Allowing Customers to Play: Toward *Rich* CRM

(Completed Research)
Mini-Track: Electronic Commerce Customer Relations Management (eCCRM)

Abstract

Customer Relationship Management (CRM[1]) is increasingly taking center-stage in organizations' corporate strategy. CRM, closely related to notions of relationship and database marketing, aims at creating, developing, and enhancing personal relationships with customers. The idea that customer life-time value can be optimized when deeper relationships are formed between carefully targeted customers and the company is at the center of CRM. In this paper we argue that technology-driven implementations of CRM in business-to-consumer markets run the risk of falling short of creating such deep relationships with customers. Indeed, the "tech-approach" has led to defensive consumer tactics aimed at evading a company's efforts to capture their identity and form relationships. Drawing from interpretive consumer research we suggest that technology must be used to "rehumanize" the relationship with the customer. In particular, CRM systems should strive to create what we call playful customer value. Playful customers are more willing to share personal and confidential information and spell out their real needs and requirements on products and services, allowing for more targeted research and development and value creation.

Keywords: Customer Privacy, eCCRM, Customer Value-added, Customer Interactions, Customer Satisfaction.

Introduction

In the world of electronic commerce, personal information is acquiring enormous financial value. Because Pareto's 20/80 rule (20 % of the customers provide 80% of the revenues) has proven truthful for many companies, competitive strategies now emphasize customer retention over customer acquisition. To implement this strategic shift, successful firms increasingly depend on vast amounts of customer data (Baig, Stepanek, & Gross, 1999; Shapiro & Varian, 1999). Details about customers' real needs and requirements help businesses satisfy them, thus providing value to organizations and to consumers (Culnan & Armstrong, 1999; Fryer, 2001).

Despite the increased benefits consumers can derive from sharing their personal information with marketers, they have been reluctant to do so (Hoffman, Novak, & Peralta, 1999). Instead, consumers in electronic markets have devised a number of tactics, ranging from secrecy to complete identifiability, to control the externalization of personal information. On the other hand, electronic commerce systems have grown increasingly sophisticated in collecting detailed data without requiring active consumer input (Gandy, 1996; Hoffman et al., 1999; Kling & Allen, 1996). The juxtaposition of oft-conflicting marketer and consumer concerns has triggered a major debate about privacy concerns in electronic commerce. This has put e-commerce companies on the defensive.

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[1] We believe CRM and electronic CRM (eCRM) will converge, if they have not already done so. Thus, we will use these terms interchangeably.

"Clandestine" data collection techniques have been hailed as the future of customer relationship management (CRM) and the true path to the elusive goal of one-to-one marketing (Means & Schnieder, 2000; Newell, 1997; Peppers & Rogers, 1997). CRM still escapes clear definition, attempts ranging from being a loyalty program to installing a help desk. Some software programs focus on relational data base management for key accounts and others on mass profiling the customer base without undertaking detailed segmentation (Payne, 2001). Whatever it is, consumers' perception of being surveilled and mined for personal information "behind one's back" has led to negative reactions to Internet-based marketing efforts (Levine, 2000). We believe that electronic CRM systems alone cannot sufficiently provide for customer satisfaction and deep customer relationships and their perceived intrusive character may actually produce consumer discontent as the privacy debate shows.

Consider, for example, the Customer Profile Exchange (CPEX) working group, an initiative supported by companies like Andromedia, DoubleClick, and IBM. CPEX strives to define a standard that will make it easier for a variety of applications to exchange customer data. An initiative like CPEX is likely to make things between consumers and companies even tenser. The CPEX standard will include an Extensible Markup Language (XML) model that specifies how customer data is described and gives transport specifications so the data can be exchanged between applications like Web-transaction and customer relationship management (CRM) software (Bacheldor, 1999). The benefits of data transfer standards are obvious to companies. As Donovan Gow, a senior analyst at the Aberdeen Group states (in Bacheldor, 1999, p. 71) "CPEX is a very important initiative toward getting a single customer view that a lot of companies are talking about. But it is very difficult to implement." The problem with this approach is that it leaves out the *real* customer. Again a situation is created where systems and software interact "on behalf" of real human beings. Such efforts thwart consumers' desire to define their own identity in the marketplace (Glennie & Thrift, 1993; Hegeman, 1991; Warde, 1994). Too often, electronic CRM (eCRM) strategies of this sort want to construct a privileged "point of view" simply as a future "point of sale" and, inadvertently, draw consumers' dissent. As a result, consumers develop defense mechanisms in cyberspace-- De Certeau's (1984) tactics--that allow them to control the externalization of personal information as much as possible. Companies seeking to foster better relationships with customers may end up – paradoxically – with antagonistic relationships.

