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## Democracy, surveillance and “knowing what’s good for you”: the private sector origins of profiling and the birth of ‘citizen relationship management’

### Book Section

How to cite:

Ball, Kirstie; Daniel, Elizabeth; Dibb, Sally and Meadows, Maureen (2010). Democracy, surveillance and “knowing what’s good for you”: the private sector origins of profiling and the birth of ‘citizen relationship management’. In: Haggerty, Kevin D. and Samatas, Minas eds. *Surveillance and Democracy*. Abingdon: Routledge.

For guidance on citations see [FAQs](#).

© Not known

Version: Accepted Manuscript

Link(s) to article on publisher’s website:  
<http://www.routledge.com/books/details/9780415472395/>

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***Democracy, Surveillance and 'knowing what's good for you': The private sector origins of profiling and the birth of 'citizen relationship management'***

Kirstie Ball, Senior Lecturer in Organization Studies  
Elizabeth Daniel, Professor of Information Management  
Sally Dibb, Professor of Marketing  
Maureen Meadows, Senior Lecturer in Management

At

Open University Business School, Walton Hall, Milton Keynes, UK MK7 6AA

Address for Correspondence  
Dr Kirstie Ball  
Open University Business School  
Walton Hall  
Milton Keynes  
MK 7 6AA  
[k.s.ball@open.ac.uk](mailto:k.s.ball@open.ac.uk)  
Tel 01908 655669  
Fax: 01908 655898

## **Introduction**

Using critiques developed in surveillance studies, and notions of democracy, this chapter examines some of the likely issues around the use of Customer Relationship Management (CRM) techniques for governmental purposes. One of the earliest critiques of CRM was that it was an undemocratic mode of social ordering (Lyon 1994), and its application in governmental contexts may challenge the operation of democratic principles. In this chapter we explore this issue in more detail. The chapter begins by examining how notions of the 'consumer' and 'citizen-consumer' are permeating public sector service provision, and reviews the increased use of marketing techniques in the public sector, of which CRM is one. We argue that the centralisation of the citizen as a 'consumer' in part legitimates the growing use of marketing techniques in a wide range of governmental contexts. We then provide a detailed critique of CRM, comparing the principles behind its private sector origins with some of the practicalities of public sector application. This raises four questions about the use of CRM in the public sector context, which we believe should be addressed in future research studies. First, given that the notion of CRM is predicated on the differential treatment of groups or individuals, how does it interact with democratic notions that all citizens are equal? Second, by its focus on the pre-emption and prediction of consumer tastes, could it also undermine democratic notions of participation? Third, by individualising the business-consumer relationship, does it have the potential to sidestep the community and environmental issues which arise in governmental contexts? Fourth, despite claiming to create unique customer 'knowledge' and focusing on 'relationships', questions remain over the role of control and discipline in the 'relationship' which is created. In conclusion we urge deep reflexivity on the application of CRM in governmental contexts. We also call for research which examines its potential impacts on democratic rights, citizens and whole sections of society.

### **The public sector 'citizen-consumer'**

With the extensive privatisation of public sector services, which took place in the United Kingdom from the 1980s onwards, there has been a concomitant emphasis on the consumption and marketing of government services. This alleged superiority of market rather than bureaucracy led forms of service provision have centralised the idea of the 'citizen-consumer' as the recipient of public services. Public bodies serving the 'needs' of their relevant populations now contend with issues such as customer choice, price, customer retention and customer relationships. Moreover, the practice of consumption has taken on new political meanings as consumers express their political values through consumption choices (Parker 1999).

Conceptually, the consumer, as opposed to the citizen, marks a strong distinction between the state and the market. This seems to downplay collective and community notions, and emphasises financial effectiveness over social development. According to Clarke and Newman (2008) notions of the 'consumer' in government service provision date back to critiques of the public sector developed in the 1970s (Nisnaken, 1971). Since then, the quasi-

market based approaches adopted in the 1980s and 1990s, such as; citizens' 'right to buy' their council homes, 'parental choice' in secondary school selection and 'patient choice' in health services have dominated. The present government has since committed to the further modernisation of public services:

'more markets; more competition between 'competing providers'; more devolved management; more governance systems for 'managing at a distance'; and a conception of services as being more centred on the needs of wants of their 'customers' (Clarke and Newman 2008: 739).

