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Article

Customer relationship management (CRM) experiences of Business-to-Business (B2B) marketing firms: A qualitative study

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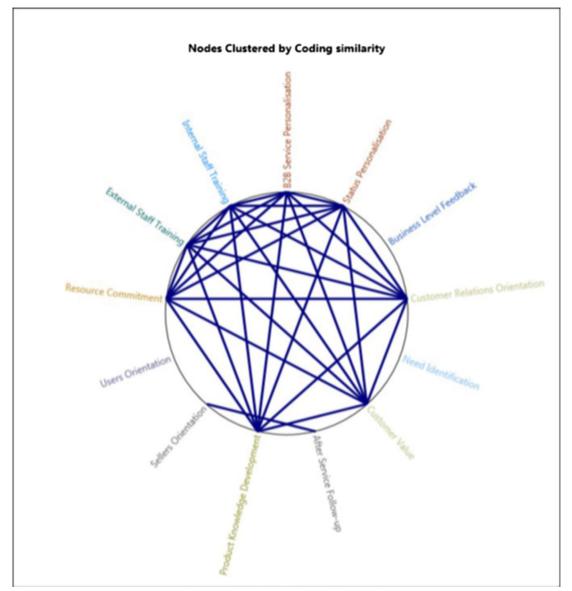
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MARKETING | RESEARCH ARTICLE

Customer relationship management (CRM) experiences of Business-to-Business (B2B) marketing firms: A qualitative study

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MARKETING | RESEARCH ARTICLE Customer relationship management (CRM) experiences of Business-to-Business (B2B) marketing firms: A qualitative study

Andy Fred Wali^{1*}, Idika Awa Uduma² and Len Tiu Wright³

Abstract: This study explored customer relationship management (CRM) experiences of business-to-business (B2B) marketing firms in the mobile telecommunications sector using the qualitative focus aroup approach and the study drew on the resource-based view. The qualitative focus group approach was adopted and two focus groups were held, which comprise 10 staff of mobile telecommunications B2B firms. The interview data were analysed using thematic template and content analysis, respectively, with the aid of Nvivo 10 software. The study found four emerging themes, which characterise CRM experiences of mobile telecommunications B2B marketing firms and they include: resource commitment; product knowledge development; customer orientation behaviour; and B2B service personalisation. The study concluded that the nature of relationship between B2Bs and their principal operators is product/sale oriented rather than customer oriented. This study validates the RBV and offered recommendations based on its thematic findings.

Subjects: Marketing; Marketing Management; Relationship Marketing; Services Marketing

Keywords: CRM; B2B; mobile telecommunications; qualitative; Nvivo 10; Nigeria

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PUBLIC INTEREST STATEMENT

This study explored customer relationship management (CRM) experiences of business-tobusiness (B2B) marketing firms in the Nigerian mobile telecommunications sector (MTS) and adopts the qualitative focus group approach. The study drew on the resource-based view. B2B firms in the Nigerian MTS have created an estimated 5,000 direct and indirect employments since the sector's liberalisation in the year 2000. The sector currently contributes to Nigeria's treasury through corporation and employees taxes. However, inadequate commitment from the side of mobile telecommunications operators had limited service delivery capacity of their B2B intermediaries towards customers and consumers alike. This study exposes four themes which influence relationship management experiences of B2Bs and these themes serves as practical framework for improving business relationships between operators and B2Bs for effective customer and consumer service. These findings if adopted will help reduce buyers and users' service frustrations, and enhance users' trust with operators for maximising their satisfaction.





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Andy Fred Wali

1. Background

The purpose of this paper is to investigate customer relationship management (CRM) experiences of business-to-business (B2B) marketing firms and how this experience influences their performance in the mobile telecommunications sector (MTS) of Nigeria. However, the role of B2B firms in facilitating positive experiences of producers and final consumers cannot be carpeted. This is obviously because its origin is traceable to centuries ago as it emerged to bridge the supply and purchasing gap between producer and manufacturers, and wholesalers/retailers as well as the final consumers. The review of related literature revealed that there is no generally accepted definition of B2B organisation, but researchers had described B2B establishment by their operations and practices. Therefore, we conceptualise B2B firms in the mobile telecommunications context as channel intermediaries who buy or distribute products and services of mobile telecommunications operators from the point of production to small buyers (retailers) who buy and sell to final consumers. Also, in some cases, in Nigeria for example, the B2B firms also sell certain services directly to final consumers (Figure 1).

However, the Nigerian MTS is presently adjudged as one of the largest and fastest growing markets in Africa with about 128 million GSM users and as well one of the largest sources of revenues to the Nigerian Government of about US \$30 billion as of December 2013 (NCC, 2013). The sector has created about 20,000 direct first-tier employment for vendors, Public Relations agencies, operators' call centres and security firms between the years 2005 and 2013, as well as an estimated 30 million indirect employment. Furthermore, available reports have shown that B2B firms in the MTS have specifically created about 5,000 direct and indirect jobs (NCC, 2013). This is also an indication that the sector contributes financially to the treasury of the three tiers of government (federal, state and local government, respectively) through direct and indirect taxes. The B2B sector in the Nigerian telecommunications industry has contributed to the growth in National GDP (from 0.1% in 2002 when Nigerians began to invest into the B2B sector to 3.2% in 2013) (NCC, 2013). Hence, the intervention of B2B firms in the sector is believed to have contributed to increasing the rate of service complaints' responses from the main mobile telecommunications operators in Nigeria. However, despite this much lauded impact of B2B firms in the MTS on the Nigerian public, much is still needed to be known about how the parent mobile telecommunications operators in Nigeria relate with B2B firms to provide business support and boost B2B capacity in order to eliminate the perceived hitches experienced by customers of mobile telecommunications operators.

2. Theoretical foundation and literature

This paper draws on resource-based view (RBV) which emphasises the application of firms' tangible or intangible resources aimed at turning potentials of immediate competitive advantage into a sustained long-term competitive advantage (Penrose, 1959; Wernerfelt, 1984). Hooley and Greenley (2005) argued that firms' competitive advantage and performance depend on their resource strengths. However, several researchers have raised arguments against and for the RBV, like Newbert (2007) argued that RBV ought to be anchored on firms' capabilities rather than resources. For example, firms need to know how to drive impactful performances using available resources. Also, Liao, Kickul, and Ma (2009) in their view also propose greater importance for firms' capabilities rather than resources. Consequently, in our opinion, earlier proponents of the RBV founded the theory on the basis of those firms' capabilities for competitiveness, which could be realised through a holistic combination of financial, technological and human resources capabilities, respectively. Therefore, this study drew on the financial, technological and human resource perspectives of RBV in understanding the CRM experiences of B2B marketing firms in the Nigerian MTS. "CRM is everything in business, because it is the catalyst for a responsible, profitable and customer-focused organization" (Wali, Wright, & Uduma, 2015, p. 45). It is viewed as a process because relationships between firms and their

Figure 1. How B2B marketing firms operate.

