The Selection and Organization of National Accounts: A North American Perspective

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Boles, James S., Wesley Johnston and Alston Gardner, "The Selection and Organization of National Accounts: A North American Perspective." *Journal of Business and Industrial Marketing* 14 (4, 1999), 264-276. https://doi.org/10.1108/08858629910279871

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Abstract:

Examines possible reasons behind the current rapid growth of national accounts. In particular, it examines how relationship marketing/selling has increased the need for national account programs. The article first provides a review of the national account management literature. Then, findings from the study of national accounts are presented. It provides details concerning how suppliers select customers for national account status. Results suggest that there is considerable overlap among firms in how they select and organize national account management teams. Implications for marketing management are provided and areas for future research are detailed.

Keywords: business | key accounts | relationship marketing | marketing management | USA

Article:

The business-to-business sales environment of today is increasingly complex (e.g. Boles *et al.*, 1997). Suppliers are being asked to do more for their customers and are often required to find new approaches to doing business (Wilson, 1995). One such approach involves using the salesforce to build relationships with customers, which furthers cooperation between the firms (Frey and Schlosser, 1993).

Sales personnel are important

The topic of inter-firm relationships is one of the major business-to-business marketing issues currently being addressed by practitioners and academic researchers (e.g. Morgan and Hunt, 1994; Sengupta *et al.*, 1997). A central component in the development and maintenance of buyer-seller relationships is the salesforce (Boles *et al.*, 1996; Crosby *et al.*, 1990). Sales personnel are important at each stage of the relationship building process (Dwyer *et al.*, 1987) with continued contact leading to increased customer trust and satisfaction with the supplier. Positive outcomes for both customer and supplier insure that the relationship will receive the attention it needs to be maintained and continue to grow (Doney and Cannon, 1997; Callahan, 1992).

National account management is an area of salesforce management that is increasingly important since it is perhaps the most often used approach to building close inter-firm relationships. This research conceptualizes national accounts as very large customers – relative to a firm's typical customer. In addition, national accounts require and receive additional attention in the form of dedicated personnel and resources from sales and other divisions of the selling firm. Accounts of this type can be called strategic accounts, key accounts, major accounts, etc. (Millman and Wilson, 1995). For the purposes of this study, we will refer to them as national accounts.

Assigning dedicated resources

Regardless of the name used to describe this type of account, assigning dedicated resources to a customer provides a clear signal that his/her account is important and that you are giving him/her special treatment. Special treatment of national accounts can help ensure that the relationship between the customer and supplier will continue to prosper. National accounts represent a logical outgrowth of the current emphasis being placed on knowing your customer's needs and providing value added services to supplement your product/service offering (Perrien and Ricard, 1995).

While the importance of national accounts is seldom questioned, it is a topic that has received only limited research attention relative to some other sales-related topics such as salesperson performance (c.f. Churchill *et al.*, 1985; Sengupta *et al.*, 1997). Though there is little question about the value of these special programs, certain questions remain regarding national accounts. Specifically, there is little understanding of the processes used by suppliers to determine which firms become classified as national accounts. Another issue that requires further investigation is the question of who is responsible for managing accounts raised to national account status. This study examines how firms determine which customers will be classified as national accounts and how a supplier's resources are allocated to these special accounts. We do this by first reviewing the existing literature on national account management and then presenting the results of a survey directed at a list of companies provided by the National Account Management Association.

A review of national account management

Successful national account management requires a firm to make sure that every project is on time, on design, and on cost. As some of a firm's customers emerge as highly important due to their size and/or visibility, it becomes vitally important to insure that they receive products/services on time, on design, and on cost. One way of doing this is to establish that account as a national account. In national accounts, a person or small group of persons is assigned to do whatever is necessary to insure that these important customers receive their products/services as expected (Barrett, 1986).

National accounts programs are gaining increasing acceptance

National account programs are not a new concept. The idea of a national accounts program has been gaining increasing acceptance among marketing departments and sales organizations in a

variety of industries since the early 1980s (Stevenson, 1981). The benefits of the national accounts marketing concept have been heralded in a variety of sales and marketing publications (e.g. Boles *et al.*, 1997; Sengupta *et al.*, 1997). Some articles have even suggested that they will become the dominant manner of account management during the 1990s (Bertrand, 1987).

There are good reasons for the increase in national account programs. First, national accounts offer both the buying and selling organizations a number of benefits. Selling organizations can expect to have the opportunity to: develop better relationships with customers; increase profit margins; receive referral business from customers; and maintain a more stable customer base (Barrett, 1986; Boles *et al.*, 1997; Stevenson, 1981). Buying firms expect national account programs to result in less effort and cost in obtaining the correct goods and priority purchasing when goods are in short supply (Dyer and Ouchi, 1993; Frey and Schlosser, 1993). In addition, quantity discounts and customized, value-added services also may be expected outcomes of being named a national account (MacDonald *et al.*, 1996).