This paper aims at providing an alternative approach to the extensive use of electronic commerce systems for impersonal data mining and eCRM. To be sure, we acknowledge and welcome technology-enabled relationship marketing and information technology plays a critical role in identifying and targeting profitable customer segments. However, by incorporating ideas from interpretive consumer research, we suggest that integrated CRM strategies must bring the consumer back into the process of customer data collection as an active contributor, not as a passive IP number, profile, or click stream. In particular, we suggest that companies interested in getting accurate information from their customers should focus on providing them with hedonic benefits in exchange. We

argue that doing so could not only help build useful customer databases but foster more meaningful relationships with the customer base.

Before we can analyze the use of hedonic benefits for data collection and customer relationship management, we first need to know what could persuade consumers to part with valuable personal information and what prevents them from doing so besides the obvious fear of losing one's privacy. Two main questions arise from this: 1) what are the variables that most prominently determine consumers' information externalization tactics (IETs), and 2) how could electronic commerce systems and alternative approaches be used to affect these variables positively? By answering these questions we can arrive at managerial strategies for addressing consumers' information externalization tactics and develop rich relationships.

The paper is divided into three parts. First, we identify consumers' general identity management tactics in cyberspace with which they attempt to control the accuracy and amount of information they externalize, often against efforts of companies to "get a single view". Then, we use a cost-benefit model to identify variables that influence consumers' choice of information externalization tactics (IET) online. Finally, we discuss how marketers can use electronic commerce systems and other strategies to affect IETs in a way that benefits both companies and customers.

Identifying Consumers' Identity Management Tactics

In his book *The Practice of Everyday Life* (1984), cultural sociologist Michel de Certeau investigates *the art of making do* as practiced by individuals as they go about their everyday life. He introduces a clear distinction between his understanding of the concepts of 'strategies' and 'tactics'. De Certeau argues that while *systems* may implement *strategies* to designate particular activities to specific places, individuals devise *tactics* that offer innumerable ways to evade or transgress this imposed "law of the place" (p. 29). As if he had the Internet in mind, he suggests that tactics are a clever utilization of time and space that exploit cracks in the strategies enacted by the "surveillance of the proprietary powers" (p. 37). For De Certeau devising tactics is in effect the devising of ways in which the constraining order of the place, where an individual must live and work, can be used. Thus he believes individuals take a creative approach to everyday life, where they resort to artisan-like inventiveness, trickery and guileful ruse (p. 39). De Certeau conceives of an individual that thereby introduces *play* into everyday life, so that she or he may survive the strategies enacted by power.

In spite of its age, the book's significance for furthering our understanding of consumer behavior in cyberspace is amazing. In cyberspace, consumers can be conceived of as digital representations that are somewhat different from those in the physical marketplace. Such digital representations change the nature of *identity knowledge* (Marx, 1999). Identity knowledge, understood as a form of withholding or supplying information, is part of the consumers' tactics to control the information flow to the system. As the law of the place becomes dominated by data collection strategies of companies, consumers devise tactics that allow them to control the *amount* and the *accuracy* of personal information they externalize. Building on Gary Marx's (1999)

conceptualization of identity knowledge we can identify four different tactics consumers apply to manage the externalization of their valuable personal information (see Figure 1). Of course, the same tactics are applied in the "real" world as well but because of the

Figure 1: Four Tactics of Identity Management

		Accuracy of Personal Information Externalized	
		High	**Low**
Amount of Personal Information Externalized	**High**	Identifiability	Anonymity/ Pseudonymity
	Low	Confidentiality	Secrecy

nature of the virtual space with its "digital traces", consumers must assertively *enact* these strategies. Furthermore, Marx's building blocks of identity knowledge – legal name, locatability, pseudonyms, pattern knowledge, social categorization, symbols of eligibility – are based on the "reality" of the virtual.