Source: Wali, Uduma and Wright (2015)



customers take the processes of prospecting, offering, acceptance, purchase and consumption (Ata & Toker, 2012; Iriana & Buttle, 2006; Payne & Frow, 2005; Sin, Tse, & Yim, 2005; Zablah, Bellenger, & Johnston, 2004). Furthermore, CRM has been defined as technological tools that help improve the degree of interaction between customers and firms, and it is key to predict business success (Mendoza, Marius, Pérez, & Grimán, 2007; Peppard, 2000). Also, Wali et al. (2015) defined CRM from the human capacity perspective and they argued that CRM employees play a critical role in executing CRM programme, more so, because employees help in harnessing and directing CRM process and technology infrastructure in order to optimise customer service and profitability (Mendoza et al., 2007). Researchers "have argued that a reason for the low level of academic research in business markets could be the complexity of studying this area, and point to a need for further research on understanding customer satisfaction in B2B marketing" (Sheth & Sharma, 2006 cited in Ata & Toker, 2012, p. 497). Therefore, some overarching research questions in this study include:

- RQ1: What is the nature of relationship between B2B marketing firms and their principal mobile telecommunications operators?
- RQ2: What factors influence CRM experiences of B2B firms, in the marketing of services of mobile telecommunications operators in Nigeria?

3. Research value

Following the aim of this study, the value is therefore to understand the CRM experiences of B2B marketing firms and to unearth the potential collaborative customer relationship competencies between B2B marketing firms and their principal operators using the resource-based theory (RBT). Furthermore, the study also attempts to strengthen existing progress on CRM literature that emphasises the imperative of building positive CRM experiences with B2B intermediaries.

However, searching through the extant literature (see Table 1), it is observed that most studies had concentrated on B2Bs' CRM process infrastructure and investment potentials in the B2B industries of Asia, Middle East and Europe. But there is an absence of studies into CRM experiences of B2B marketing firms in the Nigerian MTS using a holistic CRM approach (technology, people and process); hence, this study is designed to fill the gap.

3.1. Research strategy

The interpretivist qualitative research approach was used in this research. Interpretivism is a contrasting ontology to the positivist doctrine and argues that the difference between people, institutions and object under investigation requires the interactional involvement of the social actor to understand the subjective meaning of the phenomenon (Bryman, 2012; Wali & Nwokah, 2016; Wali et al., 2015). Therefore, considering this study's research questions, we therefore found the qualitative interpretivist approach the most suitable. This is because it allows the social researchers to interact and play an active role in the process of collecting qualitative data for understanding the meaning and behaviour of the phenomenon. More specifically, the social constructivist focus group interview approach is used for collecting data from representatives of firms and our justification for choosing the FGA is because it saves time and money as well as allows for collection of rich and quality data from respondents (Bryman, 2012; Wali & Wright, 2016).

3.2. Qualitative sampling strategy

Two B2B firms in the MTS were purposively sampled in this study (Bryman, 2012). Our rationale for selecting two B2B firms was due to the fact that these firms were the leading trade partners of MT operators in Nigeria. Secondly, they were the first two entrants into the MT B2B sector in 2002, after the liberation of the industry in Nigeria, which implies that they have been operating in this sector for over 13 years. Thirdly, because they individually have over 30 branches across Nigeria with staff strength of over 100. Further, the purposive sampling approach was used to identify and recruit the participants for this study. Thereafter, we carefully selected five key staffs each from both firms, which includes: operations managers, sales managers, customer care managers and supervisors

Table 1. Key litera	ture		
Author (s)	Description/Context	Setting	Key findings
Ata and Toker (2012)	Investigate the effects of CRM (CRM) practices on customer satisfaction and firm performance in Turkish B2B markets	Quantitative	Their study found that CRM adoption has a significant positive effect on both B2B customer satisfaction and organisational per- formance in B2B settings. Also, CRM adoption significantly affects B2B organisations' sales and market share performance
Perez et al. (2013)	Learning about customers: managing B2B alliances between small-technology start-ups and industry leaders	Qualitative case- based approach	Their study found four key learning themes: specialisation; discov- ery; building business alliance from inception; and joint learning strategy. According to their findings, this learning helps in increas- ing understanding, internal and external learning cooperation between the business partners which emerges from an exchange of existing knowledge to develop new knowledge
Yang (2015)	Attempted to understand the impact of B2B customer loyalty in the mobile telecommunications industry in China	Quantitative	His study showed that dedication, B2B customer satisfaction and trust in mobile network operators have a positive influence on B2B-specific relationship investments as well as contend providers' loyalty towards continuous dispensation of mobile network service. Also that switching cost and dependence on mobile network operators have a negative influence on B2B loyalty towards the services of MNOs
Zeng et al. (2003)	Investigated the role of CRM in B2B sectors	Literature Review	They found that holistic CRM adoption in the B2B sectors is es- sential to the success of sales, marketing, customer service and information support departments of B2B firms
Rauyruen and Miller (2007)	Investigated how relationship quality influences B2B customer loyalty in Aus- tralian SMEs	Quantitative	Their study reported that trust, commitment, satisfaction and service quality influence B2B attitudinal loyalty, whereas satisfac- tion and service quality alone had a positive influence on B2B behavioural loyalty
Tsiros et al. (2009)	Examined how commitment influences B2B Exchange relationships	Quantitative	Found that positive commitment influences and reduces B2B firms quest for exploration of alternatives, curtails bias for evaluation of alternatives and curtails action towards switching to available B2B alternatives
Streukens, van Ho- esel, and de Ruyter (2011)	Investigated returns on marketing in- vestments in B2B customer relationships management context	Quantitative	They found that investment on B2B customer relationship has a significant positive impact on optimising marketing investment in terms of profitability and resource allocation
Pine (2015)	Examined how B2B firms create economic value by designing and transforming the experiences of their customers	Case study ap- proach	They found that firms identify what their customers want through their previous transaction experiences and produce the transfor- mation that they need to create an ever greater level of economic value
Gil-Saura et al. (2009)	Explored how relationship value, trust, commitment and satisfaction inten- tion are created and defined in a B2B relationship context in the Spanish manufacturing sector	Quantitative	They found that relationship value has a positive impact on trust, commitment, satisfaction and loyalty towards the B2B suppliers. More specifically, trust showed a direct positive impact on commit- ment, while loyalty also showed a positive impact on the satisfac- tion of B2B suppliers
Naumann, Haverila, Sajid Khan, and Wil- liams (2010)	In their study attempted to understand the triggers of defection among satisfied B2B service customers in the B2B service industry of UAE	Quantitative	They found that switching motives and reasons for satisfied B2B customers were better price, better service system, better value reputation and better relationship communication
Barry et al. (2008)	Carried out a cross-cultural investigation of relationship strength in B2B services on service buyers in 42 countries	Quantitative	Their study showed that relationship strength has a positive influence on B2B customer satisfaction, trust and affective commitment. More specifically, relationship quality influences the perceived value on relationship strength and switching costs further showed an influence of relationship quality on relationship strength which, in turn influences substitution scarcity
Lee and Park (2008)	Investigated the impact of mandatory adoption of mobile information technol- ogy on marketing performance in the B2B service sector using the technology satisfaction model (TSM)	Quantitative	Their study found that perceived loss of control has a negative influence on B2B user satisfaction. Also, perceived ease of use and perceived usefulness showed a positive influence on user satisfac- tion and user satisfaction positively impacts perceived marketing performance
Zahay (2008)	Examined the factors that make for successful B2B customer database management in the B2B industry	Quantitative	The study found that successful B2B organisations distinguish their services from competitors in terms of the adoption and prac- tice of positive customer information management system and these capabilities showed a positive influence on the B2B firms' performance

