the leadership and vision forms the nucleus of the antecedents whose role is essential for CRM successful adoption and implementation. Closely connected to these primary factors [antecedents] are the various other essential factors equally central to the success of CRM initiatives across an organization. Interestingly, these secondary factors aren’t just tightly linked to the primary ones but are in a way inter-linked as well.

2.2.1 Paper’s Literature Map

Our topic’s literature map above, figure 2, elaborates the significant factors essential to our research question and their inter-relationship. While firmly rooted in our research question, the map brings to light the intricate relationship between the various crucial factors in conjunction to our primary research task. It also underscores the inter-connection between...
the various disciplines necessary for an understanding of our basic research task i.e. investigating the role of leadership in the success of CRM initiatives within a company.

2.2.2 Criterion of Literature Selection

Two distinct sets of criterions were used to weigh in and ultimately select the literature works used within the paper. Firstly in the general category, weightage was given to the literature work based on research reliability, research quality and research validity (Bryman, 2008). In the second category, which is more of a paper specific nature, the literature works underwent their relevance test in order to ensure their academic proximity to our topic and thus avoid unnecessary time delays.

<table>
<thead>
<tr>
<th>Criterion of Literature Selection</th>
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<tr>
<td><strong>General</strong></td>
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<tr>
<td>Reliability</td>
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<td>Quality</td>
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<tr>
<td>Validity</td>
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<tr>
<td><strong>Paper Specific</strong></td>
</tr>
<tr>
<td>Relevance</td>
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</table>

Table 4: Literature selection criterion (Bryman, 2008: 31)

2.3 Arguments & Concepts: A Short List

Some of the major concepts within the paper include:

- Leadership Role
- Company’s Vision
- Various CRM Perspectives
- Relational Marketing
- Retail Banking
- Loyalty
- CRM, Databases & Internet
2.4 Discussion of Papers & Concepts

In order to review our literature in a critical and systematic manner for the convenience of our readers and our own theoretical framework development, we have included a list of papers [table 10] with a substantial research influence on our work. While the literature reviewed for the paper has been extensive in nature, only the papers with a significant bearing on the paper’s work has been included in this part.

2.4.1 CRM & Leadership

In their attempt to unlock the secret of successful CRM implementation, Galbreath & Rogers (1999), underscores the significance of leadership role in the process. The authors highlight the complexity surrounding the adoption of CRM initiatives not least because of the changes required within the organizational environment and thinking. The study shows how the mere adoption of technology, essential for CRM projects, without the necessary organizational changes is based on a flawed success perception and thus is indicative of the numerous examples where CRM initiatives have produce little or no results.

CRM, according to Galbreath & Rogers (1999), in essence means the transformation of the whole organization in accordance with customers’ needs. As they put it, "CRM is a strategy for competitive advantage" (Galbreath & Rogers, 1999: 161). CRM in its strategic sense calls for an approach where an organization takes a 360 degree view of her customers, which obviously entails much more than mere technological fixes as is often mistaken for and thus fails to deliver on the strategic level or altogether(Galbreath & Rogers, 1999).

In terms of its value to our paper, its major finding is extremely interesting within this context. It points to a whole new form of leadership, customer relationship leadership (CRL), being at the heart of CRM successful adoption and implementation.

According to the authors, leaders prior to the adoption of CRM ought to have a strategy for its success. Creating a right environment and reshuffling the entire organization where changes are widespread across the entire organization in the areas of people, processes, technology and management and changes in the way customers are viewed requires leadership of its own kind. Only CRL leaders can create this enabling environment for CRM to succeed in its strategic sense. CRL, essential for CRM success, remains on top of things in
three major areas: technology, organizational environment, and atmosphere of innovation (Galbreath & Rogers (1999)).

On the technology front, CRL has the vision to foresee the strategic changes transpiring and thus be ready to internalize them to enhance their front-line workers ability to maintain relationship with customers efficiently and effectively. Furthermore, s/he recognizes the strategic nature of CRM and thus adopts CRM technology as a core part of the whole CRM initiative as opposed to being a complementary technology.

On the organizational environment front, a CRL leader ensures all teams act in tandem with each other in a harmonious way without losing track of the company’s vision and mission. In case of CRM, the CRL leader enables a CRM environment where a shared vision across the entire organization is established. In a transformative fashion, the leader must reinforce the CRM vision by integrating it into the company vision so as to trickle it down to the organization’s grassroots without making the workforce feel they are being clobbered into it. Secondly, decentralization or localization of decision making up to the customer level is another significant task a CRL leader needs to accomplish in order to create a CRM suitable environment. The benefit is twofold. It makes lower level employees feel part of the process and frees senior leadership to contemplate the strategic dimensions of CRM.

By creating an atmosphere of innovation, CRL leadership ensures CRM in its implementation stage goes through without many obstacles. An atmosphere of innovation results in the whole workforce being comfortable and easy in voicing their concerns and ideas. Such an atmosphere influences the culture and the mind-set of the organization, critical to the success of CRM.

In a fascinating model, Galbreath & Rogers (1999: 161) comes up with a model based on five principles, critical to CRL leadership. These are:

- Challenge the process
- Inspire a shared vision
- Enable others to act
- Model the way
- Encourage the heart.
While the paper has its shortcomings in terms of its generality and the lack of an in-depth empirical section, we feel their suggestive CRL model has research implications for our work in terms of testing it within our case study. Moreover, we feel with our research approach we might be able to fill the research gaps evident within the paper due to the lack of primary data and thus build on the article’s work.

Bryne (1998) notion of a customer centric leadership is in conformity with Galbreath & Rogers (1999) contention of the centrality of the leadership role within CRM success. Similarly, Foley (1998) study of 700 IT managers and Thyfault et al., (1998) study of 250 executives expressing their interest in re-adjusting their priorities vis-à-vis customer satisfaction through IT plays into the significance of leadership role in CRM projects success. It also shows the strategic significance CRM has attained amongst leaders as a serious tool with which to enhance their competitive advantage.

2.4.2 CRM & Process Re-engineering

Chen et al., (2003) work on various aspects of CRM paramount to its success calls for the firm wide process re-engineering in a customer centric manner. Chen et al., (2003) study is in conformity with our contention of the presence of companywide pre-requisites/ antecedents necessary for the success of CRM projects.

In their study, the authors conclude that the failure of CRM projects is often due to the misconception of the CRM concept on the part of the company. Companies’ sense making of the concept is at the heart of CRM success and therefore companies with a narrowed view of the concept in mere technology terms often fails to benefit from CRM initiatives. They contend that it’s the integration of the people, processes and technology that makes CRM initiatives work.

Conceptually the paper is quite comprehensive in nature. The lack of specific empirical or even theoretical evidence reduces the paper to mere untested theory. However, the theoretical framework of the paper is solidly built on the extant CRM literature making it an enticing theoretical project to be tested.

While our paper can greatly benefit from its conceptual framework owing to its strategic view of the CRM concept by integrating it companywide, the limited nature of our work’s scope limits our ability to fully put it to the test within our work.
2.4.3 Organizational Infrastructure & CRM

Landroguez et al., (2011) studies the importance of another essential antecedent and one which we are also interested in to examine very closely within our own case study, i.e. organizational infrastructure necessary to utilize CRM technology in an optimal manner. Customer value creation according to the authors is closely connected to the internal organizational capabilities. Conceptual in nature, the paper helps explore the centrality of the firm’s internal capabilities essential customer value creation. It also highlights the connectedness of the CRM concept and its reliance on the firm’s other internal capabilities. The link itself plays into our research question of the presence of important antecedents, a firm’s internal capabilities in this case, central to its successful implementation and adoption. The paper also debunks the myth that the adoption of CRM initiatives itself guarantees success. In fact being more in line with the empirical research on the failings of CRM initiatives, the study helps highlight the often misunderstood aspect of CRM, i.e. value creation through CRM is only possible when combined in tandem with the other firm’s capabilities in a dynamic combination. However, the lack of empirical testing of the central premise of the paper itself severely limits its research value. The paper lacks in evidence to support its central argument of the dynamic nature of the different firm’s capabilities and their interaction in an effort to successfully create value. Others pursuing similar research lines include Van den Hooff & Huysman, (2009) examination of the firm’s external factors such as market orientation and knowledge management; Pan & Scarborough (1999) examination of the firm’s knowledge management as a pre-requisite for customer value creation; and Ipe (2003) work into the firm’s management, usage and sharing of knowledge for customer creation offers important lessons for CRM success within a firm’s context.

2.4.4 CRM & the Internet

In an interesting study by Srinivasan & Moorman (2005), the authors examine the role of a firm’s tangible/brick & mortar image and experience with respect to its success with CRM adaptation and implementation. Our case [UBL] has a vast brick & mortar experience and a considerable brand image within the banking sector. Srinivasan & Moorman (2005) opines that prior to their CRM adoption and implementation in order to exploit the internet, firms need to have a considerable amount of such real world experience and brand equity in order to be able to use CRM in an optimal way in an online setting. While the
central argument of the paper makes ample sense in terms of the trust development offline and the subsequent reduction of customer’s anxiety in an online setting. Geyskens et al., (2002) come to similar conclusion in their study about the importance of a firm offline experience in terms of their CRM success highlighting the fact that offline experience brings with it extensive customer information, the corner stone of CRM success. They also point to the development of a firm’s capability in terms of streamlining customers request offline through well managed supply chain infrastructures. Alba et al. (1997), also tries to connect offline company experience with CRM success through customer’s perception and experience with the firm in a real settings.

2.4.5 CRM & Customer Loyalty

Rowley (2005) investigation into CRM through club cards reveals astonishing insights into the way customers perceive these schemes and their potential value to the companies coming up with these schemes. The study being a case study has finite research value owing to the conditions specific to the case study itself. However, the article has been instrumental in many ways. It improves our understanding, in a general way, as to the re-conceptualize the role of loyalty in order to improve the success rate of CRM initiatives dealing with customer loyalty enhancements. The redefinition of the loyalty concept itself would undoubtedly enable companies to ask the right sort of questions before the adoption and implementation of CRM projects for this specific objective.

Viewed in the context of the criticism loyalty schemes have been receiving in recent years (Divett et al., 2003; Worthington, 2000, McIlroy & Barnettm, 2000; Rowley, 2005), the paper has a substantial research value in terms of re-igniting the loyalty scheme debate within the context of the broader CRM success issue. More so in terms of its value to our work, our case study has a number of loyalty schemes, UBL Mega Wallet, UBL Wiz, UBL Omni, UBL Chip Reward, as CRM initiatives to improve its customer relationship, which needs to be examined in light of the re-conceptualization of loyalty as understood by our case study.
2.4.6 CRM & Shareholders’ Value

Counter intuitive in nature, Smith & Lakhani (2008) article makes an interesting addition to our literature review section. With the main premise of CRM being based on customer satisfaction, the paper investigates the impact of customer satisfaction on the company’s profitability. Examining a UK based bank, as a case study, Smith & Lakhani reveals study reveals no link between CRM initiatives and shareholders’ value.

