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Drivers, Challenges, and Strategies for Multichannel CRM in Swedish SMEs

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Sammanfattning

Customer Relationship Management (CRM) har blivit ett viktigt mål för många projekt över hela världen och betonar vikten av att bygga varaktiga kundrelationer och optimera kundinteraktioner. Vidare har COVID-19-pandemin påskyndat den digitala transformationen, vilket har tvingat företag att anta en multichannel CRM-strategi. Denna strategi syftar till att ge kunderna en konsekvent upplevelse över olika digitala kanaler, inklusive sociala medier och internet. Det övergripande syftet med denna studie är att kritiskt granska hur små och medelstora svenska företag (SMF:er) använder multichannel CRM, samt vilka drivkrafter och utmaningar de står inför. Befintlig forskning om multichannel CRM och ramverket Technology-Organization-Environment utgör den teoretiska grunden för denna studie. Data insamlades genom semistrukturerade intervjuer med representanter från 10 svenska små och medelstora företag. Resultaten indikerar att drivkrafterna bakom multichannel CRM inkluderar att nå olika kundgrupper, upprätthålla konkurrenskraft, attrahera nya kunder såväl som talang och visa upp kompetens. De dominerande utmaningarna som identifierats medräknar resursbegränsningar, tidskrävande uppdateringar, upprätthållande av kvalitet och relevans, ständigt förändrade kundkrav, skapande av videoinnehåll, nödvändig teknisk kompetens och marknadsbrus. Slutligen belyser resultaten också det strategiska tillvägagångssätt som antagits av små och medelstora företag när de använder multichannel CRM för att visa upp sin huvudkanal, bygga sitt varumärke, utöka sin räckvidd och främja meningsfulla kontakter med kunder.

Nyckelord: Multichannel CRM, SMF:er, TOE ramverket

Abstract

Customer Relationship Management (CRM) has become a critical objective for many projects worldwide, emphasizing the importance of building lasting customer relationships and optimizing interactions. Furthermore, the COVID-19 pandemic has accelerated the need for digital transformation, compelling companies to adopt a multichannel CRM strategy. This strategy aims to provide customers with a seamless and consistent experience across various digital channels, including social media and the internet. The overall purpose of this study is to critically examine how Swedish Small and Medium Enterprises (SMEs) are using multichannel CRM, as well as the drivers and challenges they face. Existing research on multichannel CRM and the Technology-Organization-Environment framework serve as the theoretical foundation for this study. Data was gathered through semi-structured interviews with representatives from 10 Swedish SMEs. The findings indicate that the driving forces behind multichannel CRM include targeting diverse customer groups, maintaining competitiveness, attracting new customers as well as talent, and showcasing skills. Furthermore, the predominant challenges identified include resource limitations, time-consuming updates, maintaining quality and relevance, ever-evolving customer demands, creating video content, required technical skills, and market noise. Finally, the findings also highlight the strategic approach adopted by SMEs in utilizing multichannel CRM to show off their main channel, build their brand, expand their reach, and foster meaningful connections with customers.

Keywords: Multichannel CRM, SMEs, TOE framework

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Terminology

Acronyms/Abbreviations

CRM	Customer Relationship Management, a mix of strategies and technologies designed to manage customer interactions and relationships.
Multichannel CRM	Managing customers interactions across various channels in a consistent and coordinated manner.
SME	Small and Medium-sized Enterprises with <250 employees and an annual turnover of <50 million EURO.
Omnichannel strategy	Integrates multiple channels to provide seamless customer experiences across online and offline touchpoints.
Social media	Social media refers to online platforms and websites that enable users to create, share, and interact with content and with each other.
Relationship marketing	Relationship marketing involves building and maintaining long-term customer connections to foster loyalty and enhance business performance.

1 Introduction

Chapter 1 starts with presenting the background and problem motivation of the study. It also establishes the overall aim of the study and details the problem statement along with the research questions, scope, and contribution.

1.1 Background and problem motivation

In the early 2000s, the introduction of the Internet, globalization, and international competition contributed to the creation and introduction of companies having multiple channels through which they could have contact with their customers (Rosenbloom, 2007; Neslin & Shankar, 2009). The typical channels were the physical store, call centres, the Web, catalogues, and the sales force (Neslin & Shankar, 2009). Since then, the technology and digitalization of companies have developed incredibly fast and has introduced additional channels (ibid.). Furthermore, the COVID-19 pandemic forced companies to rapidly enhance their digitalization to not risk losing their customers (Gavrila & de Lucas Ancillo, 2021). For example, mobile applications, social media, and instant messaging are today each a different channel in the multichannel environment (Marzouk et al., 2022). In addition, the concept of omnichannel strategy emerged, denoting a company's integrated approach to technology (Lisnawati et al., 2023). This ensures seamless customer experiences across all communication and sales channels, online and offline (ibid.).

In line with the development of multichannel marketing, multichannel customer management started to gain importance (Neslin & Shankar, 2009). However, a good multichannel customer relationship management (CRM) set-up entails significant investments (Yusuf & Rifai, 2023). Among other things a general restructuring of the organisation is needed, including optimization and unification of information and inventory as well as personnel training (ibid.). Moreover, each channel should have its own

strategy, budget as well as marketing (Stone et al., 2002). Furthermore, in a multichannel environment, the attention of the users is intermittent and divided (Marzouk et al., 2022). Therefore, it is crucial that communication and messages designed to capture users' attention surpass all other noise and effectively persuade them to act (ibid.). Due to each company having several channels, the number of channels and available information can overwhelm the customers (ibid.). Consequently, this can lead to companies getting lost in all the different channels, leading to customers not finding their products (ibid.).

According to Sedalo et al. (2022), previous research has shown that social media is very important for Small and Medium Enterprises (SMEs) and their customer management, and that social media is an ideal tool for succeeding with relationship marketing. Moreover, SMEs play a very important role in a country's overall economy and growth (Yusuf & Rifai, 2023; Setiyani & Rostiani, 2021). According to data from the International Finance Corporation, SMEs account for 95% of firms in the world and engage 60% of the workforce in the world (Yusuf & Rifai, 2023). The definition of SME used in this study refers to small or medium-sized enterprises where the maximum number of staff is less than 250 employees (Begg & Caira, 2012). In addition, the annual turnover must be less than 50 million EURO (ibid.). Furthermore, companies with less than 50 employees are referred to as small enterprises, whereas companies with employees between 51 – 250 are referred to as medium sized enterprises (El Madani, 2018).

While large companies have a high adoption of innovation and advances in technology, SMEs do not have the same level of adoption (Pease & Rowe, 2005). Although, the benefits of technological advances can be argued to be greater for SMEs, as they typically operate in dynamic and uncertain

environments (ibid.). According to Setiyani & Rostiani (2021), multiple studies have shown that the use of digital marketing and eCommerce can increase the productivity of SMEs. However, the COVID-19 pandemic as well as globalization have illustrated existing shortcomings that are present in the management of SMEs, especially in relation to not allocating necessary resources to design and implement multichannel marketing strategies (Pérez, 2023). Furthermore, one of the best strategies for SMEs involves the implementation of relationship marketing which aims to establish, sustain, and strengthen relationships with customers with the goal of creating long-term relationships and loyalty (Handriana, 2016). Among other benefits, loyal customers afford companies reduced marketing and transaction expenses, along with decreased costs associated with customer turnover (ibid.).

With shifting customer behaviors, including increased online presence and online shopping, accelerated by the COVID-19 pandemic, SMEs are encouraged to investigate the world of multichannel CRM as a top priority (Ciasullo et al., 2022; Gerea & Herskovic, 2022; Febriani et al. (2023). Nevertheless, Ciasullo et al. (2022) highlight a gap in research regarding SMEs leveraging digitalization and multichannel CRM despite their economic significance and potential competitive advantage. Furthermore, most studies are done on large companies or digital startups (ibid.). In addition, as seen in the introduction and will be seen in chapter 2, many studies in relation to multichannel CRM strategy were performed in the early 2000s. Subsequently, there was an approximate decade-long break in research on this topic until the onset of the digital revolution triggered by the COVID-19 pandemic. Therefore, this study will focus on bridging the gap within the field of SMEs' relationship with multichannel CRM, more specifically researching Swedish SMEs' relationship with multichannel CRM.

1.1.1 Purpose

The overall purpose of this study is to critically examine how SMEs are using multichannel CRM, as well as the drivers and challenges of SMEs in relation to multichannel CRM. In doing so, the study aims to contribute to the knowledge of multichannel CRM within SMEs. The findings will be valuable for SMEs who wish to prepare for implementing multichannel CRM or increase their multichannel presence.

1.1.2 Research questions

With the aim to fulfil the purpose of the study, the following research questions have been proposed:

1. What are the driving forces of SMEs to make use of multichannel CRM?
2. What challenges do SMEs face with multichannel CRM?
3. How do SMEs use multichannel CRM?

1.2 Delimitations

A delimitation of the study is that only SMEs in Sweden are included. Additionally, the study is focusing on companies that have direct contact with their customers and have a presence on multiple channels.

2 Related work

Chapter 2 presents existing literature and research that is related to this study.

In their qualitative study of small Spanish winery companies and their evolution towards a multichannel strategy, Calderón et al. (2020) examined the ambidexterity within a multichannel strategy, in this case meaning a company's ability to develop exploitation and exploration simultaneously (ibid.). The result of the study showed that companies that have a higher level of multichannel integration are ambidextrous, whereas companies that have lower levels of multichannel integration are not ambidextrous at all (ibid.). Moreover, another conclusion was that companies could only take advantage of a multichannel strategy if they had the necessary resources, knowledge, and capacity to create, manage and develop the strategy (ibid.). Similarly, in their research of omnichannel integration in health care services, Moreira et al. (2023) concluded that the success of an omnichannel environment was dependent on having trained professionals to handle the interactions, data analytics, the necessary support systems, and technology infrastructure, as well as willingness to adopt new technology.