Different from traditional customer accounts

Previous writings suggest that national accounts are different from traditional customer accounts in several important dimensions. For instance, national accounts tend to have more centralized purchasing processes than other firms (Barrett, 1986). In addition, national accounts typically have more buying center locations and purchase a much larger volume of products compared to the average buyer (Rottenberger-Murtha, 1992). These facts strongly suggest the need to approach national accounts differently (Coppett and Staples, 1983). Specifically, since scarce and valuable resources are allocated to these accounts, it is very important to use considerable care in selecting customers for national account status (Boles *et al.*, 1994).

Even though most firms are strengthening their national account programs, not all programs are completely successful. In some cases, a less than acceptable level of historical performance in a national accounts marketing unit has resulted in its dissolution or at least re-structuring (Stevenson, 1981). Some firms have addressed marketing efficiency by outsourcing their general selling function to manufacturer representative firms or distributors with the supplier retaining and directly servicing only the most important customers through an existing or to-be-established national account organization.

An effective sales organization is essential

Regardless of the approach used, an effective sales organization is essential to a firm's survival in today's globally competitive world (Rottenberger-Murtha, 1993). In the current market environment, a national account organization can help some firms meet their objectives. Other firms may view it as a hindrance in meeting sales or financial goals and find it difficult to justify the significant resources required to start and maintain a national account organization.

Why national account programs are increasing

While the process of establishing a national account program can be difficult, these types of accounts are rapidly increasing in number for a variety of reasons. Recent growth trends in the

number of national account organizations has been so strong as to suggest that virtually all major industrial organizations use the concept in some form (i.e. national accounts, key accounts, large accounts, international accounts, strategic accounts, etc.) (e.g. Millman, 1996; Millman and Wilson, 1995). However it is described or labeled, the concept allows a firm to identify and target its most important client accounts. It then provides these national accounts with special treatment across many functional areas including marketing, administration, and service. Some writers suggest that this approach is the manifestation of a holistic marketing perspective where the firm's products have been augmented in order to customize the packaging of the product for a specific customer (Hunter, 1987).

Increased focus on productivity

While potential benefits of national account marketing have been discussed in both the academic and the business literature, there also has been an increased focus on productivity as an essential element of corporate management. Downsizing and outsourcing are two results of this scrutiny. Serving fewer, larger customers is generally more cost effective than selling to a larger number of smaller customers. No reader of current business periodicals can avoid the steady diet of reporting on these types of activities at IBM, Ford, Delta Air Lines, ATT, and others, which are typically listed among the largest and historically most successful firms in the USA.

In this movement to downsize, sales and marketing organizations have not escaped this focus on productivity. Many firms are re-evaluating their market presence on a consistent and regular basis. Furthermore, they are implementing steps to increase their focus on markets that represent core competencies, as well as evaluating how these markets can be served most effectively. These trends suggest that national accounts may become increasingly important to the long-term financial health of these down-sized organizations.

While there are a number of benefits that can be gained by establishing a national account marketing activity, for the purposes of this paper they can be classified into four overall categories (Shapiro and Moriarty, 1980). The primary advantage to identifying these accounts is to help achieve a closer working relationship with major customers (Stevenson, 1981). Developing this relationship can translate into a number of advantages. For instance, it becomes more difficult for another party to break the buyer-seller relationship. In addition, this relationship may lead to increases in sales volume (Stevenson, 1981). A close working relationship can create switching costs for the buying firm and should better equip the selling firm to meet their customer's needs (Bund-Jackson, 1985).

Improve internal and external communication

A second reason for establishing national accounts is to improve internal and external communication regarding major customers. This offers two major advantages to the participants. First, fewer mistakes occur during processing and servicing orders because of the improved communications within the firm. Second, the customer benefits since their needs can be addressed more immediately by the national account manager than if they were processed through more traditional channels.

A third goal of national account programs is to achieve more productive follow-up on sales and service to major customers as a result of the increased focus on these customers. Finally, establishing national accounts may produce more productive calls with fewer missed opportunities (Barrett, 1986). By developing a "special" relationship with a customer, a selling firm will be in a position to provide better service and also more clearly understand a buyer's needs – thereby increasing the likelihood of additional application related sales.