because these officers' responsibilities allow them to interface with operators and final customers; thus, they possess the right knowledge and experiences in helping to achieve the study objectives.

4. Ethics, conducting focus groups and sizes

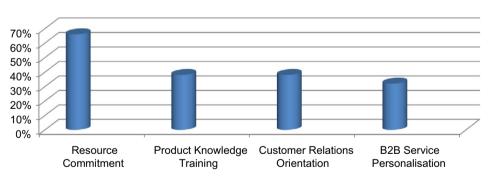
We formally wrote two separate letters to the chosen B2B firms via their official email addresses soliciting their interest and permission to be joined in the study. Secondly, after one week, we received a positive response; thereafter, we wrote again requesting for a suitable time for the focus group interview. The two B2B focus groups were conducted in September 2014 in Port Harcourt, Nigeria. The first B2B focus group interview lasted for 1 hour and 48 minutes and the second lasted for 1 hour and 39 minutes. Summarily, two B2B focus groups were held by this study with five employees each in each of the group, making it a total of 10 participants. Studies in the literature have demonstrated that number of participants in a qualitative research is not necessarily important, but the quality of data collected is. Thus, researchers proposed as follows the number of participants: 6–12 (Wali & Wright, 2016); 2–8 (Silva & Wright, 2005); 4–9 (Warr, 2005); 5–10 (Livingstone, 2006; Livingston & Bober, 2003); and 2–8 (Bennett et al., 2009). Hence, based on these propositions, we therefore present that the number of participants sampled in this study was adequate considering their wealth of experiences.

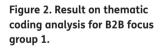
4.1. Coding and data analysis

We used the thematic template and content analysis techniques, respectively, in analysing the data we generated with the aid of Nvivo 10 software for data reduction, thematic coding and weight. The data analysis process started first by transcribing the raw interview data; secondly, we carefully read through the data for correction. Thirdly, we read through the corrected transcripts to make sense of CRM experiences as reported by interviewees in order to identify initial themes and thereafter transcripts were imported into Nvivo 10 software for proper coding and further rigorous analysis (Figure 2).

4.2. Definition of key themes

The quotes on Nvivo 10 coding summary by node report are used to define the themes emerging from this study because it helps justify that the themes actually emerged from the study and not from the researchers' imagination (Figure 3).





Source: Research Nvivo 10 analysis (2015).

Figure 3. Result on thematic

coding analysis for B2B focus

Source: Research Nvivo 10

analysis (2015).

group 2.

100% 80% 60% 40% 20% 0% Resource Product Knowledge Customer Relations B2B Service Personalisation

Theme 1: Resource commitment

Resource commitment deals with the capacity development expectations of B2B firms from the principal operators they represent. The resource commitment emphasised organising training for personnels of channel intermediaries and provision of modern twenty-first-century IT infrastructure in order to be able to handle the quantum of complaints they receive from the final service consuming public. Further, reports from interviewees indicate that if operators would be committing more resources into their channel intermediaries, 40% of the overheated customer challenges would be handled. See sub-themes: internal and external staff trainings.

Well in my position as the customer care manager of ASS LTD I will say they do, but it may not be the way you expect. For example they usually advise that we handle our customers with care I mean each time we have a general meeting of service distributors. But I have not seen any strong commitment from any of the operators we represent. (Participant in B2B Focus Group 1)

Yes I believe the firms know the importance of CRM to their success, like my colleague mentioned they do emphasize it, but I expect that they should be giving our staff equal training like they give to their main staff, because we do more of the customer care job. (Participant in B2B Focus Group 2)

I mean if we have extra support from the operators in terms of giving us resources to help them boost customer experience from the grass root that will be fine. Because they have millions of customers and it is not possible for them to relate very effectively with all their customers in Nigeria but that can be made possible from the channel intermediaries. (Participant in B2B Focus Group 2)

Theme 2: Product knowledge training

Product knowledge training and development deals with experiences of staff of B2B firms regarding the regular product knowledge training that is offered by principal firms, which B2B firms (channel intermediaries) represent and how this product should be administered and used by the final consumers.

In the recent time we have had cases where some of our staffs are specifically selected for over one or two days training and these trainings were holistic. They are usually based on issues that has to do with all the operator's telecoms products and how it can be administered properly, so in cause of equipping us on product knowledge they also bring issue of how to manage customer relationship because that is the backbone of what we do. (Participant in B2B Focus Group 2)

Just to support Operation Manager every operator we represent like the four players have provided us with computer gadgets, data and other facilities that enables us to handle customer complaints that are within our powers. Like so far it is only the leading operator that has a better technology that support us to handle certain issues easily which is called chain technology. (Participant in B2B Focus Group 1)

Theme 3: Customer relations orientation

Customer relations orientation is about the experiences of B2B firms in which they reported that those principal operators whom they represent do not have customer relationship orientation, thus have not made serious commitments to training staff members of B2B marketing firms on the twenty-first-century CRM qualities whilst handling customer complaints, claiming that B2B marketing firms are rather closer to the final target market. This signals negative and weak customer orientation behaviour.