Surveillance scholars will instantly recognise some of the surveillant aspects of these developments. 'Managing at a distance' implies remote monitoring; and focusing on the 'needs and wants of the customer' references CRM. As a consequence of the market-based approach to public services, marketing has taken a more prominent role in public sector organizations of late. Under the rubric of 'New Public Management' (Aberbach and Christensen 2005) the main developments in the last twenty years have concerned the analysis of quality service provision, customer relations, market research, public relations, advertising and promotion (Walsh 1991). The development of the 'internal market' has also resulted in the outsourcing of services to the private sector, charging and competitive tendering for service contracts. Organizations in the public sector have been trying to develop corporate images, new logos, and identities. Customer care training has taken prominence in many front line roles. Implementing CRM is the latest frontier for the public sector in an attempt to target service provision, give the citizen more choice in public services, and make them aware of services which are relevant or attractive to them.

However, as is the case with many other surveillance technologies, CRM, although it is in its infancy in the public sector, has been used for a range of purposes, in contexts of both care and control (Lyon 2001). One example is provided by Sussman and Galizio (2003) whose extensive research establishes its use in electoral practices all over the world. They argue that the growing use of political consultants to conduct electoral campaigns has resulted in an expansive use of different marketing techniques on voters. Political consultants and electoral campaign managers, are individuals skilled in modern fund raising, the use of ICTs and who are well connected in the media. They comment (2004: 314):

'...media consultants draw on the success of modern commodity advertising to *sell* [their emphasis] candidates, emphasising not so much their content (issues) as their image, employing the constant use of focus groups and polling not to incorporate public demand as much as to hone a saleable message and test the effectiveness of their political propaganda. The information base developed in electronic consumer surveillance for marketing products and brands is appropriated for marketing candidates. Voters are seen by consultants not as citizens but as political consumers'

Alternatively CRM has been used in health contexts in the United Kingdom to target healthcare advice and treatment to 'at risk' groups, such as the obese, or smokers.

Another relevant area is national security. Current changes in national security arrangements which emphasise profiling and the pre-emptive screening of potential 'terrorists' are also affording CRM wider significance. UK and US Government counter terrorism measures post 9/11 have direct implications for CRM practice in private sector organizations in the financial and travel industries. With government attempts to stem the international flow of terrorist finance, financial services institutions in G7 countries are required to monitor suspicious transactions on their customers' accounts and are subject to a range of international financial governance measures. The premise is to detect terrorist networks *before* any terrorist acts occur, and to this end institutions now profile their customers in relation to the 'predictability' of their financial behaviours using profiling techniques (Vlack, 2008; Canhoto and Backhouse 2007; Amoore and DeGoede 2006). The same is true in the travel industry, which was initially the hardest hit by 9/11 as air travel declined and long waits at airport security checks decreased perceived customer service levels. The UK government is currently implementing a comprehensive E-borders programme which features, among other things, detailed risk profiling of travellers based on passenger information provided by airlines and travel operators *before* they travel. Both industries are already acknowledged to use profiling for CRM purposes. If existing consumer profiles from these industries are combined with judgements concerning likely criminality, numerous ethical and practical issues arise, concerning the creation and application of profiles, and its potential effects on individual liberty (Turow 2006, Elmer 2004; Gandy 1993). Given these developments it is a timely endeavour to consider the general applicability of CRM, an avowedly private sector market based approach to selling products, in governmental contexts.