Helps maximize revenue from targeted accounts

In summary, the development of a national account entity occurs when a firm identifies their major customers using some pre-determined quantitative criteria and establishes a formal way to assign resources to those areas with the greatest revenue potential. The application of this concept can help maximize revenue from targeted accounts, and also can be expected to increase margins since current customers are typically less expensive to serve. While one anticipated result of adding an account to a national account management program is the achievement of positive financial results, another is that the account will shift from a product-driven, transaction-based, focus to an emphasis on developing a close business relationship. This, in turn, can lead to significant additional opportunities within the account for joint ventures and business partnerships.

Identifying and selecting national accounts

While the benefits of national account programs have been identified by a number of studies (e.g. Barrett, 1986; McDonald *et al.*, 1996), the factors that lead to a firm deciding to elevate a client to national account status have, for the most part, been left unexamined. Boles *et al.* (1994) developed a national account auditing checklist to help identify the criteria that a firm must consider in deciding to raise an account to national account status or to eliminate one from that level. Otherwise, only a few studies have addressed this issue (e.g. Shapiro and Moriarity, 1980; Stevenson, 1980) and very little empirical investigation has been undertaken.

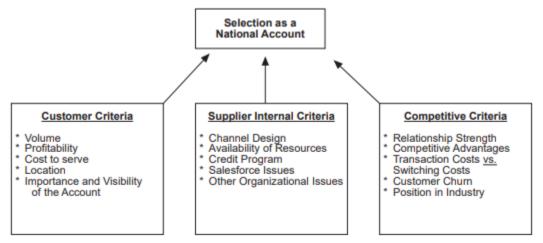


Figure 1. National account selection: exemplary criteria/factor

When determining whether or not to establish a national account, various factors have been offered as valid criteria for the supplying firm (see Figure 1). Some of these relate to the current size of the account. These issues include:

- 1. volume commitments necessary to provide national account type service to the customer;
- 2. acceptable profit margins;
- 3. delivery and service requirements.

Internal problems

Internal problems within the supplying firm are another key area that must be considered prior to establishing a national accounts program. These internal issues include, but are not limited to:

- 1. conflicts between existing channels of distribution;
- 2. the availability of the quantity and quality of resources necessary to service the account;
- 3. individual credit for sales to the national account; and,
- 4. who controls the sales function national accounts management or the regular sales team?

Previous work in the area also suggests that management and organizational issues beyond just the actual sales and marketing questions must be addressed. For example:

- 1. What is the national account program's position in the organization?
- 2. Will it disrupt current sales activities?
- 3. Will there be a dilution of technical and product knowledge?
- 4. What possible conflicts within the organization will occur due to a national account program?
- 5. What are the geographic and logistical problems involved in establishing a customer as a national account?

Competitive factors

In addition, a number of competitive factors play a role in the creation and management of a national account program. These include relationship marketing, competitive advantage, and the balance between transaction costs and switching costs.

There are many other questions that could be added to the list. However, those mentioned give the reader a flavor of the difficult decisions that many firms face in determining whether a customer should be made a national account. These issues can range from inter-organizational to intra-organizational and from customer centered to competitive influences. Some of the questions and issues that were brought up by previous work in the area, as well as interviews with national account management consultants, form the basis for the current study.

Methods

A survey was sent to approximately 2,000 firms in North America. The names were obtained from a prospecting list of the National Account Management Association (NAMA). These firms were not members of NAMA, but were thought to possibly have national account programs. Of that number, approximately 300 were returned undelivered. From the remaining 1,700 surveys, 220 were returned. This represents a 13 percent response rate.

Responses categorized

Owing to the exploratory nature of the study, most of the questions were open-ended, allowing the respondent to accurately describe in detail how national account development worked in his/her firm. This style of question was chosen since little is known about the selection of customers for national account status. Unfortunately, the open-ended nature of many of the survey questions meant that the survey required about 30 minutes to complete. The amount of time required to complete the survey probably was a prime contributor to the low response rate. Responses to the open-ended questions were categorized by two experts in the field of national accounts. A coding sheet was developed with exemplar items for the categories. After these response categories were established, coding of the open-ended comments provided by the respondents was conducted by three judges (research assistants) – all of whom were familiar with the business-to-business marketing environment. If the three judges did not initially agree concerning the categorization of an item, they discussed their interpretation of the comment. If disagreement concerning placement of that item still existed after this discussion, the item was dropped from the analysis. Using this method, more than 90 percent of all comments could be categorized.

