

**The Mediating Role of Electronic Customer Relationship
Management Between Electronic Customer Knowledge
Management and His Life Time Value of The Egyptian
Commercial Banks : Structural Equation Modeling Approach.**

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ABSTRACT

This study contributes to the stream of research on electronic customer relationship management and electronic customer knowledge management and Greater attention needs to be paid to understand the mechanisms and processes through which electronic customer knowledge management influences customer life time value in order to develop complete understanding the effect of electronic customer knowledge management on electronic customer relationship management. This study fills this research gap using a sample of respondents employed by the commercial banking sector in Egypt. The author examines whether electronic customer relationship management mediated the effects of electronic customer knowledge management on customer life time value. Results from: Structural Equation Modeling (SEM) showed that electronic customer relationship management fully mediates the relationship between electronic customer knowledge management and customer life time value. Results also support that electronic customer knowledge management has obviously positive influence on electronic customer relationship management and a clearly positive influence on customer life time value; finally, electronic customer knowledge management has direct and indirect influences on customer life time value through electronic customer relationship management. Implications for research and practice of the findings discussed.

Keywords: electronic customer knowledge management, electronic customer relationship management, customer life time value , The commercial banking sector, Structural Equation Modeling (SEM).

Introduction:

Currently, knowledge society or knowledge-based economy is characterized by factors such as increased competitiveness, technological innovation and the global nature of markets in this society, companies should pay attention preferred to knowledge when conducting its business as it becomes a key factor on which to build a competitive advantage Salmador & Bueno.(2007). Moreover, in recent years, knowledge is being considered as a critical organizational resource and there is growing interest in this concept That is why Knowledge Management (KM) is becoming a research priority by the academic community, and one of the areas that companies are

allocating a greater share of spending for its implementation Moreno& Meléndez(2011) and Reviewing the literature, found many studies that analyze the crucial role played by KM initiatives as determinants of the success of Customer Relationship Management (CRM) Nejatian et al.,(2011) ; Li& Chang (2010). Additionally, organizations are facing a rapidly changing environment and there is a greater requirement recognizing customers' demands and competitors' strategies for the improvement of product innovation and see Lin et al.,(2012) due to the fast development of the electronic customer knowledge revolution, Knowledge Management

(KM) has become very necessary for building an efficient and effective relationship with electronic customers. The role of KM in electronic Customer Relationship Management (E-CRM) is important for achieving customer satisfaction. More ever Lin et al., (2006) indicates that both KM and CRM are of prime significance for every business decision maker and Information Technology professionals. Fan and Edward (2010) noted that E- CRM is more than simply providing an information technology solution and building the customer information database, it is an organization process that enables a firm to measure its customer equity and manage customer relationships so as to improve the firm's profitability. Additionally, it is needed from organizations to respond successfully to competitive environments which can be attained through examining how they can improve leverage and enhanced the relationship with electronic customer This is also confirmed Hadi et al, (2013). Today, firms are considering their customers as their most important assets Nejatian et al.,(2011), because ultimately, cash flows are based on customer generated revenues and the investments made to generate those revenues. Also, the marketing literature has developed and discussed the concept of Customer Lifetime Value (CLV), which is the present value of all future profits generated from a customer Researchers have recommended CLV as selecting customers, designing marketing programs and taking informed decisions Li & Chang (2010) and it shows you that it's worth investing in capturing customers Ahmed & Kamal (2013), mainly aimed to predicting how long the relationship of customers and business will alive. As noted American Marketing Association (2006) that the study of CLV is becoming significantly more important, both in research and in practice. Severt & Palakurthi (2008) believed CLV has been important research topics for a long time and similarly, Venkatesan and Kumar (2004) mention CLV is a useful for provided a forward looking picture of maximizing firm profitability. In addition Bohari (2011) see it is developing and maintaining profitable business relationships with selected customers and noted valuing CLV is vital important to makes it feasible to value firms, including high growth firms with negative earnings. Also confirm Ahmed & Kamal (2013). the calculation of CLV for all customers helps the firm rank customers on the basis of their contribution to profits. This would help firms in developing and implementing customer specific strategies that can maximize customer lifetime profits and lifetime duration. In other words, CLV helps the firm treat each customer differently; based on his or her contribution, rather than treating all customers the

