



## **A stage model for multichannel CRM**

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## Introduction

In the great majority of businesses, most profits come from repeat purchases, or continued relationships. As we were writing this report, one of the authors paid a visit to Cranfield's Café Bookshop and returned with this story:

*“Amy (one of the owners) greeted me by name, asked how things were going, presented me with a double-shot cappuccino without asking, and told me about the lunchtime specials that were likely to appeal to me, including my favourite parsnip and coconut soup. Somewhere within this one-minute masterclass in CRM she asked me to write a sentence of recommendation of the bookshop for new students, and asked me what books she should ensure were in stock for the arrival of the new MSc intake. The colleague I had arranged to meet there said that Amy had guessed who he was, told him that I would be arriving in five minutes or so, and provided him with a coffee on account. Somehow, by the time I left, my wedding anniversary present and card were bought and wrapped as, being a man, I had left them until the last minute...”*

Such experiences are remarkable although not always easy to achieve or manage in a multichannel world. In a single-channel business such as Cranfield's Café Bookshop, the 'CRM' is done in the heads of the staff. Entrepreneurs provide this level of service and customer lifetime value management as a matter of instinct: as the well-known Chinese proverb has it, “A man without a smiling face must not open a shop.” But when one interaction occurs in a call centre, the next online and the next in a bank branch, maintaining the same degree of proactive personalisation is significantly harder.

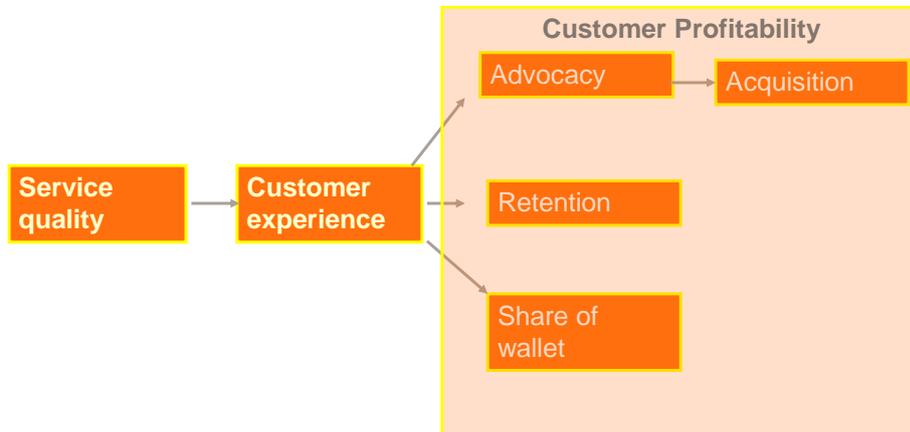
In this paper, we discuss the mechanisms that all but the simplest businesses need to put in place in order to treat different customers differently. We begin by briefly reviewing the case for long-term relationship development. We summarise the stages of CRM maturity which, our research has found, companies go through as they strive to make the best of every interaction with every customer. We then outline the ten components of world-class CRM, under the headings of integration maturity and interaction maturity. Finally, as appendices, we describe an invaluable tool for managing cross-functional CRM projects, the benefits dependency network and offer a diagnostic tool to profile your firm's CRM maturity.

## The case for CRM

Acquiring customers can be expensive. Usually it involves certain one-off costs, such as, for example, advertising, promotion, a salesperson's time, commission to intermediaries and so on. Thus, every customer represents an investment, the level of which will vary from business to business. If they are treated correctly and remain customers over a long period, there is strong evidence that they will generate more profits for the organization each year they maintain the relationship.

This trend holds true for many sectors. As the relationship extends, the initial 'contact' costs, such as checking creditworthiness, no longer figure on the balance sheet. In addition, the more that is known about the customer as the relationship develops, the more offers can be tailored effectively to meet their needs. Thus, the customer gets greater value, which in turn encourages more frequent and larger purchases. It follows, therefore, that when a company lowers its customer defection rate, average customer relationships last longer and profits climb.

There is evidence that few companies bother to measure customer retention on a regular basis, while even fewer measure customer retention by segment. Yet high customer retention is beneficial to most businesses, not just because of lower acquisition costs, but also because retained customers tend to spend more. Furthermore, satisfied customers who stay with the company are also more likely to praise the company to others, further lowering acquisition costs. A simplified version of the service-profit chain is represented diagrammatically in Figure 1, showing the triple benefit of high service and experience quality.



*Figure 1: The triple benefits of satisfied customers*

You might reasonably ask: If retention results from a great customer experience, isn't relationship management just a matter of delivering a great service, with retention automatically following? Well, yes and no. Certainly a high level of product and service quality at an acceptable price is essential to retention. UK bank First Direct has excellent retention and advocacy rates because its service standards are so high, despite having CRM processes such as cross-sell mailings which are little different from those of its competitors. And without such a high customer satisfaction with existing products, the firm does not have permission from the customer to propose a cross-sell.

And for businesses with intermediaries between them and their end customers, who cannot develop their own individualised relationships, a good customer experience can be the only game in town. FMCG manufacturers have traditionally been in this position – though the maturing of retailers' loyalty cards and social networking both now give them vehicles to begin to build their own one-to-one relationships with consumers.



However, where the firm has access to individual customer data, there are many things the firm can do to develop the relationship with a satisfied customer, by proposing other goods or services which they might find valuable. And if this is done well, it feels like service to the customer and hence enhances retention as well as increasing the share of the customer's wallet in the product/service category. In fact, if the firm does not proactively suggest things that would help the customer, it can feel like being forgotten and neglected.

All too often, though, CRM is not this customer centric. Bombarding our customers with unsolicited, unfocused direct mail, or annoying them with clumsy cross-sell pitches at the end of service calls, may be initiated by a CRM department but it certainly does not represent best practice. Neither does it work very well, even in the short term.

Fortunately, there is now enough evidence about what works in CRM for us to be able to lay out the basic principles of how to get CRM right. First, though, let us briefly cover the subject of IT, as it inevitably crops up in such discussions. This is not automatically a bad thing, but we need to recognise CRM for what it is and not confuse it with something it is not. In all but the simplest businesses it is impossible to maintain an individualised relationship with the customer across multiple touchpoints and multiple channels without IT support. On the other hand, the IT will not of itself deliver the benefits we seek. Because as an IT director once told us (and we only exaggerate a little), those annoying people called front-office staff keep on coming between our beautifully crafted IT systems on the one hand and our customers on the other.

So we have all seen 'CRM initiatives' driven out of the IT department which have fallen flat on their face, to vanish without trace a year or two later. IT, then, is a crucial enabler, not the essence of the issue.

For the purposes of clarity, we suggest that an appropriate definition of CRM is: The management of individual customer relationships across functions, channels and products so as to maximise customer satisfaction and customer lifetime



value. In all but the simplest organisations, CRM is underpinned by integrated customer data.

Even this starting-point of integrated customer data, though, is far from easy. The fact is that no organisations can become world-class at CRM in one step and this is why we have developed a stage model to illustrate the steps through which CRM tends to evolve in today's multichannel environment.

## A stage model for CRM adoption in a multichannel environment

In a study sponsored by CRM software provider Chordiant (now Pega), we looked at how companies adopt CRM across numerous industry sectors by surveying 600 leading European companies. The companies fell broadly into four stages, shown in

Figure 2.

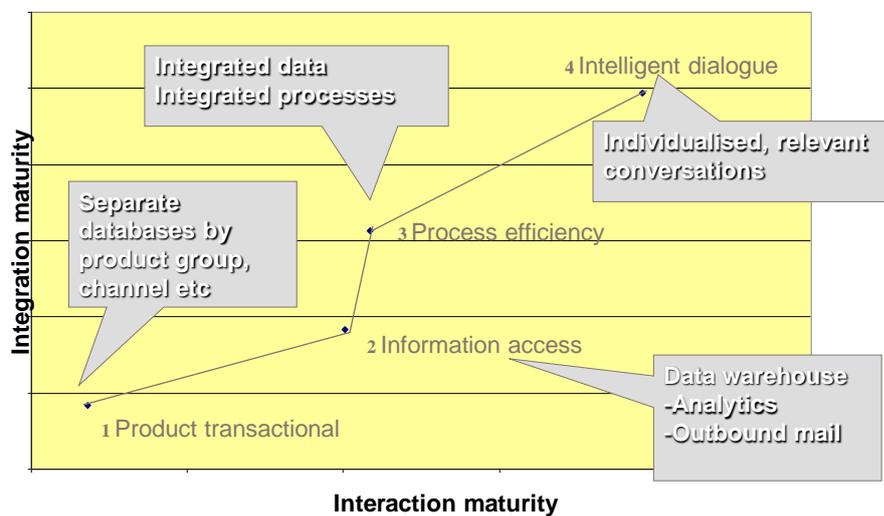


Figure 2: A stage model for CRM maturity

The figure plots these stages on two dimensions:

- *Integration maturity*: The extent to which the organisation has an integrated view of each customer, supported by structures and metrics which encourage the management of customer relationships holistically across products, channels and functions.
- *Interaction maturity*: The extent to which the organisation holds individualised, customer-centric conversations with its customers which the customer perceives as adding value and which optimise customer lifetime value to the firm.