The first tactic, *identifiability*, refers to the consumers' disposition to disclose all personal information with high accuracy, thereby allowing companies to acquire a high degree of identity knowledge about consumers. Identifiability is therefore the least powerful tactic for protecting personal information. It is a deliberate plan to disclose one's identity.

Confidentiality is the externalization of restricted but highly accurate information to a specific company. Confidentiality then incorporates identifiability but restricts the information flow in terms of what is externalized and who gets to see it. It is based on trust. Brand equity, endorsements by an electronic community, and other elements may build such trust.

Anonymity/Pseudonymity are tactics that enable the consumer to externalize virtually infinite amounts of inaccurate personal information. Infinite because pseudonymity allows for the ongoing invention of new personae for which new personal

information has to be creatively imagined. Identifiability is deliberately avoided and trust is (willingly) suspended between parties. The information the company receives is of no value.

Secrecy expresses a disposition toward the sharing of little and potentially inaccurate information. Identifiability, and to a degree communication, is avoided and the relationship is characterized by distrust. Consumer information is not actively shared.

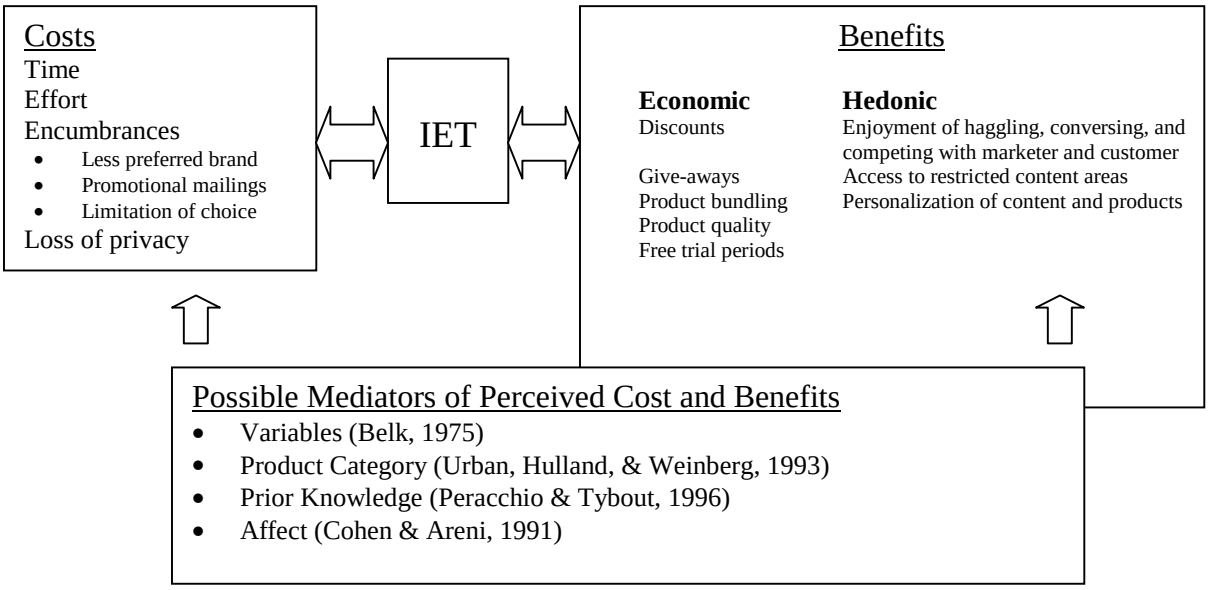
Obviously, only accurate information is of real value for businesses (see shaded areas in Figure 1). Later, we will discuss possibilities of how companies can encourage online consumer to represent identifiable and confidential identities, thus offering value to the organization. First however we present a cost-based model for consumers' information externalization tactics (IET) and then map it onto the identity management matrix in order gain an understanding of what drives consumers' preference for one IET over another.

