INTRODUCTION

Nowadays, customers are no longer simply looking for the best price, they expect high level of service and care from operators. Customers are in charge because they make the rules; if organizations are to survive, they must do business in any way the customer wants.

Moreover, banks need to continuously create new value propositions for customers in order to survive in an increasingly dynamic market (Kalkota and Robinson 2001). As a result, customer relationships have become a company's most valued asset. However, with the globalization of the economy, the banking sector is facing additional challenges such as keeping up with technological progress, burgeoning competition and growing customer volatility. Hence, the banking sector, with its attentive approach to the needs of banking operators, designed several systems to increase customer satisfaction and retention, and make the customers feel important. One of the most important systems in the banking sector is the CRM technology system, because CRM aids in serving better the customers whom are considered to be the backbone and the most important asset in the organization.

When introduced over 15 years ago, customer relationship management systems (CRM) were touted as the answer for expanding relationships and building loyalty and customer-centric strategy, this led many banks to invest heavily in CRM. In their efforts to increase efficiencies and reduce costs, leading banks have encouraged this shift with self-service kiosks inside the branch and expanding the functionality of ATMs. Now those banks have improved efficiencies at the branch level, they must look to the bigger question of how to generate more revenue and build market share in the market (Skea, 2005). An effective or successful implementation of the CRM system can contribute to the organization in terms of improved sales, market share profitability, customer satisfaction and reduced customer
turnover, service cost and time (Rajnish et al., 2003). However, there are important issues in achieving CRM success such as strategic, organizational and technological issues (Kennedy et al., 2006). Even though, technology, business processes and top management support are critical to CRM implementation, successful firms view technology as a tool to help build profitable customer relationships while recognizing that individual employees are the building blocks (Kennedy et al., 2006). Based on a comprehensive and intensive literature review, the critical success factors required for the effective implementation of the CRM system considered in this study are information quality, system quality, service quality, top management support, and technological readiness.

Beyond the growing costs of marketing and customer acquisition, banks lose customers because of poor service, the real loss comes from the fact that banks generate customer profitability increases as the relationship matures, of course some of their loses are natural attrition due to death, moves, or other life occurrences of customers, but most of these customers leave because of dissatisfaction (Skea, 2005).

Today’s CRM systems often rely on employees to identify opportunities and initiate actions based on self-defined reports, which has kept the focus on sales and marketing instead of on day-to-day operations. Linking transactions to CRM and, as a result, launching processes can help banks connect the dots for branch employees. Moreover, real-time business analysis and response to customer realities motivate employees to offer more appropriate service and build the customer’s relationship with the branch and the bank, since they focus human and financial resources on maximizing existing customer relationships and of ceaseless investments in mailing and marketing to recruit new customers.

The problem

Based in the latest statistical information update in 2017 regarding the implementation of CRM system in government sector in Oman. It shows that the number of government organizations which implemented CRM system until today is less than 10 organizations from total 50 organizations. Muscat Municipality is one organization which implemented CRM system. Muscat Municipality carries a huge civic responsibility and expressed a need to acquire best of breed technology solutions. The primary objective was to automate evolved processes and service offerings, manage diverse information needs, manage performance and operations and hence be able meet the challenge of rising expectations from a demanding and growing citizenry.
The Municipality is tasked with providing civic services profitably and efficiently, to a city growing in population, services and stature globally and remains the cynosure of all local and foreign residents. Historically, it had found itself in a position of high visibility and great expectations. A few years ago, Municipality was awarded the global award for cleanest city two years running, and has always prided itself on maintaining civic services of a world class level. In more recent times, growing expectations from the populace, enhancements to the service offerings portfolio, unforeseen incidents of natural disasters, and outdated technological systems had together contributed to a need for overhauling their existing technology landscape and find a solution which will enable them to be better geared for today and tomorrow.

Muscat Municipality had traditionally been using in-house developed applications for most of their business needs; these applications were originally designed to handle mere data capture functions across various diverse business groups. These internal applications were not tightly integrated and did not cater to the evolving work flow requirements and service delivery capability required for civic customers and other stakeholders in the arena. The result over time was inevitable, and led to a situation of rampant data fragmentation across various independent and isolated applications, running in different departments across the organization. With it came the pain of unwieldy and expensive application support and incumbent maintenance issues.