By the beginning of the CRM revolution in the 1990s, many companies had evolved unthinkingly into the situation represented by stage 1. Databases and applications had grown up around the need to take customer orders for different products, each of which often had separate systems. Channel choices were often hardwired into the systems, so in the case of an industrial goods firm, for example, a salesforce automation system might take all orders for larger customers, while a call centre for distributors might take the orders for indirect customers. This met immediate operational requirements, but made it very difficult even to know what holdings a customer had across the product range. While naturally individual firms may not be exactly at any of the four stages, many companies today are still closest to stage 1.

Stage 2, 'Information access', represents a common next step. Changing front-line systems can be prohibitively difficult. So often a compromise is reached, where data from different operational systems is dumped (perhaps overnight) into a back-end customer database, or marketing warehouse. This can at least enable some key analytics such as profiling of which segments customers fall into, calculating their propensity to buy products they do not currently hold, and so on. For batch processes like direct mail, this insight can then be actioned in individualised messages. But if the operational systems themselves are not altered, it can be difficult to feed this insight back to frontline staff in field sales, field service, call centres and so on.

Many loyalty cards run by retailers and travel companies are at stage 2. Nectar is a UK-based loyalty card where the consumer gains points from any of a coalition of retailers from grocer Sainsbury's to petrol retailer BP. Initially, the only information collected by its central database, run by Nectar's coordinators Groupe Aeroplan, was the retailer name and transaction value. This meant that its offers to consumers were somewhat generic, and suffered by comparison with the leading rival Tesco Clubcard, which could offer highly individualised coupons based on basket analysis. Once Nectar began to collect data on individual product purchases, it was able to tailor its offers better, leading to an increase in redemption rates from 13% to 18%



in two years. This dialogue helps with retention as well as share of wallet: customers of utility EDF churn 30-50% less if they hold a Nectar card than those that don't.

Some benefits, then, can be gained at stage 2, but it does not make the best use of every touchpoint, such as when a customer calls in. And service levels can still suffer if the right hand does not know what the left hand is doing. If the salesperson does not know about a complaint made on the web yesterday, the customer will tend to conclude that the firm does not care.

This, then, is the argument for integrated 'CRM systems': customer databases with applications referring to a central repository of information about the customer. Fortunes have been made by shifting firms to stage 3 where these systems from vendors such as Oracle and SAP replace the previous front-office systems.

Here, there is a significant improvement on the 'integration' axis...but only a small one on the 'interaction' axis. That is, having an integrated view of the customer will not of itself deliver better conversations with those customers. It will *avoid the disadvantage* that comes from front office staff not knowing about past interactions, but will not, without further work, *create the advantage* that comes from using this information to increase share of wallet.

For this, we need stage 4, 'Intelligent dialogue'. By this stage – and few companies yet claim to be even near it – each conversation with each customer is individualised and relevant to their needs, irrespective of channel. Some companies are achieving this in specific channels, but few can yet provide truly individualised dialogues irrespective of how the customer contacts them.

UK bank Nationwide has a good reputation for service, meaning its customers are happy to have conversations about buying further products from the bank. Its CRM team develop propensity models which predict the likelihood of a customer buying each product which they do not currently hold. Many banks use this technology to improve the targeting of direct mail, but Nationwide is unusual in being



able to deploy it in inbound call centres, on the web and in branches as well. Conversion rates, they find, are higher in these inbound channels, when the customer is calling on their own time when they want to be in conversation with the bank, than in outbound direct mail. They are particularly high when a human agent can help the dialogue, collecting further insight which the systems are not aware of and ensuring that any additional product is right for the customer.

We will now look at what is involved in developing integration maturity in more detail, before taking a similarly close look at interaction maturity.

## Integration maturity

Integrated customer data is certainly important, but it is not the only challenge in enabling the firm to focus on maximising the lifetime value of each customer. We will discuss five key dimensions of integration maturity, which are summarised in Table 1.

<i>Data integration</i>	Having a 'single customer view' of each customer across channels, products and business functions
<i>Communications integration</i>	Having a single person responsible for coordinating all inbound and outbound communications with each customer
<i>Process integration</i>	Ensuring that the firm's processes for responding to each customer are joined up through the customer journey, so each step leads seamlessly to the next in the eyes of the customer
<i>Structure integration</i>	Having an organisational structure that encourages all managers and front-office staff to look after the interests of each customer holistically and hence grow their customer value
<i>Metrics integration</i>	Having targets and reward systems which encourage all staff to look after the interests of each customer and grow their value

*Table 1: Five dimensions of integration maturity*

### Data integration

Mapping out of the customer journey soon reveals many points at which data needs to be shared between different touchpoints, if the customer is to feel that the organisation knows what it is doing. The most obvious solution is for the applications supporting the first channel – a website, perhaps - to pass the specific information that is needed to the applications supporting the second channel – perhaps a call centre. But this soon results in a spaghetti-like set of connections between systems, with many performance issues and high costs of ownership. Even if it works, the end result is an inflexible system in which it is very hard to evolve the customer journey over time, as is frequently needed, as

we saw in the previous chapter in our discussion of multichannel routes to market.

A better solution, therefore, is to have a single central database for key information about the customer – at least, conceptually – with systems reading or writing to the database as required. This has been one of the major drivers of the substantial market for integrated master data and a stronger information architecture, and for the growth of broader, more integrated CRM application suites. Many organisations are working towards a unified view of the customer, so that all aspects of the customer interface can be coordinated.

### ***Task-independent data management***

It is not sufficient, though to have a single repository of customer data – difficult though that is to achieve for many long-standing organisations with complex legacy systems. The customer facing systems also need to manage customer data independently of the task being performed. For example, if a customer enters their name and address on a website, they do not wish to be asked the same information on the telephone. This requires all tasks to call on a single module which manages this customer data. We call this the principle of task independent data management.

This point can clearly be seen in Figure 3. The ‘task management’ layer needs to be separate from the ‘data management’ layer, rather than systems for each task endeavouring to manage parts of the customer data, as is still often the case.





The logic for this is clear. Customers are likely to pass between different channels during the same purchase process and, for this reason, there needs to be data transfer between organisations to make this transition smooth.

General Motors' Dialogue programme is a good example. In this CRM initiative, GM collect prospect information through direct channels on such issues as when the prospect intended to buy a new car and which models they are considering. Near to the time of intended purchase, they are therefore able to send local dealerships a list of genuinely interested people, along with this information. Information also needed to flow in the other direction if GM was to track the success of the programme.

Details as to how this data sharing was achieved varied from country to country. In three cases – Netherlands, Belgium and Italy – an online tool was deployed with dealers to distribute leads and collect feedback. In other countries, leads were simply faxed to dealers and, if necessary, dealers were chased on the end result by outgoing calls from GM's own call centres.

### **Communications integration**

An integrated relationship with the customer can be undone, though, by communications which are not joined up. All too often, one unit is responsible for direct mail, another for email, another for who is invited to seminars, a fourth for the call centre, a fifth for face-to-face interactions. Stories of advertising campaigns leading to a surge in traffic with which the call centre is utterly unable to cope are all too common.

An insurance company rebranded after a takeover, spending hundreds of millions of dollars on launching a new brand name. The market research said that customers wanted individualised service, so that was the theme of the advertising campaign. Through mass channels. With no individualisation. Once customers made contact with the firm, they discovered that inbound channels were no more personalised than outbound ones; 20% of existing customers could not even clear security and get details of their account!





The company continued to languish towards the bottom of service quality tables, and in a Web 2.0 age, its customers knew it. Thankfully cynicism doesn't always pay!

Like all the integration challenges, communications integration is not easy to solve. After all, we do need specialists in managing call centres, websites and so on. But someone has to be appointed with sufficient authority to ensure that in the eyes of the customer, the experience joins up.

### Process integration

This integration needs to continue through purchase and service interactions. And if the customer is to perceive the journey as easy and joined-up, they will expect it to be as straightforward as buying in a coffee shop.

Once we have integrated data, we have some hope of joining up processes across functions, product silos and channel silos. The fact that marketing doesn't talk to sales or service is no excuse for the systems to act as badly as the humans. But this still requires some thinking through of the customer journey.

In the IT trade, this is known as 'workflow management'. And it is indeed vital to map out the firm's flows of work and make sure that a customer contact seamlessly triggers the right response. But it is important to note that the most important workflow to understand and join up is the *customer's* job, be it making a complaint, booking an airline ticket or obtaining advice.

First Direct is famous for its superb telephone service. But 80% of First Direct transactions are now online. This was not achieved by giving away margin through price incentives. Nor by reducing the quality of the existing channel. Nor by insisting that the digital director delivered profits through that single channel. No, the key was attitudinal. When the website was being developed, the chief executive put signs up saying: "How does it feel to the customer?" Because the answer is positive, customers require no incentive to use the

service frequently, freeing up the call centre to concentrate on value-adding matters like new mortgages.