same. As mentioned Hao (2013) CRM has been as important to the banking industry at the start of the 21st century as it has been to any other industry. With The advancement in technology, information and communication has forced banks and financial institutions into hard competition. In this new era technology, people and customer are the elements which the banks are concentrating on them to manage customer relationship and. The use of the Internet as a channel for commerce and information presents an opportunity for business to use the Internet as a tool for (CRM) / (E-CRM). (E-CRM) is seen to arise from the consolidation of traditional CRM with the e-business applications marketplace and has created a flurry of activity among companies. and see Fayaz et al., (2013) It enables customers to assist themselves by the help of the company's website. This facility is available anywhere and anytime. It has also put a greater impact in the field of banking. As noted by Hao (2013) many banks realize the importance of crm and its potential to help them acquire new customers retain existing ones and maximize their lifetime value, Also realize Padhi & Mishra (2013) the importance of Electronic Customer Relationship Management and it's potential to help them by giving up a way to acquire new customers with retaining existing ones and maximize their lifetime value. It also confirms Fayaz et al., (2013) E-CRM is considered as a major corporate strategy for many organizations. E-CRM concerned with the creation, development and enhancement of individualized customer relationships with targeted customers very carefully and customer groups resulting in maximizing their total customer life time value. So, the final objective of the E-CRM process is to create a powerful new tool for customer retention, customer assessment, customer attainment and profitability. also See Hadi et al.,(2013) implementation in field of E-CRM. focus on developing interaction with the customers to maximize electronic customers' Lifetime value which, in turn, helps in supporting the electronic customer acquisition, electronic customer retention and electronic customer expansion. In addition found Sivaraks et al.,(2011) that banks' customers expected personalization to be truly understood by their banks and also mentioned that for the banking sector, E-CRM involved enterprise-wide reprocessing and deployment across multiple channels as well as consistency and collaboration across all channels throughout the firm. also see Saeed et al., (2013) In the emerging competitive and technological world of banking, banks have to strive hard for retaining and enlarging their customer base. in this respect, E-CRM process is considered as a crucial aspect depends on e- knowledge.

In Egypt, the service sector represents the largest and fastest growing economic sector and accounts for almost 51% of gross domestic product (GDP). The Egyptian Banking Sector, particularly, constitutes one of the main sources of service sector revenue (Encyclopedia of the nations, Egypt-Economic sectors, 2013). Therefore, Confirms Sivaraks et al.,(2011) it should be financially stable and growing, as this sector is responsible for the savings of communities.

As mentioned by (Mylonakis, 2009) the customers are considered as one of the most important and valuable assets that a bank should maintain and continuously expand. This was confirmed by (Rootman et al.,2008). As customers are of significant importance, it is crucial for the banks to satisfy their needs and wants. These banking institutions need to focus on attracting and retaining customers because a lot of benefits result from customer relationships, including higher profitability. Therefore, by focusing on managing customer relationships, revenues will be maximized. Sadeket al., (2011).

According to this there is substantial evidence of the importance traditional customer knowledge management practices in building strong relationships with him, and enhancing his lifetime value. however, few studies have researched Electronic Customer Relationship Management and Electronic Customer Knowledge Management, Thus **this present study aims to examine** The Mediating Role of Electronic Customer Relationship Management Between Electronic Customer Knowledge Management and His Life Time Value of The Egyptian Commercial Banks.