With a now booming economy, and unprecedented growth, it was imperative that an initiative be undertaken to align Muscat Municipality’s strategic vision of providing better services to the citizen of Muscat, with the actual service delivery capability. This threw up the stark need to reengineer the existing systems, processes, and technology landscape.

This is the background to Muscat Municipality investing in a best of breed and comprehensive technology solution that not only catered for their existing business and operational needs, but also enabled a scalable and flexible framework for their growing future needs.

MM intended to appoint a company to provide a comprehensive solution on the implementation of Customer Relationship Management (CRM) to herald in new change. The new system shall enable better customer service, greater organizational transparency, and increased operational efficiency, leading to long-term saving.
The CRM system includes the following services for the customers: Rent Contract, Building Permits and Follow up, Minor Permits, Health Inspection, Technical Inspection, Municipality License, Addressing, Parking permission and violations and other services. All those applications are totally integrated with each other’s as well as integrated with the Billing Management System which is a part of CRM system.

**CRM system Benefits**

The primary business benefit sought by the Municipality was to obtain an information system that could consolidate service process, assess performance and ease measurement. In addition, they were looking for a data model that was consistent with a large enterprise with varied service lines, and would bridge the gap between existing fragmented systems and provide a cohesive end-to-end solution for all end users within the organization.

Business benefit achieved after implementing systems are:

- Efficiency, responsiveness and performance improvement in citizen services.
- Obtained a 360-degree view of citizens through a well-integrated customer relationship management implementation.
- Shift in manual paper based operations to automated – integrated – paperless process based operations. This has resulted in considerable reduction of cycle time for each service request.
- Reduced parking and healthcare inspection times by 60% as a result of the ability to transmit results directly from the field thru Mobile devices over GPRS networks.
- Considerable citizen time savings in applying services application, request follow-ups and status inquiries by implementing on-line citizen portal.
- Integrated revenue management system ensured avoidance of manual calculation and data entry errors for charges calculation, penalty calculation and payment receipts.
- Multiple payment channels (Cash, Cheque, electronic payment cards and online payment) ensured citizen convenience for Muscat Municipality payments.

Today Muscat Municipality is live and operational with multiple E Business Suite CRM and Financials modules. Most users are active on the solution and various services have been rolled out, and are operational using the workflows and customizations built and delivered.

Muscat Municipality is today realizing the sought after business benefits, as well has achieved the technical solutions for an integrated application with a unified data model.
Muscat Municipality today provides fully automated service to Pay processes and has removed all manual calculations and workings. Muscat Municipality today allows customers to initiate their requests through the Web and created an online interactive community using Oracle iSupport. Muscat Municipality has also enabled the integration of the modules with existing IVR and SMS systems using custom developed Oracle framework technology. Muscat Municipality allows employees to conduct field work remotely using mobile devices and PDA’s, which is a tremendous business benefit.

System currently handles more than 25,000 service request every month for various citizen services.

Muscat Municipality has successfully deployed the first governmental instance of Oracle CRM services in Middle East. We are already noticing great time savings through automated processes and, consequently, are providing stronger services for Muscat residents.

**CRM sponsor**

Muscat Municipality were looking to improve inconsistent citizen service by establishing a customer relation management system and obtaining a single citizen view to enhance its’ customer services. Therefore, CRM solution is proposed by the former Director General of Information Systems Directorate in Muscat Municipality (Eng. Yaqoob Al-Bulushi).

There was a need to work with a partner of trust and competence, who could best understand the business need, translate that into a technology solution of proven capability and have the experience and competency to deliver on a tight timeline of demonstrable results. This was the genesis of a customer seeking an Oracle ERP/CRM solution from a partner of Imtac’s pedigree. Imtac LLC is the Oracle partner of implementation for Muscat Municipality.

Muscat Municipality appointed IMTAC to implement Oracle CRM solution in Muscat Municipality. The project team members have been selected from Muscat Municipality and Imtac for this project. Mr. Salim Al-Kalbani (Head of Projects Section in Information Systems Directorate in Muscat Municipality) was the project manager.

During the implementation of the project, there were many meetings and workshops which have been done with the system users to get their feedback about the system in each stage. Project team members made sure that they have met users’ requirements, as they are serving Muscat Municipality customers. Moreover, Muscat Municipality has taken into its
consideration to involve the citizen within the project because they are using the system as well through the e-services within Muscat Municipality website. Therefore in some applications like building permits application, Muscat Municipality has conducted workshops for the consultants’ offices to get their requirements and feedback to provide them with a better service using e-services.