In terms of the paper research value to our paper, the similarities are monumental. Similar in method and approach, case study, within the same industry, banking, the paper has practical implications for our work in terms of looking into the CRM value creation ability and potential.

There are however several factors necessary to understand before reading too much into the study findings. As the authors themselves admit, the case study is based on a selected small sample thereby bringing into question the validity of the study. On a broader level the study confuses shareholders’ value with profitability. CRM in a strategic sense enhances shareholders value through long-term customer relationship cultivation instead of quick profits.
The nature of the industry, banking itself, with quite unique products and services further diminishes the validity of the study even in a limited and confined setting (Hart & Smith, 1998; Ramsay & Smith, 1999; Trubik & Smith, 2000).

2.4.7 CRM & Competitive Advantage

Zineldin (2000) by studying the Swedish banking industry contentions are almost in line with our research question: the reconciliation and alignment of organizational structures, processes and environments for the successful customer relationship management, i.e. success of CRM. More so, in order to competitively exploit CRM the study contends that decisions need to be taken at the highest level and shouldn’t be done at managerial and tactical levels i.e. the importance of leadership in the whole process. Such findings of the study give succour to our research question and highlight the importance of the role of leadership through the adoption and implementation of CRM projects.
<table>
<thead>
<tr>
<th>Theme</th>
<th>Central Argument</th>
<th>Literature</th>
</tr>
</thead>
<tbody>
<tr>
<td>CRM &amp; Leadership Role</td>
<td>The significance of leadership role in the adoption and implementation of CRM projects/initiatives.</td>
<td>Galbreath &amp; Rogers (1999)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Bryne (1998)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Foley (1998)</td>
</tr>
<tr>
<td>CRM &amp; Organizational Infrastructure</td>
<td>Antecedents essential for the success of CRM.</td>
<td>Chen et al., (2003)</td>
</tr>
<tr>
<td>CRM &amp; Internet</td>
<td>Factors necessary for the success of CRM initiative on the internet.</td>
<td>Landroguez et al., (2011)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Pan &amp; Scarborough (1999)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Ipe (2003)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Srinivasan &amp; Moorman (2005)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Geyskens et al., (2002)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Alba et al. (1997)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rowley (2005)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Divett et al., 2003</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Worthington, 2000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>McIlroy &amp; Barnettm 2000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rowley (2000)</td>
</tr>
</tbody>
</table>
| CRM & Shareholders’ Value | Link between CRM & Shareholders’ values through improved customer relationships via the different aspects of CRM. | Ryals, 2005  
Barnes, 2001  
Smith & Lakhani (2008)  
Hart & Smith, 1998  
Ramsay & Smith, 1999  
Payne & Frow, 2005  
Rogers, 2005  
Vargo & Lusch, 2004  
Srinivasan & Moorman, 2005 |
| **CRM & Competitive Advantage** | In order to successful implement and exploit CRM initiatives, companies need to overhaul their various structures essential for competitive advantage. |
| **CRM & Relational Marketing** | Relational Marketing provides the theoretical impetus for the birth of CRM initiatives. |
| **CRM & Strategic Benefits** | Strategically, CRM helps companies gain market share and brand value through improved |

- Zineldin (2005)
- Osarenkhoe & Bennani, 2007
- Buttle, 1996
- Donaldson & O’Toole, 2002
- Zhuang & Zhou, 2004
- Oztaysi et al., 2011
- Zablah et al., 2002
- Brewton & Schiemann, 2003
- Richards & Jones, 2008
- Bevan et al., 2001
- Xu et al., 2002
- Amiri et al., 2010
- Deighton, 2005
- Bart et al., 2005
<table>
<thead>
<tr>
<th>Issues Around CRM</th>
<th>customer relationship.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lewis, 2005</td>
<td></td>
</tr>
<tr>
<td>Boulding et al., 2005</td>
<td></td>
</tr>
<tr>
<td>Reitz, 2005</td>
<td></td>
</tr>
<tr>
<td>Feinberg et al., 2002</td>
<td></td>
</tr>
</tbody>
</table>

Table 5: Thematic representation of central arguments (Self Illustration)
3 - Methodology

In this chapter we try to lay out the methodology of the study. It starts with the design and the approach of research used to investigate our research question and goes on to detail the methods employed within the study for data generation.

The methodology section will address the research methods employed within the paper to generate and analyze data along with the research approach and design of the paper.

3.1 Research Approach & Design

The study will follow a deductive line of research within the paper while trying to investigate and examine the research and the strategic question set at the beginning of the paper.

Figure 4: The Process of Deduction, Adapted from Bryman (2008: 10).
In terms of the research approach, however, the study falls into the realist genre. It’s this acceptance of the ground reality that although the ultimate aim of the study is to unearth reality behind the research question set forth, it’s highly unlikely that the study won’t have hints of subjectivity with in that puts the study firmly in the realist category of research (Fischer, 2007: 43).

<table>
<thead>
<tr>
<th>Research Type</th>
<th>Understanding &amp; Action</th>
<th>Method</th>
<th>Characteristics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Realist (Interpretive)</td>
<td>Identification &amp; evaluation of the role of leadership &amp; a company vision within CRM success</td>
<td>Interviews</td>
<td>Cause &amp; Effect</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Small sample</td>
<td>• Leadership, vision and goals as antecedents effecting CRM success</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Unstructured &amp;Qualitative</td>
<td></td>
</tr>
</tbody>
</table>

Table 6: Understanding Research, Fischer (2007: 41)

The complexity, dynamism and non-linearity of the subject matter of the paper make it a reasonable case for an interpretive realist approach (Fischer, 2007).

3.2 Research Design: A Case Study Approach

As one of the most significant qualitative analysis tools, case studies offer a unique opportunity for an exhaustive and extensive research from a single case perspective (Stake, 1995) to collect data for the analysis within the paper. Within the social sciences and especially the qualitative research discipline, case studies are useful and significant in covering a wide array of topic (Bryman, 2008). The diversity in topics covered by case studies amply shows the qualitative research importance of the technique (O’Reilly, 2000; Brannen & Nilsen, 2006; Winkler, 1995; Fenton & Bryman, 1999).

According to Yin (2003), case studies can be categorized into five different types: critical case studies, extreme or unique case studies, representative or typical case studies,
revelatory case studies and longitudinal case studies. As far as the case study concerned in this paper, it generally falls within the representative/typical case study category. With this case study, the paper attempts to make use of the vast array of extant literature on the topic [CRM] and the different models and theories present within the marketing literature to get some insights into the ways CRM impacts the relational information in a more customer centric manner.

As like every case study, we were faced with a dilemma of how to present and interpret our mostly qualitative data in the best possible manner. Since there is no commonly acceptable way of analyzing case studies, we had to come up with our own (Fischer, 2007:60). While our data and research approach has been qualitative in nature, coding our data enabled us to use content analysis in a way which at time feels a bit like a work of quantitative nature. This is a fact the readers might be able to spot, especially those who are more inclined towards a purest approach in qualitative research. Since the objective has been to present our data in the best way possible, our effort in trying to exploit the blurred areas of quantitative and qualitative research has been a fascinating experience.

The data generated within the paper has been diligently vetted to ensure its credibility, objectivity and reliability of the data used within the paper to uphold the research integrity of the work (Stake, 1995; Yin, 1994).

3.3 Data Collection

The data collection part of the methodology section will elaborate the depth and breadth of the data used and collected within the paper. It will also give an overview of the ways in which the primary data of the paper was collected via the use of semi-structured/qualitative interviews.

3.3.1 Size of Sample & Target Group

The absence of a sampling error, significant for quantitative works, in our mostly qualitative work makes the size of our sample less important (De Paulo, 2000). However, we made sure that our sample size (N) remained large enough to cover all or most aspects of our research question. With the size of a company like UBL, however, we had to reconcile our sample size (N) with our time and resource restraints. Such a balancing act inadvertently
increased the ‘discovery failure’ aspect of our work, the equivalent of estimation error in a quantitative work (De Paulo, 2000).

Subsequently, our sample size consists of eight mid-level managers, branch managers, of the United Bank Limited. These individuals’ relevance to our paper was from the fact that they were closely connected to the bank’s adoption and implementation of CRM projects and thus [the participants] were in a position to comment on the role of leadership prior to the adoption of CRM and all through the implementation and post –implementation stages.

Availability was also considered while attempting to recruit these individuals for interviews. Time constraints of the paper made it paramount to ensure the participants availability was in accordance with the timings of the paper. Similarly coming up with a timetable in accordance with the availability of the participants was no easy task either.

In order to fulfill all ethical and research obligations, during the data collection stage, every aspect of such nature was given outmost consideration. The ethical issues were dealt prior to the data gathering via interviews. Such issues included: negotiating access, right to privacy, access to information and records, confidentiality and informed consent (Fischer, 2007: 63).

Negotiating the time difference between Pakistan & Sweden was another major obstacle. Add to it the technical problems associated with telephonic interviews via such a long distance made the task truly daunting. However, it’s important to mention the astounding co-operation and patience on part of UBL’s team which ultimately made it possible.
Table 7: Profiles of Interview Participants

<table>
<thead>
<tr>
<th>Participant</th>
<th>Age</th>
<th>Gender</th>
<th>Education</th>
<th>Management Position at UBL</th>
<th>Working with UBL</th>
<th>Understanding of UBL CRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>1&amp;2</td>
<td>55</td>
<td>M</td>
<td>Graduates</td>
<td>Top Level</td>
<td>≥ 21 years</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>and Above</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3&amp;4</td>
<td>45</td>
<td>M</td>
<td>Graduates</td>
<td>Top Level</td>
<td>≥ 18 years</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>54</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5&amp;6</td>
<td>35</td>
<td>M</td>
<td>Graduates</td>
<td>Mid-Level</td>
<td>≥ 15 Years</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>44</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7&amp;8</td>
<td>25</td>
<td>M</td>
<td>Graduate</td>
<td>Mid-level</td>
<td>≥ 12 Years</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>34</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

Every single interviewee was sent an information sheet along with a consent form via emails in good time for them to consider their decision about their participation in the study (Bryman, 2008). The participants were also informed about the voice recording devices being used for data collection within the interviews.

3.4 Qualitative/ Semi-structured Interviews

Semi-structured interviews fall into a category between an open and a pre-coded interview.

During the interview, while we made sure we stuck to our main topic, leadership role in UBL’s successful CRM implementation & adoption, nevertheless we ensured each interviewee was made comfortable enough to pace their response the way they felt fit (Fischer, 2007). Another important fact was the realization on our part that letting the respondent free within the confines of the main subject matter would avoid influencing our interviewee the responses and thus an opportunity for us to understand their true feelings. It
was primarily due to this very fact, the ability to extract the true feelings of the participants, that we felt that semi-structured interview promises a rich cache of qualitative data.