Ultimately there are different assumptions which underpin marketing as practiced in the private as opposed to the public sector. In the private sector, the consumer is said to be 'sovereign', and winning their custom is paramount. Focusing on the provision of suitable goods or services at the right price and distributed through appropriate channels to encourage repeat purchase is critical. Ensuring customer satisfaction to prevent 'exit' from a particular marketplace, and ensuring that goods and services are distributed to different consumer groups in different places are also key processes. For public sector services the assumptions are somewhat different. When it comes to implementing policy, the collective choices behind it are said to dominate. Public services need to be resourced effectively, regardless of fluctuations in demand. Because of the scarcity of public resources, it is reasonable that resources should be targeted. Services are distributed according to particular needs, rather than the ability to pay for them, in a manner which promotes fair and just outcomes for citizens. Wider inclusion and voice, rather than repeat purchase and excluding those with a lower 'lifetime value' to the organization, are seen as important. Many of these assumptions have consequences for CRM, and whether it is an appropriate

strategy in the public sector. The key question is how CRM with its individualist ethos and basis in the economic transaction, can be rendered an appropriate technique in an environment which seeks to provide social benefits. Nevertheless, using CRM to target scarce resources at the most needy may present a helpful solution. In the following pages we review CRM practice and its application in the public sector in more detail, highlighting some of the conceptual and practical issues involved.

## **CRM practice**

CRM involves the capture and management of customer data in order to select, attract and retain high value customers. This is achieved using databases of customer characteristics and buying behaviour to produce statistically generated consumer profiles. These can be used as the basis for identifying the current attractiveness (Zeithaml et al., 2001), value and relative 'lifetime value' of customers to the organization (Reichheld, 1996; Reinartz and Kumar, 2003). Such practices developed in the private sector have now been adopted by many areas of the public sector including both central and local government (The Cabinet Office, 2000), where CRM now forms a major strand in approaches to modernise government (Cabinet Office, 2005). This widespread use of CRM means that virtually every member of UK society has a 'data double' (Clarke, 1988) in one or more databases, even if they do not explicitly elect to join a marketing or loyalty scheme. As CRM uses personal information to differentiate between members of society, the approach is recognised as an element of the surveillance society (Danna and Gandy, 2002; Graham, 2005; Burrows and Gane, 2007).

According to Ryals and Knox (2001) the philosophy behind CRM is based on: i) relationship orientation (Gummesson, 1999); ii) customer retention (Verhoef, 2003); iii) creating superior customer value (Reinartz et al. 2004); iv) IT as the enabling technology (Swift, 2001). Definitions of CRM reflect these different components. Yuan and Chang (2001) describe CRM in terms of a three-part technological life cycle: (i) collecting and integrating customer data from a range of sources; (ii) analysing the data to gain deeper customer knowledge; (iii) taking action which will positively impact upon customer relationships. As Karakostas et al. (2005: 854) explain, the implementation of CRM involves every aspect of the organisation's contact with its customers: "From receiving an order through the delivery of the products and services, CRM aims to co-ordinate all business processes that deal with customers...".

CRM has been much vaunted as a potential route to enhanced business performance (Knox et al., 2003; De Wulf et al. 2001; Galbreath, 1998), and organisations, unsurprisingly, are attracted by the promise of profitability improvements. For customers, the benefits include more responsive supplier relationships, better tailored product offerings and enhanced service quality. CRM is of particular importance in the service sector. This is partly because the intangible character of service products increases the importance of service as a source of competitive advantage (Perrien and Ricard, 1995). Deregulation in some UK services sectors has also raised the competitive

stakes, so that protecting the customer base is a high priority (Reichheld and Sasser, 1990).

The emergence of CRM also reflects the progression from database and niche marketing to relationship management (Peppers and Rogers, 1993). With marketers seeking increasingly detailed customer profiles, CRM capitalises on IT developments to capture and manage the required customer information. CRM also supports the kind of ongoing customer and supplier conversation (Peppers and Rogers (1993; 1997; 1999) refer to a 'learning relationship') which many services organisations now seek. By combining superior customer information and database marketing capabilities with commitment to long-term relationships, businesses are able to provide better tailored customer offerings. The use of technology to implement CRM and enhance customer relationships has never been more extensive (Thurston, 2000; Sievwright, 2001).

### **CRM in the public sector**

There are a number of likely drivers for the implementation of CRM in the public sector. Citizen-consumers now expect more from public services, as their expectations of service are set by large private sector organizations. A greater focus on citizen-consumer needs may also result in cost reduction, the better targeting of resources, and the recording of emerging needs as they occur. CRM is also cited as a key weapon to counteract fraud, particularly benefit fraud, through the use of profiles. Such a system is already in place at the Department of Work and Pensions. Significantly, Hewson et al (2003) also argue that CRM can be used to target voters, particularly those who traditionally do not participate in elections. Coupled with strong approaches from technology companies eager to win lucrative government contracts, the vision of 'joined up government' and e-government CRM as a strategy for the effective delivery of public services is a real possibility.