By contrast, another financial services company found that one office had such disastrous service levels that it was thinking of closing it down. Buzz in head office blamed the people. The customer experience director visited with a 'hit squad'. While a few of the staff did indeed seem to have negative attitudes, the great majority were relieved to have some attention. They poured out stories of the process problems that got in the way of serving customers. To take credit card orders, staff had to ask the customer to hang on while they went to a different floor and queued to use the only credit card machine. One agent taking orders in Euros would ask the customer to wait while he called his retired father at home, who would look up the latest exchange rates on teletext...His father rather enjoyed it, but it was hardly ideal for the customer experience! It wasn't the people that needed fixing but the processes. The office is now frequently visited for the opposite reason – an example to others!

### ***Integrating multichannel processes***

One specific integration issue is how to ensure that the customer experience is integrated across the various channels in a channel chain. Scenario analysis is useful for this.

Figure 4 shows an example in which a bank customer is considering the purchase of an additional product. At the top of the figure, the segment is brought to life by naming and describing a typical member of it. Then a table is drawn up, as shown, describing a walkthrough of the interactions between this named customer and the bank as he conducts the purchase. The walkthrough teases out ways in which the channels need to interact and support each other in order to deliver the ideal experience.

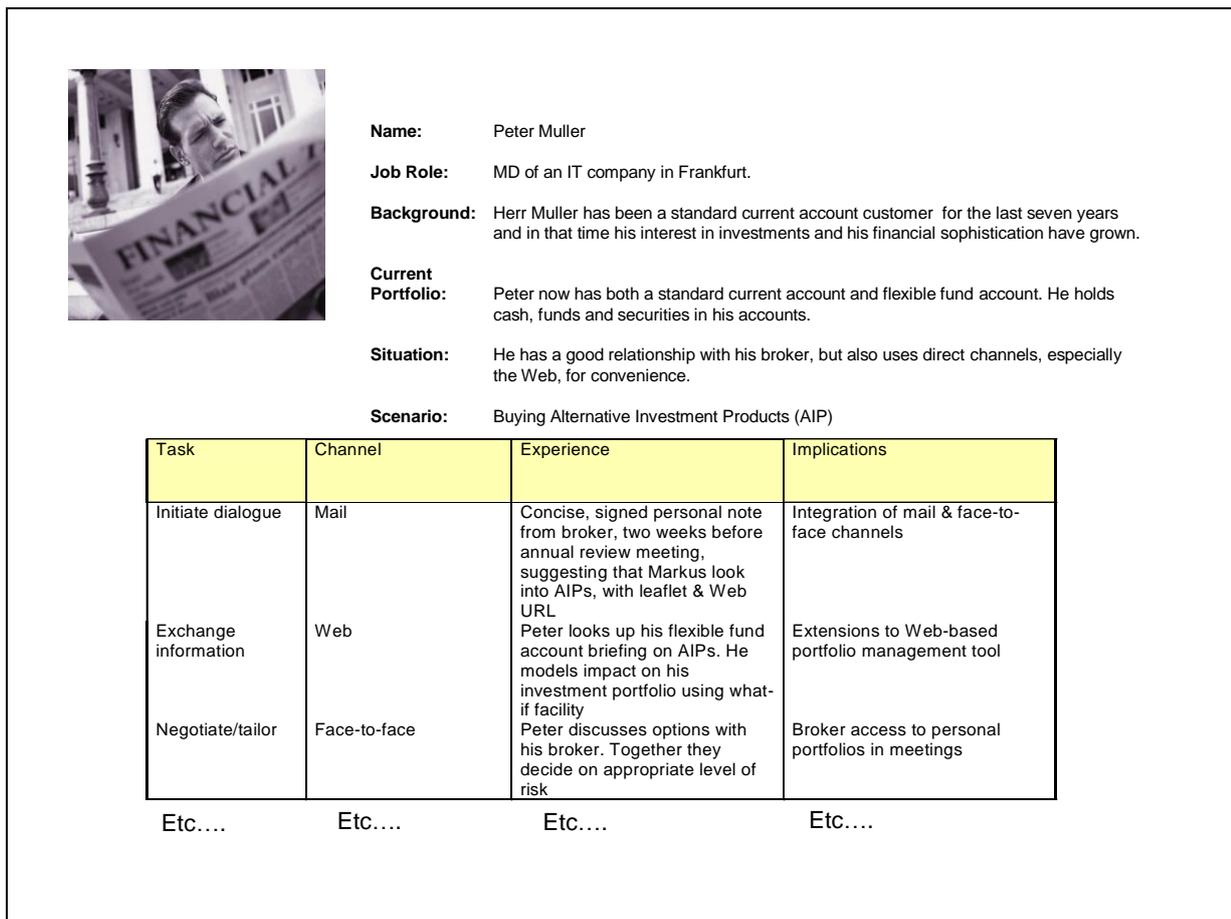


Figure 4: Scenario analysis, courtesy of IBM

This process of ‘walking through’ scenarios, stepping into the shoes of the customer to make sure that the movement between the channels is smooth, can benefit from market research to really ‘walk through’ the customer journey as it is at the moment, in order to work out where the disconnects are and how value can be better created for the customer.

This is illustrated in Figure 5, drawn from work in the travel industry looking at the customer highs and lows through their holiday experience. Travelling out to the holiday is often a stressful experience, battering much of the positive anticipation that has built up, to a point where some really dramatic positive experiences are needed at the start of the holiday itself if the mood is to swing up again rather than continue on a downward path. The journey back is another crucial time: even where this experience cannot be fully improved, the memory of the holiday itself can be

reinvigorated by some warm communication soon afterwards.

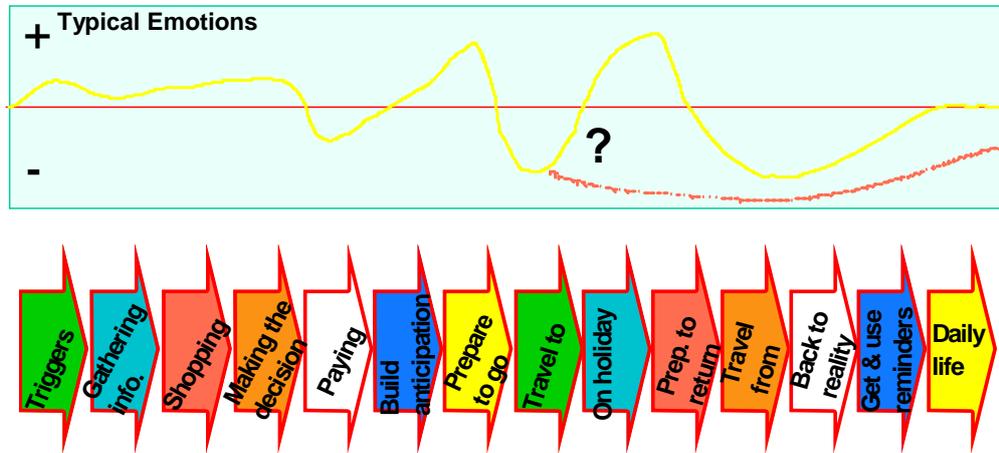


Figure 5: Scenario analysis and emotions - a travel company

### Structure integration

One reason why processes are not always integrated is that different parts of the process are the responsibility of different executives. If each business unit head is responsible only for specific product lines or channels, there may be no-one motivated to do the most important job of all: maximise the satisfaction and lifetime value of each individual customer.

One of the authors was in a workshop with the operating board of a large European financial services company. Like many such companies, business units were structured primarily on product lines: pensions, mortgages, general insurance and so on. The director of the protection business unit, selling products which protect the individual against events like redundancy, was bemoaning the fact that when a financial adviser sold, say, a mortgage, they often did not get round to cross-selling the protection product on top of it as, for the adviser, this was a relatively small additional sale. This was a shame, he said, as the margins on protection products were high. He showed the figures and, indeed, they

were high. His colleagues, remunerated on the sales of other products, were of course distraught at their fellow director's predicament.

The author asked why the protection product couldn't instead be cross-sold by the service centre when the customer phoned in, as was bound to happen a few times in the early months while setting up the mortgage. The directors looked at him as if he was from Mars. How could one possibly cross-sell from a service centre? It was a cost centre, not a profit centre! And anyway, it belonged to the mortgage business unit – the protection business unit had its own call centre...

BT Global Services had a similar issue with their channel transformation project. They moved some interactions through to desk-based account managers, others through the field sales force and yet others through the web or third parties, and faced the challenge of motivating these channels to collaborate. The answer was to keep these channel specialists as a minor dimension of the matrix, but to make the major dimension customers. Account directors were responsible for total revenue from a group of customers minus total costs – sales force costs, DBAM costs, costs for tailored web pages, commission for distributors and so on. This provided the motivation to the account directors to make the best use of each channel. Meanwhile, individual staff were remunerated not on revenue from their channel but on total revenue for the customers with whom they worked. See Figure 6.

MB Channel Marketing	Account Management			
	Government	Financial Services	Commercial & Brands	Corporate Mid-Market
	Field Sales Govt	Field Sales Fin Ser	Field Sales Comm.	Field Sales MidMkt
Desk Based Resource	DBAM	DBAM	DBAM	DBAM
Bt.com				
Partners				

Figure 6: BT Global Services channel collaboration

### Metrics integration

The BT story illustrates that just as structure needs to encourage a holistic relationship with customers, so do metrics. Important customer-focused metrics include:

- Customer satisfaction
- Customer advocacy, e.g. net promoter score
- Service quality and experience quality
- Customer retention (or its opposite, churn)
- Number of product holdings per customer
- Customer profitability
- Customer lifetime value.