Within our study, each interview’s duration was approximately one hour. Every detail was recorded via the voice recorded as well as notes were taken during the interview in order to record the body language of the respondents and other subtleties. The recordings were later transcribed and legible transcripts were eventually formed for the purpose of data analysis. It’s important to mention the privacy concerns of our interview participants. Each participant was asked individually before the start of the interview, despite their consent taken in the consent form prior to the interview, about the release and presentation of data within the paper. All of the participants wished their data being used anonymously for reasons they weren’t authorized formally by their company to speak on the matter.

For the analysis part, the data transcripts were coded using the line –by – line approach followed by focus coding. Data was sifted and sorted in accordance with the emergent themes and evaluated for any similarities within the data categories (Bryman, 2008).

Coding within the study was mostly done manually as opposed to the use of coding software like the NVivo, ATLAS etc. with the belief that human’s understanding of the language is much flexible and superior (Baetson, 1984). After the coding was done, the data was finally ready to be analyzed using the case study approach (Fischer, 2007). Finally, the paper takes the ‘following up theoretical propositions’ approach for the analysis of the case
study (Yin, 1994: 103 – 105), which makes use of the theoretical framework developed in section three for writing up our case study (Fischer, 2007: 187).

<table>
<thead>
<tr>
<th>Data Collection</th>
<th>How</th>
<th>When</th>
<th>Where</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Primary Data</strong></td>
<td>Semi-structured Interviews via Skype</td>
<td>15th March, 2012</td>
<td>Skype</td>
</tr>
<tr>
<td></td>
<td></td>
<td>18th March, 2012</td>
<td>Skype</td>
</tr>
<tr>
<td></td>
<td></td>
<td>21st March, 2012</td>
<td>Skype</td>
</tr>
<tr>
<td></td>
<td></td>
<td>20th March, 2012</td>
<td>Skype</td>
</tr>
<tr>
<td></td>
<td></td>
<td>22nd March, 2012</td>
<td>Skype</td>
</tr>
<tr>
<td></td>
<td></td>
<td>23rd March, 2012</td>
<td>Skype</td>
</tr>
<tr>
<td></td>
<td></td>
<td>24th March, 2012</td>
<td>Skype</td>
</tr>
<tr>
<td></td>
<td></td>
<td>26th March, 2012</td>
<td>Skype</td>
</tr>
<tr>
<td><strong>Secondary Data</strong></td>
<td>Documents &amp; Archives</td>
<td>All throughout the paper’s duration</td>
<td>------</td>
</tr>
</tbody>
</table>

Table 8: Nuts & Bolts of Data Collection within the Paper.

### 3.5 Sample Survey

In order to compare and contrast the company understanding of successful implementation of CRM with customers’ perception of a customer centric approach, we conducted a small survey to identify UBL customers’ views about the company customer centricity.

In order to get a sample size commensurate with the time and resource constraints of our study yet relatively big enough to enrich the study data, we selected the 76,000 UBL e-banking customers (CGAP, 2010). The choice of the e-banking customers was significant for a couple of reasons.
First, it was easier to access them via e-mails and therefore proved practical in terms of the time constraints and the resources that might have been required otherwise. Secondly, e-banking customers were the most likely the most well-informed of UBL customers in terms of their educational level and their social mobility factor and thus the most relevant in terms of providing us with real insights about UBL’s CRM projects and its most like impact on the bank’s relationship with them as the customers (Fischer, 2009).

On the issue of the customers’ survey relevance to our study, we need to focus on the latter part of our research question: implementation of CRM across UBL in a strategic way. Our research question contends that leadership role is significant for the successful adoption and implementation of CRM across an organization in its ‘strategic’ terms. After all Gartner Group (2001) contends that CRM in a strategic sense isn’t about changing an organization processes to manage customers but also about how these reengineered processes appear to the customers. Customer’s view, especially in terms of our research question which tries to investigate UBL CRM experience in terms of its strategic level becomes absolutely essential. Strategic here implies the benefits of CRM in a long – term customer centric way, where a CRM project isn’t just used for short –term tactical gains but in a long –term strategic way with a specific focus on managing relationship with customers and enhancing the appeal of the organization to its customer so as to maintain its customer base through mutual benefits. In a nutshell, our study is trying to make the case that it’s possible to adopt and implement CRM on a tactical level with some short –term benefits way with a mere blessing of the company’s leadership; however it is impossible to internalize CRM as a strategy without making sure the top leadership of the company is not only onboard and understands what CRM as a strategic concept implies but is personally involved in making the tough decisions, often strategic in nature with respect to investments and organizational changes, essential throughout the adoption and implementation stages. Risky and costly projects like CRM
needn’t be undertaken if it’s not for the truly strategic advantage it promises to provide for the investments and the risk aren’t simply commensurate with the short –term and tactical gains for any organization.

<table>
<thead>
<tr>
<th>Gender of Respondents</th>
<th>Relevance to Study</th>
<th>Accessed via</th>
</tr>
</thead>
<tbody>
<tr>
<td>M 143</td>
<td>UBL e –banking Customers</td>
<td>email</td>
</tr>
<tr>
<td>F 124</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 10: Profile of the survey participants.

Our sampling frame was based on quota sampling to ensure that both male and female UBL e–banking customers are represented in the sampling frame (Fischer, 2007). In order to have an equal representation of both genders, we sent out emails to 199 males and 199 females customers. However, the response rate hasn’t been uniform and thus we ended up with 143 male respondents and 124 female respondents and thus the study’s customer survey is based on the responses of these 267 participants.

Once the email addresses of the participants were attained, an email was sent to them about our research study along with a short questionnaire about UBL’s vis-à-vis its customer relationship. The questionnaire was deliberately kept short and precise in order to encourage a higher response rate. It was essential and highly significant as it gave us some very useful insights into the perceptions of UBL customers and how they say UBL improvement after their CRM project in terms of the bank’s relationship with those customers. Surveying UBL’s customers gave us an opportunity to examine UBL’s claims about the purported strategic benefit of better customer relationship through CRM, by asking the very same customers directly how they felt about their bank’s [UBL] dealing with them.

An online page was developed and a hyperlink attached in the email sent to those 398 participants. Each participant was asked to kindly click on the hyperlink which then took them to the questionnaire where it could be filled in. After the questionnaire was completed the participants were then asked to click the send button so the completed questionnaire could
be forwarded to a database. Participant email security was given utmost importance. More so, prior to asking the participants to fill the questionnaire, it was ensured that no technical glitches would jeopardize the process in terms of the working of the database and the online questionnaire page.

It’s important to mention here that prior to conducting the survey, the questionnaire was pre-tested on a small scale, a sample size of 30 with a response rate of 43 percent, and i.e. 13 completed questionnaires. The pre-testing proved enormously helpful in getting an idea about the response rate and re-writing some of the questions in a more clear and precise yet simpler way in order to make it easier for the respondents to understand and complete the survey.

Conducting a survey via email was the most natural way of doing it for our study as the participants involved were all e–banking customers and thus every one of them had access to the internet. Please find a copy of the survey questionnaire in Appendices. It’s important to mention here that it took a couple of months before every response was received. The survey was conducted from June 10th, 2012 to August 19th, 2012.

As mentioned earlier, the survey was a real opportunity to put to test UBL’s claim of adopting and implementing CRM in a strategic way. In order to investigate whether UBL’s CRM has been strategic in nature, we had to gauge the participants’ responses through a set of benchmarks. Those benchmarks alone could give us a clue about UBL’s CRM adoption and implementation to be of a strategic or tactical nature. Hence, the survey was significant to answer the latter part of our research question. The responses we looked for and the benchmarks we set to investigate in the survey participants responses were (Gordon, 2001):

- Has UBL been able to identify customers based on their profitability?
- Has UBL been able to compete on scope, i.e. catering to the needs of its customers even if it means partnering with third parties for mutual benefits?
- Has UBL been able to create mutual and novel customer value through product innovation?
- Has UBL been able to focus on customer profitability?
- Has UBL been able to visualize the term ‘focus’ in a customer centric manner?
Hence, the customer survey has been highly significant to provide answers to these tests, which determines if UBL’s exercise in terms of adopting and implementing CRM with huge risks and investments was worthwhile in a strategic way from her customers’ perspective. Ultimately, it’s this customer relationship that CRM promises to manage for long–term strategic and competitive advantages.

3.6 Limitations of the Paper’s Research Design

Two prominent criticisms about the use of case studies as a research tool are important to be mentioned here (Bryman, 2008). In the first instance, the criticism is generally about the sources used for the generation of data within the case study itself. To take the sting out of such criticism within the context of this paper and the case study, care has been taken to include data from widely accepted and reputed research journals, archives, and verified company details and analysts reports. In the other instance where the second type of criticism mostly associated with the subjectivity and personal bias of the researcher within the case study is concerned, an effort is being made to keep the person bias factor to the minimum (Yin, 1993). Lastly, ‘discovery failure’ similar to estimation error in a quantitative work cannot be ruled out due to the fact that four interviews can never be enough to truly get a grip on a vast case such as ours (De Paulo, 2000).

Similarly other important limitation issues with regard to case studies include: construct, internal and external validity and reliability (Fischer, 2007: 296). Construct validity in terms of qualitative research focuses on the kind of data required and the most appropriate method to collect that data (Wainer & Braun, 1988). This has an obvious imitational effect on the case study as it varies in accordance with the researcher’s view. Internal validity on the other hand investigates the cause and effect relationship (Webley & Moore, 2003:279). In a qualitative, descriptive, study it becomes highly difficult to draw a direct this relationship and thus dampens the scope of a case study. Case studies are also highly difficult to replicate thereby limiting their external validity as generalizations are hard to be drawn from them (Lincoln & Guba, 1985: 290). Lastly, reliability within a qualitative context comes to the ‘trustworthiness’ of the report (Seale, 1999:266). The subjective nature of qualitative research on the other hand leaves it open to criticism of trustworthiness so much so that Stenbacka (2001:552) terms it ‘irrelevant’ for qualitative studies.
4-Conceptual Framework

In this chapter we try to come up with a conceptual framework for the study based on the previous chapter, literature reviewed for the study.

The significance of Leadership within CRM success context can hardly be exaggerated given the direct and indirect impact of leadership in CRM at every stage, prior to adoption, implementation and post-implementation in a strategic manner (Galbreath & Rogers, 1999; Thyfault et al., 1998). Leadership is both instrumental and influential in facilitating the nature, tactical or strategic, of CRM (Bryne, 1998; Foley, 1998). Diagrammatically, the following figure illustrates this relationship and the central position the company’s leadership maintains right from the start till the final stages of CRM projects. It also underscores the impetus leadership provides, internal efforts and external negotiations, in order to achieve the environment necessary for CRM in a strategic way.