THEORETICAL FRAMEWORK :

Electronic Customer Knowledge Management and Electronic Customer Relationship Management :

Customer Knowledge Management (CKM) :

CKM is a new construct and noticed by academics as a key strategic resource. can be considered as a subset of Knowledge Management Sedighi et al., (2012). The introduction of CKM came from the need to acquire knowledge created during social interactions that take place between employees and customers Buchnowska (2011). knowledge of the customer is considered as an important organizational asset which can bring competitive advantage to organizations and help them to have a focused strategy upon their customers Smith & McKeen

(2005). In 1997, Way and Cole have first put forward the concepts of CKM. Then Alan Cooper (1998) defined the CKM as the process where the firms, through advanced information technology and interactive exchange with customers, help customers to identify the problems and solutions to adapt to the surrounding environment in the same view Li et al.,(2013) And Confirms Khalilabad et al.,(2007) that The definition and categorization of customer knowledge varies based on different research perspectives , and one of the commonly accepted definitions of customer knowledge is from Feng and Tian (2005), originally defined by Garcia & Annabi (2002) They define customer knowledge as “the dynamic combination of experience, value and insight information which is needed, created and absorbed during the process of transaction and exchange between the customers and enterprise.” while Campbell (2001) defined customer knowledge as “organized and structured information about the customer as the result of systematic processing”. According to Davenport& Glaser (2002) originally cited by Davenport and Klahr (1998), customer knowledge is considered a one of the complex types of knowledge. while refers Ventaglio (2013) to customer knowledge that includes the knowledge gained from, about and for customers that will be processed by the company in order to gain significant information that is fed into the CRM system or processes of the company. Rowley (2002), also defined customer knowledge as knowledge about customers, which includes knowledge about potential customers, customer segments and individual customers and knowledge possessed by customers. and see Sedighi et al., (2012) that CKM is a kind of activity concerning acquisition, developing, sharing and maintaining of customer knowledge in order to maximize customer value. And see Sedera &Gable (2010) KM is a systematic process consisting of a number of phases to manage a combination of knowledge, information and data with the aim of linking people who need to know to the knowledge of the right ones in a timely manner. we already presented the traditional CKM then, we will focus on the new approach of CKM in the next paragraph.

Electronic Customer Knowledge Management (e-CKM) :

Following the turmoil in worldwide economic activity resulting from the recent global financial crisis, businesses are seeking to head back on track. For this point, many are acknowledging that their activities must be focused on their electronic customers rather than on traditional customer Vella& Caruana(2012). The new economy demands the

exploitation of new models and paradigms. Therefore, it now drives businesses including the banking sector. In the new economy, the Internet has become a powerful and ubiquitous communication mechanism to facilitate the consummation and processing of business transactions Making the E-CRM has become very necessary Hadi et al.,(2013) . On the other hand Buchnowska (2011) defined E-CKM as a continuous process of generation, dissemination and usage of customer knowledge, both inside a company and between a company and its customers, but also between customers (C2C) (Zanjani et al., 2008). While Hadi et al.,(2013) defined E-CKM as a continuous process Capture , Creation and Application to Electronic Knowledge .This means that it is Included of three stages and this study focuses only These stages. In the next, we will present different stages of E-CKM as follows :

The first phase Electronic Knowledge acquisition and Capture: it focuses on capturing both the explicit and tacit knowledge existing within the Electronic customer. Also, capture Electronic Knowledge from ideas, experience, documents, reports, books, artifacts and internet. The output from Electronic Knowledge Capture is called Electronic Knowledge about Customer, this knowledge moves to verify process to make the Electronic knowledge about customer succeeds.

The second phase refers to Electronic Knowledge Retention and Creation: A huge amount of information can be obtained, Some are relevant and some are not. An Electronic Knowledge Creation phase can help create the relevant information for a specific subject, additionally, in this phase need to examining carefully with great care the content of knowledge against accuracy and correctness. The output from Electronic Knowledge Creation is called Electronic Knowledge for Customer, this knowledge move to verification process to success the Electronic knowledge for customer.