### Measuring multichannel consistency

Multichannel journeys raise a particular challenge concerning customer satisfaction. Most companies, if they measure channel satisfaction at all, do so in each channel individually. But how about consistency of the experience across channels? We have seen that this matters to customers; is it, however, reflected in what is asked in customer satisfaction surveys?

Until now, the value of consistency across channels has been no more than a widely accepted premise. But the case for the importance of consistency has been strengthened by two pieces of research from the Cranfield Customer Management Forum.

The first involved a blue chip organisation delivering products and services through a number of business to business channels. This research confirmed what CRM professionals have long suspected; consistency of information, impression and customer knowledge across different touchpoints (or delivery channels) is critical. In fact, multichannel consistency ranked alongside product satisfaction in terms of its importance in driving customer satisfaction, trust and intention to repurchase (see Table 2). We were taken aback by quite how important multichannel consistency is – more so than website satisfaction, or call centre satisfaction, or even sales force satisfaction. It seems that, if the salesperson ploughs blithely on with their sales pitch without mentioning the complaint which the customer made on the web yesterday, customers are as unforgiving as if the product doesn't work.

What parts of the experience matter most in driving ...			
Customer satisfaction	Trust	Intention to repurchase	
1. <b>Multichannel consistency</b>	1. Product satisfaction	1. Product satisfaction	
2. Value for money	<b>2. Multichannel consistency</b>	2. Value for money	
3. Product satisfaction		<b>3. Multichannel consistency</b>	

*Table 2: The importance of multichannel consistency*

As an important technical note to those involved in commissioning market research, the results in Table 2 were arrived at not by simply asking the customer what drives their customer satisfaction, but by measuring customer satisfaction, separately asking about multichannel consistency, product satisfaction and so on, and then correlating the two using such techniques as multiple regression. This is a much more reliable way of assessing how customers actually behave.

In the second project, the same approach was applied in a business to consumer service organisation providing entertainment. Customers were asked the equivalent questions and their answers again revealed the importance of channel consistency. Consistency of information, impression and customer knowledge was the only factor apart from satisfaction with the basic entertainment service that each time appeared amongst the top three drivers for satisfaction, trust and propensity to recommend.

Interesting it may be, but you might say this discovery is hardly going to rock the marketing world. Marketers have, after all, widely assumed the importance of consistency even without such research based evidence. The challenge set by this research is not that marketers should *acknowledge* the importance of channel consistency, but that they should *measure* it – to make sure that they actually do something about it.

The billions that have been invested the world over in CRM software systems on the basis that the ‘single customer view’ would deliver an enhanced customer experience might suggest that organisations recognise the importance of channel consistency. Yet most companies continue to measure customer experience and satisfaction ‘silo-fashion’, with survey questions related only to certain channels. Better marketers benchmark their performance against competitors. The most innovative not only ask customers how well the company has performed, but also assess the importance of each aspect of experience through techniques such as multiple regression and structural equation modelling, to make sure we do not waste time fixing aspects of the experience that ultimately do not drive repurchasing and advocacy behaviour. But even such relatively sophisticated techniques fail to measure multichannel consistency.

So, how can you be sure that you are delivering a consistent customer experience across different touchpoints? As CRM system vendors will rightly point out, the software is necessary but not sufficient. Whilst the system may deliver a single view of the customer, it does not obviate the need for staff to be adequately trained, equipped and motivated to

deliver an appropriate level of service. A bad tempered, discouraged call centre representative is unlikely to deliver good customer service, regardless of whether or not the CRM system has highlighted a cross-selling opportunity. Similarly, the fact that your CRM system identifies the different service quality needs of customers will have little impact on your online sales performance, if your website is unable to differentiate between and meet those service level expectations.

If you want to know that your CRM investment is really paying off, you need to know that customers are receiving a consistent experience across all channels. This, as we have already discovered, is a core driver of customer loyalty and propensity to repurchase or recommend. Equally important, if you haven't yet got it right, is to uncover the source of the inconsistency. In doing so, you avoid being 'blinded' by your CRM system and blaming it when the failure lies in your own processes. Conversely, you also arm yourself with evidence to hold the CRM vendor to account if it is, indeed, the CRM system that has failed to deliver.

The solution is twofold. Firstly, you need to include questions in your customer research that investigate whether the customer experience is consistent across your different channels. The five core questions used in our work with the two organisations we have described cover impression, information, choice and staff knowledge (see Table 3).

<p><b>In addition to your other customer satisfaction questions, ask your customers to assess their agreement with the following statements on a sliding scale.</b></p>
<ul style="list-style-type: none"> <li>• I have a consistent impression from [company], regardless of the channel I use.</li> <li>• The information I get from [company] is consistent across all channels.</li> <li>• Regardless of the channel I use, people I deal with are informed about my past interactions with [company].</li> <li>• I can choose among a range of channels while dealing with [company].</li> <li>• Regardless of the sales channel I use to purchase from [company], I can use other channels to get information or help.</li> </ul>

*Table 3: Five killer questions to check multichannel consistency*

Secondly, when respondents are matched with their main purchase channel (or channel chain), their responses can be broken down to identify where improvement is required. An example of this is shown in the graph in Figure 7. From the answers to this question, it is evident that customers in this

example who buy mainly from the direct sales force perceive a greater level of consistency than those who most often buy online or through resellers. Further investigation will then reveal the source of this lack of consistency. It may be that the company's sales managers are particularly good at recording information in the CRM system. Or it might be a flaw in the online purchasing system or reseller extranet, where data is poorly recorded or utilised.

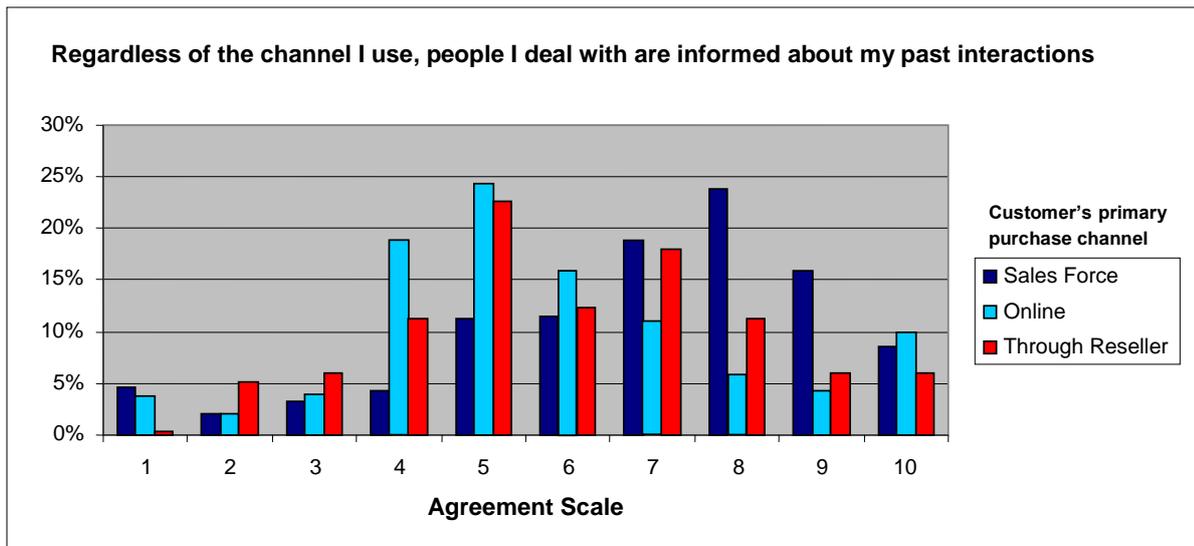


Figure 7: Differences in multichannel consistency across customer groups

When it comes to customer satisfaction, companies are eager to deliver a good customer experience. Traditionally, marketers take a view from their customer insight and measure satisfaction against factors that they believe are important. But even relatively sophisticated techniques fail to measure how consistent service delivery is across different customer touchpoints.

Consider the cost of investment in CRM software by organisations that fail to measure whether their CRM system actually delivers what it set out to achieve. Is your company one of them? Take a look at how your organisation measures customer satisfaction. Multichannel consistency is a crucial driver. With the amount that you invest in CRM, can you afford not to know if it's working?

## Interaction maturity

An integrated view of the customer, and an organisation motivated to treat each customer holistically, are half of the CRM challenge. And indeed, they are hard enough! However, integration maturity is primarily an *enabler* of better conversations, better interactions. We will now look at what makes for powerful, value-creating interactions with customers. The five key factors are listed in Table 4.

<i>Individualisation</i>	Treating each customer in a way appropriate to everything which is known about them
<i>Customer value orientation</i>	Understanding the customer’s overall value to the firm, and taking this into account when determining how to treat the customer (without losing customer centricity)
<i>Customer centricity</i>	Ensuring that every offer to the customer has the customer’s best interests at heart, as well as the firm’s
<i>Dynamic interaction</i>	Responding to what the customer says or does appropriately and speedily, ideally within the same dialogue
<i>Customisation</i>	In categories where this is relevant, tailoring the product or service to the individual customer in accordance with everything that is known about them

*Table 4: Five dimensions of interaction maturity*

### Individualisation

The first principle is that each interaction with the customer should be *individualised*. We want to be known as an individual and treated as one. When we are, we respond enthusiastically. Not surprisingly, sales propositions which are individualised are far more effective than generic propositions which are made to every customer.