![Figure 6: Conceptual Framework: Company’s Leadership & CRM Success, adaptation based on Galbreath & Rogers (1999).](image-url)
More so, the company’s leadership personal interest and commitment charts the path the company needs to take in its quest to success and growth. Subsequently, leadership with a more customer centric approach and vision provides the organizational a clear direction and put their entire weight behind projects like CRMs and thus sends a powerful positive signal across the entire organization (Donaldson et al., 2002). It also bolsters the CRM team’s position vis-à-vis the rest of the organization’s work force as the necessary structural changes are made and as well as organize and galvanize the internal team essential for CRM implementation and success (Payne & Frow, 2005).

Leadership on the other hand has both a direct and an indirect role, which taken together is important from the very start to the very end of CRM projects. Leadership provides the go ahead for the adaptation of such projects, in the first place precisely due to the high costs and the strategic nature of CRM projects. Post CRM adaptation, leadership is influential on all the major three CRM components: people, technology and processes. Through personal involvement, interest and commitment, leadership enhances the success of CRM initiatives by ensuring the availability of resources, talent and organizational will.

Hence, it is quite obvious why the company’s leadership can be at the same time be an essential factor, in the direct capacity, as well as an antecedent, in an indirect capacity, for the successful adaptation and implementation of CRM projects within organizations.
5 - Empirical Findings

In this we would try to present the data, primary and secondary. Primary data from the interviews with our UBL’s participants and from our survey with UBL’s customers would be presented in a vivid way, later to be used in the next chapter for analysis. Secondary data from the company’s record and other sources would be used to bolster our case.

The empirical section of the study is further divided into three sub-sections. First, we look at the company’s perception of the leadership role as a critical success factor for CRM in light of the data collected via interviews. Secondly, we look at the perceptions of UBL customers in the context of the data gathered through a survey. Lastly, we compare and contrast UBL understanding of CRM and the subsequent perceptions of the bank’s customers and thus arrive at some conclusion about the nature, strategic or tactical, of the CRM project undertaken by the company. But before we delve into the data, let’s first put into perspective UBL within the Pakistani Banking context and then get an overview of the CRM initiatives at UBL.

5.1 UBL & Pakistan’s Banking Sector

The banking sector in Pakistan is flourishing despite considerable challenges the nation’s economy is facing due to external shocks, monetary and non-monetary in nature (SBP, 2012). Both public and private – foreign and local - commercial banks are expanding their volumes and thereby bolstering the overall banking sector of the country.

<table>
<thead>
<tr>
<th>Banking Industry: Pakistan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Public Sector Banks</strong></td>
</tr>
<tr>
<td><em>First Women Bank Ltd.</em></td>
</tr>
<tr>
<td><em>National Bank of Pakistan</em></td>
</tr>
<tr>
<td><strong>Sindh Bank of Pakistan</strong></td>
</tr>
<tr>
<td>--------------------------</td>
</tr>
<tr>
<td><strong>The Bank of Khyber</strong></td>
</tr>
<tr>
<td><strong>The Bank of Punjab</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Dubai Islamic Bank Ltd.</strong></td>
</tr>
<tr>
<td><strong>Faysal Bank Ltd.</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>JS Bank Ltd.</strong></td>
</tr>
<tr>
<td><strong>KASB Bank Ltd.</strong></td>
</tr>
<tr>
<td><strong>MCB Bank Ltd.</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>NIB Bank Ltd.</strong></td>
</tr>
<tr>
<td><strong>SAMBA Bank Ltd.</strong></td>
</tr>
</tbody>
</table>
The rise in the number of foreign banks within the country is a testament to the strength of the country’s banking sector (SBP, 2012). The banking sector in Pakistan offers the foreign banks two specific line of products, available at very few places across the globe: Islamic banking and dealing in products linked to economic development (SBP, 2012).

Pakistan’s banking sector derives its strength from the diversity in the nature of its banks. The ensuing competition amongst these various banks, public, local private and foreign banks bolsters the country banking sector and strengthen sound practices within the industry along with the adoption of new technologies in order to out-compete each other (SBP, 2012).

United Bank Ltd. is a local bank of private nature. However, its recent growth has enabled the bank to open branches in United Arab Emirates (UAE), Bahrain, Qatar, Yemen and the United States of America (USA) in order to cater to the needs of the expatriate Pakistani community (UBL, 2012).

Being credited as the oldest and largest commercial bank in Pakistan, UBL has currently around 1200 branches across the country and around 17 outside Pakistan. UBL current assets are over 747 billion Rs\(^1\) (UBL, 2012). Its stocks are traded on all three

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\(^1\) Pakistan Rupees (1Rs = 0.076 SEK)
exchanges of Pakistan, Karachi, Lahore & Islamabad, and its Global Depository Receipts (GDRs) are present on the London Stock Exchange (LSE) (UBL, 2012).

Its meteoric growth comes from the bank’s innovative approach. Its vision, mission and core values reflect the bank’s thinking about doing business and gives a reflection of its priorities and the goals it has set itself. Not surprisingly, the bank seems to fully understand the centrality of the customers’ role in the achievement of its goals and agenda (UBL, 2012).

**UBL Philosophy in a Nutshell**

<table>
<thead>
<tr>
<th>Vision</th>
<th>“Being world class … surpassing customers and shareholders expectations”</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mission</td>
<td>“Optimization of people, processes &amp; technology”</td>
</tr>
<tr>
<td>Core Values</td>
<td>“Commitment, Dedication, Teamwork &amp; Collaborative Spirit”</td>
</tr>
</tbody>
</table>

Table 12: UBL’s Way of Doing Business (UBL, 2012)

In lieu of United Bank’s vision, mission and core values, it’s easier to identify a reasonable platform for the successful adoption and implementation customer relationship management (CRM) initiatives. The company’s large size in terms of its growth and its core beliefs – exceeding customers’ expectations – make CRM the perfect tool for the bank to internalize and strategically use to its advantage. UBL’s claims of putting the customer at the heart of its business and CRM potential to make that a reality provided us with the best case to understand the role of leadership, often accredited with being behind the company’s vision, mission and core values, in making a success of the often elusive and complex concept of CRM in its strategic connotation.
5.2 UBL & CRM

The impetus for CRM initiatives across UBL has at its heart two major understandings. One, the bank considers CRM essential to the optimization of its marketing within the product and services categories. Secondly, the bank appears to view CRM as an important tool for customer relationship management.

The empirical findings chapter will thus try to investigate the UBL’s CRM understanding within the context described above. The chapter will also try to investigate the customers’ perception of the bank and identify the successful or otherwise role of CRM in trying to manage and improve customer interactions.

CRM initiatives within UBL fall under the following aims:

- Initiatives to improve cost efficiency in order to be more competitive.
- Using Information Technology to improve marketing and delivery channels.
- Converting UBL branches into separate banks for enhanced customer satisfaction.

Some of the CRM initiatives within the three components, people, process and technologies, undertaken by UBL are as following:

<table>
<thead>
<tr>
<th>CRM Component</th>
<th>UBL Initiative</th>
</tr>
</thead>
<tbody>
<tr>
<td>People</td>
<td>An enhanced program to recruit and retain ‘Analytics Officers’ comfortable with the use of technology within a financial setting.</td>
</tr>
<tr>
<td></td>
<td>Teams formed from diverse backgrounds and departments within the bank contribute to the overall success of CRM and reduce the friction amongst the various groups within the bank.</td>
</tr>
<tr>
<td>Processes</td>
<td>Actively pursued ‘Operational Centralization’ to free human resources for service and sales purposes.</td>
</tr>
<tr>
<td></td>
<td>Remodelled itself in a ‘Customer Centric’ way through the introduction of new customer tailored products and through the identification of new customer segments.</td>
</tr>
<tr>
<td>Technology</td>
<td>Going online enabled the bank to streamline its customer relationship in a more consistent manner. It also enhances the</td>
</tr>
</tbody>
</table>
bank’s data mining capacity.

Online banking and the subsequent facilities like UBL Click and Bank, UBL Tezraftar, UBL Click & Remit and many others have enabled the bank to tailor its products in a more personalized way improving its customer satisfaction and retention chances.

Table 13: UBL Initiatives with respect to CRM

5.3 Critical Role of Leadership in CRM at UBL

When questioned about the role of leadership, in a direct and indirect capacity, UBL’s managers had the following to say from their personal experience with CRM at UBL:

<table>
<thead>
<tr>
<th>Leadership Role in CRM at UBL</th>
<th>No of Participants (n = 8)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Role</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>SA*</td>
</tr>
<tr>
<td>Indirect Role</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>SA</td>
</tr>
</tbody>
</table>

Table 14: Leadership Role: Direct & Indirect

SA* = Strongly Agrees, A*= Agrees, NS*= Not Sure

Direct role of leadership involved taking personal interest and commitment to CRM initiatives across all four phases: pre –adoption, adoption, implementation and monitoring and evaluation. According to our participants, leadership was involved personally and oversaw all the changes within the three relevant components of CRM, people, technology and processes. In an indirect capacity, the participants view highlighted leadership ability to motivate and back the actual and specific employees of the company involved with CRM initiatives. It also involved convincing shareholders and getting their essential backing to support the initiatives.
On the question of what are the important traits of leadership essential for CRM adoption and implementation in a more strategic way, the participants identified the following qualities from their experience with CRM in UBL case:

<table>
<thead>
<tr>
<th>Leadership Quality</th>
<th>CRM (Tactical)</th>
<th>CRM (Strategic)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leadership Commitment</td>
<td>××××××××</td>
<td>××××××××</td>
</tr>
<tr>
<td>Leadership Interest</td>
<td>××××××××</td>
<td>××××××××</td>
</tr>
<tr>
<td>Leadership Understanding of CRM</td>
<td>00000×××</td>
<td>××××××××</td>
</tr>
<tr>
<td>Nature of Leadership</td>
<td>××××××××××</td>
<td>××××××××××</td>
</tr>
<tr>
<td>Leadership Communication Skills</td>
<td>00000××××××</td>
<td>××××××××00</td>
</tr>
<tr>
<td>Leadership Vision</td>
<td>00000000×××</td>
<td>×××0××××××</td>
</tr>
<tr>
<td>Leadership Negotiation Skills</td>
<td>×××0×000000</td>
<td>×0×0×00000</td>
</tr>
<tr>
<td>Leadership Risk Taking</td>
<td>×××0000000</td>
<td>××××××××××</td>
</tr>
</tbody>
</table>

Table 15: Leadership Qualities & Nature of CRM

x= Agrees, 0=Disagrees

On the question of how important it is for leadership to understand CRM in its truest sense, as either being strategic or tactical, we further delved into this question earlier touched upon in a general way. The finding were interesting as it turns out leadership own understanding of CRM, at least in the case of UBL, influenced almost every phase of CRM, prior to adoption, adoption, implementation and post implementation phase.