Cost-Based Model of Information Externalization Tactics (IET)

Consumer researchers argue that during consumption acts, the benefits consumers can derive from exchanging value – such as personal information – are of economic as well as emotional-hedonic nature (Belk, Sherry, & Wallendorf, 1988; Belk, Wallendorf, & Sherry, 1989; Thompson & Holt, 1996). Economic benefits in traditional consumer markets may consist of price discounts, product bundling, and give-aways. Emotional-hedonic benefits could stem from the enjoyment of haggling with the marketer for a better price, participating in swap markets (Mittal, 1994; Sherry, 1990), constructing and playing with identities (Firat & Dholakia, 1998, pp. 128-130; Firat, Sherry, & Venkatesh, 1994), and from experiencing extraordinary emotional circumstances (Arnould & Price, 1993). While for some haggling about the amount and value of externalized information could be annoying and a bothersome chore, for others it may be a fun activity comparable to the experience of festive and competitive negotiation in a flea market (Sherry, 1990). Because "consumption becomes pathological when void of playfulness" (Campbell, 1987, p. 201), marketers should provide the opportunity to experience exchange relationships as play (cf. (Holt, 1995). The easiest way to do so is through conversation.

In electronic markets, additional economic benefits of information externalization are conceivable. These may include product quality upgrades and free trial periods. Additional hedonic benefits may stem from personalization of content and products and access to exclusive content areas. These variables can be expected to increase the willingness of consumers to externalize information. Among costs of information externalization we include time, effort (cognitive cost) (Benbasat & Todd, 1996), and several encumbrances. These encumbrances could include things such as the need to buy the less preferred brand at a discount for the exchange of information, the need to subscribe to newspapers or promotional mailings, and the need to buy from a particular website (Mittal, 1994). A major cost added in electronic markets is the loss of privacy. All these variables are expected to inhibit the externalization of information.

Figure 2: Cost-Benefit Model of Consumers' Information Externalization Tactics



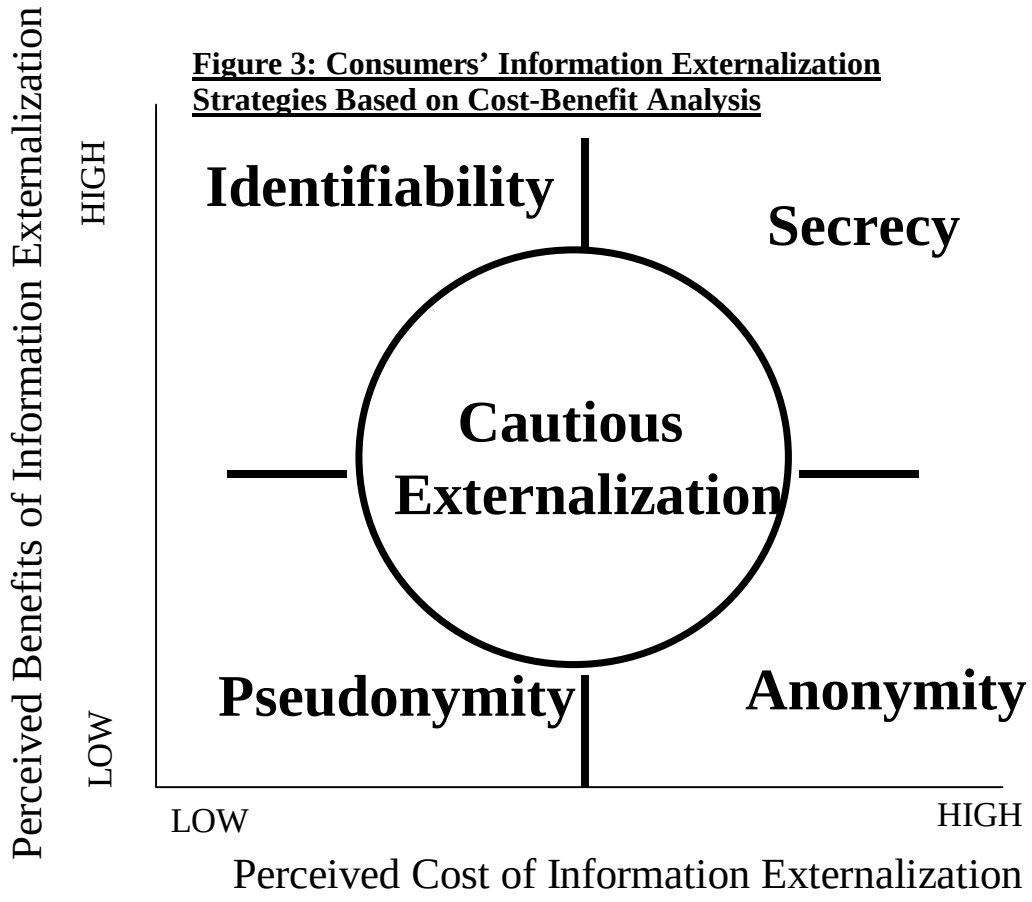
Depending on how consumers value and assess these cost and benefit variables, they choose their IET. Figure 3 shows how consumers choose to externalize information according to how they perceive the tradeoffs between:

(a) the potential benefits of identity disclosure, and

(b) the potential cost of identity disclosure.

The default strategy is that of *cautious externalization*, represented by the central part of Figure 3. This is the arena in which costs as well as benefits are perceived to be

Figure 3: Consumers' Information Externalization Strategies Based on Cost-Benefit Analysis



moderate (or assumed to be moderate in the absence of any information to the contrary).

Identifiability is a strategy consumers employ when the cost of the cyberspace interaction is perceived to be low but its benefits are perceived to be high. An example of this exchange might be the shareware distributor who requires the customer to fill out at times detailed surveys. In return, the customer can download free software and be notified about upgrades.

Pseudonymity is a strategy that is likely to be used in a situation of low perceived cost and low perceived benefit. The consumer is aware of the potential value of his or her identity information and is – despite low perceived cost – unwilling to share it with the marketer when the benefits are low. For example, when a consumer has to provide information such as mailing address or date of birth in order to get access to a desired MP3 file, he or she might simply use a pseudonym.

Anonymity becomes a useful strategy when the perceived cost of the interaction is high and the perceived benefits low. In erotic chat rooms, customers might perceive a high cost in disclosing their real identity for the benefits they receive in return (likely to be zero as chat rooms are rarely set up to encourage people to meet in real life).

Secrecy emerges as a useful strategy when the perceived cost of the interaction is high but the benefits are equally high so that some externalization of identity information is deemed necessary. Such a situation might arise when the consumer shops for a lower health insurance. The provision of intimate personal information to additional sources can be perceived costly but offset by the potential benefits of finding a lower rate. Similar concerns may arise when consumers visit some sex-oriented sites that they may find highly gratifying but are loath to disclose their identity to the site operator or fellow visitors.

Using the System the Right Way

Because companies can only derive value from accurate customer information, the challenge is to use the electronic commerce system in a way that encourages the consumer to willingly part with accurate personal information that is useful for the company's value creating operations. In other words, how can the costs (to the consumer) of externalizing information be reduced and the benefits of doings so be increased? For the sake of space we cannot address all variables here (for a condensed treatment see Table 1). Suffice it to say that marketers have been using electronic commerce systems to address most of the *economic* cost and benefit variables. In the remainder of this paper we therefore want to focus on the overlooked *hedonic* benefit derived from haggling, competing, and playing with the marketer (Grayson, 1995).

We believe that if marketers become more imaginative in making market offerings that present "playful value", consumers will be more likely to engage in relationships with them. Playful value can be defined as that which is intrinsically motivating, self-oriented, and active (Grayson, 1995, p. 106). This means, consumers actively engage in the behavior, for its own sake, and oriented toward something like fun, happiness, or joy. But play can only occur if the participants act within implicit or explicit rules (Huizinga, 1956). If rules are broken the play ceases to exist. The task for

marketers then is to create rules for play that invite consumers to follow them freely and with pleasure and discourage them from rule-breaking behavior and tactics (such as lying about their identity). At the same time, these rules must guarantee that the marketer accomplishes her objective, which is gathering accurate personal information and developing a relationship with the consumer.