We discussed earlier how ‘channel chains’ representing the customer’s journey may include indirect channels such as agents, distributors and retailers, as well as the company’s own direct channels. Just as these direct channels such as the web, call centres and the sales force often complement each other, so indirect channels do not necessarily ‘own’ the whole customer relationship; rather, they may be complemented by the company’s direct channels in an integrated channel chain. Maintaining an individualised

conversation across both direct and indirect channels is a particular challenge.

GM's Dialogue programme, that we mentioned earlier, provides a good example of the step-change improvements in customer acquisition and retention costs that can result from getting this right. It is worth describing this programme in some detail (Figure 8).

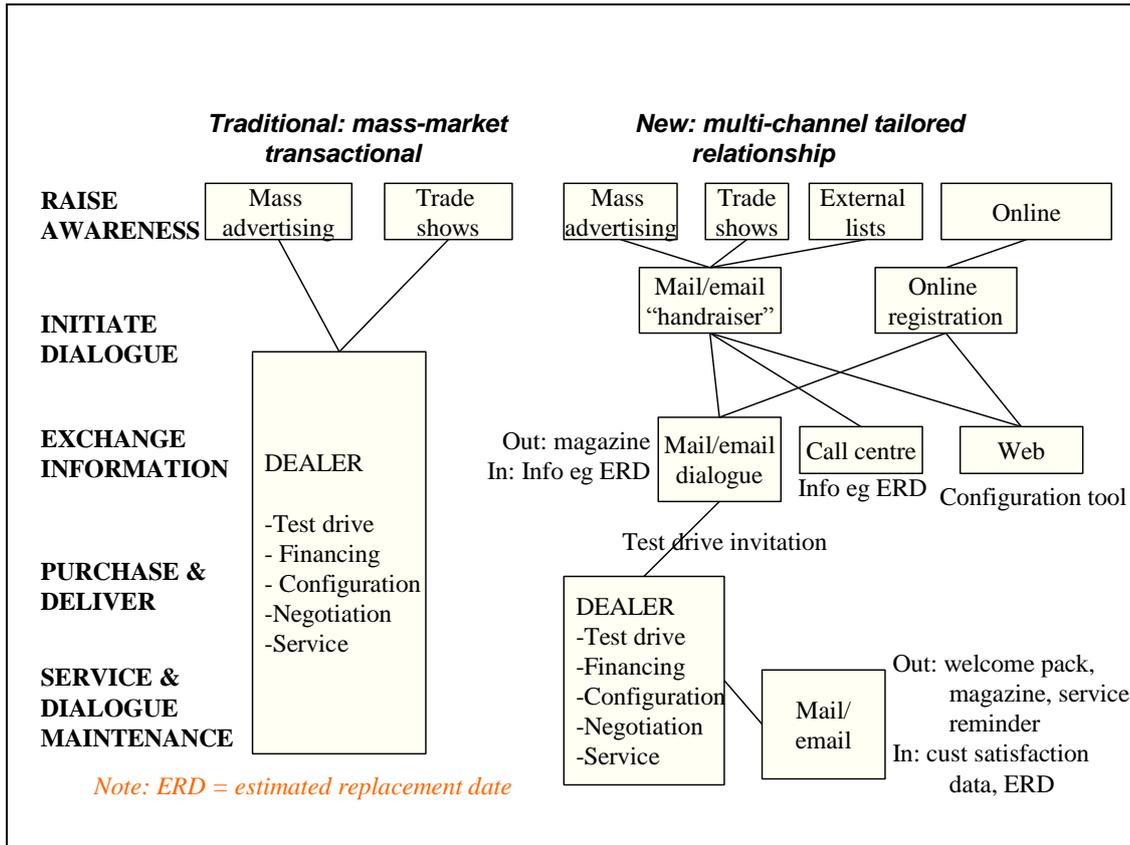


Figure 8: Channel chains - General Motors Europe

The traditional channel chain used for consumer car sales is on the left of the figure. The Original Equipment Manufacturers (OEMs) such as General Motors have traditionally had little one-to-one contact with the motorist, direct consumer sales instead being supported through a network of independent dealers. The manufacturer's communications role has historically been one way. Advertising and product information is communicated to consumers through broadcast media and, to a lesser extent, more targeted channels such as direct mail. The aim is to create awareness of the brand and drive traffic to the



dealerships. This model is analogous to that in most consumer packaged goods.

However, this communication approach allows no direct feedback from consumers as to whether they are 'in market' to buy or not, resulting in large amounts of wasted money and effort, especially with infrequent purchase decisions. There is also little opportunity to distinguish between individual potential customers on the basis of model preferences, purchase intentions, and so on.

For the motor industry, the internet opens up real possibilities to move to a two way communication model. The web offers an inexpensive channel through which consumers could respond to and interact with OEMs, and perhaps even purchase a vehicle online. The prospect of OEMs selling directly via the internet inevitably sets alarm bells ringing among dealers, though, and has forced OEMs to think carefully before upsetting the distribution channel they have been so dependent upon.

The niche for direct online sales is now beginning to be significant, but GM's Dialogue programme, trialled on the new Vectra (launched in the early 2000s in seven countries in mainland Europe), sought instead to explore the hybrid solution shown on the right of the figure. The idea was to use the internet to create relationships with customers which might yield valuable information about their purchase intentions and enable higher quality leads to be introduced to dealers during the time window when they were preparing to buy their next vehicle.

Cars are an infrequent purchase, but there is a high incidence of repeat purchase. This suggests there is a compelling case for maintaining contact with existing customers during the years between them buying cars.

In tandem with the arrival of the internet, other developments in hardware and software created the possibility to fully integrate communications with consumers across a range of channels, both online and offline. Advances in database technology meant that it was much easier to 'clean' data held on individual customers so that names could be readily and





accurately matched between purchase order systems, acquired lists, those responding to promotions, and so on. CRM software could then enable a complete view of the consumer across channels, enabling a true two way relationship to be established.

### ***The new channel chain***

In GM's new channel chain, the initial expression of interest could come via any one of a number of sources. In some markets, mailing lists were built through purchasing registration data; where this was not possible lists were purchased through brokers such as Claritas, who offer the possibility to filter for those who intend to buy a car in the next 12 months. People who responded to these mailings were termed 'Responders'. A second group, 'Handraisers', consisted of those who initiated the contact by registering on a website, calling a freephone number, or taking a card from a dealership or at a motor show.

In a simple example of giving some channel choice to the consumer, these potential customers were then asked to nominate whether they preferred to receive communications by post or email. Much of the outgoing communication that followed – for example newsletters and test drive offers – could be sent electronically to those that requested it, although some other pieces, notably the Welcome Pack (provided on car purchase) and the prior to test drive offer (called the Kitchen Table Pack), were delivered only in hard copy.

A further use of the online channel was the development of microsites for each model launch as an interaction and information hub. The potential of these microsites was felt to be so high that targeted mailouts were sent to post-preferring prospective customers as well as those preferring email, to drive traffic to the sites, which was also boosted through point-of-sale material and so on. The microsites were linked to the main website for Opel, the brand under which the Vectra is sold in most of Europe, providing an opportunity for prospective customers to register.

In certain aspects of the Dialogue programme, then – for example launch advertising – GM continued to depend

largely upon one way, high volume channels such as TV and print media. But in the subsequent phases, interactive channels were essential to elicit the key information such as the motorist’s estimated replacement date (ERD) that would determine where the customer was in the buying process and what products they might be interested in. Subsequent pieces of communication could still be mass produced – for example a newsletter designed to keep the prospect informed and interested – but they would only be *sent* to the consumer according to their own individual calendar, which was determined by the ERD. A re-qualification process gave prospective customers the opportunity to re-affirm their purchase intentions in order to keep this vital data up to date, such as the ‘Check/Update your details’ prompt in the email newsletter (Figure 9). A high proportion of consumers, feeling they were engaged in a relevant conversation, took the trouble to update these details.