<table>
<thead>
<tr>
<th>Leadership Understanding of CRM</th>
<th>CRM (Strategic)</th>
<th>CRM (Tactical)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior Adoption Phase</td>
<td>×××××0000</td>
<td>×××000000</td>
</tr>
<tr>
<td>Adoption Phase</td>
<td>×××××0000</td>
<td>×0×000000</td>
</tr>
<tr>
<td>Implementation Stage</td>
<td>××××××××××</td>
<td>×××××0000</td>
</tr>
<tr>
<td>Post–implementation Stage</td>
<td>×××××0000</td>
<td>×××000000</td>
</tr>
</tbody>
</table>

Table 16: Leadership Influence during different CRM Phases, Strategic &Tactical

So far we have been trying to establish the centrality of leadership within UBL, Pakistan to its adoption and implementation of CRM within the organization. However, we feel it’s important to understand leadership in terms of its level within an organisation, as modern organisations come with a diverse set of multi-tier leadership essential for its day to
day operations as well as on a strategic level. We therefore asked the participants for their views specifically on the role of leadership within UBL as they went through CRM adoption and implementation.

<table>
<thead>
<tr>
<th>Leadership Level</th>
<th>Involvement Necessary for CRM</th>
<th>CRM (Strategic) N=8</th>
<th>CRM (Tactical) N=8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top Tier</td>
<td>××××××××</td>
<td>×××00000</td>
<td></td>
</tr>
<tr>
<td>Middle Tier</td>
<td>××××××××</td>
<td>×××××000</td>
<td></td>
</tr>
<tr>
<td>Lower Tier</td>
<td>××××0000</td>
<td>××××××××</td>
<td></td>
</tr>
</tbody>
</table>

Table 17: Level of Leadership Essential for CRM Success

\(x=\) important, 0= Not Important

In terms of leadership influencing role on other major participants, the people specific component of CRM, essential for CRM in the case of UBL, the participants’ views were as:

<table>
<thead>
<tr>
<th>Leadership influencing role on other CRM Success factors</th>
<th>Participants (n= 8)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management Change</td>
<td>××××××××</td>
</tr>
<tr>
<td>Team Building</td>
<td>×××××000</td>
</tr>
<tr>
<td>Organisational Cultural Changes</td>
<td>××××××××</td>
</tr>
</tbody>
</table>

Table 18: Leadership role in Changes necessary for CRM Success

\(x=\) Significant, 0= Non-significant

It’s important to mention here that the word leadership mentioned everywhere in the study refers to top leadership unless otherwise specified.

Specific to leadership role, the participants’ views on the importance of leadership on the three major areas components of CRM in terms of UBL experience with CRM adoption and implementation:

<table>
<thead>
<tr>
<th>Leadership Influencing Role on CRM Components</th>
<th>Participants (n = 8)</th>
</tr>
</thead>
</table>

44
Investigating a link between CRM components and the importance of leadership at UBL and how the two ensured that CRM was adopted and implemented on a strategic level at UBL, we asked our participants component specific questions so as to get a better understanding of how UBL leadership role went deeper into making sure the company internalized CRM not just as a tactical technology tool but as a strategic tool influencing the long–term profitability of the company and its competitive advantage. This real time involvement we are told by UBL leadership determined the UBL adopted and implemented CRM at a strategic level.

<table>
<thead>
<tr>
<th>Leadership CRM Component Specific Role in UBL Case</th>
<th>N=8</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Technology</strong></td>
<td></td>
</tr>
<tr>
<td>Negotiating with Vendors</td>
<td>×××××0×00</td>
</tr>
<tr>
<td>Investment on CRM Technologies</td>
<td>××××××××</td>
</tr>
<tr>
<td>Post CRM Adoption Investments in Company IT infrastructure</td>
<td>×××××0×0</td>
</tr>
</tbody>
</table>

Table 19: CRM components & leadership role in UBL case

x= Important, 0= Less-important

In terms of CRM people component, leadership role in the case of UBL has been extremely influential and the depth and breadth of its impact can truly point to CRM in a strategic sense.
Leadership involvement in terms of CRM processes component, according to our participants view was as following:

<table>
<thead>
<tr>
<th>Leadership CRM Component Specific Role in UBL</th>
<th>N= 8</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Processes</strong></td>
<td></td>
</tr>
<tr>
<td>Strategy development process</td>
<td>××××××××</td>
</tr>
<tr>
<td>Value creation process</td>
<td>×0××××00</td>
</tr>
<tr>
<td>Information Management Process</td>
<td>×××××000</td>
</tr>
</tbody>
</table>

Table 21: UBL Leadership Involvement in CRM People component

x= Active Involvement, 0=Passive involvement
5.4 CRM at UBL: Strategic or Tactical

In addition to the leadership role in implementing and adopting CRM at UBL on a strategic level, the question arises if CRM at UBL was at all adopted and implemented at a strategic level? It’s therefore important to examine this critical part of our research question. In our study we tend to investigate this critical aspect of our research question via two data sets: through the eyes of our participants who were part and parcel of the whole CRM project at UBL and by asking them some basic questions which determines the nature of CRM, tactical or strategic. In addition following the words of the Gartner Group (2001), the customers should perceive these processes as customer centric once an organization reengineers them by adopting and implementing CRM at a strategic level. Thus for our second data set, we tend to look for answers to this important question in our survey responses and look through the eyes of UBL customers to find answers to the nature of CRM at UBL.

5.4.1 Nature of CRM at UBL: Through the Eyes of the Organization

To test our research question in a more direct and blunt way, we questioned our participants on the six imperatives of CRM strategic (SAS, 2001; Gordon 2001). Their responses with their personal experience with CRM at UBL were as:

<table>
<thead>
<tr>
<th>CRM at UBL: The 6 Strategic Imperatives</th>
<th>Has UBL in your view achieved the following? N= 8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Creating customer centric organization</td>
<td>xxxxx00x0</td>
</tr>
<tr>
<td>Categorizing an organization’s customer accurately</td>
<td>x00x0xx</td>
</tr>
<tr>
<td>Predicting the life time value of customers</td>
<td>xxxxxxx0x</td>
</tr>
</tbody>
</table>

Table 22: UBL Leadership Involvement in CRM Process component

x= Active Involvement, 0=Passive involvement
Customer value maximization through mutual benefit

Attracting and retaining best customers

Enhancing the value of marketing campaigns

Table 23: UBL CRM’s strategic nature in the eyes of its people

X= Yes, 0=No

5.4.2 Customers’ Perceptions & UBL CRM

In order to evaluate UBL understanding of CRM success as the company sees it and compare it with its customers’ perception of the company successful orientation in a customer centric way, we undertook a simple and short, yet highly important, online survey. The following are the results of the survey. It’s important to note that the survey is made up of the sample of UBL online banking customers only with a fair representation of its male and female customers.

<table>
<thead>
<tr>
<th>Dimension</th>
<th>% Disagree</th>
<th>% Unsure</th>
<th>% Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Customer Centricity</strong></td>
<td>28</td>
<td>10</td>
<td>62</td>
</tr>
<tr>
<td><strong>Information Quality</strong></td>
<td>14</td>
<td>15</td>
<td>71</td>
</tr>
<tr>
<td><strong>Service Quality</strong></td>
<td>32</td>
<td>11</td>
<td>57</td>
</tr>
<tr>
<td><strong>Bank’s Commitment to Quality</strong></td>
<td>43</td>
<td>5</td>
<td>52</td>
</tr>
<tr>
<td><strong>Convenience in Bank’s Dealings</strong></td>
<td>20</td>
<td>16</td>
<td>64</td>
</tr>
</tbody>
</table>

Table 24: Customers’ Perception of UBL CRM Initiatives

Within the survey we also asked our respondents’ questions that potentially helped us understand CRM at UBL in light of its strategic or otherwise nature. The questions in a way tested those six imperatives, we discussed earlier, essential for CRM in a strategic sense.
Do you think UBL keeps customers at the heart of its business?

<table>
<thead>
<tr>
<th>Dimension</th>
<th>% Disagree</th>
<th>% Unsure</th>
<th>% Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Disagree</td>
<td>% Unsure</td>
<td>% Agree</td>
<td></td>
</tr>
</tbody>
</table>

% Disagree | % Unsure | % Agree |

Do you feel properly catered for in terms of your value to the bank?

In your view, are you happy with the value you get from UBL as your bank?

Would you think of changing your bank in the near future?

Do you find UBL marketing any useful for what?

Table 25: UBL through its customer’s eyes

5.5.1 Additional Data from Interviews

These additional insights are from the same interview participants, see table 2 for the participants profiles. Right after UBL was privatized by the government of Pakistan in 2002, the new management was ready to implement re-profile and re-vamp the bank’s strategy in a new way (UBL, 2012). “The scene was just ripe for CRM as a strategy at the time and the bank’s management vision at the time and their ability to understand and accept risks at the time made CRM in a strategic way the only viable and rational strategy” (Interviewee1, 2012).

“At the time the bank’s problems were many folds, largely due to years of complacency developed during the nationalization era” (Interviewee 5, 2012). Another put it as, “Lack of employee motivation; lack of capacity to deal with customers services problems in real time; inability of the bank to offer customers with anything more than basic banking; the lack of strategy to retain and enhance loyalty, while at the same time strive to broaden customer base” (Participant3, 2012). These were some of the problems the bank faced during
the infancy days of its privatization. Still other problems the bank face during the pre –CRM era were (Participants 1, 3, 5, 6, 7, 2012):

- Unsustainable costs
- Unnecessary complications and complexity within the bank operations
- Below par operational capabilities.
- Lack of co-ordination and integration within the different banking units.
- Lack of innovation amongst the bank’s product development.
- Lack of customer value identification.
- Lack of strategy to retain and identify valued customers.
- Less optimal marketing strategy.

After meticulous consultancy within the bank, with CRM vendors, with the bank’s shareholders and the consultancy, the bank’s management decided to take the necessary and significant decision to implement CRM in a way that would give the bank the strategic edge it required to be competitive in the Pakistani banking industry (UBL, 2012). “The programme began in the early 2005, January to be exact, and went on for the next 11 months and by the end of the year we made sure it was implemented right across the breadth of the organization” (Interviewee 2, 2012).

Since then, the bank’s greatly enhanced record in terms of customer relationship management in the most profitable manner (UBL, 2012). UBL, Pakistan has embarked on a series of product development projects that are deeply rooted in the idea of adding value to the bank in terms of customer’s scope. UBL loyalty card scheme; UBL branchless banking; UBL partnering with MasterCard for the first premium debit card in Pakistan for its customers; UBL signature priority banking service for its customers, a unique concept in Pakistan; UBL Tezraftar scheme to help the vast diaspora of Pakistanis living abroad; and UBL Heritage campaign blitz as a strategic marketing initiative to connect its middle –east customers to its new profile and vast banking opportunities (Interviewee 2 &4, 2012; UBL, 2012). CRM thus hasn’t just delivered but delivered in a strategic fashion making UBL as the largest and most profitable private bank in the country with a vast network of operations in the middle, Europe and the US (UBL, 2012).
5.5.2 Themes Developed from the Data

Now we come to another significant part of our data development process from our interviews. After two different coding stages, line by line coding and focused coding, we have been able to compile a set of key words, which could further be developed into different themes based on the three main categories of CRM, people, processes and technology.