In 2021, Gavrila & de Lucas Ancillo conducted an empirical study of 20 offline retail SMEs in the Madrid area. The study started with a literature review in which they concluded that the SMEs need digitalization to be able to stay competitive since the market is changing so fast and the customers are having more demands and expectations (ibid.). Likewise, Yusuf & Rifai (2023) found in their research that the implementation of an omnichannel strategy can have an impact on the performance of SMEs. Moreover, another finding was that the extent of the impact depends on factors such as support from top management, budget, and investment capabilities as well as the level of their information systems (ibid.).

Ciasullo et al. (2022) performed a study on one Italian agri-food SME that operates in international markets, in which they examined the impact of digitalization choices that were implemented by having an omnichannel strategy. The researchers performed a literature review and found that while internationalization brings about the opportunity of increased sales and competitive advantages, it also requires substantial investments which is something that SMEs struggle with. One of the best strategies companies could choose in relation to this is to implement an omnichannel strategy in which they integrate online and offline channels. Furthermore, the research concluded that in order to succeed with an omnichannel strategy in an international setting, companies need to use a holistic view and recognize that this strategy implies a complex service system as well as collaboration and knowledge sharing with other actors. (Ciasullo et al., 2022)

In their research of trends within retail SMEs in Indonesia conducting an omnichannel strategy, Pertiwi et al. (2016) observed that customers expect to be able to use multiple channels when buying a product or service from a company. Consequently, this requires companies to adopt information systems and technologies that allow for multiple channels that are integrated (ibid.). Additionally, the omnichannel strategy for retail SMEs is also dependent on environmental factors such as customers, competitors, and external support systems (ibid.). Moreover, organizational factors such as employee skills and financial resources also have a big impact since there need to be enough people in the company to be able to handle the different roles and tasks that come with an omnichannel strategy (ibid.). In addition, the role of management plays a very big part in the adoption of technology since the success of an omnichannel strategy is highly dependent on the availability and use of technology (ibid.).

In cases where management is supportive of technological changes, the necessary resources are allocated, and the company has a better chance of succeeding with an omnichannel strategy (Pertiwi et al., 2016). Similarly, in their more recent study of retail SMEs in Indonesia, Febriani et al. (2023) also found that the mindset of leaders or owners in SMEs as well as limited staff resources, are challenges when it comes to implementing an omnichannel strategy. In addition, the researchers observed that SMEs are more and more aware of the importance of adapting to progressively digital consumer behavior shifts and providing an integrated shopping experience across multiple channels (ibid.).

Szymczyk (2020) conducted a study of 64 Polish companies, ranging from micro firms to small and medium enterprises, to examine their development of an omnichannel strategy. A prerequisite for participation was already having a multichannel strategy in place. The study did not focus on one specific industry, the companies were present in service, production, and retail industries. Most of the companies stated that the most important resources they had when it came to building channels with the customers was their staff as well as software and IT tools. The result of the study was that only a minority of the companies had transformed their multichannel strategy into an omnichannel strategy, most of them were still using the multichannel strategy they had practiced since starting the company. They were happy with how their communication channels with their customers were working and didn't see a need to integrate the channels further. Additionally, the study found that companies that were producing, selling, or providing services on big scales were less inclined to implement many different channels, and so an omnichannel strategy was irrelevant for them. (Szymczyk, 2020)

Marzouk et al. (2022) conducted an experiment involving over 30,000 customers of an international telecom company. They utilized persuasive system design strategies across three channels to evaluate the effectiveness of a multichannel marketing campaign. The three channels were a mobile application, social media advertising as well as a short message service and the messages used in the campaign were of limited length. The experiment revealed that customers may interpret companies' persuasive strategies differently than intended, potentially leading to adverse effects on purchasing decisions. Moreover, another finding was that simple, straightforward communication messages were received better since there was little room for interpretation. Additionally, it was found that in the relationship between the message and the channel, the latter had the biggest impact on the customer response rate, irrespective of what the message was. (Marzouk et al., 2022)

In their study on channel cannibalization and the potential for cross-channel synergies in companies with multiple channels, Kollmann et al. (2012) define channel cannibalization as the conflict between two channels where one begins to eat into on the sales of the other (ibid.). Regarding cross-channel synergies, the authors define this as reaching new customers by having multiple channels and therefore more options for the customers to get in touch with the company (ibid.). The study looked at customer attitude and motivation for choosing one channel over the other (ibid.). The result of the research showed that the choice of channel depends on which purpose the customer has for getting in touch with the company (ibid.). When it was a question about getting service and help then an in-person channel was preferred whereas when it was about speed and convenience, an online channel was chosen (ibid.).

The study also concluded that cross-channel synergies are more common than channel cannibalization and therefore it is positive for companies to be present on multiple channels (ibid.). However, in more recent research Febriani et al. (2023) observed that channel cannibalization is occurring more often in the past couple of years in the sense that sales on online channels are growing while sales on offline channels such as physical stores are decreasing.

3 Theory

Chapter 3 presents the theoretical framework for this study. It provides detailed descriptions and definitions of CRM, relationship marketing, multichannel CRM, and the Technology-Organization-Environment framework.

3.1 Customer relationship management

Chapter 3.1 gives a description of Customer Relationship Management (CRM). It is divided into two sub-chapters, with the first presenting the background and different definitions of CRM and the second introducing relationship marketing.

3.1.1 Definitions of CRM

Customer relationship management is a term that began in the information technology (IT) community in the mid-1990s (Payne & Frow, 2005). However, there is still no universally accepted definition of what constitutes CRM (ibid.). Nonetheless, CRM showed the importance of crucial elements for companies to stay profitable and competitive, such as building long-term relationships with customers with the goal of retaining as many customers as possible (Soliman, 2011). Therefore, CRM has become one of the most important objectives in about 60% of the projects around the world (ibid.). Most definitions of CRM are derived from three perspectives: customer-centric, wide-ranging technology, and a specific technology solution (Payne & Frow, 2005). Many firms view CRM as the same thing as CRM technology, and viewing CRM as a technology initiative is often the reason why CRM projects fail (ibid.).

Trying to create a broad definition of CRM, Payne & Frow (2005) are describing CRM as following:

> *A strategic approach that is concerned with creating improved shareholder value through the development of appropriate relationships with key customers and customer segments. CRM unites the potential of relationship*

> *marketing strategies and IT to create profitable, long-term relationships with customers and other key stakeholders. CRM provides enhanced opportunities to use data and information to both understand customers and cocreate value with them. This requires a cross-functional integration of processes, people, operations, and marketing capabilities that is enabled through information, technology, and applications (Payne & Frow, 2005, p. 168).*

Furthermore, Soliman (2011) presents five concepts for describing CRM:

1. A process – CRM is forming and improving relationships with customers and other external parties.
2. A strategy – Given the significant value customers hold for a company, CRM represents an investment made by the company in its customer base.
3. A philosophy – CRM is to be viewed as a work philosophy which has the goal of placing the customer in the centre of the interest of the company.
4. An ability – CRM refers to the company's ability to tailor solutions for each customer based on the information it possesses about them.
5. A technology – CRM is the technology used to combine marketing and sales systems with information systems to create relationships with the customer.

Moreover, according to Stringfellow et al. (2004), CRM consists of three building blocks. The first build block involves acquiring an understanding of customer decision-making processes, a crucial step for anticipating and influencing customers' purchasing behavior. The second building block pertains to the collection of customer information essential for CRM, involving customer needs, personal data, and historical interactions. Finally, the third building block is the information processing capability. A CRM system must be able to integrate data from multiple sources and among other functions, organize information for each individual customer. (Stringfellow et al., 2004)

Finally, in accordance with Bahrami et al. (2012), CRM has the goal to maintain customers, maximize customer value for the company and build lasting relationships, facilitated by leveraging customer data as the foundation and supported by the utilization of information technology.

3.1.2 Relationship marketing

Within the academic area, CRM and relationship marketing are terms that are often used interchangeably (Payne & Frow, 2005). According to Handriana (2016), there has been a shift from traditional marketing to relationship marketing because the former consists of interactions of short duration, while the latter aims to establish long term relationships between stakeholders (Handriana, 2016). Furthermore, the digital age and the current business environment characterised by intense competition have prompted companies to reinforce the relationships with their customers (Sedalo et al., 2022). For example, having effective relationship marketing leads to a lot of benefits, among other things reduced marketing costs, security, stability, profitability, and increased loyalty, which is one of the reasons why relationship marketing is recommended to SMEs (ibid.). Additionally, relationship management creates and maintains long-term, mutually beneficial relationships with the customers through open communication, following through on agreements, and acknowledging customers as different individuals (ibid.).

3.2 Multichannel customer management

Multichannel customer relationship is defined by Stone et al. (2002) as:

> *The use of more than one channel or medium to manage customers in a way that is consistent and coordinated across all the channels or media used (Stone et al., 2002, p. 40).*

The definition acknowledges the potential use of diverse channels for varying customers and tasks, as it omits any specification regarding uniform management of customers (Stone et al., 2002). The purpose of having multiple channels is to offer customers numerous points of contact to the company, with each point providing a chance for the customers to buy the products or use the services (ibid.).