Hagel and Armstrong (1997) argue that the Internet creates reverse markets in which the customer has the information advantage and uses it to search out the company with the best offerings. Internet Marketing guru Seth Godin (1999) believes that the Internet ushers in the end of what he calls "interruption marketing" in which advertising messages, highly targeted based on profiling and filtering technology, appear in the intervals between the flow of content. The simple but central point of both analyses is that consumers in electronic markets want to engage in intrinsically motivating, self-oriented, and active behavior. Complex CRM applications by Siebel, Oracle, or PeopleSoft/Vantive are fantastic tools for improving customer satisfaction through data integration. Efficiency is enhanced through improved market segmentation, sales support, servicing, and electronic payment but they underemphasize applications that engage the customer in a playful relationship with the company. The solution is to understand markets as conversation and nothing seems better suited than the Internet to transform customer relationships into conversations (Levine, 2000). Such conversations, however, are not the kind of one-sided pilfering of online consumer behavior data that, once massaged by software applications, spits out off-the-wall recommendations (Vale, 2001).

Understanding that customers derive pleasure from intrinsically oriented and active participation in the marketplace opens up new ways engaging with them. Extrinsic customer orientation that aims at providing efficient points of contact with the company will remain of pivotal importance to organizational success but the intrinsically oriented conversation brings out the real current and future needs and requirements of a customer. Slicing and dicing database cubes cannot get the job done (Rudolph, 1999). In fact, as Levine stresses, companies will have no choice than to converse with customers openly, be it as a discussion group, live customer support, or an online community. For most companies this is a risky proposition and they are unwilling to take it (Grayson, 1995). They prefer technology-driven solutions that avoid direct customer input beyond what can be captured digitally. But such risky conversations might just be the stuff that generates *rich* customer information and *deep* customer relations. In the remainder of this paper we present briefly what a strategy of "playful conversation" could look like and map existing Web-technologies according to their ability to encourage it.

Real-Time Discussion Groups:
The company opens up an open discussion among current and potential customers on their own website. But what is more, the company has its employees, ranging from engineers to management and marketing, become active participants in the discussions, addressing comments about the company's products, complaints, and problems. A software company, for example, may have just released a new version of their video input-output application. Based on consumer responses the company can learn who uses it, for whom it works and for whom it does not work and why. If a problem of

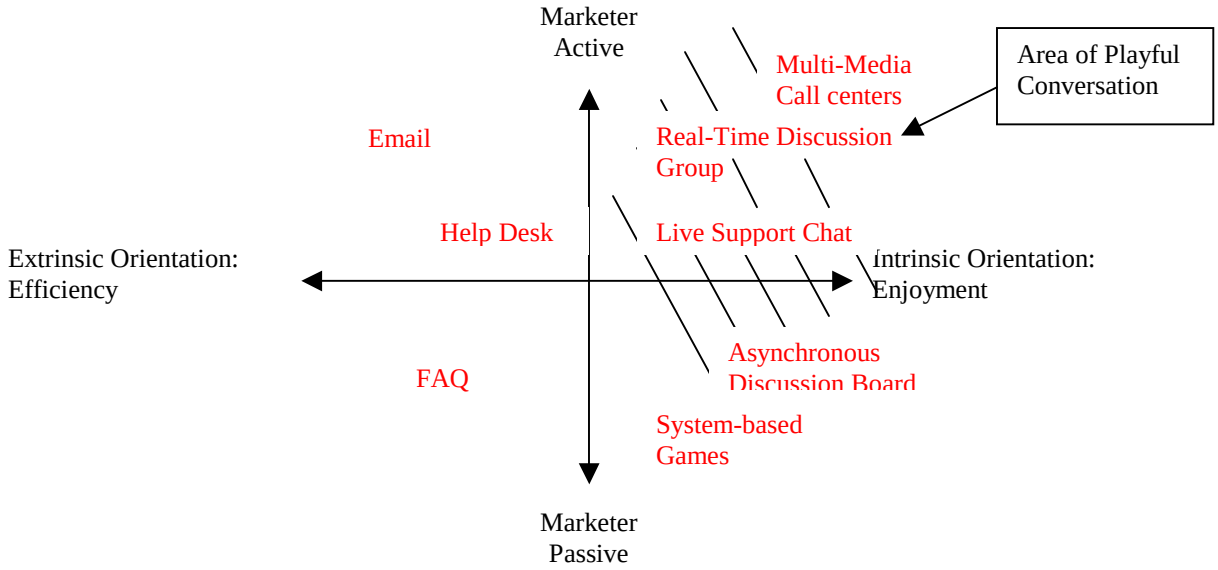
compatibility arises with another application, the company is not limited to respond only to the participants on the discussion board. Based on database information on purchase or other occasions, the company can identify customers that may also use the software in this particular problematic way and draw them into the discussion in a meaningful way.