However, there are also several disincentives to implement CRM. CRM necessarily segments the market, but unlike private sector organizations, the public sector cannot choose which people they want to serve, or those who offer the best 'lifetime value'. In fact, they often have to target people who may qualify for a service or benefit, but actively resist approaches from public service organizations. Providing services for difficult to reach groups, such as the elderly or learning disabled, is likely to prove hard for CRM to achieve. Technology vendors have little experience reaching those who are not already 'connected' to the 'consumption infrastructure' (through previous consumption, credit card or internet use), but the political disadvantages to not reaching those groups are high. Developing and implementing effective CRM strategies may prove more difficult in the public sector because of resource limitations, and the fact that many talented managers are enticed to the private sector by higher salaries. As well as being technology centred, CRM also involves a reconceptualisation of how service is delivered, which will involve major organizational change, including cultural shifts. CRM is therefore not a quick fix or short term solution. Actively managing and updating the consumer information database, while maintaining data

protection and privacy regulation is also likely to be a challenge, as is identifying the measures along which service is to be evaluated.

### **Practical issues with CRM**

Notwithstanding the many contextual issues which arise around the public sector application of CRM, there are a number of research findings from its application in the private sector which highlight how it can become problematic. Some of these concerns are also likely to arise in the public sector context. The first set of findings address difficulties with the implementation of CRM and the relative sophistication of its use. Organizational problems which arise mirror concerns expressed about the application of CRM in the private sector. The second set of findings concern the accuracy of profiles as they are created, and the third concerns ethical issues surrounding their application.

#### *Implementation and uptake*

In spite of its well publicised potential, organizations use CRM with varying sophistication: from a blunt instrument to a finely crafted tool (Dibb and Meadows 2004). Studies also show that the uptake of CRM is not uniform and that its processes and outcomes are not a foregone conclusion (Karakostas et al., 2005). This is partly because of the many and varied challenges which seeking a relationship approach can bring (Dibb and Meadows, 2001; Perrien and Ricard, 1995). These challenges can mean that different organisations are more or less successful in implementing a relationship management approach. Dibb and Meadows (2004) consider progress towards the use of CRM on the basis of a number of 'harder' (the *customers* and *technology* used) and 'softer' (the *company* and its *staff*) dimensions. They used these dimensions as the basis for classifying financial services firms' progress on implementing relationship management. They find that while investments in appropriate technology and systems can readily alleviate some of the harder barriers, the softer issues around company culture and staff orientation can be much more problematic. This is consistent with the view of other authors who suggest that despite their importance to the process (Srivastava et al., 1999) there is a shortage of empirical evidence about the role and perspectives of organisational members on CRM (Hart et al., 2002; Plakoyiannaki, 2005). Indeed only one study has been conducted to date over changes to employment conditions brought about by CRM (Kwakkelstein 2002). In a call centre setting, it was found that use of CRM to manage 'one to one' relationships with customers meant employees were subject to more rules regarding the customer interaction, and found their autonomy, decision latitude and level of required creativity to diminish.

#### *The creation of profiles.*

By its very nature CRM has the potential to be discriminatory: in that it seeks to make organizations treat their customers differently based upon their personal characteristics or habits. Traditionally CRM has been directed towards defining customer attractiveness, value and benefit and promises

much to organizations in terms of profits and customer relationships. However, CRM may also be used to identify and screen 'risky', 'undesirable' or 'criminal' elements. With most members of society having a 'data double', or a consumer profile somewhere in a database, most members of society are scrutinized by algorithms for all kinds of reasons.