Neslin et al. (2006) define multichannel customer management as the planning, administration, deployment, and evaluation of channels through which interactions between the company and customers occur. The goal is to enhance customer value by effectively acquiring, growing, and retaining customers (ibid.). Furthermore, according to Peterson et al. (2010), multichannel customer management begins with better customer understanding, and if a company manages to implement multiple channels effectively, the company can reinforce and create better customer relationships by leveraging all different touchpoints. With more data collection points, the more opportunities there are for the company to create a better customer experience (Peterson et al., 2010). Moreover, if a successful strategy has been implemented, customer satisfaction and revenue could be increased, and service and sales costs could be lowered (ibid.).

Furthermore, Peterson et al. (2010) describes a four-step method to effectively integrate and manage multiple customer channels:

1. Define the multichannel strategy which includes three components:
    a. Getting to know the customers by performing customer segmentation.
    b. Understanding how the channel journey looks like for each customer segmentation.
    c. Creating multichannel incentive programs.
2. Optimize online channels.

3. Build a high performance and highly automated IT architecture for the company's CRM that can integrate all the customer touchpoints.
4. Learn from other companies and industries by looking at strategies already in use.

Neslin et al. (2006) have identified five challenges that companies using multichannel CRM should focus on. The first challenge is data integration, companies should aim to have one integrated single view of the customer data across channels. The second challenge involves channel evaluation, entailing an examination of the performance and contribution of each individual channel. The third challenge pertains to the coordination of channel strategies, necessitating the alignment of channels to attain synergistic effects across the channels. The fourth challenge involves comprehending customer behaviour, emphasizing the significance of the company's understanding of how customers select channels and their purchasing patterns. Finally, the fifth challenge concerns the allocation of resources across channels, focusing on determining the optimal channel mix and devising strategies for the allocation of marketing resources across these channels. (Neslin et al., 2006)

3.3 Technology-Organization-Environment framework

It is important to understand how companies and organizations decide to change in order to use the most effective methods to implement the change (Pease & Rowe, 2005). The technology-organization-environment framework (TOE) is a framework that explains technology adoption in companies/organizations (Setiyani & Rostiani, 2021). The framework describes how the process of adopting and implementing technological innovations are influenced by three aspects: technological, organizational, and environmental (ibid.).

The technological aspect of the TOE framework consists of all the technologies that are relevant to the company (Baker, 2012). This includes both technologies that are already in use within the company, but also those that are available in the market but not currently used within the company (ibid.). With regard to the adoption process, existing technologies within the company are important because they set a general limit on the scope and rate of technological change that a company can embark on (Baker, 2012). Additionally, the technologies and innovations that already exist but are not used by the company also impact the adoption process by showing what is possible and in which ways technology can assist the company to adapt and evolve (ibid.).

In relation to technologies that exist but are not used by the company, the innovations can be divided into three types, depending on which type of change they create: synthetic, incremental, or discontinuous change (Baker, 2012). Firstly, technological innovations that are producing synthetic change are the midpoint of change in which existing technologies and/or ideas are combined in new ways (ibid.). Furthermore, the incremental innovations represent the least amount of change and risk for the company since they are introducing new versions or new features of existing technologies (ibid.). Lastly, technologies that are creating discontinuous change are seen as radical innovations because they denote significant changes from current technology or processes (ibid.).

When companies are assessing technologies that will cause discontinuous change, they also must consider if the technologies are "competence-enhancing" or "competence-destroying" (Baker, 2012). The competence-enhancing innovations allow companies to introduce change gradually and thereby have a chance to build upon their knowledge (ibid.).

However, the competence-destroying innovations reduce many existing technologies and many types of skills become obsolete (ibid.). Furthermore, competence-enhancing innovations enable firms to gradually change as they build upon their expertise, while competence-destroying innovations declare many existing technologies and many types of expertise obsolete (ibid.). Consequently, competence-destroying innovations usually cause big changes in industries where they are introduced (Baker, 2012).

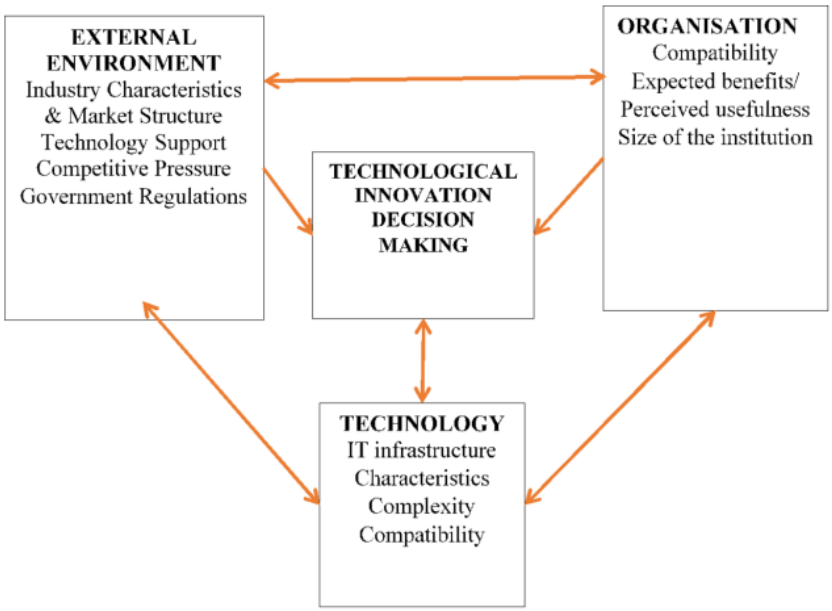
The organisational context of the TOE framework refers to the attributes of the company and its structure, resources, size, scope, and internal communication (Setiyani & Rostiani, 2021; Baker, 2012). The organisational readiness, such as informal links to other departments and cross-functional teams, which both are supporting internal communication and relationships as well as removing internal boundaries, is important in the matter of promoting the adoption of innovation and technology (Setiyani & Rostiani, 2021; Baker, 2012). Furthermore, top management and their leadership behaviour and communication processes can foster innovation by creating a company culture that welcomes change and is supportive of innovations that promote the company's vision and mission (Baker, 2012).

In relation to resources, there are two perspectives that are of importance regarding the adoption of technology and innovation; the first one is the perceived costs which refers to administrative costs as well as financial investments (Baker, 2012). The second one is referring to the company's employees as resources and more specifically to the slack in work experienced by the resources (ibid.) There have been a lot of previous studies that have shown that slack is promoting innovation, but it is not considered essential for promoting adoption of technology and innovation (ibid.).

Lastly, in relation to the company's size, larger companies are more inclined to adopt technological innovations in respect of risk and flexibility (Setiyani & Rostiani, 2021).

The environmental context of the TOE framework refers to among other things the industry in which the company operates, competitors, the regulatory environment as well as external support such as technology service providers (Setiyani & Rostiani, 2021; Baker, 2012). In relation to the industry structure, rapidly growing industries with intense competition promotes the adoption of innovation (Baker, 2012). Furthermore, the reliability, support and reputation of external technology suppliers also impacts the adoption of innovation and technology (Setiyani & Rostiani, 2021). Moreover, the government regulation and support can either encourage or discourage the adoption of technology. Initiatives and opportunities provided by the government is promoting the adoption of technology, while rigorous regulations and requirements will have a discouraging effect (Baker, 2012).

Figure 1 - TOE framework (Ansong & Boateng, 2023, p. 5)



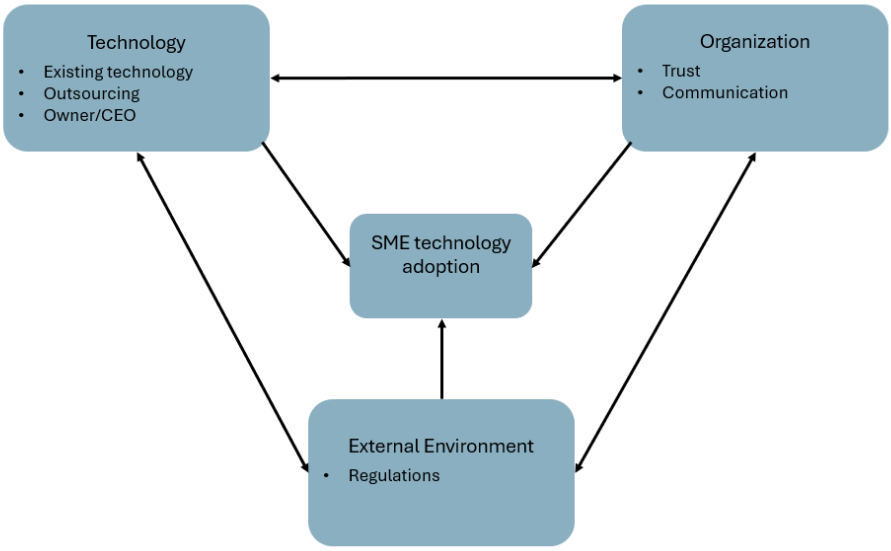
3.3.1 SME focus of the TOE framework

When focusing on the adoption of IT by SMEs, there are many variables and explanation of factors to consider (Van Akkeren & Cavaye, 1999). In relation to the technological aspect of the TOE framework, it is very important for SMEs to consider the state and stage of their existing technology, before adopting any innovation or technology (Olutoyin & Flowerday, 2016). Many SMEs have outsourced their IT governance, and combined with limited funding, this necessitates a cautious approach to adopting innovation and technology (ibid.). Owners/CEOs in SMEs are often the decision-makers when it comes to investments in the company, but it can be difficult for them to understand the latest innovations and technologies which impacts the company's degree of adoption (ibid.).