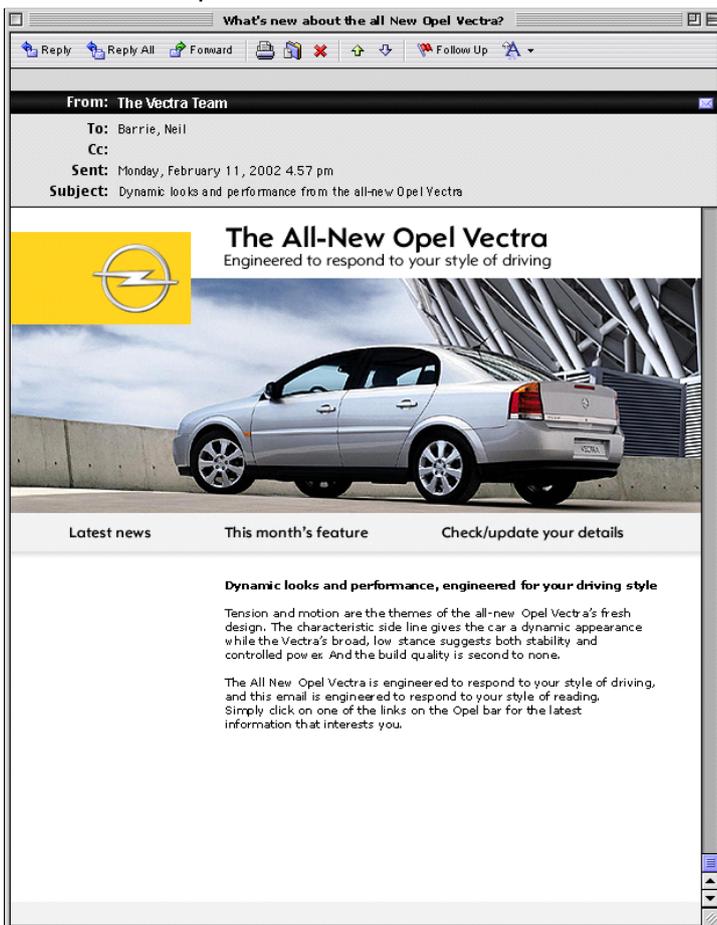


Figure 9: Inviting interaction - GM's email newsletter

A key objective of Dialogue was to supply dealers with well qualified ‘hot’ leads at the point of readiness for a test drive, rather than the poor quality leads generated by non-interactive and non-relationship based marketing campaigns. Ultimately, the programme aimed to better integrate GM’s marketing with the work of this indirect sales channel.

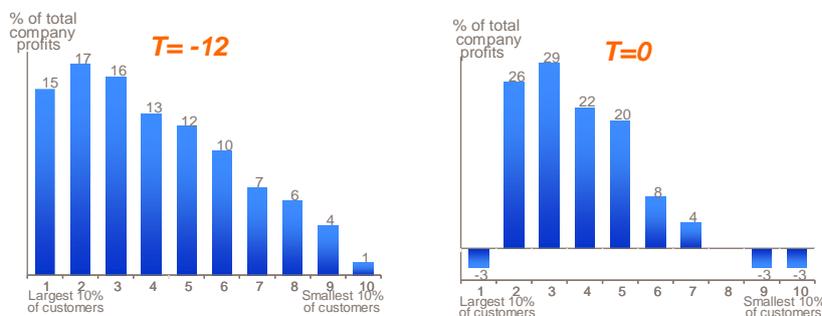
GM made successful use of piloting and control groups to measure the effect of the Dialogue programme on sales, and found that the additional cars sold as a result of the programme were equivalent to incremental revenue of over 300 million Euros and additional profit of over 50 million Euros.

The simple tailoring of the dialogue with the customer was far from one-to-one, but it was ahead of other manufacturers within this industry which has traditionally left all customer dialogue to the dealers. And it worked in the eyes of the customer. It is proving highly influential as other car manufacturers follow suit.

### Customer value orientation

Another key aspect of effective CRM is ‘customer value orientation’. This means understanding the value of each customer, and taking this into account in the firm’s dealings with the customer.

The importance of customer value orientation is illustrated by those few firms which have processes in place to calculate the true profitability of each customer. Where this can be done, it is always insightful. An example is in Figure 10.



*Figure 10: Customer profitability of large and small customers*

The chart shows the profits made from each 'decile' of customers, from the largest 10% to the smallest, at two time periods twelve years apart. The trend is alarming: at the end of the twelve-year period, the major customers have used their power to negotiate significant discounts simultaneous with improved service levels, so they are actually losing the company money. Channel specialists with low-cost models are simultaneously serving the smallest accounts more efficiently, so they are losing money, too!

This data is crucial if the company is to take sensible decisions about how to treat each customer. The PhD research of co-author Professor Aamir Khan, formerly of Cranfield and now at Lahore University Management School, found that this customer value orientation or 'customer selectivity' is a strong driver of firm performance – stronger, in fact, than market orientation within service sectors.

### Customer centricity

Customer centricity means that propositions to the customer should have the customer's best interests at heart. In common business parlance, they should be 'win-win' offers.

We have all been on the wrong end of cynical marketing which captures our money for the wrong reasons. Exorbitant charges made by one insurer to customers who wished to cancel their car insurance halfway through the year were one anger-fuelling example, damaging not just the external reputation of the firm but also internal morale. (Call centre agents would get round this restriction by advising customers to say that they were cancelling as they were buying an Aston Martin. At this point the agent would be obliged to say that as they could not offer insurance cover for an Aston Martin, the customer would not have to pay a cancellation charge!)

There is no denying that it is possible to run a business with such cynical practices. One of the authors recalls a patisserie near Montmartre which sells beautiful-looking produce which, unfortunately, tastes disgusting. The owner has clearly calculated that the cheapest possible cooking oil,

rather than butter, will do for tourist customers who most likely will never return, however tasty the produce!

Quite apart from the ethics involved, the good news for the great majority who wish to go to work and earn an honest pound is that customer centricity pays. Our survey of 600 companies demonstrated that those with more customer centric cross-sell, upsell and retention practices were more profitable relative to competitors. Given the economics of lifetime value, the power of word-of-mouth and the importance of employee motivation, this is not surprising.

### Dynamic interaction

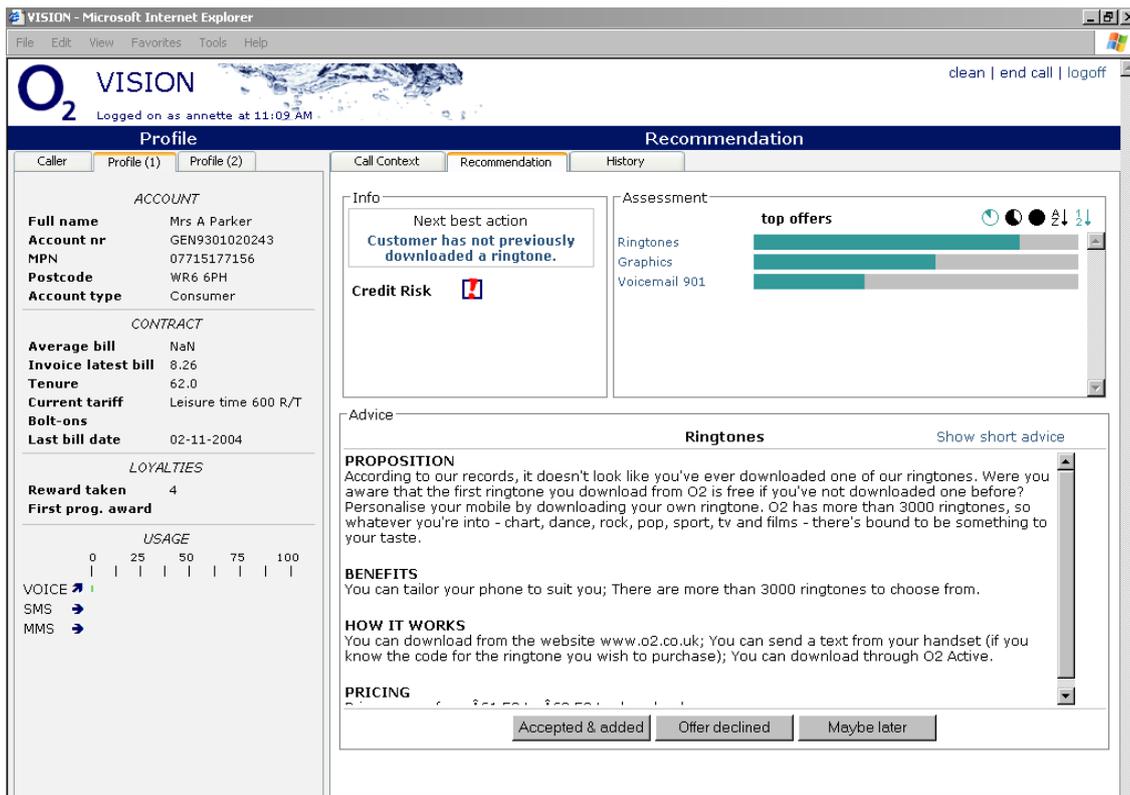
One related feature of good customer conversations is that they should be dynamic. That is, the firm should respond appropriately depending on what the customer says.

Listening, learning and responding is at the heart of normal human relationships, so it is no surprise that it is crucial in commercial encounters. A tailored direct mailing is a form of dialogue, which might be a response to something the customer said to the firm several weeks earlier, but it is hardly as dynamic as a conversation in a store, in a branch, in a sales meeting or on the telephone. Not surprisingly, therefore, these interactive channels at their best have far higher conversion rates than direct mail, which like its cousin email marketing becomes less effective every year.

And yet some companies manage these 'inbound channels' as if they were direct mail encounters, providing agents with predetermined, carefully scripted prompts as to what to offer the customer. A propensity model driven prompt to an agent is certainly better than having no insight at all, but a prompt calculated in real time during the call – taking into account the reason that the customer called in the first place – is far more effective.