As the stakes are raised around the use of consumer profiles, their accuracy becomes critical. However, research to date highlights how the techniques used to create profiles contain errors and biases. Errors occur when databases are combined, inaccurate or unrepresentative data are used and missing data are 'filled in' (Danna and Gandy 2002), leading to the observation that CRM is nearly always 'wrong' at the level of the individual (Berry and Linoff 2000). Recent evidence (Canhoto, 2007; Beckett 2008) also suggests that the production of profiles is socially embedded and replicates the prejudices of CRM experts. Potential is created for prejudices to be written into algorithms which identify risk, entitlement and criminality. Studies of other surveillance workers also suggest that prejudices become mobilised as surveillance technology is applied (Smith 2007, Norris and Armstrong 1998). As a result data subjects may unwittingly suffer discrimination, or may be wrongly allocated to categories they do not belong. Moreover inadequacies tend to be perpetuated because replacing legacy systems is both expensive and complex (Head, 2007). In circumstances where 'being in the wrong category' results in the freezing of one's financial assets, deportation or imprisonment, highlighting the shortcomings in the creation of profiles is of critical importance.

### *The application of profiles*

Despite being virtual creations, profiles have very real consequences for customers, and employees who deal with customers face to face. Profiles are commonly based on geodemographic information and consumption patterns, and seek to ascribe economic worth to different groups of people. When particular consumption patterns or preferences are combined with geographic information such as postcodes, lifestyles and places begin to merge (Burrows and Gane 2006) and neighbourhood characteristics come to determine the products and services offered to individuals living there. Some of these characteristics include discriminatory categories the likes of which would be illegal in other settings. For example, in *Cherry vs Amoco Oil Co*, a noteworthy legal case in the US, it was revealed that a white woman who lived in a predominantly black neighbourhood was refused a credit card not because of her personal credit history, but because the postcode she lived in was considered too risky in the credit checking system. Profiles have the capacity to concretize prejudices and link them not only to economic opportunity but also access to public services. Moreover, those with alternative and marginalized lifestyles which do not 'register' in the system, for example, if they do not have a passport, do not use mainstream banks, and predominantly use cash, may start to form an excluded underclass (Amoore and DeGoede 2005).

### **Surveillance, democracy and CRM: conceptual issues**

The issues related to the use of CRM reviewed in the previous section suggest that there may be certain *conceptual* issues relating to the appropriateness of CRM use in governmental contexts. We suggest that these issues raise questions – of which we identify four here - which should be addressed in future critical debates and research studies in this domain. First, by having the potential to discriminate between groups or individuals, how does CRM interact with democratic notions that all citizens are equal? This discriminatory ability may, however, be a double-edged sword, as we will explore. Second, by its focus on the pre-emption and prediction of consumer tastes, how does CRM interact with democratic notions of participation? Third, by individualising the business-consumer relationship, how does CRM apply to community and environmental issues which arise in governmental contexts? Fourth, despite claiming to create unique customer ‘knowledge’ and focusing on ‘relationships’, what is the locus of control and discipline in the ‘relationship’ which is created?

### *CRM and the equality of citizens*

Our first question concerns how CRM interacts with democratic notions that all citizens are equal. Aberbach and Christensen (2005:226) argue that viewing citizens as consumers is akin to adopting a ‘liberal’ and self-interested definition of the citizen, where citizenship is seen as ‘a set of individual rights, rather than a set of obligations to others in the community or nation’. The latter obligations are typical of a ‘republican’ definition of citizenship, where citizens view themselves as part of a community, which itself has interests, as well as being self-interested. Within this view, a pure focus on consumer sovereignty and consumer ‘satisfaction’ is ‘at best ill conceived and at worst a threat to self government, and, therefore, profoundly undemocratic’ (2005: 227). This is because a focus on the individual consumer by definition excludes issues relating to the community, and focuses on individual needs. Hence issues of equality and social justice are in danger of being overtaken by those relating to customer service. At first glance, a CRM approach, which can lead to the provision of different levels of services to different groups of customers may not translate well to a public sector context. It is antithetical to the ideal of equal citizens in a democracy that some citizens might receive a higher standard of service than others. However, a sophisticated and reflexive application of CRM in governmental contexts may also start to redress an imbalance in equalities, if disadvantaged groups could be identified and resources targeted specifically at those groups. Because of power differentials, and differential access to resources, some groups are easier to serve than others, and so considerable effort would have to be invested in identifying disadvantaged groups. Any consideration of the differential supply of public services to citizens should therefore not solely rely on ‘customer focused’ or private sector values.