While most of the words are indicative of the UBL leadership we talked about that is so essential to the implementation and adoption of CRM, in a strategic sense, in the case of UBL. However, some of the key words also represent the other organizational factors significant for the implementation of CRM at a strategic level across United Bank, Pakistan.

Figure 7: Key words after coding the data

Coding the data has also been very useful as it enabled us to develop several themes about UBL leadership, in all major three categories from a strategic CRM standpoint. Some of the important themes we developed from our interviews with UBL’s management thus include:

<table>
<thead>
<tr>
<th>Category</th>
<th>Themes from the Interviews Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>People</td>
<td>▪ Leadership can inspire</td>
</tr>
<tr>
<td></td>
<td>▪ Help with team building</td>
</tr>
<tr>
<td></td>
<td>▪ Show personal interest and commitment thereby enhancing</td>
</tr>
</tbody>
</table>

Transformative | encompassing
Visionary     | Motivation | Committed
Inspirational | Interested | team player
Committed     | involvement
Understanding | Organization Behavioral Change
Risk taker    | Strategy Synchronization
Patient       | Total Integration
Strategic     | Monitoring
               | long-termish
<table>
<thead>
<tr>
<th>Processes</th>
<th>motivation across the organization</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Clarify confusion through absolute commitment</td>
<td></td>
</tr>
<tr>
<td>▪ Be ready to initiate and implement actions that</td>
<td></td>
</tr>
<tr>
<td>might alter the rigid organizational culture and</td>
<td></td>
</tr>
<tr>
<td>behavior</td>
<td></td>
</tr>
<tr>
<td>▪ Be prepared for the anxiety that changes in</td>
<td></td>
</tr>
<tr>
<td>processes will cause across the organization</td>
<td></td>
</tr>
<tr>
<td>and the risks associated with these changes.</td>
<td></td>
</tr>
<tr>
<td>Technology</td>
<td></td>
</tr>
<tr>
<td>▪ Be willing to invest heavily</td>
<td></td>
</tr>
<tr>
<td>▪ Be willing to prepare the ground for the new</td>
<td></td>
</tr>
<tr>
<td>technology, as in training the workforce.</td>
<td></td>
</tr>
</tbody>
</table>

Table 26: Theme development in all major three categories essential to CRM success
6 - Data Analysis & Discussion

In this chapter, we try to analyse the data gathered in the previous chapter and make an attempt to come to some conclusion, based on our data, about the two sections of our research question: how significant was the role of UBL leadership in CRM adoption and implementation at UBL and based on data, can we say with a degree of confidence that UBL was able to adopt and implement CRM as a strategic concept instead of a mere tactical tool.

Leadership carries immense significance with respect to CRM both in its function as a factor, in a direct capacity, as well as an antecedent, in a more indirect nature influencing all others factors essential for adoption and implementation of CRM at a strategic level. Our findings are in conformity, as far as the role of leadership is concerned in the direct context as a success factor, with the study done by Roschmann & Ziyadullaeva (2011:36).

6.1 UBL’s Sense Making of Strategic CRM

“CRM’s complexity, significance and its huge financial bill ostensibly calls for an active leadership role especially when the concept [CRM] involves deep structural changes and effects the very core of the organisation” (Interviewee 5, 2012). Deep structural changes and the very core of an organization is in fact a reference to CRM in a strategic manner. However, according to one participant, the centrality of leadership’s role in the successful adoption, implementation and monitoring of CRM initiatives go far beyond the mere short – term financial calculations of the firm (Interviewee 6, 2012). In a more profound way, the seriousness with which a company and its leadership view the adoption and implementation of CRM initiatives helps define both, the company & its leadership, from a customer centric perspective. As one of our participants put it, “leadership provides the necessary impetus, which in turn has a snow balling effect across the entire organisation in a CRM friendly way” (Interviewee 1, 2012). It also gives an insight into the strategic vision of the leadership the way they approach CRM adoption and implementation and the degree to which they internalize the concept. “We were absolutely sure how we wanted our CRM project to influence the way our bank viewed and approached customer relationship. Through the adoption and implementation of CRM at that [strategic] level, our plan was to induce a paradigm shift in the way our bank approached strategic decisions” (Interviewee 2, 2012).
Leadership role is instrumental for strategic CRM initiatives precisely due to the scope and nature of CRM projects in terms of their intra-organisational outreach, said one of our participants (Interviewee 7, 2012). According to one participant, “CRM success encompasses almost every aspect of the organisation, people, processes and technology, and therefore its scope alone makes leadership active involvement and understanding pivotal and highly essential as its impact can be many fold” (Interviewee 8, 2012). Responses of our interviewees within our case study were in conformity with the broader parameters identified by Payne & Frow (2005) that needs to undergo CRM specific changes for its successful implementation. According to one of our participants, “in our case leadership was fully on board because of the stakes involved when our bank went through the necessary changes CRM strategic involved” (Interviewee 3, 2012). These factors also highlight the significance of leadership involvement across the three stages, discussed in our theoretical framework, of CRM projects initiatives. Whereas on one hand it shows the complexity and the depth of the CRM concept which involves a holistic approach for its success; it also underscores the seriousness and comprehensibility in approach required for success which can only come from commitment at the highest level within the company.

Leadership comes in different forms across the organisation. It was therefore paramount for our study to precisely establish a link between the exact leadership levels essential as an antecedent for the success of the CRM projects within a company. Based on our case study and the responses we got from our interviewees, we were able to differentiate this often vague term, i.e. leadership, of course with certain caveats owing to the case study nature of our study.

Leadership understanding of the CRM is paramount to its successful implementation and adoption within a company, a point never lost on our interview participants. The seeds of failure can be traced back to the leadership’s failure in the basic understanding of what actually CRM stands for in terms of its scope. “Misunderstanding the project and its implications or worse confusion about it is what kills the project, at a huge loss, monetary and other wise to the company. We therefore were pretty confident why we needed CRM and had to ensure everyone from the top to the bottom across the bank was on board” (Interviewee 4, 2012). Perceived as point solution for sales rather than a core strategy, leadership minimizes the significance of CRM initiatives and in turn qualitatively convert CRM initiatives from strategic to tactical tools thereby cutting short its success chances as well as curtailing its true
potential. Within our case study, UBL success of CRM is in line with the company’s top tier leadership understanding of its strategic nature. ‘‘we wanted our investment in the project [CRM] to give us the strategic depth and competitive edge we so desperately needed to succeed in the market and something our shareholders expected from us with such a huge amount of investment we were to incur in the project’’ (Interviewee 8, 2012). Interesting, our findings evidently show the importance of the company’s top leadership, i.e. the buck do stop at the CEO when it comes to the success of CRM initiatives.

Leadership’s personal commitment and interest within a particular initiative signals the significance of that particular project across the company. As one gentleman put it to us, ‘‘it was extremely motivational to see our boss more excited about every bit of CRM implementation. Such enthusiasm was hard to control and thus spilled all across the bank with everyone really pumped up to make the project work and chip in their bit’’ (Interviewee 2, 2012). CRM due to its broader nature requires precisely the interdisciplinary commitment from across the entire organisation in unison. Leadership Commitment and the alignment of CRM strategy at the top trickles down in a way that engulfs the rest of the workforce across the entire organisation and thereby integrate the people and technology aspect of CRM initiatives in an effective manner. ‘‘It wasn’t possible for anyone of us even if we wanted to unless the top leadership had put in their personal bit to make things work. Trying to square the circle in organizational terms was their job to pull and make the different departments with different interests work in unison for the good of the company’’ (Interviewee 2, 2012).

Lack of leadership personal commitment, however, creates a vacuum which breeds CRM’s outright failure or reduces potential it to a mere tactical tool and thus results in a culture where responsibility for the project’s success remains everyone’s and no one’s. Interviewees in our case study persistently pointed this vital aspect of the company’s leadership as the core leadership’s trait in the success of their company’s CRM initiatives.

Leadership is important for another vital aspect: capital allocation. Most of the respondents in our study alluded to this vital corporate aspect and the near monopoly leadership commands when it comes to the company’s purse. According to most of our correspondents, CRM initiatives while costly in nature can often require more capital than its initial allocation. Without the personal interest and commitment of leadership, these projects often run the risk of being half-heartedly implemented which only increases their failure risk. A majority of the interviewees highlighted the often fatal move of trying to cut costs
within a CRM project as the main cause of the failure of such projects. Leadership lack of interest or a less than whole hearted involvement was pointed out as the major impetus for cost cutting within CRM projects which dooms their success chances before they are even fully implemented. More so, in terms of costs, another important feature of leadership essential for CRM success is their understanding of the project/initiative itself. As one participant stressed, CRM success implementation results in no costs at all to the company, provided the projects are optimally implemented resulting in the enhanced performance through improved savings and soaring revenue. Proper implementation, however, requires leadership commitment and interest from the start to well beyond the project’s implementation.

Time is of essence in the success of CRM projects. Once more, leadership role is important as their active involvement ensures a timely completion and implementation of CRM projects. “Putting the necessary resources, though substantial in nature for a project like CRM, means the top leadership understands and is convinced of the strategic advantages the success of such a project would entail” (Interviewee 3, 2012). By doing so, leadership make sure to keep a check on costs and the external environmental changes undergoing which are integral to the success of CRM projects. Moreover, according to one of our interviewee, leadership interests lends CRM projects the vital organisational patience required for in the adoption and implementation stages whenever things go awry. Leadership personal interests also ensure the time necessary for CRM projects to take its effect before they eventually start delivering results. The absence of leadership interest has the opposite effect with CRM projects being scraped without proper evaluation and necessary changes with huge costs implications for the company as well as strategic setbacks in terms of customer relationship building.

CRM projects as we know by now are complex and comprehensive in nature and consequently require several changes on several fronts within an organisation for successful implementation. According to one respondent, “the real test of leadership in terms of their significant role for CRM adoption as a strategy comes when structural organizational changes are needed. Trying to do away with practices and processes embedded within an organization culture is no easy task. And leadership will only put their reputation and their goodwill at stake amongst their workforce only if they are confident of the project strategic benefits” (Interviewee 1, 2012). Thus an important factor for CRM success is the changes required
within the company’s culture and management. According to one of our respondents, CRM projects while involves process re-engineering also creates uncertainty within the people aspect of the organisation. Rocking the organisational boat and triggering a change is the obvious outcome of CRM projects. Leadership through their positive role isn’t able to calm the situation but can effectively use the organisational anxiety in a CRM friendly way. In addition, top tier leadership alone can initiate the necessary management and cultural changes required for the success of CRM projects within an organisation. Conviction, according to one participant (1, 2012), on the part of leadership alone can alter the organisational culture in a way that is conducive to the success of CRM. Moreover, the participant went further to highlight the arduous task of team building and management changes essential for the success of the project, which in the absence of the top leadership personal involvement and commitment could be a distant reality.