So from time to time in meetings, conferences and seminars as well as in other business contacts they emphasize the issue of CRM on the need to handle your customers more than you can even handle yourself, because they pay your bills. (Participant in B2B Focus Group 2)

We are here because of the customers and the customers are also there because of us, so I mean without the customers there will not be telecoms firms anywhere and so knowing how important this customers are to the operators they have also made that a top priority by educating their partners of need to have good rapport with customers so that there will be in terms of the administration of this products from them (operators) to customers. (Participant in B2B Focus Group 1)

Theme 4: B2B service personalisation

B2B service personalisation according to interviewees' report reveals their experiences of B2B service personalisation and how their principal operators offer B2B service personalisation. This is aimed at strengthening the business cordiality between operators and B2B intermediaries, which is currently believed to be absent in consumer market.

Each time a new product or service or there is a new development we usually receive emails and text messages from the operators and it is personally addressed to the name of the person who handles such responsibility in this company, for example: Attention John, the operations manager of ABC. (Participant in B2B Focus Group 1)

But as an organisation we do receive emails and text messages that is personally referenced to my position and my name on it as the operations manager of this firm, especially when we are invited for a meeting on new developments, I mean with respect to specific operator. (Participant in B2B Focus Group 2)

5. Discussion of findings and conclusions

Key findings evolve around four major themes, which include: resource commitment behaviour; product knowledge training initiatives; customer relations orientation; and B2B service personalisation strategy. More so, these four keys provide answers to research question one, which considers the factors that underpin CRM experiences of B2B firms in the MTS of Nigeria. More specifically, in-depth explanation into each of the key themes indicates that the nature of relationship between B2B firms and their principal was more on the product orientation rather than customer orientation. This is so because findings illustrate that operators were performing positively well on B2B product knowledge development and B2B service personalisation, whilst performance on resource commitment and customer orientation initiatives was poor. This finding provides answers to research question two on the nature of relationship that exists between the principal operators and intermediaries. More specifically, finding on operators' poor attitude towards resource commitment and customer orientation behaviours on B2Bs' capacity development is inconsistent with the findings of (Gil-Saura, Frasquet-Deltoro, & Cervera-Taulet, 2009; Tsiros, Ross, & Mittal, 2009). This is because findings from these sources reported that relationship value had a positive influence on B2B firms' brand commitment, whereas our study finding demonstrates that poor resource commitment had a negative influence on B2B firms' staff capacity development and productivity. Inadequate provision of CRM infrastructure by principal operators underpins experiences of B2B marketing firms in the Nigerian MTS.

Additionally, this study shows that adequate resource commitment into B2B firms' CRM infrastructure leads to positive B2B service performance (see also Ata & Toker, 2012; Barry, Dion, & Johnson, 2008; Pine, 2015; Rauyruen & Miller, 2007; Yang, 2015; Zeng, Wen, & Yen, 2003). This implies that organisations, which are customer conscious, would prioritise CRM programmes so as to enable their intermediaries to serve customers satisfactorily (see also Lee & Park, 2008; Perez, Whitelock, & Florin, 2013; Zahay, 2008). Further this study contributes to advancing the existing bowel of knowledge in RBV of (Hooley & Greenley, 2005; Liao et al., 2009; Newbert, 2007; Penrose, 1959; Wernerfelt, 1984). This is because our findings illustrate that there is need for principal operators of mobile telecommunications services to build strong business partnership or alliances with B2Bs by committing resources for improving human and physical infrastructure of partners for satisfactory service delivery. In conclusion, the purpose of this study has been actualised and we therefore conclude that: Figure 4. B2B CRM matrix for building effective CRM collaboration and service delivery.

Resource Commitment

Goal: Support Human and Service Infrastructure of B2B Firms

Approach: B2B personnel training; provision of Service IT infrastructure in terms of (reliability, compatibility, modularity and dependability).

Expected Output: Long term competitive advantage, increase in revenue

Customer Relations Orientation

Goal: Build robust customer relationship for winning customers' loyalty and retention, consistently meeting and exceeding customers' intrinsic and extrinsic expectations, in terms of (activities, environment, quality, price, availability and accessibility).

Approach: Providing consistent staff training on transformational customer relationship management approaches.

Product Knowledge

Goal: To provide adequate knowledge for sale personnel and user

Aproach: B2B personnel training towards service and product adminstration; eduacting users on various products and service offerings with implications

Expected Output: Service competencies; enhanced consumer experience, cost reduction

B2B Service Personalisation

Goal: Building collaborative corporate image **Expected Outcome:** Strengthens existing business cordialities and leads to long term business relationship.

- Resource commitment behaviour, product knowledge development, customer relations orientation and B2B service personalisation underpin CRM experiences of B2B marketing firms in the MT sector of Nigeria.
- (2) The nature of relationship that exists between the B2B marketing firms and principal mobile telecommunications firms is a product-sale relationship. In other words, profit underpinned their relationship rather than customer satisfaction (see also Figure 4).

6. Implications and recommendations

The implication of this study's findings is that it has high strategic importance to policy-makers and policy-drivers in the MTS of Nigeria, especially when the key themes and recommendations are explored, though the findings are not intended to be generalised. Also, for researchers, it will set the riding pace for theoretical and operational literature in advancing the knowledge of B2B firms' CRM experiences. However, the recommendations of this study rest on its thematic findings. Thus, we recommend as follows: for resource commitment, mobile telecommunications firms should build strong business/customer partnership by making resource commitment that would assist to improve the human capacity of their B2B partners. This partnership would empower employees of B2B marketing firms in rendering swift customer service with the aim of reducing loads of customer complaints. However, a consideration of this recommendation on resource commitment will transcend into positive customer orientation behaviour from principal operators to the B2B marketing firms. Secondly, for product knowledge training and development, we recommend for operators to improve upon their trainings for their B2B marketing firms, by carrying out regular and holistic product, service trainings on current as well as new products in the market. This is because reports from B2B staff interviewees indicate that trainings-based product knowledge was lopsided and limited; however, it would help build upon existing B2B service personalisation with channel intermediaries. Consequently, this study is limited in terms of sample size, 10 interviewees, and to the Nigerian MTS. Thirdly, qualitative examination into CRM experiences of B2B marketing firms in other utility sectors in Nigeria with higher sample size could form a basis for further research. Furthermore, it is also important to explore the implications of B2B service personalisation between B2B marketing firms and their principal partners on B2B service loyalty using the mixed method strategy.