The Individual Exchange thorough Live Support Chats:
Selling a mutual fund has become an impersonalized affair, ironically partly due to the Internet, because of disintermediation of the human stockbroker. Brokerage houses are more interested in making a quick sell than challenging the potential buyer to think over his or her decision and to learn some real reasons why it would be wise to invest with them (and possibly why not). But a playful conversation between the investor and the broker about the advantages and disadvantages of investing in a particular mutual fund could create more satisfactory choices (hopefully with the company but if not, at least it did not create a dissatisfied customer) and generate critical knowledge about the investor. For example, after the customer decided on a mutual fund, s/he could be asked why she thinks that this would be a good choice? If the answer is “historic annual growth rate” the site could challenge the investor to consider and research other variables as well such as the current management (and that it might change soon), the heavy tech bias of the fund, or the fact that some companies in the fund may be in tobacco or arms production. The site could suggest other funds, even some that competitor offers, which may be similar to its own and possibly better suited for the needs of the investor (based for example on what has been learned about his or her family status, budget, recent or future big ticket purchases, etc.). Instead of being a simple sales front, the broker acts as a sounding board against which the customer needs to actively convince him- or herself that the decision to buy is a good one. LivePerson.com and HumanClick.com are companies that offer live support solutions for this kind of conversation (used by companies such as Well Quest International, CollegeClub.com, and Proflowers.com). Customers can enter one-on-one sessions with live employees through a pop-up window. There is no long hit-or-miss waiting for an email response and no phone costs occur to vendor or customer. In addition, the customer's questions and the representative's answers are automatically stored and can be meaningfully mined for later follow-up dialogue. Instead of the typical semi-annual updates in incomprehensible financial jargon, brokers can now create really customer-centric and personalized mailings.

Asynchronous Customer Discussion and Support Groups:
Similar to the Real-Time Discussion Groups, except that the company does not play an active part but only provides the infrastructure for customers to interact with each other. Financial service providers such as E*Trade and Ameritrade have been early adopters of this strategy. Investors can use the company's resources to debate and consult each other on investment ideas and strategies. The amount and detail of personal information, attitudes, and concerns investors are willing to share with each other in these conversational spaces is extraordinary. Despite the fact that these companies still struggle to mine this source of rich but unstructured data, the popularity of discussion groups, chat rooms, and "The Hub" (E*Trade) are enough to suggest their potential for creating involved and self-oriented relationships between customers themselves and customers and the company. Many industries such as government service providers, healthcare

providers, travel, and energy/utility could benefit from providing these conversational spaces to their customers. Mining such qualitative data would tell rich stories about what customers need, and more importantly what they do not need. As a result, companies are able to engage in more focused research and development and smarter selling.

Figure 4: Mapping Web-Technologies Based on Playfulness and Marketer Involvement



Conclusion

Companies that want to generate rich data and deep relationships with their customer base need to use systems to create playful conversations. We do not suggest that "impersonal" data-capture applications and CRM based on database networking is flawed. Customer satisfaction can be increased significantly with such structures (Fryer, 2001). But as competitive pressure leads to broad adoption of technologically-based solutions, those that understand the nature of the customer, including his or her desire for hedonic experiences, will enjoy a competitive advantage that is much more difficult to erode. As Levine (2000, p. 63) says "[W]hen used the right way, the Web lets us look into other people's lives in an intimate way. It enables us to see them as they really are, close up."

Unfortunately, many of the marketing strategies in electronic commerce have been driven by the technological imperative. Despite the promises of Internet's interactivity, marketers have lost sight of the creative needs of real consumers to be intrinsically motivated and active agents. As a result, companies still view consumers as fickle and approach them like "moving targets" with heavy interruption marketing artillery. On the other end, consumers still see themselves as hapless flies in companies'

strategic marketing Web, forcing them to devise ever-more sophisticated (but often transparently futile) identity management tactics. We have argued that if companies encourage consumers to enact these tactics but within the rules created by the marketer, both sides can gain a lot. If Internet marketers expanded as much effort mining the consumer research literature that they do mining online customers, the Internet could finally live up to its promise of a commercial win-win proposition.

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