After all it’s essentially the employees of the firm who are responsible for the success and failures of almost every initiative across the organisation. CRM initiatives are thus no different in that aspect and require the total commitment of the organisation’s employees in general and the team responsible for the project’s implementation and monitoring in particular. Leadership role is once more central in this regard albeit in an indirect yet in no way less significant. Leadership commitment and understanding of the CRM project enriches the internal dialogue and communication, essential for the success of the project, between the leadership and the employees. As one participant remembered, ‘‘our leadership personally took it as their responsibility to prep talk and brief us on the significance of the CRM project and its benefits to our bank. We literally were spoon fed the importance of it’’ (Interviewee 4, 2012). Through a trickledown effect, leadership understanding leads to the clarification of all ambiguities surrounding the CRM project and enhances its success chances as everyone on board has a clear vision about the project. While CRM promises changes through process re-engineering, which of course leads to uncertainty amongst the employees and a diminished level of motivation, leadership through a transformational role can address the issue through head on and remove all anxieties within the workforce to motivate them. As interviewee (4, 2012) put it to us, ‘‘leadership can convert employee anxiety to enthusiasm through effective communication provided they themselves understand what they are talking about’’.

The company’s mission, we feel important to mention here, can be particularly insightful in terms of its CRM adoption and implementation. In case of our study, the
successful implementation of CRM across the company, United Bank Limited, is particularly interesting in light of the company’s mission. The company mission it seems has integrated CRM definition in its totality and thus paved the way for CRM adoption and implementation in a strategic manner. It’s important to mention a part of the company mission, here which reads as: “Optimize people, processes and technology to deliver the best possible financial solution to our customers” (UBL, 2012). CRM in essence stands for the optimization of people, processes and technology for better customer relationship as well. As one participant told us, “CRM for us is simply following our company’s mission” (Interviewee 3, 2012). It becomes easier to understand how the company is making sense of the CRM concept and its success with it once viewed in light of the company mission. Our natural understanding of the CRM concept, said one participant is due to our understanding of our own mission and the leadership role has been to stick firmly to our company’s mission. Another explained the difficulty their competitors have with the CRM implementation as one of structural in nature. According to him, their lack of success with CRM in a strategic way has much to do with the absence of the organisational and leadership impetus essential for the success of CRM and which comes from the company’s mission. CRM for our participants wasn’t at all an alien concept but an extension of their company mission channelled effectively via their leadership. One participant described his company’s experience with CRM as a routine work requiring slight modifications. Since their company’s approach remains customer centric, most of our participants were of the view that CRM projects are naturally aligned with their corporate strategy and thus all CRM initiatives are viewed in a strategic sense. More so, to them, their company’s mission itself focuses on the optimization of the people, processes and technology, something of an overlap with CRM.

While the company’s mission directly impacts the adoption and implementation of CRM initiatives, it’s the company mission influence on the behaviour of the leadership with respect to the adoption and implementation of CRM initiatives that make for an interesting case. According to one participant, the company mission gives the leadership the green light to engage in such costly and risky projects like that of CRM. Leadership, according to another, uses the company mission as a shield if and when things go wrong in costly CRM projects. It seems that the company leadership in our case study uses the company mission as a means of a risk minimization strategy when it comes to CRM adoption and implementation.
The close alignment of the company mission with the CRM philosophy gives ample room to the company leadership to undertake risky and costly CRM projects with confidence.

### 6.2 Internal & External View of CRM at UBL

It’s interesting to note the similarities and the contrasts between UBL’s understanding of CRM and its strategic nature as a tool to improve customer relationship and the actual perceptions of the company’s customers. In doing so, it’s also important to note the critical function UBL’s leadership plays, as the main factor for the success of CRM within the organization, and the manner in which it strives to achieve the success of CRM in a strategic customer-centric way.

<table>
<thead>
<tr>
<th>CRM Components</th>
<th>External/Customer Perceptions</th>
<th>Internal UBL View</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Technology</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Convenience</td>
<td>Costs Reductions</td>
</tr>
<tr>
<td></td>
<td>Access</td>
<td>Expediting Timing &amp; Operations</td>
</tr>
<tr>
<td></td>
<td>Speed</td>
<td></td>
</tr>
<tr>
<td><strong>Processes</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Improvements in Customer Services</td>
<td>Centralization to free HR for Sales &amp; Customer Relationship</td>
</tr>
<tr>
<td></td>
<td>Improved and personalized products signalling a customer centric approach</td>
<td>Process remodelling in a customer-centric way</td>
</tr>
<tr>
<td><strong>People</strong></td>
<td>Employees aware of customer needs</td>
<td>Diverse group of analytics to help identify and improve customer segmentation for enhanced customer-product matching.</td>
</tr>
</tbody>
</table>

Table 27: External & Internal View of CRM Success

UBL CRM’s success boils down to the similarities – connecting with customers, creating value through customer care, profitability through customer loyalty, innovative products for mutual benefits, enhanced customer care for cost efficiency, marketing need – based and
specific products to different customers – between the company’s external expectation of CRM and its customer external view of what a company appears when its customer centric in nature. The overlapping of these views adds succour to the fact that UBL understanding of CRM in its strategic way has been pretty much successful.

6.3 Discussion

Our data analysis reveals interesting patterns in terms of the role of leadership and its influence on CRM projects/initiatives as a strategic concept. What our data reveals is quite astonishing as far as the presence of the vital factor of leadership role is concerned in terms of adopting and implementing CRM as a strategy as opposed to adopting and implementing it as a tactic on a short–term tactical level. We feel understanding the central leadership factor can not only have far reaching implications for companies vying to implement CRM as a strategy but it can also be the key to CRM adoption and implementation as a strategy. Companies can adopt and implement CRM at a tactical level but it only takes the full support, backing, vision and understanding of the company’s leadership which determines the nature of CRM. CRM only at a strategic level can be deemed a success as the commensurate risks and invests are too huge to justify tactical short–term successes.

It’s important here to mention that success with respect to CRM would be its adoption and implementation on a strategic and long–term manner and the word success in the discussion would thus be interchangeably used for strategic CRM.

UBL moribund state before its decision to adopt and implement CRM tells a lot about the vision the bank’s leadership had about their organization. While its mission wasn’t short on statements like being the most competitive bank in terms of shareholders’ value focused on its customers as the bank’s greatest assets; it was the adoption and the implementation of CRM as a strategy that enabled UBL to realize those mere mission statement words. CRM only on a strategic level made sure UBL kept good on its mission statement and thus was able to achieve the successes it has today with its customers and its shareholders’ value.

Lagging behind on all accounts and being in a perpetual state of organizational inertia, United Bank Limited, Pakistan was suffering from decades of nationalization. Lack of vision and dynamism on the part of the bank’s leadership then made CRM adoption and implementation as a strategy an impossible task. With its privatization and a new breed of
transformative and visionary leadership, the bank set itself the task of dealing with its structural and strategic issues. CRM as a strategy and not as a mere tactic was UBL’s was a visionary decision on part of the bank’s leadership with considerable competitive implications.

At a strategic level, UBL leadership understood the enormity of the task in terms of the huge investments required and the risks associated with the adoption and implementation of CRM as a strategic concept. It was no less than re-profiling the entire organization from within and without. CRM as a tactic thus was merely not an option in terms of the huge challenges UBL faced at the time.

Adoption and implementation of CRM at a strategic level, at least from UBL’s case tells us an interesting thing about the phase through which an organization is going through. Since strategic CRM requires deep structural changes within the organization structure, processes, behaviour along with the huge risks and investments, companies going through a relative smooth time finds it hard to disturb their relative stability with the adoption and implementation of CRM as a strategy and are thus prone to adoption the concept on a more tactical level. In our case study, United Bank Limited, Pakistan at the time was just a classic case for CRM as a strategy as the bank in its current state at the time was simply unviable. CRM on a strategic level as its only chance to transform from within through the deep structural changes CRM as a strategy demanded and re-profile itself in terms of its customer centric outlook so as to be a viable and long term option for its customers.

Our data from our discussion with the interview participants, some of whom were part and parcel of that process and the secondary data highlighting the bank’s performance along with the data from our survey based on the bank’s customers indicates predominantly the bank’s leadership central role in pursuing CRM as a strategy. Not only is UBL the country’s most competitive and innovative bank these days but is also highly rated by its customers consistently. Features like these enable us to say that CRM as a strategy helped revived UBL as we know it now and the decision to go through the painful yet necessary changes required in the DNA of the bank through strategic CRM were profitable and long –term in nature.

A closer examination of UBL CRM project reveals its three essential parts: people, technology and processes and its leadership impact on almost all of them. In our case study, UBL leadership alone was uniquely placed where it could significantly influence all three
aspects of the CRM project. The leadership through its personal vision and understanding not only led from the front by negotiating on several fronts at the adoption phase of CRM. In our case study, interesting we find this phase to be the most important phase, even more significant than the implementation stage as it sets the tone of the whole process and the decisions made at this phase ultimately determined the leadership level of commitment and interest in the project later on. By negotiating CRM as a strategy with its vendors on the outside and securing the huge investments required for the project with the company’s shareholders, UBL leadership locked themselves in a position where the success of CRM at a strategic and long–term level was essential for their own survival at the company and for the survival of their organization within the industry. This in our view was the impetus, which literally pushed UBL leadership at the time to throw everything at CRM as a strategy for the bank.

The role of leadership in the second stage, the implementation stage was equally important. Major decisions like the capital allocation, management changes, organisational behaviour and cultural changes and changes within the organisation processes all carried strategic importance and thus required the leadership outmost commitment and understanding for the project to remain viable and successful. Leadership at that stage was also called upon to calm down and address the ensuing organisational anxiety prevalent amongst the company as a result of the numerous changes essential for the implementation of the CRM project. It is extremely important for the leadership to step up to the occasion and motivate and take on board the company’s employees and the team responsible for the success of the project. UBL leadership not only rose to the occasion but was also able through CRM strategy to change the previous mentality and thinking the organization’s workforce and breathe a new philosophy of customer care and innovation into them.

At the post CRM stage, UBL leadership stayed vigilant and focused on the results of the initiatives while at the same time exercised patience for the initiatives to take hold and deliver results. Their constant interaction with the company’s shareholders and board ensured the overhead costs of the project essential at this post implementation stage. Leadership personal understanding, commitment and interests once again at this stage came in handy.

In general terms, CRM projects are complex and therefore there are numerous factors essential for their success, no doubt. However, most of these success factors are essentially
internal in nature, Leadership being the prime example of the internal nature of these success factors. And it’s the leadership personal understanding, interest and commitment, which brings together these various factors within the company and thereby provides an environment and a structure for the success of CRM projects. It’s the leadership commitment alone which can provide the necessary funds, the team, the technology, the motivation, the time and the patience essential for the success of CRM projects.
7 - Conclusion

UBL’s experience with CRM in a strategic way boils down to the company’s leadership positive role and approach in terms of its influence on all major three components of CRM: people, processes and technology.