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Appendix A

Qualitative B2B in the GSM telecoms sector 03/09/2015 13:26

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of equipping u do. Yes you know p to time our off cases. Like my but other issue it. So the syste experience, the customers can customer issue Aggre	s on pr part of ficers d colleates throu- m plat e leadin anot ac- es with gate suppor mpute pur pov certair	oduct knowl what the op o go for trair gue said on ugh that sys form is well ng operator cess them d in our covera Classifica t Operation r gadgets, da vers, like so f i issues easil	same p ledge t verator nings c her de tem lik organi have e iirectly age. tion Manac ata an far it is y whic	s do in most s do in most in that; so th partment's s te data issue se in such a stablished c , so they em Coverage ger every ope d other facil only the lec h is called c	e user it means yong the issue of CRM is training they orgatere are so many desystem it may not be so maybe a custom way that we are de i kind of chain techn power us with good Number of coding references erator we represent ities that enables u ding operator that hain technology.	u have not know I because that is 2 nize is on producevices available i be only sim swag er bought a plar ole to handle the nology that enail d technology an Reference number 3 t like the four pla s to handle cust	ANDY FRED WALI the backbone WALI the knowledge, n handling such bissues that the and is not ab bise menial issu- bles us here be digadget to at Coded by initials ANDY FRED WALI typers have provoomer complai	So in cause of what we 03/09/201 08:58 so from tim ch customeney can trea le to access ue customere cause this tend to those Modified on 03/09/201 09:00 vided us nts that are

Internals\\Focus group for MUN\\ Focus group interview data with first B2B firm								
No		0.0280	4					

	Aggregate	Classification	Coverage	Number of coding references	Reference number	Coded by initials	Modified on
					1	ANDY FRED WALI	01/09/2015 08:44
		are usually based a administered prop		t have to do with a	ll the operator's	telecoms pro	ducts and
					2	ANDY FRED WALI	01/09/2015 08:44
	you have not		t. So in cause	w how to administ of equipping us on what we do.			
					3	ANDY FRED WALI	03/09/201 08:58
	our officers do cases. Like my can treat but able to access	o go for trainings o y colleague said or other issues throug s it. So the system	n that; so the her departm gh that syster platform is w	g they organise is o are are so many dev nent's system it ma m like data issues r ell organise in such ng operator have e	vices available ir y not be only sin naybe a custom a way that we	n handling suc m swap issues ner bought a p are able to ha	th customer s that they plan and is n indle those
					4	ANDY FRED WALI	03/09/201 09:01
	facilities that	enables us to hand perator that has a	dle customer	rers have provided complaints that an ology that supports	e within our pov	vers, like so fa	r it is only
lodes\\P	roduct knowledg	ge development\Us	ers orientatio	n			
D	ent						
Docum							
		ıp for ASS\\ Focus g	roup interviev	v data with second	B2B firm		
		ıp for ASS\\ Focus g	roup interviev 0.0127	w data with second 3	B2B firm		
	rnals\\Focus grou	ip for ASS\\ Focus g	· ·		B2B firm 1	ANDY FRED WALI	01/09/201 08:22
	No So some of th is what I mea	e customers do no	0.0127 Dt understand g. Also some	3 I some very aspect of the challenge is	1 of the services	WALI	e to and that
	No So some of th is what I mea	e customers do no	0.0127 Dt understand g. Also some	3 I some very aspect of the challenge is	1 of the services	WALI	08:22 e to and tha hers that are
	No So some of th is what I mea using this faci	e customers do no in by understandin ilities are not well g	0.0127 ot understand g. Also some grinded with t	3 I some very aspect of the challenge is	1 of the services also that most 2	WALI they subscribe of the custom ANDY FRED WALI	08:22 e to and tha hers that are 01/09/201 08:28
Inter	No So some of th is what I mea using this faci I said that one	e customers do no in by understandin ilities are not well o e of the challenges	0.0127 ot understand g. Also some grinded with t	3 I some very aspect of the challenge is he product	1 of the services also that most 2	WALI they subscribe of the custom ANDY FRED WALI	08:22 e to and tha hers that are 01/09/201 08:28
Inter	No So some of th is what I mea using this faci I said that one buy. esource commit	e customers do no in by understandin ilities are not well o e of the challenges	0.0127 ot understand g. Also some grinded with t	3 I some very aspect of the challenge is he product	1 of the services also that most 2	WALI they subscribe of the custom ANDY FRED WALI	08:22 e to and tha hers that are 01/09/201 08:28
Inter Nodes\\R Docum	No So some of th is what I mea using this faci I said that one buy. esource commit	e customers do no in by understandin ilities are not well g e of the challenges ment	0.0127 ot understand g. Also some grinded with t	3 I some very aspect of the challenge is he product	1 of the services also that most 2 stand basic thir	WALI they subscribe of the custom ANDY FRED WALI	08:22 e to and tha hers that are 01/09/201 08:28
Inter Iodes\\R Docum	No So some of th is what I mea using this faci I said that one buy. esource commit	e customers do no in by understandin ilities are not well g e of the challenges ment	0.0127 ot understand g. Also some grinded with t	3 I some very aspect of the challenge is he product ers have is to under	1 of the services also that most 2 stand basic thir	WALI they subscribe of the custom ANDY FRED WALI	08:22 e to and tha hers that are 01/09/201 08:28
Inter Nodes\\R Docum	No So some of th is what I mea using this faci I said that one buy. esource commit rent rnals\\Focus grou	e customers do no in by understandin ilities are not well g e of the challenges ment	0.0127 ot understand g. Also some grinded with t s the custome roup interview	3 I some very aspect of the challenge is he product ers have is to under	1 of the services also that most 2 stand basic thir	WALI they subscribe of the custom ANDY FRED WALI	08:22 e to and tha hers that are 01/09/201 08:28 products th
Inter Nodes\\R Docum	The second seco	e customers do no in by understandin lities are not well g e of the challenges ment up for ASSI\ Focus g sition as the custo or example they us	0.0127 ot understand g. Also some grinded with t s the custome troup interview 0.1522 mer care mar sually advise t	3 I some very aspect of the challenge is he product ers have is to under	1 of the services also that most 2 rstand basic thir B2B firm 1 will say they do, customers with	WALI they subscribe of the custom WALI ngs about the ANDY FRED WALI but it may no care I mean	08:22 e to and tha ners that are 01/09/201 08:28 products th 01/09/201 07:42 to be the wa each time w
Inter Nodes\\R Docum	The second seco	e customers do no in by understandin lities are not well g e of the challenges ment up for ASSI\ Focus g sition as the custo or example they us al meeting of service	0.0127 ot understand g. Also some grinded with t s the custome troup interview 0.1522 mer care mar sually advise t	3 I some very aspect of the challenge is he product ers have is to under w data with second 21 nager of ASS LTD I v hat we handle our	1 of the services also that most 2 rstand basic thir B2B firm 1 will say they do, customers with	WALI they subscribe of the custom WALI ngs about the ANDY FRED WALI but it may no care I mean	08:22 e to and tha hers that are 01/09/201 08:28 products th 01/09/201 07:42 ot be the wa each time v rom any of
Inter Nodes\\R Docum	Image: No So some of the is what I mean using this facing this facing the source commitment I said that one buy. esource commitment mals\\Focus grouter No Well in my poryou expect. For have a generic the operators Yes I believe the operators	e customers do no in by understandin ilities are not well g e of the challenges ment up for ASS\\ Focus g sition as the custo or example they us al meeting of servic ' we represent. he firms knows the	0.0127 ot understand g. Also some grinded with t s the custome on oup interview 0.1522 mer care mar sually advise t ce distributors e importance at they should	3 I some very aspect of the challenge is he product ers have is to under w data with second 21 Dager of ASS LTD I hat we handle our s. But I have not se of CRM to their suc d be giving our staf	1 of the services also that most 2 stand basic thir B2B firm 1 will say they do, customers with en any strong c 2 2 customers with en any strong c 2 customers with en any strong c 2 customers with en any strong c	WALI they subscribe of the custom ANDY FRED WALI ngs about the ANDY FRED WALI but it may no care I mean ommitment fi ANDY FRED WALI Illeague menti	08:22 e to and tha hers that are 01/09/201 08:28 products th 01/09/201 07:42 ot be the wa each time w rom any of 01/09/201 07:44 ioned they