With regard to the organisational aspect of the TOE framework, trust plays a very important role in SMEs when it comes to technology adoption (Olutoyin & Flowerday, 2016). Because SMEs are small companies, the relationship between the owner/CEO and the employees is in general closer and has bigger impact than in larger companies (ibid.). Since many of the decisions implicating the adoption of new technology are made by the owner/CEO, the decisions often become entangled with their personal attitude and awareness towards that technology (Van Akkeren & Cavaye, 1999). Hence, trust has shown to be a critical factor in the success of adopting technology and innovation (Olutoyin & Flowerday, 2016). Similarly, the communication within SMEs, including documentation, is more noticeable and therefore of utmost importance (ibid.).

In the matter of the environmental aspect of the TOE framework, the regulatory environment in which an SME operates is central to successful adoption of technology innovation (Olutoyin & Flowerday, 2016). SMEs located in environments where government regulation supports funding, infrastructure, and other essential procedures for innovation and adoption are more likely to embrace technology (ibid.). Since SMEs are operating on smaller budgets and resources, government funding and support is essential (ibid.).

Figure 2 – Created based on the TOE framework with SME focus described above.



4 Methodology

Chapter 4 begins with an elaboration of the chosen research method, which for the purpose of this study, was a qualitative research method. The chapter continues with an explanation of how the data was selected, collected, and analyzed. The chapter ends with a discussion of the quality aspects of the study, in terms of trustworthiness, dependability, transferability, as well as social and ethical considerations.

4.1 Research method

Once a research problem has been identified, the researcher must decide on which research method to use while conducting the study. This largely depends on the type of research that will be done, but the two main methodologies are quantitative and qualitative (Backman, 2008). The qualitative method focuses on words and on individuals' perceptions and interpretations of their social reality (Bryman & Bell, 2018). Therefore, the researcher aspires to establish a close relationship with the research subjects in order to comprehend the world in their way, and this is often accomplished by performing interviews in the respondent's natural environment (ibid.). Moreover, while using this method the researchers are interested in the connections between the respondent's behaviour only in the context of the study, so on a micro level (ibid.). Therefore, an unstructured approach is taken which offers the flexibility to follow any new leads, angles, and perspectives which might appear throughout the research (ibid.). Within the qualitative method, an inductive approach is often taken, which usually begins with a collection of empirical observations, then establishing patterns in those observations and generating theories based on those patterns (ibid.).

For the purpose of this study, a qualitative method was chosen. The research questions are open and interpretive which benefit from data collection based on interviews with SMEs dealing with multichannel CRM. Furthermore, the flexibility of the qualitative method is desired in order to be able to

understand the reality of the respondents in the best way. Additionally, the research questions are only relevant on a micro level, which is another reason why the qualitative method was chosen. Moreover, an inductive approach is also preferred to be able to fulfil the purpose of the study, as the conclusions are based on patterns from the empirical data collected from the interviews.

4.2 Data selection

Data selection within the qualitative method is often done through purposive sampling, which means that the data selection is not randomized (Bryman & Bell, 2018). Instead, the objective of purposive sampling is to strategically select research subjects based on their relevance to the research questions of the study (ibid.). There are different types of purposive sampling, for example snowball sampling and criteria-based sampling (ibid.). The process of criteria-based sampling involves the selection of data based on predetermined criteria that are relevant to the study's research questions (ibid.).

For the purpose of the study, the data selection was done through criteria-based sampling since only specific research subjects were relevant and the criteria were:

- The company qualifies as an SME, having less than 250 employees and an annual turnover of less than 50 million EURO, as per the SME definition mentioned in chapter 1.
- The company is based in Sweden.
- The company deals directly with their customers.
- The company has a website.
- The company is active on three or more channels, excluding the website.

A website providing information about companies in Sweden was used in order to find companies that would qualify as SMEs. Furthermore, once a company was found to be fulfilling the criteria of the SME definition, then the next step was to see how many channels the company was active on. A search of the company's website was performed, and if they did not have a website then they were disqualified to be a part of the study.

Once a website was found, the next step was to find which channels they had and usually all companies have a contact tab wherein they state all the ways that they can be contacted on. If the company had three or more channels, then the next step was to find the contact details for a suitable person. The reason for having a criterion of at least three channels was that otherwise there was a risk that the collected data would not be relevant enough for the purpose of the study. This additional constraint served to further restrict the pool of relevant companies. Nevertheless, selecting relevant data was deemed to be of higher importance. Furthermore, a suitable contact person was someone holding a position at the company through which they in some ways were responsible for working with customers and/or channels. If no such person was found, then the generic contact email was used. The same email was sent to all companies that were contacted. A total of 55 companies were contacted, and 10 chose to participate. Out of the 10 participating companies, 7 companies replied to the email, and 3 companies were found through contacts.

4.3 Data collection

To conduct interviews is the most common way of data collection in relation to the qualitative research method (Bryman & Bell, 2018). Additionally, the main objective of the interviews is to capture the views and opinions of the respondent (ibid.). Furthermore, there are mainly three types of interviews, unstructured, semi-structured, and structured interviews (ibid.).

The semi-structured interview is conducted by having a conversation with one respondent at a time and contains a mix of closed- and open-ended questions (Adams, 2015). Furthermore, the questions are often accompanied by follow-up questions such as why and how questions (ibid.). The conversation can revolve around topics on the agenda but does not have to strictly follow the interview guide and may investigate totally unforeseen topics and angles (ibid.). To avoid fatigue for both the researcher and the respondent, the semi-structured interview should not go on for more than one hour (ibid.). Some disadvantages to consider when it comes to semi-structured interviews are that they are labor intensive and time consuming, in both preparation but especially after the interviews have been conducted (Adams, 2015). Therefore, they are not the best option if the sample size is a very large one (ibid.). However, they are well-suited for interviewing a smaller number of individuals and get to know their independent thoughts by asking open-ended questions (ibid.).

For the purpose of the study, data collection was conducted through semi-structured interviews. Since the research questions are open-ended, this approach benefits from the respondents' thoughts and interpretations, as well as the flexibility to explore emerging topics and angles during the interviews. One interview guide (Appendix A) was prepared for all interviews. The interview guide was based on the TOE framework

mentioned in chapter 3.3, and designed in such a way that the data collection would be able to fulfil the purpose and provide answers to the research questions of the study (Bryman & Bell, 2018). Furthermore, the interview guide begins with three introductory questions, contains open and non-leading questions, and has three themes based on the TOE framework (ibid.).

The interviews were held in Swedish, despite that the interview guide was prepared in English, since Swedish is the native language of the respondents and the author. Performing the interviews in English would have introduced a potential language barrier, which might have hindered the respondents to speak easily. The choice to write the study in English was because of a language preference of the author as well as all theory and previous research being written in English.

The interview guide was emailed to the respondents upon their request, and this gave them time to prepare for the interview. Consequently, it also enabled them to feel more relaxed during the interview which contributed to a good conversation. However, giving the interview guide beforehand also introduces the possibility of the respondents forming their answers and the researcher therefore not obtaining their spontaneous answers. To minimize the risk of this happening, the questions in the interview guide were on a high level. Additionally, during the interviews, the respondents were asked to elaborate on their answers and follow-up questions were asked to further decrease the possibility of well-prepared answers.

The interviews were conducted during April and May of 2024 and had a duration of 20 - 30 minutes. The interviews were performed by video calls where the audio was recorded, after which the audio file was transcribed using the function in Microsoft Word. In addition, notes were also taken during the interviews, only keywords were used so that the focus could

remain on the conversation. Afterwards, the audio file was replayed and crosschecked against the transcribed file as well as the notes to ensure that the information was accurately captured.

Table 1 - Details of respondents who took part in the interviews.

	Industry	Work title	No. employees
Respondent 1	Entertainment	Communication manager	6
Respondent 2	Advertising	Strategist	6
Respondent 3	Marketing/Influencer marketing	Business developer within influencer marketing	17
Respondent 4	Beauty/Health	Owner	4
Respondent 5	Communication/ Marketing	Project manager/social media specialist	14
Respondent 6	Rental of commercial properties	Digital marketer	200
Respondent 7	Healthcare technology	Commercial excellence manager	190
Respondent 8	E-commerce in optics	CRM manager	86
Respondent 9	Marketing	Copywriter/digital specialist	8
Respondent 10	Communication	Operations manager	13

4.4 Method of data analysis

Thematic analysis (TA) was chosen as the method of data analysis for this study since the research questions, research method as well as data collection method are well suited for this type of analysis. TA is an increasingly popular method of qualitative data analysis (Braun & Clarke, 2012). The method is flexible, accessible and is used for methodically identifying, organizing as well as offering understandings into patterns of themes among data sets (ibid.). Furthermore, the method enables a researcher to identify what is common in relation to a topic and to make sense of those commonalities (ibid.).

However, even though multiple commonalities and patterns can be found across a data set, it is up to the researcher to weed out what is important in relation to the research questions of the study (Braun & Clarke, 2012). There are six phases when it comes to performing TA (ibid.).:

1. Familiarizing yourself with the data – in this phase the researcher submerges themselves into the data by reading and rereading the collected data such as transcripts of interviews or other forms of responses (Braun & Clarke, 2012).
    i. In this phase the audio files were listened to, and the transcripts were read and crosschecked with the audio.
2. Generating initial codes – codes are used to identify and provide a marker for a feature of the data that might be relevant to the research. At this stage it is not very clear what might be important for the study so everything which might possibly be important should be coded. (Braun & Clarke, 2012)
    i. While reading the transcripts and listening to the audio, codes were created. Highlighters in different colors were used to mark and code the data.
3. Searching for themes – in this phase codes are collated into themes which are important to the research questions (Braun & Clarke, 2012).
    i. The codes were examined to identify patterns related to the research question, facilitating the discovery of themes within the data.
4. Reviewing the themes – this phase is fundamentally about quality checking the codes and themes that have been defined so far. It is important to check whether the themes work in relation to the data. (Braun & Clarke, 2012).

   i. The themes were reviewed, and the data was organized within each theme.