In terms of its leadership role on people in the context of CRM success, it can hardly be exaggerated. UBL leadership through personal commitment not only understood the strategic nature of CRM and its competitive and long-term advantages; they also ensured that they take this understanding to the grass roots of the company in order for everyone to give it their best.

Its leadership understanding of CRM in its strategic connotations also made possible the financial investments needed not just for the technological side but for the training and maintenance programs, in itself a substantial amount as well as the shareholders backing.

UBL’s leadership decision to de-centralize the line decisions to those closer to the job not only freed its top tier leadership to concentrate on the strategic aspect of CRM and fully integrate it into its corporate strategy but also proved a positive signal to the rest of the workforce as they were made to feel part of the decision making process.

On the process front, UBL leadership personal engagement alone made sure the adoption of new processes which required deep structural changes within the organizational culture and behaviour. Since a small change within an organization culture triggers several challenges, changes required for the success of CRM are in essence extensive in nature and thus only the personal involvement of UBL leadership did it come to fruition.

The massive technological investments required to provide a platform for CRM itself required UBL leadership deep personal commitment and belief in the benefits of the project. Putting their careers on line, UBL top tier leadership was able to convince the board about the substantial investments required for the project and their personal understanding of CRM strategic nature made it easier for them to convince everyone and take them on board.

CRM as a strategy at UBL in no way represents a simple undertaking. While its leadership played a central role in making it a success, there have been several different
factors alongside and deeply involved in the process for the adoption and implementation of CRM at a strategic level. After all combining technology, people and processes to work in unison and a deeper structural way is no easy task and thus CRM on a strategic level remains an elusive concept for many organizations still.
8 - Findings

We feel our study in an attempt to investigate the nature of CRM within United Bank Limited, Pakistan, and the role its leadership played in the adoption and implementation of CRM within the organization has been an interesting case in point. It offers great insights into the successful adoption and implementation of CRM at a strategic level and thereby has profound implications for the Pakistani banking industry in particular and any other organization in general going through to adopt and implement CRM within a developing world context.

Some of the significant insights from our study are:

- **CRM in a strategic sense provided UBL a practical way to connect with its vision and mission previously restricted to words alone.**
- **Adoption and implementation of CRM on a strategic level tested the true character of the UBL’s top leadership in terms of their vision for the company.**
- **CRM on a strategic level targeted the rigidity within an UBL behavior and character with respect to change and transforms it needed to become a dynamic and a strategic organization.**
- **Adoption and implementation of CRM by UBL positively influenced the organization’s workforce and unleashed their true potential for innovation.**
- **CRM on a strategic level within UBL changed the outlook of the organization both from within, through the eyes of its workforce, and from the outside, through the eyes of its customers.**
- **Adoption of CRM in a strategic sense determined UBL’s leadership true nature as only transformative leadership has the vision, the capacity and the willingness to undertake such risky yet necessary steps throughout the process.**
- **CRM strategic nature at UBL also justified the enormous investments and risk undertaken for shareholders’ value maximization by the leadership, impossible on a tactical level.**
References


**Suggested Readings:**


Participants Interviewed

Imran Khan Toru; Manager, United Bank Limited, Mardan, Conducted on 15th March, 2012 from 10:00 – 11:00 via Phone.

Rashid Mehmood; Manager Operations, United Bank Limited, Mardan, Conducted on June 12th, 2012 from 12:00 – 13:00 via Phone.

Rashid Ali; Manager IT, United Bank Limited, Batkhela, Conducted on 17th March, 2012 from 15:00 – 16:00 via Phone.

Zakir Khan; Manager IT, United Bank Limited, Mingora, Conducted on 20th June, 2012 from 10:00 – 11:00 via Phone.

Kazim Khattak; Manager Consumer Financing, United Bank Limited, Peshawar, Conducted on 21st March, 2012 from 11:00 – 12:00 via Phone.

Nadia Khan; Manager, United Bank Limited, Swabi, Conducted on July 4th, 2012 from 13:00 – 14:00 via Phone.

Waheed Jan, Manager Customer Services, United Bank Limited, Mardan, Conducted on 5th July, 2012 from 10:00 – 11:00 via Phone.

Haider Shah; Manager Customer Services, United Bank Limited, Swat, Conducted on 24th March, 2012 from 10:00 – 11:00 via Phone.
Appendix A

Since the interview nature of the study was semi-structured, therefore the questions weren’t specific but broadly in accordance with main themes of the study.

<table>
<thead>
<tr>
<th>Broader Interview Themes</th>
<th>Questions within the Themes</th>
</tr>
</thead>
<tbody>
<tr>
<td>People</td>
<td>o How did leadership view the importance of UBL’s people in the context of successful CRM implementation?</td>
</tr>
<tr>
<td></td>
<td>o How did UBL leadership dealt with the ensuing anxieties amongst UBL workforce from the implementation of CRM initiatives?</td>
</tr>
<tr>
<td></td>
<td>o How much did UBL leadership involve UBL employees in an effort to motivate them to put their weight in favor of CRM success?</td>
</tr>
<tr>
<td></td>
<td>o What were the measures taken by UBL to train and upgrade its workforce in order to enhance CRM success?</td>
</tr>
<tr>
<td></td>
<td>o What was the level of involvement of UBL employees during the adoption and implementation of CRM within the organization?</td>
</tr>
<tr>
<td>Processes</td>
<td>o What processes were influenced by CRM in the case of UBL?</td>
</tr>
<tr>
<td></td>
<td>o How far was UBL management prepared to undertake changes within the company’s internal processes?</td>
</tr>
<tr>
<td>Technology</td>
<td></td>
</tr>
<tr>
<td>--------------------------------</td>
<td></td>
</tr>
<tr>
<td>o Changes within UBL internal processes have far reaching strategic implications. Was UBL leadership aware of these risk involved when CRM adoption decision was taken?</td>
<td></td>
</tr>
<tr>
<td>o Process changes within UBL for CRM</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Miscellaneous</th>
</tr>
</thead>
<tbody>
<tr>
<td>o How were UBL investments in CRM initiatives similar or different than any other investments within the company other projects?</td>
</tr>
<tr>
<td>o What reasons influenced the investments thinking within UBL in the case of CRM?</td>
</tr>
<tr>
<td>o What plan was drawn within UBL to integrate the CRM specific technologies with UBL already in place Information technologies?</td>
</tr>
<tr>
<td>o How well was the workforce trained in order to ensure they felt easy with the new CRM technology within UBL?</td>
</tr>
<tr>
<td>o What were technological problems and challenges in the process of integrating CRM specific technology in UBL’s processes?</td>
</tr>
<tr>
<td>o Did UBL mission statement play any role in influencing the management decision on the tactical or strategic level with respect to CRM?</td>
</tr>
<tr>
<td>o Do you consider UBL general outlook as being more customer centric playing any role in its enthusiasm towards CRM success?</td>
</tr>
<tr>
<td>o Did competitors concern play any part in influencing UBL decision about CRM adoption?</td>
</tr>
</tbody>
</table>
Appendix B

Data Analysis: Example of Coding within the Study

Excerpt A: Line by line Coding

Member of UBL’s Management Team Interview

Leadership is the thrust, the engine behind the rest of the team. Just like a weak engine cannot provide the vital power for take-off, so does a dis-interested leadership in case of CRM. The team and the rest of the company have to feel the vibe that the leadership is 100 per cent behind them in order for the project to take off and succeed. So whereas the leadership direct role is coming up with the nuts and bolts of the CRM project; it’s their role as being there, being at hand, for the team when things go wrong that matters most to CRM success.

Excerpt B: Focused Coding

Member of UBL Management Team Interview

Leadership is the thrust, the engine behind the rest of the team. Just like a weak engine cannot provide the vital power for take-off, so does a dis-interested leadership in case of CRM. The team and the rest of the company have to feel the vibe that the leadership is 100 per cent behind them in order for the project to take off and succeed. So whereas the leadership direct role is coming up with the nuts and bolts of the CRM project; it’s their role as being there, being at hand, for the team when things go wrong that matters most to CRM success.
Appendix C
Participant Information Sheet

Antecedents of Customer Relationship Management Success: The Role
of Leadership & Company’s Vision

Principal Researcher:
[Details of researcher]

Invitation
We would like to invite you, if you may please, participate in our research study. We would also
be happy to inform you about the aim, objective and scope of the study in order for you to decide
your participation in the study. Below is a brief description of our research study.

Purpose of Study
The aim of the study is to understand the role of a company’s leadership and its vision in the
success of CRM initiatives.

Rationale for the Study Choice
With the definitional ambiguity and failure ratio of CRM projects all over, we felt the need to
understand the role of antecedents essential prior to the adoption of CRM and the dynamics
involved during the implementation stage.

Participation Choice
Your participation is entirely dependent on your free choice. In the case of your consent, we
would like to know your willingness to participation in either of the two ways:
1. Being personally interviewed at the place of your choosing.

2. Interviewed via the phone.

**Involvement in Study**

Since the study is based on semi-structured interviews, your involvement would be of an hour, approximately. The main topic under discussion would be your views on your company’s CRM initiatives and the critical antecedents essential for its success.

Data during the interview would be audio recorded, of course with your permission and consent along with notes taken during the interview session. During the entire session you reserve the rights to ask for the audio recorder to be switched off if you may wish.

**Data Protection**

The data would be securely protected in order to ensure your and your company’s identity protection. No mention of your name would come up in the study at any stage.

**Publication of Results**

The results will show up in our dissertation and ultimately stored in our institution’s library for safe keeping. They would be available on request if you may ever wish to do so.

**Research Funding**

The study is part of the degree program and essential for its successful completion.

**Study Review Authority**

Our study has been reviewed by our institute’s Research Ethics Committee.

**Contact for Further Information:**

[Details]
Consent Form

Principal Researcher

[Contact Details]

1. I hereby confirm to have read the information sheet dated [xxxx] for the purpose of eliciting my participation in the study.

2. By voluntarily participating, I reserve the rights to opt out of the study at any given time if I feel so.

3. I am willing to be part of the study.

Name of Participant                                Date                                           Sign

Name of Researcher                                 Date                                            Sign
Appendix D

Survey Design

Customers were asked about five different aspects essential for a company’s customer centricity. In lieu of the time constraints, the sample was kept precise and short and to further make the analysis easier, we avoided to keep it open ended. A sample of the survey is as following:

<table>
<thead>
<tr>
<th>UBL Customer Survey</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Banking with UBL</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>UBL Specific Questions</td>
<td>Agree</td>
<td>Unsure</td>
</tr>
<tr>
<td>1 Do you think UBL keeps customers at the heart of its business?</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>2 Do you feel properly catered for in terms of your value to the bank?</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>3 In your view, are you happy in terms of the value you get from UBL?</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>4 Would you think of changing your bank in the near future?</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>5 Do you find UBL marketing any useful now?</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

The simplicity of the sample ensured a high response rate making it a great help.