	Aggregate	Classification	Coverage	Number of coding references	Reference number	Coded by initials	Modified on
	here for some		bserve that c	mers' network servi our staffs are friend			
					4	ANDY FRED WALI	01/09/2015 07:49
	customer exp is not possible	erience from the g	rass root that very effectiv	erators in terms of g t will be fine, becaut ely with all their cu	se they have m	illions of custo	omers and it
					5	ANDY FRED WALI	01/09/2015 07:51
				esources to help in .00 network related			ship with final
Reports\\ Coding summary by node report					Page 7 of 13		

03/09/2015 13:26

Aggregate	Classification	-	Number of coding references	Reference number	Coded by initials	Modified on
				6	ANDY FRED WALI	01/09/2015 07:53
	tors' don't invest i sponsors our staff		d, they only assist yes the	ey only assist; it i	s our employer (as a trade
				7	ANDY FRED WALI	01/09/201 07:54
we have not s	seen any real com e team equal trair	mitment on	ing meetings with intern their side that really con ir main staff because we	vinces us, at leas	st we expect tha	t they give o
				8	ANDY FRED WALI	01/09/201 07:56
they have no	t written to us to s	ay please no	c operators during the mo ominate 3 of your custon			
	nat date, we expe	ct this.		9	ANDY FRED WALI	01/09/201 07:58
Whereas we	would expect that	because the	ese companies are very r nies we handle stuff for si	ich they should ii	WALI ndividually train	07:58 our staff on
Whereas we	would expect that	because the		ich they should ii	WALI ndividually train	07:58 our staff on ng for our sta
Whereas we CRM initiative When new st we do here is	would expect that s, I mean each of affs is employed h	because the this compar		ich they should in hould organise sp 10 customer care t	WALI ndividually train pecialised trainir ANDY FRED WALI raining because	our staff on ng for our sta 01/09/201 08:00 most of wha
Whereas we CRM initiative When new st we do here is	would expect that s, I mean each of affs is employed h about distributing	because the this compar	hies we handle stuff for s	ich they should in hould organise sp 10 customer care t	WALI ndividually train pecialised trainir ANDY FRED WALI raining because	07:58 our staff on ng for our sta 01/09/201 08:00 most of who
Whereas we CRM initiative When new st we do here is customer net Over thirty (3 the sales repr	would expect that s, I mean each of affs is employed h about distributing work problems. 0) branches across resentatives in eac	because the this compar e or she unc g product and s the country th of this bra	hies we handle stuff for s	ich they should ii hould organise s 10 customer care t ess customers, fi 11 ches also interfaa undergo this trair	WALI ANDY FRED WALI raining because nal consumers of WALI ANDY FRED WALI ce with sub-trad hing as to keep t	07:58 our staff on ng for our staf 01/09/201 08:00 most of who and handling 01/09/201 08:02 e retailers; sc