5. Defining and naming the themes – this phase is about shaping up the data analysis, selecting which data to extract and good data to quote (Braun & Clarke, 2012).
   i. The final eight themes were established, and decisions were made regarding which data to extract and which to utilize as quotations, with these selections highlighted in the dataset.
6. Producing the report – this phase can be difficult to distinguish from the previous phase but is more focused on writing the report and telling a story with the data (Braun & Clarke, 2012).
   i. In this step the results and analysis chapter in the study was written. Within each theme a story was told with data from the respondents, and quotes were also presented where it was deemed appropriate to further highlight aspects from the data.

4.5 Quality of research

For qualitative research to be considered valuable, there are some criteria which should be used to establish the quality of the research (Bryman & Bell, 2018). The criteria are trustworthiness, dependability, transferability, as well as social and ethical considerations (ibid.). Each of the criteria requires the researcher to make some conscious choices and considerations while conducting the research to ensure quality (ibid.).

4.5.1 Trustworthiness

When it comes to the trustworthiness within qualitative research, credibility and confirmability are two criteria to be considered (Bryman & Bell, 2018). Credibility refers to ensuring that the research has been conducted according

to existing rules and guidelines as well as receiving validation from the respondents (ibid.). Confirmability means that the researcher tries to ensure that they have remained objective while conducting the research (ibid.).

Creating the interview guideline based on the TOE framework, not only improves credibility, but it also ensures that the focus of the study is on what is intended to be researched. Moreover, the interviews were conducted based on interview guidelines and a standardized method of data analysis was used to analyze the collected data. Furthermore, the respondents were also offered to receive the transcripts from the interviews, and they will all receive a copy of the study once it has been finalized. Nonetheless, since the transcripts were more than 20 pages long, there were no requirements made for the respondents to validate the data. Furthermore, the number of respondents should be considered as sufficient to achieve a high credibility.

However, an aspect that could affect the credibility of the study is that the interviews were performed in Swedish, and so the transcripts were also all in Swedish. All the extracts were then translated to English, which introduced the chance of the tone of the respondents' answers potentially being lost in translation. To mitigate this, programs such as Google translate were used to translate the data. In addition, multiple reviews of the translations in relation to the data were done to make sure that the translation was accurate. The researcher has aimed to ensure objectivity while conducting the study by using formal and standardized methods and guidelines in all steps of the research.

4.5.2 Dependability

Dependability means that the researcher should adopt an introspective approach and regularly perform audits of the study (Bryman & Bell, 2018). The reason for this is to ensure that accessible and complete accounts of all phases of the research process were created (ibid.).

While conducting the study, the research questions, the purpose, as well as the theory and method have constantly been reviewed. In addition, all the interview transcripts and audio recordings are available. However, as soon as the study has been finalized, the recordings will be deleted. Moreover, the study has also regularly been reviewed by the supervisor and regular meetings have been held with the supervisor.

Even though the researcher lacks official training as interviewer, the dependability is increased by using standardized interview guidelines. In addition, in order to avoid misunderstandings and misinterpretations during the interviews, questions are asked for explanation. Moreover, to make sure the respondents are understood correctly, the interviews are recorded as well transcribed, and notes were also taken during the interview.

4.5.3 Transferability

Transferability within qualitative research is usually quite low since the research is focusing on capturing perceptions and interpretations of the respondent's social reality (Bryman & Bell, 2018). Therefore, it is hard to generalize and transfer findings from one research to another (ibid.). A way to mitigate and counteract this within qualitative research is to provide detailed accounts of the research methods (ibid.).

The transferability of the findings and implications of this study across social settings is relatively low, as is normal within qualitative research. Nonetheless, by providing detailed accounts of the research method, the

interview respondents, as well as of data selection criteria, the transferability of this study is enhanced. In addition, because of the number of respondents and the variation of the industries, the conclusions might be applicable to SMEs in various industries as well as in other geographical locations. Therefore, this should also improve the transferability of the study.

4.5.4 Social and ethical considerations

Regarding social and ethical considerations there are some aspects that need to be taken into account when conducting qualitative research within humanities and social sciences (Bryman & Bell, 2018; Vetenskapsrådet, 2002). The aspects are: (1) information requirement, (2) consent requirement, (3) confidentiality/anonymity requirement, (4) utilization requirement, (5) false pretensions, and lastly (6) the participants must not be harmed by the research (Bryman & Bell, 2018).

4.5.4.1 Information requirement

The researcher is required to communicate the research's purpose and the terms of participation to the participants (Vetenskapsrådet, 2002). In the email that was send out to all the companies, there was a paragraph with information about the study as well as a statement describing the purpose of the study.

4.5.4.2 Consent requirement

The researcher must obtain the consent of the research participants (Vetenskapsrådet, 2002). Before each interview was started, an introduction to the study was made, and the respondents were asked if it was okay to record the audio of the interview. The recording was started only after verbal consent was given. In addition, by accepting and agreeing to participate in the interviews, the respondents gave their consent for the collected data to be used.

4.5.4.3 Confidentiality/anonymity requirement

All individuals participating in the research must be afforded the utmost confidentiality, and personal data should be securely stored to prevent unauthorized access (Vetenskapsrådet, 2002). In the email there was also an assurance that the participation in the interviews would be anonymous.

Some respondents reached out to further confirm this statement, and the guarantee of anonymity was repeated. In addition, all data has been stored on a password protected laptop.

4.5.4.4 Utilization requirement & False pretensions

Information gathered about individuals may solely be utilized for research intentions (Vetenskapsrådet, 2002). Moreover, the researcher must not describe the research as something other than what it is (Bryman & Bell, 2018). All contact with the respondents was done by using the student email address from the university, as well as using the university Zoom account to conduct the interviews. In addition, the interview guide was emailed upon request and then used during the interviews. This was done to strengthen the credibility of the utilization of the data and confirm the pretences of the study.

4.5.4.5 The participants must not be harmed by the research

The researcher must ensure that the participants are not harmed by the research (Bryman & Bell, 2018). All the interviews were performed by video calls, so the respondents could choose a time, date, and place where they felt most comfortable.

5 Results and Analysis

Chapter 5 presents the results and analysis of the semi-structured interviews with respondents from ten different Swedish SMEs. The results and analysis are presented in eight sub-chapters, each sub-chapter representing a theme identified through the thematic analysis.

5.1 Fragmented Systems and Limited Integration

According to the technological aspect of the TOE framework, an important aspect for a company's technology adoption are technologies that are already in use within the company (Baker, 2012). Regarding their current multichannel CRM system, only respondent 8 said that the company has a CRM system that is integrated to their multichannel system. In addition, respondent 6 and respondent 7, stated that they have CRM systems, but the rest of the respondents said that they do not have any such systems. This aligns with the research made by Yusuf & Rifai (2023), showing that there are significant investments required to achieve a good multichannel CRM system set-up.

The manual update of each channel was mentioned as a challenge by many of the respondents, highlighting how time-consuming the process is. This aligns with the data integration challenge observed by Neslin et al. (2006). Furthermore, several of the respondents stated that they are using the integrated system available for Meta and Instagram. Also, Google Analytics is used by several of the respondents in order to see data and analytics from their various social media channels. Respondent 6 stated that they have a very good overview of what type of content is successful on each channel because of Google Analytics. However, getting to this level and constantly tagging their content has also been very time-consuming.

Only respondent 4 mentioned that their website is outsourced which brings about the challenge of outdated content on it and having to adjust the type of content they share on the website. In addition, respondent 8 said that their systems are decided by the owners of the corporate group which they are a part of. Consequently, this is limiting their freedom of choice when it comes to which systems and channels they can use. Thereby, the findings from this study contradict the statement made by Olutoyin & Flowerday (2016), that many SMEs have their IT governance outsourced.

5.2 Transformative Forces - Navigating Change in the Business

Respondent 1 elaborated on the constant fast changing technical requirements seen in the various channels' tools set-ups.

> *"They constantly have new recommendations, so you can never be fully trained and every time you go in and want to use their tools, it's something new that you don't recognize, so you need to be quite engaged and actually explore the new features when they are released." – Respondent 1*

This suggests that, from the technological perspective of the TOE framework, the technologies and innovations in this area tend to be more competence-destroying rather than competence-enhancing (Baker, 2012). In addition, the changes are not introduced gradually, allowing companies to adapt slowly (ibid.). This is further highlighted by respondent 1 stating that the demands on quality from the customers is constantly increasing and at a very fast pace.

> *"What was good enough maybe two years ago is not good enough now, and you kind of have to raise the quality of the content just so that you can be seen." – Respondent 1*

Respondents 1, 5, 6 and 7 mentioned how video content is more in demand and that channels focusing on video content are becoming more popular among their customers, overtaking channels with only text content.

This corresponds to what Kollmann et al. (2012) are referring to as cannibalization of channels. However, apart from stating it is more time-consuming, each respondent highlights a different challenge for their company when it comes to the increased demand for video content. Respondent 1 states that the demand is getting higher for good quality video content and that this is difficult to achieve. Similarly, respondent 7 states that it is a challenge to figure out how to communicate their content as per the latest trends, in short videos with various captions. Meanwhile, respondent 6 has noticed a rise in the demand for video content that is as recent as possible, even if the video quality is lower.