O2's Vision system, supporting agents within inbound call centres is a case in point. The project was driven by one of this report's authors, Aly Richards, who was then Head of CRM for O2. See

Figure 11 for an example of the agent’s screen. The bars in the top right corner show the three products that the customer is most likely to buy at this moment, based on everything that is known about the customer, including the reason for calling. The agent is not forced to talk about them, but depending on their judgement of the conversation, they are provided the tools to do so if they wish.



NEVER STOP ASKING

Figure 11: O2's Vision system

Because this interaction is customer centric, dynamic and individualised, it is highly effective. O2 reports conversion rates of consistently above 30% and often much higher.

### Customisation

The final feature of mature interactions is appropriate customisation of the core product or service. This is not always relevant, of course, as, in some sectors, the product/service cannot be customised. But in many contexts, proactively suggesting appropriate variants of the standard

offer to the customer, taking into account everything that the firm knows about them, can deeply impress the customer and differentiate the firm significantly from its peers.

If you have never had cause to go to a Build-A-Bear Workshop store, borrow a godchild, niece or nephew and make them a tailored teddy bear. Mainly for the sake of the child, but also as an example of adding value through customisation. But keep a tissue to hand, as we challenge anyone to be unmoved by the moment when the bear is given its heart...

Customisation can come at a price in a higher cost of manufacture or higher cost to serve, so it is not for every category. But for experiential consumer markets such as this example, mass customisation can still be cost effective. And in many more relational business contexts, customisation is essential. The reader with business-to-business selling experience will need no persuasion on this point, but it is nevertheless insightful to see the *customer* view of the most important factors in their experience of suppliers – see Table 5.

<b>B2B</b>	<b>B2C</b>
1. Extent of personal contact	1. Helpfulness
2. Flexibility	2. Value for time
3. Implicit understanding of customer needs	3. Customer recognition
4. Proactivity in eliciting customer's objectives	4. Promise fulfilment
5. Pro-activity in checking that everything is OK	5. Problem solving
6. Promise fulfilment	6. Personalisation
7. Knowledge	7. Competence
	8. Accessibility

*Table 5: What makes great customer experience? B2B and B2C contexts*

While the B2C list is dominated by customer service factors like helpfulness, valuing the customer's time, customer recognition and so on, the B2B list has a strong emphasis on understanding the customer's individual needs and flexibly



providing a solution which meets those needs. This requires a deep understanding of the customer's business, of course, so knowledgeable staff are paramount. Whatever the contract states, what business customers really value is a supplier who cares about *their* objectives and is prepared to go to whatever lengths are necessary to solve their particular issues. The loyalty that can result from suppliers going the extra mile is incalculable.

## Appendix 1: Planning for CRM: the benefits dependency network

Our CRM stage model demonstrates that it is not possible to move straight to world-class CRM; rather, a series of staged projects is typically needed. Even in steps, achieving CRM maturity is a major undertaking, requiring commitment from the whole organisation. This is a far more complex project management task than organising a marketing campaign. Neither can it be delegated to IT, as we have seen. The reader may be daunted as to how success can be gained.

There is no substitute for a high degree of commitment from experienced executives with consistent backing from the board. Nevertheless, a project management tool which is specifically designed for *IT-enabled* projects which deliver *business benefits* will be a significant help. A tool that many companies have reported is highly beneficial is the *benefits dependency network* (BDN). Developed by John Ward, Elizabeth Daniel and their collaborators at Cranfield and elsewhere, this tool works backwards from the project's objectives to ensure that all necessary business changes are made, as well as any necessary IT developments completed. A simplified example from one project the authors advised on, a gift manufacturer's extranet for retailers, is shown in Figure 12.

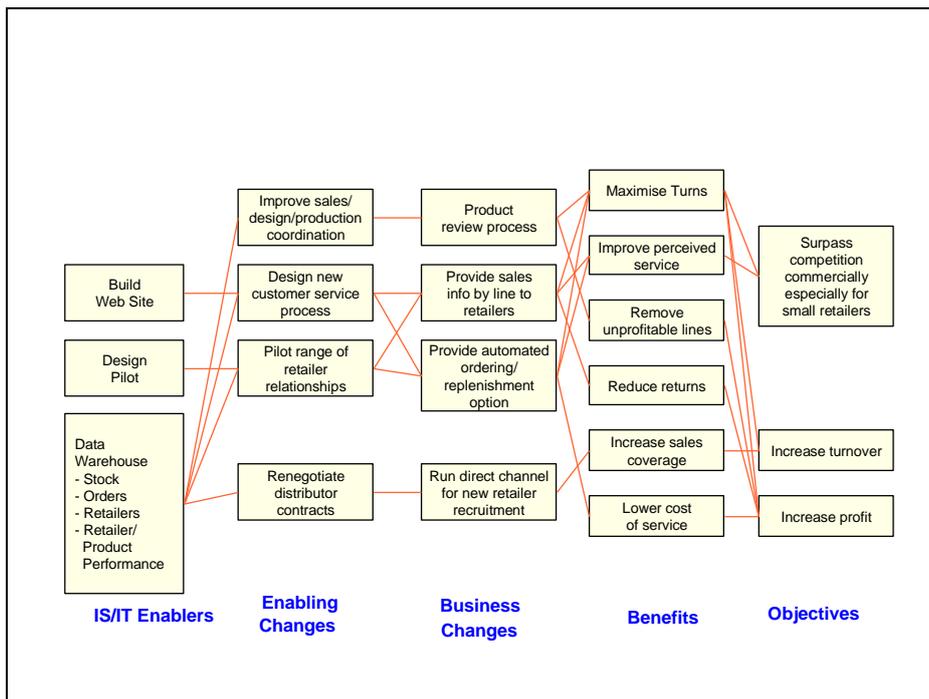


Figure 12: Benefits dependency network: a gift manufacturer's website for retailers

The main elements of the network are as follows:

- First, *drivers* of the project are defined. A driver is a view by top managers as to what is important for the business, such that the business needs to change in response. In this case, the drivers (which are not shown in the figure) included the directors' desire to expand beyond their current profitable but small niche, and their recognition that this would imply reducing the organisation's dependence on a small number of large retailers.
- The *investment objectives* are then a clear statement of how the project under consideration will contribute to achieving effective beneficial changes in relation to one or more of the drivers. In this example, the objectives related to turnover, profit, and market share of the small retailer segment.
- In order to achieve these objectives, some *benefits* will need to be delivered to different stakeholders, including customers. These are now explicitly identified and quantified. For the gift manufacturer, these included maximising the number of 'turns' – how often an item on a retailer's shelf is sold and replenished each year; minimising the number of returns; and so on.

- In order to achieve the benefits, it is necessary for organisations and people to work in different ways, and it is these changes that are captured in the *business changes* part of the network. In this case, business changes included the need to offer retailers a variety of options for how stocks would be replenished. At one end of the scale, a retailer could choose to “outsource” much of the selling of gifts to a manufacturer-provided facility on the website, which could select and order gifts, keep them replenished, change the gift range according to past and predicted demand, and arrange payment. At the other end of the scale, other retailers could simply choose to use information provided by the website to inform their own decisions on what gifts to order, when to replenish and so on. By offering a choice, the retailer was left with the important sense of control.
- Other one-off changes may also be required before the technology can be implemented, for example to define new processes which are needed, and to establish organisational roles and skills sets. These are termed *enabling changes*. Here, these included the renegotiation of contracts for the existing agent network, and a piloting exercise with a handful of retailers.
- It is only when this analysis has been carried out that specific role technology will play in project’s objectives can be defined in detail. These technology changes are listed under *IS/IT enablers*. Here, they included extensions to the company’s core operational systems, as well as introduction of the website itself.

Working with the blue-chip members of the Cranfield Customer Management Forum, we have found that using this technique for CRM projects seems to require an iterative approach. In more traditional IT projects the network is used to ensure that the technology and business changes will deliver benefits required to meet the business drivers. Given the current stage of innovation with many CRM technologies, a further iteration starting with ‘what can technology enable us to do?’ is needed, to explore the potential changes and consequent benefits that could result. Balancing this more creative use of the BDN with the more outcome-focused, analytical use proved valuable both in uncovering new options and in realistically assessing what could be achieved.

Although time-consuming to apply – a thorough BDN typically taking two half-day workshops – this tool is invaluable for fleshing out the business changes which are needed to make the new use of technology effective if a CRM project is to succeed. This can also lead to more rational decisions on whether to proceed with a project: in one case, a forward-looking BDN brought to light such a scale of business transformation that the company decided it could not currently afford to proceed.

What was the result of the BDN's development in this gift company? It pointed out that many of the business changes relied on the managing director, clarifying the need for a new sales appointment, which was rapidly made. It also made clear that a pilot was needed to flesh out how retailers could best be supported online, as well as how the organisation needed to adapt to complement the Web site itself. Most importantly, it convinced senior management that it needed to devote enough time to the relevant business changes and that this was not purely an IT exercise.

The company had experienced considerable difficulties in the past with new computer systems, due not to the system itself as much as the accompanying organisational changes which had not been fully thought through beforehand. The level of rigour demanded by the BDN was not universally popular – salespeople rarely welcome being hauled into meetings of any sort – but the company was left well-placed to avoid a similar expensive mess.