Aggregate	Classification	-	Number of coding references	Reference number	Coded by initials	Modified on
	res is fully equippe dling specific issu		takes to handle a partie	cular problem and	our staffs there	are well
				13	ANDY FRED WALI	01/09/201 08:15
In every of ou and we are al sensitive issue	so given some lev	ve software o el of powers	given to us by the indivi and access to handle t	idual operators the his issues, but our	at we use in reso access is also re	lving proble stricted to
				14	ANDY FRED WALI	01/09/202 08:16
We don't han	dle all kind of com	nplaints but c	only those that we are a	empowered to do	and that is withi	n our ability
				15	ANDY FRED WALI	01/09/201 08:18
sues, but we d		v to handle t	cess codes to be able t hose issues like over sc			
				16	ANDY FRED WALI	01/09/201 08:25
			nandle certain things w			08:26 still unable
meet the com them to help	plaints demand of the	quickly, that w	was why I said they car ues so as to reduce cus ge Number	chereas from their n collaborate with tomer frustrations Reference	WALI offices they are the intermediari	08:26 still unable es by fundir Modifie
meet the com them to help	plaints demand of the handle some of the handle som	quickly, that w	was why I said they car ies so as to reduce cus	hereas from their n collaborate with tomer frustrations	WALI offices they are the intermediari	08:26 still unable es by fundir
meet the com them to help	plaints demand of the handle some of the handle som	quickly, that w	was why I said they can les so as to reduce cus Number of coding	chereas from their n collaborate with tomer frustrations Reference	WALI offices they are the intermediari	08:26 still unable es by fundir Modifie on
Aggregate	Classificatio	n Coverag	was why I said they can les so as to reduce cus Number of coding	Arrow the second	WALI offices they are the intermediari Coded by initials ANDY FRED WALI ee customers that	08:26 still unable es by fundir Modifie on 01/09/20 08:30 n the operc
Meet the com them to help Aggregate High volume	Classificatio	n Coverag	vas why I said they car ies so as to reduce cus of coding References	Arrow the second	WALI offices they are the intermediari Coded by initials ANDY FRED WALI ee customers that	08:26 still unable es by fundir Modifie on 01/09/20 08:30 n the operonges.
Aggregate High volume tors, so they The short of f	Classificatio	n Coverag	vas why I said they car ies so as to reduce cus of coding References	/hereas from their n collaborate with tomer frustrations Reference number 18 18 we are closer to th us to help in reduc 19	WALI offices they are the intermediari Coded by initials ANDY FRED WALI e customers that cing these challe ANDY FRED WALI ecommunication	08:26 still unable es by fundir Modifie on 01/09/20 08:30 In the operconges. 01/09/20 08:31
Aggregate High volume tors, so they The short of f	Classificatio	n Coverag	vas why I said they car ies so as to reduce cus of coding References	/hereas from their n collaborate with tomer frustrations Reference number 18 18 we are closer to th us to help in reduc 19	WALI offices they are the intermediari Coded by initials ANDY FRED WALI e customers that cing these challe ANDY FRED WALI ecommunication	08:26 still unable es by fundir 01/09/20 08:30 n the operconges. 01/09/20 08:31
Aggregate High volume tors, so they The short of t but we receiv I think the te ner to handle	Classificatio	n Coverag	vas why I said they car ies so as to reduce cus of coding References	/hereas from their n collaborate with tomer frustrations Reference number 18 18 we are closer to th us to help in reduce 19 19 10 do little by the tel mpowered to hand 20 aboration commitin	WALI offices they are the intermediari Coded by initials ANDY FRED WALI the customers that cing these challe ANDY FRED WALI the communication lile. ANDY FRED WALI the communication initials ANDY FRED WALI ANDY FRED WALI ANDY FRED WALI the communication initials ANDY FRED WALI the communication initials ANDY FRED WALI ANDY FRED WALI ANDY FRED WALI ANDY FRED WALI ANDY FRED WALI ANDY FRED WALI ANDY FRED WALI	08:26 still unable es by fundir 01/09/20 08:30 n the operconges. 01/09/20 08:31 n operators; 01/09/20 08:31 n operators; 01/09/20 08:32
Aggregate High volume tors, so they The short of t but we receiv I think the te ner to handle should train to	Classificatio	n Coverag	vas why I said they car ies so as to reduce cus Pe Number of coding References n fact I still insist that more wider in order for are only empowered to are here than we are er nould increase the collor ages we and the final co	/hereas from their n collaborate with tomer frustrations Reference number 18 18 we are closer to th us to help in reduce 19 19 10 do little by the tel mpowered to hand 20 aboration commitin	WALI offices they are the intermediari Coded by initials ANDY FRED WALI the customers that cing these challe ANDY FRED WALI the communication lile. ANDY FRED WALI the communication initials ANDY FRED WALI ANDY FRED WALI ANDY FRED WALI the communication initials ANDY FRED WALI the communication initials ANDY FRED WALI ANDY FRED WALI ANDY FRED WALI ANDY FRED WALI ANDY FRED WALI ANDY FRED WALI ANDY FRED WALI	Modifie on 01/09/20 08:30 n the opera n operators, 01/09/20 08:31 n operators, 01/09/20 08:32 hannel part ze that they
Aggregate High volume tors, so they The short of t but we receiv I think the te ner to handle should train t the grass roo	Classificatio	In Coverage coveragee coveragee coverageee coveragee coveragee cove	vas why I said they car ies so as to reduce cus Pe Number of coding References n fact I still insist that more wider in order for are only empowered to are here than we are er nould increase the collor ages we and the final co	Reference number 18 we are closer to th 19 odo little by the tel npowered to hand 20 aboration commitmonsumers are facir use we are even d 21	WALI offices they are the intermediari Coded by initials ANDY FRED WALI wall e customers that initials ANDY FRED WALI ecommunication lle. ANDY FRED WALI inert with their c ing bulk of the ANDY FRED WALI	08:26 still unable es by fundir 01/09/20 08:30 01/09/20 08:31 n operators, 01/09/20 08:32 hannel part 2e that they 01/09/20 08:32
Aggregate Aggregate High volume tors, so they The short of t but we receiv I think the te ner to handle should train t the grass roo I think they s the grass roo	Classificatio	Puickly, that with the second se	was why I said they can les so as to reduce cus of coding References	Altereas from their n collaborate with tomer frustrations Reference number 18 18 we are closer to th us to help in reduce 19 v do little by the tel movered to hand 20 vered to hand 20 vered to commit onsumers are facir use we are even d 21 g the trade partne	WALI offices they are the intermediari Coded by initials ANDY FRED WALI wall e customers that initials ANDY FRED WALI ecommunication lle. ANDY FRED WALI inert with their c ing bulk of the ANDY FRED WALI	08:26 still unable es by fundir 01/09/20 08:30 01/09/20 08:31 n operators, 01/09/20 08:32 hannel part 2e that they 01/09/20 08:32

Aggregate	e Classifie	cation (Coverage	Number of coding References		Refere numbe		Coded by initials	Modified on
						1		ANDY FRED WALI	01/09/201 08:39
				us, but they ho neir staff I belie		ormally a	organised	training for o	ur staff that
						2		ANDY FRED WALI	01/09/201 08:39
But for the a spent their m				mphasizing CRN cally for this.	4 yes the	y have s	aid it by n	nouth, but the	ey have not
						3		ANDY FRED WALI	01/09/201 08:40
capital NO th	ney have not	invited ou	ur staff for a	to train us on specific trainir very day, so tha	ng called '				
						4		ANDY FRED WALI	01/09/201 08:45
Yes that is tru	ue I also me	ntioned it	earlier that	there has not	been a sp	pecific tro	aining for	our staff on "	CRM".
						5		ANDY FRED WALI	01/09/201 08:46
				attended train		6		ANDY FRED WALI	01/09/201 08:48
relating with	their custor	ners we h	ave all it tak	we serve whick wes to make the mplaints at this	eir relatio	nship wi	th custon	ners effective	
33	Classifi- cation	Covera	ge Numb of coo refere	ding	Refere numbe		Coded I	oy initials	Modified on
					7		ANDY FRE	ED WALI	03/09/2015 08:42
body who e because th the custom and so the customer's	either by cor le successes hers. So the (first training	mmission we have CEO prides they give not have	or omission achieved over s himself so them is on good CRM t	ave achieved to try to commit er the years is o much on that customer relai rainings and or	any act to as a resul each time tionship s	o the de t of goo e new st to that w	triment o d relation affs are b /e all will	f our custome ship and parti rought into th know how to	ers; this is nership with ne company handle our
					8		ANDY FRE	ED WALI	03/09/2015 08:45
									00.15
our office y	, ou are here,	, in fact if i	not that we	to CRM that is v are trained to am talking ab	be custor				oming into
our office y	, ou are here,	, in fact if i	not that we	are trained to	be custor	mer sens		von't even giv	oming into