In their research Yusuf & Rifai (2023) found that an omnichannel strategy can have an impact on the performance of SMEs. Even though none of the respondents said that they have an omnichannel strategy, some did say that they have a multichannel strategy. Nevertheless, this was primarily driven by necessity, with the only perceived impact being potential customer loss in the absence of multiple channels. This is in line with the results seen by Gavrila & de Lucas Ancillo (2021), that companies are acting based on the fear of losing customers. Although, respondent 2 stated that they thought that a movement towards an omnichannel strategy would be the future of their multichannel strategy.

> *"There is talk about this omnichannel strategy, that you should get a similar experience everywhere. And I think that you should be able to enter via one channel one time and then another channel another time and get the same feeling and the same experience so that it is an impression that remains. So, I think there will be much, much more of this which you as a company simply must deal with. So that the content does not distinguish too much, and the companies must not run the channels separately. But you must have them integrated together and know where the customer has been and where they are going. So, I think it will be much, much more of that." – Respondent 2*

5.3 Exploring Motivational factors for Multichannel CRM

Many of the respondents stated that a reason for having multiple channels is to be able to collect more data from their customers. This indicates that by having multiple data collection points, the companies are looking to understand their customers better and to enhance the customer experience (Peterson et al., 2010). In addition, a majority of the respondents mentioned reaching different customer target groups and reaching the customers in different ways as reasons for having multiple channels. This is in line with the purpose of having multiple channels mentioned by Stone et al. (2002), the multi-channel strategy mentioned by Peterson et al. (2010) as well as the CRM definition mentioned by Payne & Frow (2005). Respondent 2 and 5 explained how they have different strategies for different channels, some are for displaying softer values and some are to present a more professional tone.

> *"We have said that we want Instagram to show soft values, so when we post stories, it should show the culture at the company. And it should be fun as well, so we might post a story of when we are having a "fika", or we do fun things together, like a social event." – Respondent 2*

This is in line with the multichannel strategy mentioned by Peterson et al. (2010), where customer segmentation and customer journeys are to be analysed. Moreover, in the theory presented by Stone et al. (2002), they also mention that each channel should have its own strategy.

5.4 Dimensional Perspectives – Company Size Effects

Similar to the findings in the research conducted by Febriani et al. (2023), Calderón et al. (2020), and Pertiwi et al. (2016), respondents 1, 3, and 9 highlight the challenge of limited staff resources as well as skills to be able to handle multiple channels.

Especially respondent 1 emphasized that when they are busy with other tasks, there is no one else to update the channels. Similarly, respondent 9 mentions that because of the company's small size, they have wider roles and that everyone is expected to pitch in with most tasks. Meanwhile respondent 3 mentions the costs associated with hiring a person to create the content of the required quality. No matter if the person is hired in-house or as an external consultant, the necessary skills mean a high cost. This is in line with the findings of Pérez (2023), that the management in SMEs are not allocating enough resources to handle multiple channels.

At the same time, respondents 2, 5, 9 and 10 raised the company's size as a contributing factor for their flat organization. Moreover, decisions can be made fast, and everyone can be a part of the decision making, not only the CEO. However, according to respondent 5 the flat hierarchy can also be challenging at times. The respondent explained that in a company with many specialists, there are many opinions involved when it comes to all the content that is created for the various channels. And to accommodate everyone's wishes and inputs can be very time-consuming. According to the organizational aspect of the TOE framework described by Setiyani & Rostiani (2021) and Baker (2012), this indicates that the organisational readiness is not mature. Moreover, respondent 2 further stated that if they want to try a new channel then it would just be decided at their weekly meeting, and once a person had been appointed to drive it, they could try it out quite quickly. However, respondent 6 stated that there would be a long process and evaluation that would need to take place if they were to start a new channel. Moreover, respondent 2 stressed that since they are a small company and relatively new, they do not have much to lose by trying out new approaches.

> *"If it takes off then we continue, and if it doesn't take off, we just shut it down." – Respondent 2*

Moreover, respondents 2 and 7 stated that a reason for trying out a new channel would be if the company notices that their customers or potential customers are active on that specific channel.

> *"So basically, we reach out to our customers on whichever channel they are most active, wherever they have their presence, so do we." – Respondent 7*

The majority of this is in line with the research done by Olutoyin & Flowerday (2016) in relation to the SME focus on the TOE framework, stating that in SMEs, the CEO and employees have a closer relationship, and trust plays a bigger role.

On the other hand, within SMEs, the decisions made by owners/CEOs frequently carry significant influence over the company's technological choices (Van Akkeren & Cavaye, 1999). Also, these decisions often arise from their personal attitudes and awareness of technology (ibid.). In line with this, respondent 1 stated that it sometimes is difficult to fulfil the CEOs wishes when it comes to which of the channels and what type of content to focus on. In addition, respondent 4, who is the owner of the company, stated that they decide which channels to be active on and because they do not see a need to be more active right now, they set the tone for the level of activity.

5.5 Navigating quality and pace of content creation

Neslin et al. (2006) described five challenges with multichannel CRM which the companies in this study experienced to different degrees. A majority of the respondents mentioned the challenge of updating all the channels regularly, but also the challenge of posting content of good quality on all channels.

Consequently, the respondents found that they quite often posted better quality content on their prioritized channels. Respondents 2, 8, 9 and 10 found it challenging to keep a common thread with the content they were posting on all channels, however it is something they are trying to achieve. Moreover, respondent 8 found it challenging to get the timing right in their communications with customers.

> *"It is very important to reach the right customer with the right message at the right time." – Respondent 8*

Meanwhile, respondent 10 explained that getting the frequency right of creating and posting content without losing customers was a challenge. In addition, respondent 7 found it challenging to find the right strategy for each channel, but also to create content to communicate in a meaningful way with their customers. This is in line with what Marzouk et al. (2022) mentions in their research regarding the importance of the content of messages while communicating with the customers. In addition, in their research Marzouk et al. (2022) found that the number of channels and content available are causing noise in the market which makes it more difficult to get the customers' attention. In line with this, respondent 1 mentioned that the noise in the market is creating a challenge for them to be heard.

> *"Because there is so much content out there creating so much noise, it is necessary to keep up with the customers' demands in order to be seen." – Respondent 1*

5.6 Strategic Approaches

Respondents 1, 6 and 10 explained how their website is their main channel, and that one of the reasons for having multiple channels is to be able to use other channels to redirect more customers to their website. Moreover, this was achieved by using links from various channels to the website.

In addition, respondents 1, 5, 7, and 9 stated that one of the reasons for having multiple channels is because it is seen as something positive by the algorithm used by Google Search and could therefore lead to a higher ranking of their website.

> *"I wrote some blog posts, for example, so that we can rank higher on Google Search." – Respondent 5*

Respondent 1 explained that among other things, the reviews from other channels contribute to getting their website ranked higher on Google Search. Also, respondent 7 said that having a high ranking on Google Search leads to having greater customer reach. In addition, many of the respondents mention that one of the reasons for having multiple channels is to increase the chance of being found by customers and through that increasing the possibility of attracting new customers. This is in line with what Kollmann et al. (2012) refers to as cross-channel synergies. Additionally, respondents 2 and 10 specified that having multiple channels would also increase the possibility of attracting new talent and potential coworkers. Moreover, respondents 2, 3, 7, 10 specifically mentioned building a brand, but also raising awareness of their brand by having a presence on many channels, as a reason for having multiple channels.

> *"The best kept secret doesn't sell." – Respondent 7*

Respondent 10 indicated that the company utilizes multiple channels to establish and maintain personal contact with their customers.

> *"We have quite a lot of personal contact with our customers via our digital channels. For some of them we just handle their channels, but there are also customers with whom we have long-lasting good relations with. So, we then use the channels to comment on and repost their content and they comment on our posts and so on. So, we interact a lot one on one with quite a few customers." – Respondent 10*

This is in line with what is described as relationship marketing by Handriana (2016), writing about establishing long term relationships. But also, what is mentioned by Sedalo et al. (2022.), about acknowledging customers as different individuals. In addition, it is also in line with one of the CRM aspects that Soliman (2011) presents, the ability of a company to provide custom made solutions to every customer.

5.7 Market Pressures – Understanding External Impacts

In line with the observations made by Pertiwi et al. (2016), that customers expect to be able to use multiple channels, several respondents answer that a reason for having multiple channels is the industry they are working in. Similarly, Gavrila & de Lucas Ancillo (2021) found that SMEs need digitalization to be able to stay competitive because of the fast-changing market and the demands and expectations of the customers. Respondent 10 explained how difficult it is to keep up with fast-changing trends and demands, because each of the changes require analysis to be done in order to not lose money by posting irrelevant content. In addition, the customer groups are changing the channels which means that the company constantly needs to monitor the customers on the channels.

The respondents working within advertising, marketing and communication industries stated that one reason for having multiple channels is to be able to sell their competencies and broadcast their knowledge of multiple channels.

> *"Because we are working with marketing, we also need to be able to show our customers that we have knowledge of all the different channels." – Respondent 9*

Furthermore, respondent 2 and 9 each highlighted both a challenge and a benefit of working within the advertising and marketing industries. Respondent 2 explained that during busy times it is very easy to forget to update the company's channels and only to focus on working with the customers.

> *"You must force yourself to make your own content to post, and sometimes it can almost be like you have no idea what to post, but you have to get something out there because it has been a long time since there was something on Instagram for example a story or so, and then you almost have to make something up." – Respondent 2*

Meanwhile, respondent 9 explained that the company is trying to leverage synergises between channels. So, if for example content was created based on a customer case for one of the channels, to also find a suitable way to share it on the other channels.