Table I. Primary business of national account survey respondents

Primary business emphasis of national account survey respondents	Percentage reporting
Manufacturing	34.0
Services	17.0
Transportation	11.0
Agriculture/mining	7.0
Insurance	7.0
Utilities	6.0
Banking	5.0
Environmental	5.0
Conglomerates	8.0

A wide range of industries

Respondents

Respondents represented a wide range of industries. Sales volume for the responding firms ranged from \$3.1 million to more than \$50 billion (US), with an average of \$5.7 billion. The number of employees in the responding firms ranged from 21 to more than 150,000. This indicates that national accounts are useful structures for small firms as well as very large companies. Profitability of these firms ranged from 3 percent to more than 15 percent. Average profitability of these firms was approximately 9 percent. Table I provides a breakdown of respondents based on their primary area of business.

Of the national account programs 67 percent were between three and five years old. Approximately 17 percent had been in place for nine or more years and 11 percent were between six and eight years old. Only 7 percent of the national account programs that we examined were less than two years old.

Results

Reasons for starting a program

Results indicate that firms start national account programs for a wide variety of reasons. The primary reasons for beginning a national account marketing program include (in order of importance):

- 1. increase market share;
- 2. a change in business strategy;
- 3. allow increased product/service customization;
- 4. ensure better customer relationships;
- 5. marketplace pressures;
- 6. becoming more attractive to large clients; and
- 7. a general category which included gaining a competitive advantage and providing for increased customer satisfaction.

Table II provides a list of the main reasons for starting a national account program.

Table II. Most commonly given reasons for starting a national account program

Category title	Percentage of respondents mentioning ^a
1. Increase market share	38.0
2. Change in business strategy	34.0
3. Increased customization of product/service	26.0
4. Improve relationships with customers	26.0
5. Marketplace pressures	21.0
6. Win large clients	20.0
7. Other (i.e. customer satisfaction, competitive advantage, etc.)	11.0

Note: ^a Total will exceed 100 percent since respondents could provide more than one response

Criteria for a national account

Findings suggest that the criteria for a firm being labeled a national account include a variety of factors such as (in order of importance):

- 1. volume of potential business;
- 2. volume of past sales;
- 3. competitors' actions;
- 4. size of customer:
- 5. industry of customer;
- 6. management discretion; and

7. a general category including issues such as the geographic scope of the customer and the customer's potential future growth.

Table III provides a list of the main criteria considered when deciding to elevate an account to national account status.

Table III. Criteria for selecting a customer as a national account

Category title	Percentage of respondents mentioning ^a
1. Volume of estimated potential business	92.0
2. Firm's past sales to customer	78.0
3. Competitors' actions	61.0
4. Size of customer	55.0
5. Industry of customer	48.0
6. Management discretion	29.0
7. Other (geographic location, future growth, etc.)	13.0

Note: ^a Since respondents could write as many criteria as they felt were appropriate, percentage mentioned column exceeds 100 percent

Who selects customers?

The third area of findings addresses the issue of who selects customers for national account status. In order of importance, the following positions are tasked with selecting customers for national account status:

- 1. head of sales;
- 2. head of marketing;
- 3. head of strategic account program;
- 4. CEO; and
- 5. a general category which includes people such as the CFO and individual salespeople.

The percentage of respondents indicating one or more of these positions is included in Table IV.

Table IV. Personnel charged with developing national account programs

Category	Percentage mentioned ^a
1. Head of sales	80.0
2. Head of marketing	43.0
3. Head of strategic account program	43.0
4. CEO	35.0
5. Other (e.g., CFO, salespeople)	13.0

Note: ^a Since respondents could write as many personnel positions as they felt were appropriate, percentage mentioned column exceeds 100 percent

Who should head the program?

The final issue addressed by this research involves identifying the positions within organizations that are given the authority to head national account programs. Two positions, the head of sales and the head of the strategic account program, were noted much more often than any other.

These two positions account for almost 90 percent of strategic account program heads. The other positions mentioned in the study include, in order of importance:

- 1. head of marketing;
- 2. CEO/president;
- 3. no one; and
- 4. board of directors.

Actual percentages for these categories can be viewed in Table V.

Table V. Position given authority to head national account programs

Category	Percentage mentioned ^a
1. Head of sales	55.0
2. Head of strategic account program	34.4
3. Head of marketing	5.0
4. CEO/president	4.4
5. No one	1.0
6. Board of directors	0.4

Note: ^a Percentage slightly over 100 percent due to rounding

Managerial implications

The current research offers considerable insight into how firms select an account for national account status as well as how firms organize the management of these accounts. Study findings indicate that most firms start national account programs as a strategic response to the current business environment and, as a result, hope to increase their market share. It appears that firms expect market share growth to occur through increased customization of the product/service and through the development of closer relationships with national account customers. This relationship with the customer should become increasingly close as a firm carries out its customization plan. Among other things, the firm can provide closer, more in-depth contact with important customers through the national account program.