blems they wil	Il be more c n resolving ng online wi rnal staff tra N Focus grou 17	committed lik other kind of here solution aining	ke boosting f cases becc is do not co	if these o the worki iuse the c me easily	DY FRED WALI perators wants to : ng capacity of trad :ommon customer	e partners
blems they will scope to help i e than reportir nmitment\Exte group for ASS\ 0.0626	Il be more c n resolving ng online wi rnal staff tra N Focus grou 17	committed lik other kind of here solution aining	ke boosting f cases becc is do not co	the worki iuse the c me easily	ng capacity of trad	e partners
group for ASS\ 0.0626	V Focus grou	5	data with se	cond B2B		
0.0626	17	ıp interview c	data with se	cond B2B		
0.0626	17	ıp interview c	data with se	cond B2B		
					firm	
אין strong com						
iny strong com			1	ANI	DY FRED WALI	01/09/201 07:42
	imitment fr	rom any of th	ne operators	' we repr	esent.	
			2	ANI	DY FRED WALI	01/09/201 07:44
y should be giver care job.	/ing our sta	ff equal train	ing like they	y give to t	heir main staff bec	ause we do
				3	ANDY FRED WALI	01/09/201 07:50
tra support fro the grass ro			ns of giving u	us resourc	ces to help them bo	bost cus-
				4	ANDY FRED WALI	01/09/201 07:52
should also giv	ve us the re	sources to h	elp in boost	ing our se	ervice relationship v	vith final
				5	ANDY FRED WALI	01/09/201 07:55
nat they give or mplaints every			equal trainir	ngs like th	eir main staff beca	use we face
ification Co	overage	Number of coding reference	ց ու	eference Imber	e Coded by initials	Modified on
			6		ANDY FRED WALI	01/09/2015 07:56
		minate 3 of y	your custom	ner care s	taff for a training o	n CRM be-
			7		ANDY FRED WALI	01/09/2015 07:59
_		en to us to say please no a date, we expect this.		date, we expect this.	date, we expect this.	7 ANDY FRED

01/09/2015 8 ANDY FRED WALI 07:59 Should organise specialised training for our staff. 9 ANDY FRED 01/09/2015 WALI 08:16 We are also given some level of powers and access to handle these issues, but our access is also restricted to sensitive issues. 10 ANDY FRED 01/09/2015 WALI 08:16

Aggregate	Classification	Coverage	Number of coding references	Reference number	Coded by initials	Modified on
We don't hand	dle all kind of comp	laints but only th	nose that we are e	mpowered to c	lo and that is w	ithin our abili
				11	ANDY FRED WALI	01/09/201 08:18
	ined on how to har er relationship.	ndle those issues	like over scratch c	ard problems o	bout not speci	fically on mar
				12	ANDY FRED WALI	01/09/201 08:25
However this is these queues.	s one reason why s	aid the operator	s should commit r	esources to the	eir trade partne	rs to reduce
				13	ANDY FRED WALI	01/09/201 08:26
	I said they can coll o as to reduce cust			funding them	to help handle	some of thes
				14	ANDY FRED WALI	01/09/201 08:30
	sist that we are clo for us to help in rea			rators, so they	should make o	ur partnership
				15	ANDY FRED WALI	01/09/201 08:31
	mpowered to do liti than we are empow			ators, but we re	eceive more co	mplaints and
<u>.</u>				16	ANDY FRED WALI	01/09/201
	e that they should i zy work at the gras		atedly like they tro	ain their main s	taff because w	e are even da
				17	ANDY FRED WALI	01/09/201
I think they sh the grass root.	ould decentralise t	heir service com	mitment by using	the trade partr	iers to handle t	his problem o
Internals\\Fo	cus group for MUN	\\ focus group ir	nterview data wit	h first B2B firn	n	
No		0.0233	8			
				1	ANDY FRED WALI	01/09/201 08:39
They have not	formally organised	training for our	staff that specifica	ally concerns CI	RM just as they	do for their st
Aggregate	Classification	Coverage	Number of coding references	Reference number	Coded by initials	Modified on
				2	ANDY FRED WALI	01/09/201 08:39
But they have	not spent their mo	ney and time to	train us specificall	y for this		
				3	ANDY FRED WALI	01/09/201 08:41
But for the ope called "CRM".	erators we represer	nt, I will say a cap	pital NO they have	not invited our	r staff for a spe	cific training
				4	ANDY FRED WALI	01/09/201 08:45
I also mentior	ned it earlier that th	iere has not beer	n a specific training	g for our staff o	n "CRM".	
				5	ANDY FRED WALI	01/09/201 08:46

Aggregate	Classification	Coverage	Number of coding references	Reference number	Coded by initials	Modified on
	n a specific program purpose called CRN		training organized	d where we are	asked to present	ourselves for
				6	ANDY FRED WALI	01/09/2015 08:47
So specifically	I do not have any	record when we	attended training	specifically on	CRM skill develop	oment.
				7	ANDY FRED WALI	01/09/2015 08:48
	Illy sincere about re fective if only we ar		customers we ho	ive all it takes to	o make their rela	tionship with
Nodes\\Resou	rce commitment\In	ternal staff traini	ng			
Document						
Internals	\Focus group for AS	S\\ focus group ii	nterview data witi	h second B2B fir	m	
No		0.0199	5			
				1	ANDY FRED WALI	01/09/2015 07:48
for some days	ommitted here to h do you not observ nts and sort it out.					
				2	ANDY FRED WALI	01/09/2015 07:53
They only assi	ist yes they only as	sist; it is our emp	loyer as a trade p	artner that spo	nsors our staff tr	aining.
				3	ANDY FRED WALI	01/09/2015 08:00
When a new s	staff is employed he	e or she undergo	es compulsorily t	he customer ca	re training.	
Aggregate	Classification	Coverage	Number of coding references	Reference number	Coded by initials	Modified on
				4	ANDY FRED WALI	01/09/2015 08:02
	epresentatives in ea them well informe				is training as to k	eep them
				5	ANDY FRED WALI	01/09/2015 08:12
Our staffs the	re are well trained i	n handling speci	fic issues if you vi	sit any of them.		
	cus group for MUN					
No		0.0174	4			
				1	ANDY FRED WALI	01/09/2015 08:40
Our employer	is trying based on	their strength to	train us on this.			
				2	ANDY FRED WALI	03/09/2015 08:42
training they g	ides himself so mu give them is on cus ve good CRM trainin area.	tomer relationsh	ip so that we all v	will know how to	o handle our cust	tomer's, so if

Aggregate	Classification	Coverage	Number of coding references	Reference number	Coded by initials	Modified on
				3	ANDY FRED	03/09/2015
					WALI	08:43
office you are	hent of this firm is c here, in fact if not t w us you know who	hat we are trair	ned to be custom	u can see the vo er sensitive we v	lume of people	coming into o



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