### *CRM and participation*

Our second question concerns how CRM may affect democratic participation. The intention of CRM in the private sector is to identify consumption patterns

of different groups of consumers and to undertake differentiated actions based on these patterns, including predicting their needs and providing different marketing and other communications messages based on these predictions. The focus of CRM on pre-emption indicates that it takes a prescriptive approach to likely consumer demands, therefore removing some element of consumer choice in certain circumstances. Decisions about services provision are taken away from the consumption arena. Fitchett and McDonagh (2000) observe that once the 'marketspace' is defined there is little opportunity for consumers to alter it according to their own priorities. Using CRM within certain governmental contexts may therefore be problematic in relation to citizenship rights of participation. For example, voting is a fundamental element of political participation. As Sussman and Galizio (2003) point out, using consumer data to target election messages to different sections of the electorate compromises the freedom of information underpinning different individuals' voting decisions. Another question concerns how elected representatives can hold CRM practice in government contexts accountable. Uncovering the complexities of CRM practice, including the creation and application of profiles, has proved a very difficult task for researchers to date.

### *CRM, Community and the Environment*

Our third question concerns CRM and broader environmental concerns which are currently high on government agendas. It has become increasingly apparent that long term business interests will only be secured if environmental issues are addressed (The World Business Council for Sustainable Development 1996). Just as Aberbach and Christensen (2005) argued that notions of the citizen-consumer represent liberal individualist values which sidestep issues of community; Fitchett and McDonagh (2000) point out that the same is true for environmental issues. They characterise CRM as being oriented towards 'micromarketing', a focus on the profit motive and satisfying individual needs, rather than 'macromarketing' which takes in broader societal concerns. As an individualistic approach CRM interacts with green or environmentally friendly action as consumption choices which further enrich consumer profiles. This is one, but perhaps not the best way in which marketing practice could address these issues. Fitchett and McDonagh (2000) argue that this stems from CRM theory which 'negates the logic of the citizenry in its conceptualisation...' hence ignoring any collective, societal or environmental interests the consumer may have, unless they are relevant to the consumer profile. Instead, the focus is entirely on the individual consumer, their stream of consumption decisions and their individual relationship with a particular organization or set of organizations with interlinked products.

### *CRM, Control and Discipline*

Our final point concerns the nature of the relationship which is produced by CRM – CRM, after all, stands for 'customer *relationship* management'. CRM proponents would argue that understanding past consumption patterns, cross referencing transactional data with all manner of other data relating to the

individual consumer presents the organization with an opportunity to 'know' the customer and enter into a longer term 'relationship' with them. The organization then decides whether the value the customer brings to the organization through their spending is worth holding on to with offers, superior service, and so on.

However, the nature of this relationship is called into question. While proponents of CRM say that the relationships created between consumers and organizations are mutually beneficial, they are not determined or negotiated mutually. Indeed, surveillance scholars have long criticized CRM because the application of profiles silently restructures society based on economic means and consumption patterns. It is seen as an undemocratic form of social ordering because of the lack of accountability and transparency to the everyday person in its application. As such, it occurs in a relationship where there are power asymmetries (Ball 2002). The relationship which results is more akin to one of discipline and control, rather than one based on more humanitarian principles (see also Murakami Wood and Ball 2008; Fitchett and McDonagh, 2000). If, for example, a consumer enters into a relationship with a credit card company, the terms and conditions of the relationship are dictated by the company. Interest rates and charges, for example, are not for renegotiating. The organization has greater resources and hence power. If the customer has any problems in the relationship, this imbalance is likely to see them resolved in favour of the organisation.

### **A brief conclusion**

Coupled with the challenges in the practical implementation and operation of CRM identified in previous research, we have sought to highlight a number of questions that arise from its application in the public sector. We urge that application of CRM in such contexts should be extremely reflexive with particular sensitivity to how CRM use may affect the equality of citizens, their ability to participate equally and notions of community and community participation. The danger is that by 'reducing' citizens to consumers in different governmental contexts, the presence and exercise of democratic principles could become overlooked or negated.

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