Sales volume is a key factor

How customers are selected for national account status involves a variety of factors. Foremost among these is the potential business that may be acquired from the customer, with more than 90 percent of respondents mentioning this criterion. Larger accounts are much more likely to be selected as national accounts. Likewise, the historical level of sales to a customer also is a key criterion for national account selection. These results suggest that sales volume or possible sales volume is the chief driving force behind firms elevating a customer to national account status. Perhaps, in addition to greater sales, a firm may use national account status as a reward to good customers as one tool to prevent competition from being able to effectively contest the account.

Three other criteria were also mentioned as being of considerable importance in selecting national accounts. Competitive issues and industry considerations were mentioned by approximately 50 percent of the national account managers as criteria for selecting a customer for national account status. These issues are environmental factors and are not under the direct

control of the supplier – yet, they must be addressed by the national account program. This suggests that some customers may be given national account status for reasons other than current or potential sales. Another criterion, mentioned by almost 30 percent of the managers, is management discretion. This finding indicates that some level of internal knowledge or feeling about the nature of the supplier's relationship with a particular customer may sway other, more concrete, measures concerning whether or not an account should be declared a national account.

Personnel involved

The first two issues addressed by this study involved why firms have national account programs and how customers are selected for national account status. The third and fourth issues involve the personnel involved in making the decision to select customers for national account status and the positions involved in managing national accounts. As noted in the results section, most national account programs are initiated by one of four individuals. Most important of these is the head of sales, followed by the head of marketing, and then the head of strategic account programs. As might be expected, given the importance of national accounts, the CEO is the other key player in the national account selection process. These results indicate the key role of sales and marketing positions in the national account selection process. Owing to their close contact with the marketplace, these individuals have the most knowledge about a firm's market position and the importance of various key customers. Any firm that is considering initiating a national account program would be wise to utilize the inputs from these individuals in the selection effort.

Market and sales management expertise

Positions with authority to head a national account program are most typically the head of sales or the head of a department dedicated exclusively to strategic accounts. Once again, these are the individuals with the market and sales management expertise required to successfully implement a national account program. Unlike the selection process where a number of individuals may be involved, the national account management process is basically restricted to sales and/or marketing (more than 95 percent).

From a managerial standpoint, this study suggests that there are a number of reasons motivating firms to declare a customer a national account. No one method of doing this appears to be the only "best practice". In determining whether a customer receives national account status, a supplier must not only examine their current level of business with that customer, but also the competition and the supplier's own level of available resources that can be applied to the account.

Just as there are several ways to set up effective national account programs, there are also different individuals that may be involved. It appears that the main determinant in deciding which individuals should be involved in the decision-making process is based on knowledge of the market in general and the prospective national account customer in particular. Once this decision has been made, then it appears that either regular sales managers or dedicated national account program managers are the best people to manage the account.

How do national account programs come into being?

From a theoretical perspective, this research indicates the need for considerably more detailed study of how national account programs come into being and how they are organized. These accounts are different from major accounts. Yet, are the intra-firm dynamics involved in managing these accounts significantly different than for regular accounts? What happens to the attitudes and behaviors of the regular salesforce when major customers are removed and placed into a national account program? Also, how can a firm maintain positive relationships with an account that has been demoted from national account status due to a change in purchase volume or to a redirection of supplier resources?

Future research

The current research is taken from only the supplier's viewpoint. Future studies might examine national account suppliers and customers in a dyadic study where the views and attitudes of each party could be compared. Determine which types of national account selection criteria appear to result in largest returns for the supplier, in the most positive relationships with national account customers. Finally, research is needed to more clearly determine what customers expect from national account status. Are these expectations in line with what suppliers believe national accounts want from the supplier?

Designed to examine US firms

While the current study addresses several issues that have been relatively ignored in the sales and marketing literature, there are limitations associated with the study. First, the response rate is not as high as one would like. Part of this is, no doubt, due to the length of the survey and the detailed, open-ended nature of most of the questions. In addition, the respondents are all representatives of firms located in the USA. International firms may operate their national accounts differently in other areas of the globe. However, this research was designed to examine US firms and was not expected to provide a view of the international scope of national account management practices.

In conclusion, our findings suggest that there are a number of criteria that can lead to a customer firm being named a national account. These range from current sales levels to the customer, to sales potential, to competitive pressures. In addition, this study indicates that a wide variety of individuals within a supplying firm may be involved in the decision to elevate a customer to national account status. This is not a decision that is usually made by only one person, regardless of his/her position in the firm. Finally, the management of national accounts appears to reside either in a special organization specifically organized for that task or with the general sales management system already in use within the firm.

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