**Strategy**

The aim of this project was to improve inconsistent citizen service by establishing a customer relation management system. Objective identified for the implementation was “To improve overall customer satisfaction through better customer services by effectively reducing process time and cost.”

Based on previous experiences and taking into account impact of new system release for both end users and customers, it was decided by the project team that the implementation will be rolled-out in phased manner. The roll-out was not based on Product module but based on complete end to end CRM service cycle.

**Strategy**

1. Focus on roll-out of CRM service with complete end – to – end process mapping. Roll-out was planned not product module specific but citizen service centric.
2. Ensure proper end user involvement in requirements study, Conference Room Pilot (CRP – workshop), User Acceptance Testing (UAT) and Training.
3. Ensure dedicated hand holding at ‘Go-Live’ for each service at all locations of Muscat Municipality, so as to avoid customer inconvenience during application transition phase.


Muscat Municipality has started CRM project in March 2006 and completed the project by March 2008. It was a huge project as it consisted of many applications, each application were divided into stages within the project. For each stage we have applied project management approach (Definition, Analysis and Design, Build, Transition, and Production). This approach
is normally used by information systems Directorate in Muscat Municipality for all their projects.

During the implementation of Muscat Municipality CRM system, there were many obstacles, but they have been handled in a professional manner. For example, in the user requirements gathering stage, there were difficulties in unifying the procedures of the services among the five different customer service centers in different locations among Muscat. Many meetings and workshops have been done with the users from all service centers to reach to the best solution. CRM has successfully changed many working procedures that has enhanced the level of customer service in Muscat Municipality.

Another obstacle was non-IT savvy users, as some of them were working manually (paper) during the legacy systems. To handle this situation, Muscat Municipality conducted internal basic course on computer usage. IT department also provided these users with the latest computers and printers to encourage them to use the new system. As human nature, people always have resistance to change; therefore some users had this resistance to change from legacy system. Muscat Municipality Project team conducted meetings with the users and their managers to explain them about the benefits and advantages of the new system thus ensuring their co-operation.

During go-live activity, there was at least one member from technical team in each customer service centers for at least two weeks to follow up with the users, help them and direct them to use the new system. This strategy provided users with that extra confidence in using the new system.

The project had strong executive management support including that of Chairman of Muscat Municipality. As a result Muscat Municipality has established a comprehensive software program that has connected all departments at different locations within Muscat and provides “Single Source of Truth” for all customer details and hence achieving a complete 360-degree view of citizens through a well-integrated customer relationship management implementation.

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the genesis of a customer seeking an Oracle ERP/CRM solution from a partner of Imtac’s pedigree. Imtac LLC is the Oracle partner of implementation for Muscat Municipality Imtac engaged with Muscat Municipality in a full cycle engagement which included pre project consulting, on project business process reengineering, implementation and customizations, training and knowledge transfer, data migration and integration of applications, support and maintenance services.

Imtac could demonstrate the skills and the resources available to implement this unique solution. Imtac had the ability to understand and propose a solution encompassing the Municipality’s existing application and data fragmentation problems. Imtac could demonstrate a proven change management and knowledge transfer strategy that would be able to bring to Muscat Municipality the business benefits sought and own the application and its future manifestations.

**Lesson Learned**

This implementation of a CRM application in a government sector, service oriented citizen facing environment, is a unique achievement for all stakeholders – Muscat Municipality, Imtac and Oracle. It is a successful deployment of the Oracle E-Business Suite modules for managing service requests, tasks allocation and management, providing service specific dashboard views for users and proves to be a very commendable and innovative application.

It involved a high degree of consultancy and skills with the application and its capability, to understand and reengineer processes to enable contact centers, interactive and end to end workflows to be set up, and thus provide a 360 degree view of all customers.

The unique adaptability demonstrated here is first in the middle-east and showcases the ability of the Muscat Municipality to be a pioneer in the provision of such services in the booming gulf societies and e-governance initiatives.

Some of the major factors for success in this project were:

1. Strong support of executive management of Muscat Municipality and Imtac.
2. Proven capability and experience of Imtac in executing large and complex project.
3. Strong and responsible Project management from Muscat Municipality IT department.
4. Major highlight of this implementation was dedicated and committed efforts from MM and Imtac team. Project from both the parties worked in very co-operative and supportive manner to ensure successful delivery and implementation of this project.
REFERENCE