> *"That you sort of have these synergistic effects so that you don't do a lot of duplication of work, but that you benefit from one effort in several channels." – Respondent 9*

In contrast, respondent 4 stated that since the company is working in the beauty and health industry, it is very challenging to update multiple channels because this must be done in addition to their other working tasks, which are not digital. Therefore, there is no natural way of creating synergies between their day-to-day tasks and updating their channels with content.

Moreover, several respondents stated that they are influenced by their competitors and therefore have multiple channels. This is in line with the external environment aspect of the TOE framework described by Setiyani & Rostiani (2021) and Baker (2012), but also the environmental factors found by Pertiwi et al. (2016) in their research. Respondent 1 mentioned being motivated by their competitors' content, aligning with the final step in

Peterson et al.'s (2010) four-step method for multichannel CRM: learning from other companies by examining their strategies.

> *"And so, for example, if we receive a newsletter from one of our competitors, then you get a little push, just like we also need to be heard." – Respondent 1*

5.8 Regulatory Realities – Navigating External Constraints

Respondent 1 said the new GDPR regulation update made it challenging for the company to comply. This aligns with the external environment aspect of the TOE framework described by Baker (2012), that severe regulations and requirements can have a negative effect. However, the respondents working in advertising, marketing and communication industries said that it was part of their job to stay up to date with changes in regulations and laws. This also aligns with Baker (2012) explaining that rapidly growing industries with intense competition promotes the adoption of innovation. Respondent 3 explained how the company has a very close relationship with the Swedish Advertising Ombudsman. The organization comes to the company two to three times a year and gives lectures about upcoming changes.

> *"So that we can be kept up to date on how to advertise clearly and in the best way and according to the law." – Respondent 3*

Respondent 2 mentioned that they have a documented communication strategy for each channel, which also outlines compliance considerations for posting, and this would gain importance as the company grows. Similarly, respondent 10 mentioned that they have a brand manual describing a strategy for each channel and this also contains guidelines for navigating various regulations. This is in line with what Olutoyin & Flowerday (2016) writes about SME focus on the TOE framework, that within SMEs, communication and documentation is very important.

6 Discussion

Chapter 6 presents the discussion of the results of the study. The discussion is made in relation to the purpose of the study. In addition, the discussion will reference existing research as well as the theory and the TOE framework used as the foundation of the study. The chapter ends with a sub-chapter where a discussion around the methodology of the study is presented.

The purpose of this study was *to critically examine how SMEs are using multichannel CRM, as well as the drivers and challenges of SMEs in relation to multichannel CRM*. By using thematic analysis of data from semi-structured interviews, several drivers, and challenges that SMEs encounter regarding multichannel CRM were revealed. Moreover, the results of the study also identified various approaches SMEs employ in utilizing multichannel CRM. Therefore, the results of the study have fulfilled the purpose of the study.

The results of the study show that one of the driving forces for having multiple channels is to be able to reach different customer target groups. Furthermore, this suggests that companies have conducted customer segmentation and understand the typical channels frequented by each customer target group. This aligns with the research done by Stone et al. (2002) and Peterson et al. (2010). Additionally, another driving force is to be able to reach customers in different ways. In line with this, another driving force for having multichannel CRM is to increase the company's visibility on the market. One reason for enhancing the company's visibility is to be able to build a brand by leveraging multichannel CRM. In addition, this contributes to raising awareness of the company's brand, as evidenced by the study's findings as a reason for implementing multichannel CRM.

Moreover, the results of the study show that SMEs are using multichannel CRM in multiple ways. One of the ways is to redirect customers to their main channel, which in most cases is the company website. The redirection is done through links between the channels, which is a smart and cheap way of creating some sort of integration between the channels. Even though this does not help with data integration or updating multiple channels, it allows the customers to move between channels and creates some sort of customer journey. Moreover, thru creating a customer journey the company is building a brand by using multichannel CRM, which the results show is another way of using multiple channels. Using multichannel CRM is a quite cheap way of building a brand compared to the traditional way of hiring external consultants to help the company create and build a brand. The feedback gained from social media channels is also instant, so it is easy to see if the brand and content is getting attention.

In addition, by using multichannel CRM, companies can leverage different channels to convey different type of messages and show different sides of the company. The results show that companies have different strategies for different channels. Accordingly, some channels are used to show more soft values and fun sides of the company, while others are used to show a more professional side and to display skills. Furthermore, the results indicate that one of the underlying driving forces for companies to have multichannel CRM is to stay relevant and competitive. Moreover, this confirms the research done by Gavrila & de Lucas Ancillo (2021), that SMEs need digitalization to stay competitive. One reason for this is the fast-changing market, but also the demands and expectations of the customers.

In addition, as most companies operate across multiple channels, the large quantity of posted content creates considerable noise, which also means that customers have a lot of options and easily can move to a competitor. In turn, this is almost forcing companies to have multiple channels just to stay in the game and to not lose customers.

In line with this, the increased demand for video content was raised as a challenge for several different reasons and shows signs of overtaking text-based and picture-based channels. This is corresponding to what Kollmann et al. (2012) are referring to as cannibalization of channels. Moreover, in their research Febriani et al. (2023) observed that online channels were replacing offline channels. In contrast, the results of this study show that video content online channels are replacing other online channels, such as text-based and picture-based online channels. It is interesting to think what would happen if there were a move to only video content-based channels, would there even be a need for multiple channels? Or maybe this would be a motivation for companies to have an omnichannel strategy, where the integrated channels all have videos, taking the customer on a video only customer journey through various channels.

Nonetheless, the results also show that SMEs found it challenging to create video content because this is even more time consuming than creating other types of content. Condsidering that updating multiple channels is deemed to be time-consuming, updating multiple video-based channels seems to be far away right now. In addition, the technical skills needed to create video content of the demanded quality was also raised as a challenge. However, the results also show that a challenge is to adhere to the trend of posting very recent content in short videos with captions, and still communicate the intended message in a meaningful way.

In line with this, there was a strong consensus on how difficult it is to keep up with fast-changing trends and demands. Most likely a lot of companies will have to rethink their strategies and messages to be able to stay relevant if the video content trend continues to gain importance. However, the findings also indicate that keeping pace with both customer demands and competitors is perceived as challenging due to the rapid evolution of technologies and trends. Accordingly, the advancing technical skills needed to utilize various tools was also mentioned as a challenge. In addition, each of the changes require analysis to be done to not lose money by posting irrelevant content. Moreover, getting the strategy right for each channel while maintaining a common thread in the content across various channels was also found to be challenging. Consistent with this, the findings revealed that another challenge is found in determining the optimal frequency for creating and posting content. But maybe instead of trying to keep up with each trend and to change their strategy accordingly, SMEs should focus on finding a strategy that is easily adaptable.

Furthermore, the results demonstrate another application of multichannel CRM by SMEs, involving one-on-one communication with customers on their preferred channels of engagement. Having multiple channels enables more ways of communication with customers, and with the existing social media channels, it also provides a way for companies to have a closer relationship with their customers. This is in line with the theory about relationship marketing described by Handriana (2016) and Sedalo et al. (2022), mentioning reduced costs and closer relationships. Furthermore, another way of using multichannel CRM is to achieve a higher ranking on Google Search through reviews and traffic on various other channels.

Moreover, a motivating factor for employing multichannel CRM in this way is to enhance visibility and attract new customers, talent, and potential coworkers.

In certain cases, the findings suggest a correlation between the drivers behind adopting multichannel CRM and the strategies employed by SMEs across different channels. This alignment is logical since the motivation for implementing a tool typically aligns with its intended usage. For instance, if a company aims to enhance customer engagement and gather valuable insights, it is natural for them to leverage various channels to facilitate personalized interactions and gather data.

Even though this study focused on SMEs, it revealed variations in financial resources between small and medium-sized enterprises, as per the SME definition in chapter 1 (Begg & Caira, 2012; El Madani, 2018). In accordance with the organizational aspect of the TOE framework outlined by Setiyani & Rostiani (2021), larger companies tend to be more inclined toward technology adoption. This observation aligns with the finding that respondents from companies with over 50 employees were the only ones to report having a CRM system. This result is also very much in line with existing research stating that multichannel CRM is costly and requires a lot of resources, both human as well as financial resources (Pérez, 2023; Calderón et al., 2020; Pertiwi et al., 2016).

Out of all the companies, there was only one that had their CRM system integrated with their multichannel system. This was also the only respondent who did not mention that it was time consuming to update all the channels. This is in line with the findings of Calderón et al. (2020), that only companies with necessary resources can take advantage of a multichannel strategy.

Notably, this finding also aligns with other theories, such as the data integration challenge emphasized by Neslin et al. (2006), highlighting key priorities for companies implementing multichannel CRM. Furthermore, the rest of the respondents strongly agreed that one of the biggest challenges with multichannel CRM is that it is time consuming to update all channels. Additionally, the study found that only two respondents had outsourced part of their IT, thereby contradicting the results of Olutoyin & Flowerday (2016) regarding the frequency of IT governance outsourcing among SMEs. Given that their study was conducted nearly a decade ago, advancements in technology could account for this discrepancy. The emergence of tools for social media management and analytics may have reduced the necessity for complex IT systems, thus diminishing the need for outsourcing IT governance.

In line with the above-mentioned time management challenge, many found it difficult to maintain a good quality of the posts across all their channels, and so often they would prioritize one channel over the other. Similar to the results found by Pérez (2023), these challenges are a result from limited resources, both in terms of financial resources as in not having integrated systems, but also not having enough people. The size of the company is likely a significant factor, as the expansion of a company generally necessitates the establishment of specialized positions for managing multichannel CRM. The study's respondents corroborated this observation, as individuals from companies with approximately 15 employees or more all mentioned roles dedicated to managing social media channels. However, the results also indicate that it seems to be easier and cheaper to add more people than upgrading and integrating systems.