The tool needs, though, to be used at the right point in the planning process. Notice that it is not possible to get as far as listing benefits which will be sufficient to achieve the intended objectives, let alone listing business changes, until the market is well understood and the strategic rationale for the proposed project is clear.



## Appendix 2: Profiling your CRM maturity (diagnostic tool)

The diagnostic below profiles your firm’s current level of CRM maturity. You can also use this exercise to study a firm you believe to represent best practice within your sector.

Fill in this form to assess your multichannel CRM maturity. If appropriate choose a business unit to fill it in for. If you have several different customer groups (boxes on the market map/value network), choose *one* group and fill in the form for this group. For example, a pharmaceutical company could fill in the form for hospital specialists, primary care practitioners (GPs), patients etc. A financial services company could fill it in for consumers, insurance brokers, company pension schemes etc.

**Step 1.** Thinking of this customer group, to what extent do you agree with these statements? Please score out of 7, where 7 = ‘strongly agree’ and 1 = ‘strongly disagree’.

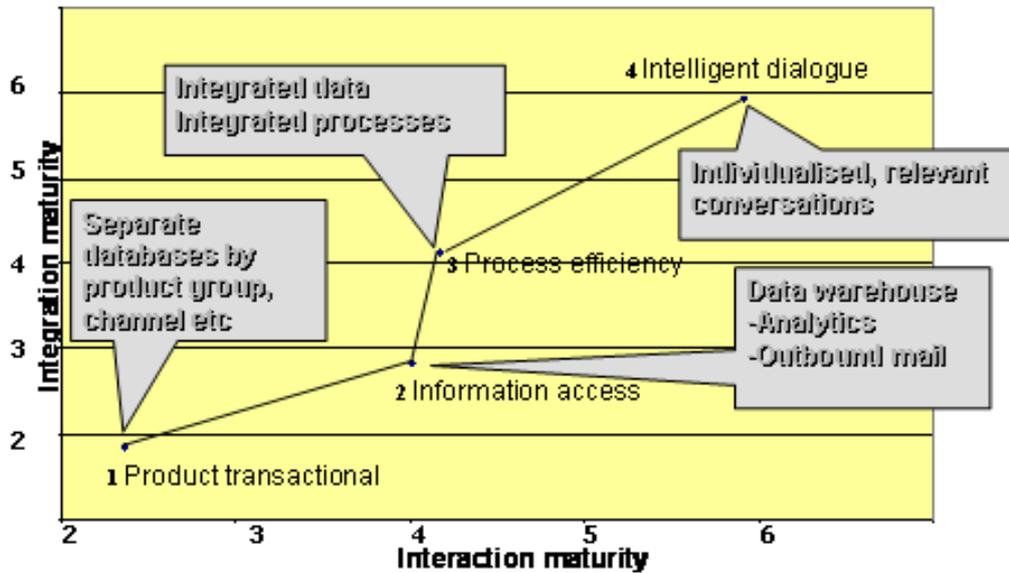
### Integration maturity

		Score 1-7
Q1	<i>Data integration:</i> We have integrated customer data across all products and channels, which gives us all the information we need on a customer	
Q2	<i>Communications integration:</i> We have a single person responsible for coordinating all inbound and outbound communications with each customer	
Q3	<i>Process integration:</i> Our processes for responding to each customer are joined up through the customer journey, so each step leads seamlessly to the next	
Q4	<i>Structure integration:</i> Our organisational structure encourages all staff to look after the interests of each customer holistically and grow their customer value	
Q5	<i>Metrics integration:</i> Our targets and reward systems encourage all staff to look after the interests of each customer and grow their customer value	
	<b>Total:</b>	
	<b>Integration score - Divide total by 5:</b>	

**Interaction maturity**

		<b>Score 1-7</b>
Q6	<i>Individualisation:</i> Everything we say or write to customers is based on individual-level customer insight	
Q7	<i>Customer value orientation:</i> We understand the lifetime value of each customer and take this into account in all our dealings with them	
Q8	<i>Customer centricity:</i> We put our customers' interests first when making sales or service propositions to them	
Q9	<i>Dynamic interaction:</i> What we say or write to customers depends on what the customer has said to us within the same dialogue	
Q10	<i>Customisation:</i> We tailor our products and services to customers on the basis of individual customer insight	
	<b>Total:</b>	
	<b>Interaction score - Divide total by 5:</b>	

**Step 2.** Plot your company/business unit on the grid overleaf. Which stage are you nearest? Of course, all companies vary, so each stage is the centre of a 'cluster' and you may well be between stages, or stronger on integration than interaction or vice versa.



**Step 3.** The tables below list the aspects or dimensions of multichannel CRM maturity which we were asking about in the questions on the previous page. What do you think your company’s next steps could be to improve your multichannel CRM maturity? Choose two or three questions/dimensions where you think you could improve your performance, and write how this might be achieved in the right-hand column.

**Integration maturity**

	Integration dimension	How we might improve
Q1	Data integration	
Q2	Communications integration	
Q3	Process integration	
Q4	Structure integration	
Q5	Metrics integration	



**Interaction maturity**

	Interaction dimension	How we might improve
Q6	Individualisation	
Q7	Customer value orientation	
Q8	Customer centricity	
Q9	Dynamic interaction	
Q10	Customisation	

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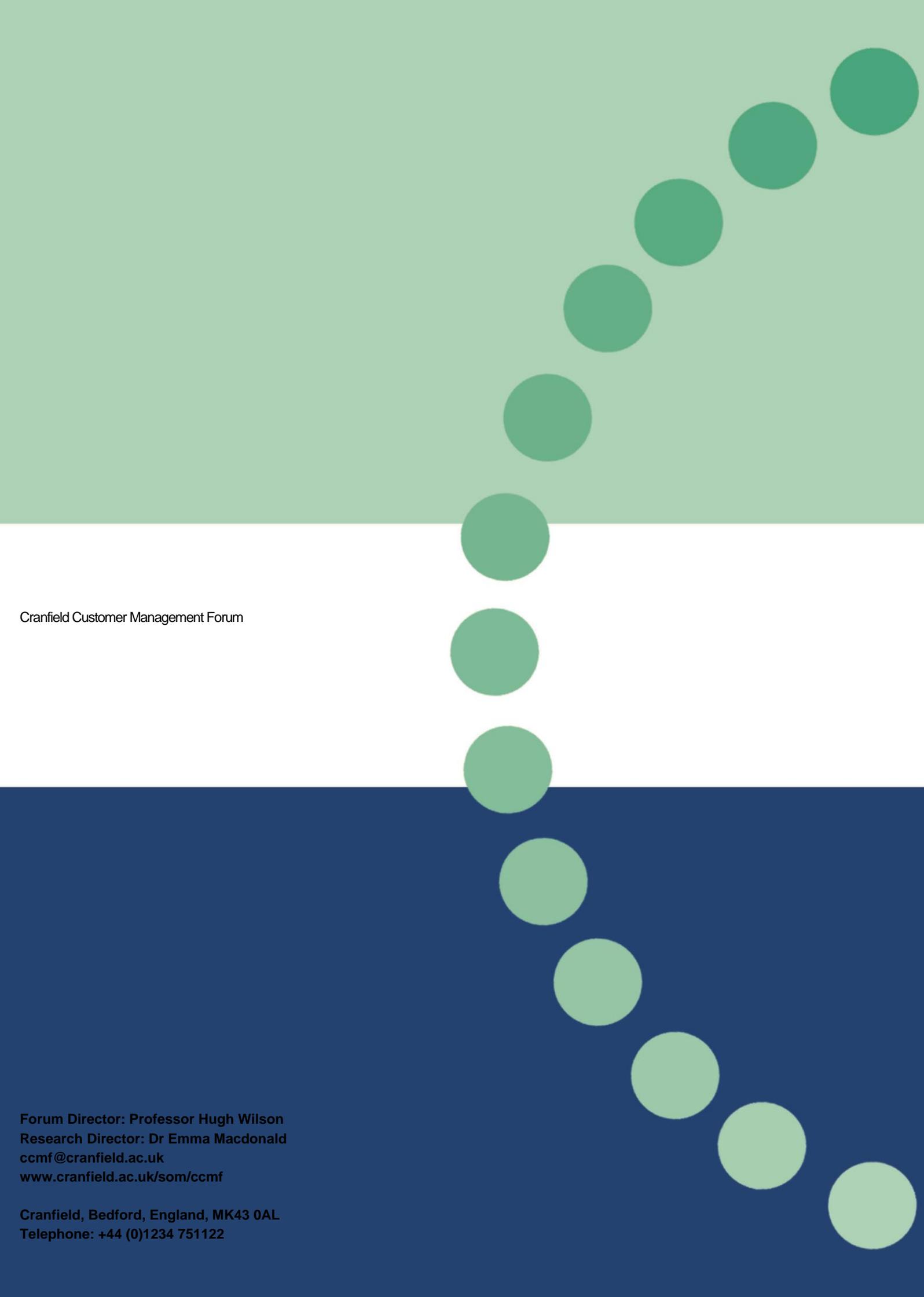
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### Additional contributors

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- Professor Liz Daniel for her work on the Benefits Dependency Network application we describe.



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