Being able to impact decisions and having a fast-decision-making process was something that a majority of the respondents were happy with. Moreover, the size of the company is once again a factor here, since the respondents who said they have a flat hierarchy, all worked at small companies. In contrast, one of the respondents who worked at a medium sized company said that there are long decision processes in place where they work. This finding both confirms and disagrees with the notion put forth by Olutoyin & Flowerday (2016) regarding the TOE framework with an SME focus, suggesting that owner/CEO and employee relationships in SMEs are generally closer than in larger companies.

Depending on which industry the SME operates in, the results show that there are various ways to deal with external environments such as regulations and laws. The respondents working in industries within marketing and communications all seem to have experience to deal with whatever changes are made. Similarly, those respondents are also able to create synergies between their day-to-day tasks and creating and updating content to their multiple channels. However, those working in other industries must do everything in addition to their normal tasks. This underscores the substantial impact of the industry, aligning closely with the considerations of industry structure as outlined in the TOE framework. Furthermore, the respondent who identified regulations as one of their biggest challenges, works within an industry where this aspect may not be as developed as in others. Nonetheless, today's fast-changing environment will probably lead to constant updates and changes to regulations, making it necessary for all industries to find clever ways to stay up to date.

To conclude, the results of this study confirm that the different aspects of the TOE framework are integrated and have a big impact on a company's technology adoption capabilities. Furthermore, even though previous research about multichannel CRM was done around twenty years ago, the results of the study are confirming various aspects of those theories. A lot of the challenges found in this study are confirming the theory from Neslin et al. (2006). Additionally, some of the driving forces found in the study are confirming research done by Stone et al. (2002), Peterson et al. (2010) as well as Payne & Frow (2005).

However, the results of the research are also very much in line with more recent research such as the research made by Szymczyk (2020), showing that SMEs are not yet looking into having an omnichannel strategy. Moreover, in their research, Ciasullo et al. (2022) and Pertiwi et al. (2016) found that companies need a lot of resources in order to implement an omnichannel strategy. Similarly, Calderón et al. (2020) found in their research that SMEs could only take advantage of a multichannel strategy if they had enough resources. This might be one of the reasons why the results of this study show that SMEs have not yet started with omnichannel strategies, they are struggling with finding enough resources to maintain and properly implement a multichannel strategy.

6.1 Methodology discussion

For the purpose of the study a qualitative method was chosen. The results of the study were gathered from semi-structured interviews, where in-depth discussions and follow up questions were vital in order to collect the results. General critique to the qualitative method is that the research is too subjective and that the research is hard to replicate since the conclusions are based on the researcher's views regarding what is meaningful and important

(Bryman & Bell, 2018). In addition, it is hard to draw any general conclusions from the research in other environments than the one it was carried out in (ibid.). In an attempt to address this, the data selection and collection sub-chapters have been described in detail. Moreover, the interview guide was based on a theoretical framework and when analysing the data, a well-known method of data analysis was used. Additionally, respondents from different industries and company sizes participated in the study, and this should help with the transferability and replication aspects.

Even though companies from different industries and different sizes were positive for some aspects of the study, the results varied to some extent as a result. It might have been easier to just focus on companies from a certain industry or of a particular size within the SME category. In addition, reaching out to respondents solely based on their job title from the company website introduced the risk of selecting the wrong individual. It is possible that individuals in different roles may have been better suited to answer the questions. Consequently, this could have influenced the study's outcomes, potentially yielding different results if other individuals had been interviewed. Furthermore, it was also difficult to determine the level of a company's multichannel CRM from just reading their website. Therefore, the actual customer interaction did vary between the SMEs which also might have impacted the results of the study. Lastly, since the interviews and transcripts were in Swedish, it might have been easier to write the study in Swedish. However, this does not affect the results of the study, but a lot of time was spent on translating the data and summarising the results.

7 Conclusions

In the concluding chapter of the study, the research questions are answered. However, the chapter commences by presenting conclusions drawn from the study that are not directly related to the research questions. Subsequently, the chapter has four sub-chapters, the first three are each dedicated to one of the research questions respectively. Lastly, in the fourth sub-chapter, suggestions for future research are presented.

There are three conclusions that can be drawn from the results of the study which are not directly related to the research questions. The first one is that it can be concluded that the motivations driving the adoption of multichannel CRM are linked to how SMEs employ this technology. This interdependence highlights the significance of coordinating motivations with strategic implementation to fully capitalize on the advantages of multichannel CRM within SME environments. The second conclusion is that a majority of SMEs tend to manage their IT governance internally, contrary to outsourcing practices suggested in existing literature. Finally, the third conclusion is that the sole company able to fully capitalize on a multichannel CRM strategy was the one equipped with an integrated multichannel CRM system.

7.1 What are the driving forces of SMEs to make use of multichannel CRM?

There was a strong consensus that one of the driving forces to use multichannel CRM was to be able to target different customer groups, recognizing the importance of tailored approaches to address different customer needs and preferences. Also, a key motivating factor for companies to use multichannel CRM was to remain relevant and competitive in their respective industries. Moreover, the adoption of multichannel CRM allows SMEs to establish a presence across multiple channels enabling them to

expand their reach while maximizing brand visibility. Additionally, the chance of attracting new customers as well as new talent and potential coworkers, was also seen as a driver. Furthermore, another driving force was that through strategic utilization of multichannel CRM, SMEs can effectively demonstrate their skills, products, and services. In conclusion, the driving forces behind multichannel CRM include targeting diverse customer groups, maintaining competitiveness, expanding reach, attracting new customers as well as talent, and displaying skills effectively.

7.2 What challenges do SMEs face with multichannel CRM?

The identified challenges SMEs face with multichannel CRM primarily centre around the lack of resources. There was a strong consensus that updating multiple channels is time-consuming, representing a major challenge in multichannel CRM. Consequently, another challenge was to maintain a certain quality on all the channels and to be able to communicate messages in a meaningful way and with the right frequency. Moreover, today's fast changing environment results in the challenge of keeping up with the fast-changing wishes and demands of the customers, but also constantly changing trends in the market. In addition, the rising popularity of video content emerged as a notable challenge from various perspectives. As technologies continue to evolve, the demand for increasingly technical skills to be able to use various tools for multichannel CRM was also identified as a challenge. Finally, given the multitude of companies operating across multiple channels, a significant challenge with multichannel CRM is cutting through the noise in the market.

In conclusion, the main challenges identified with multichannel CRM revolve around resource limitations, time-consuming updates, maintaining quality and relevance, ever-evolving customer demands, video content, necessary technical skills, and market noise.

7.3 How do SMEs use multichannel CRM?

The findings showed that SMEs typically utilize one primary channel and leverage multichannel CRM to guide customers to their main channel. Additionally, using multichannel CRM serves as a strategy to improve the ranking of their website on Google Search results. Furthermore, one key aspect highlighted is the strategic utilization of multichannel CRM to build and strengthen their brand presence across various channels. In addition, by using different channels to communicate different messages and sides of the company, SMEs are establishing a brand image that connects with their various target customer groups. In line with this, multichannel CRM also serves as a means to establish and maintain personalized one-on-one interactions with customers. Furthermore, SMEs demonstrate agility and adaptability by leveraging multichannel CRM to start new channels based on customer preferences and behaviour. In conclusion, the findings highlight the strategic approach adopted by SMEs in utilizing multichannel CRM to show off their main channel, build their brand, expand their reach, and foster meaningful connections with customers.

7.4 Suggestions for further research

Multichannel CRM involves a range of constantly evolving elements, including technological advancements, new channels, social media usage, and regulatory as well as legislative changes. Consequently, it remains an interesting subject for ongoing research, given the constant evolution of these factors. Considering the importance of SMEs in a country's overall economy and growth, additional research is therefore deemed essential and valuable to enhance the understanding of multichannel CRM in SMEs.

A suggestion for further research is to only include companies operating within the same industry to further understand the multichannel CRM situation within different industries. In addition, further research could focus on only small and medium size companies respectively, since differences in resources were found to be important. Particularly regarding the influence of companies' financial resources on their multichannel CRM systems and integration levels. Additionally, it would be interesting to undertake similar research exclusively focusing on companies with fully integrated multichannel CRM systems.

Moreover, additional research could focus on the trend of video content and the possibility of cannibalization of text and picture focused channels, such as blogs, websites, and newsletters. In line with other recent research, more research about moving from multichannel CRM to omnichannel strategies could also provide valuable knowledge. Especially regarding how a successful transformation can be achieved but also if it really is necessary to undergo this change.

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Appendix A: Interview Guide

Introductory questions

1. What is your work title?
2. How many are currently employed at the company?
3. In which business industry does the company operate?

Main questions

Technology

1. Can you describe the multiple channel system currently implemented in your organization?
2. What challenges, if any, have you encountered in implementing or using multiple channels?

Organization

3. How is the decision-making process for multiple channels conducted within your organization?
4. What are the primary objectives or goals that your organization aims to achieve through the implementation of multiple channels?
5. How have the multiple channels impacted the roles and responsibilities of employees within your organization?

External environment

6. What external factors, such as market competition or regulatory requirements, have influenced the adoption of multiple channels within your organization?
7. How do you perceive the competitive advantage gained by your organization using multiple channels?
8. How do you foresee the future evolution or expansion of multiple channel usage within your organization?