The third phase is Electronic Knowledge Application: in this phase focuses on applying Electronic knowledge to organization's products, services and processes with the aim of improving them. This phase helps individuals utilizing the Electronic knowledge possessed by other individuals without attaining the Electronic knowledge. In this phase needed to achieve an insightful affiliation between the organization and their Electronic customers. The output from Electronic Knowledge Application is called Electronic Knowledge from Customer, this knowledge move to verification process to success the Electronic knowledge from customer. As seen Smith & McKeen (2005) ; Gebert et al.,(2003) that a number of different CKM

taxonomies have been introduced, but the prevailing distinction is between the following four CK types :

□ **Knowledge About Customers :** Considered to be a type of knowledge useful for knowing the customer better, accumulated to identify motivations and by analyzing purchasing activity, connections, history, requirements and expectations Gebert et al., (2003), future desires and financial capability Salomann et al., (2005). Acquisition is achieved in a passive way, meaning that it is not the product of active interaction with customers Buchnowska, (2011).

□ **Knowledge From Customers:** Represents knowledge of customers about products, suppliers and market trends. If used through appropriate mechanisms, it can be a valuable source that can lead to new idea generation, product and service continuous improvements as well as new product and service development Gebert et al., (2003), Salomann et al., (2005).

□ **Knowledge For Customers:** The type of knowledge regarding customers' specific knowledge needs concerning products, suppliers and markets. It can be acquired not only by company resources, but also from other customers, information consulting institutes and competitors. Also, it has been proposed that it represents the integration of the two aforementioned customer knowledge types Gebert et al., (2003); Buchnowska (2011).

□ **Knowledge With Customers (Co-Creation):** Derived from productive dialogue and cooperation of a company with its customers, by using KM procedures and tools to facilitate interaction and knowledge creation Smith and McKeen (2005). However, a universally accepted definition of E-CKM does not exist.

After viewing the definitions and stages of E-CKM, we see the definition E-CKM as a knowledge about, for, from and with customers to describe the knowledge flows that take place between the company and its customers, through the use of virtual networks and especially Web 2.0 collaboration technologies of three process are Capture ,Creation and Application to Electronic customer Knowledge.

Customer Relationship Management :

Despite the recent birth of CRM which stands in the nineties, since then it has become a key tool for business management Richard Feinberg et al., (2002) research on CRM has increased significantly over the past few years Moreno& Meléndez (2011):

After reviewing the literature on the concept of CRM, we can say that there is not yet a consensus about a clear conceptual framework of the concept of

CRM for example, Moreno & Meléndez (2011) see that CRM is a business strategy that aims to establish and develop value-creating relationships with customers based on knowledge. Using IT as an enabler. While Nejatian et al., (2011) see CRM as a management approach that organizations undertake to identify and develop in-depth knowledge about their customers' behaviors and preferences. Also Ventaglio (2013) refers to CRM as the system employed by the company that enables and supports and stores acquired and relevant information processed using KM for customers. And agrees with him Khodakarami & Chan (2014) see that CRM are a group of information systems that enable organizations to contact customers and collect, store and analyze customer data to provide a comprehensive view of their customers, also Hao (2013) believed to be CRM is an integration of information technology and management method having and acting upon deeper knowledge about the customer. In other way Miremadi et al., (2012) refers to CRM as all marketing activities aimed at establishing, developing and maintaining successful customer relationships and confirm that CRM, is "interactive process for achieving the optimum balance between corporate investments and the satisfaction of customer needs to generate the maximum profit. While, Interest Reimann et al., (2009) the relationship lifecycle to his concept of CRM begins with the basic premise that firms view customers as manageable strategic assets of the firm. Moving beyond this basic concept, this conceptualization of CRM focuses on the practices firms use to systematically manage their customers to maximize value. This position is based on the notion that CRM increases the length of beneficial customer-firm relationships. Long-term customer relationships have been found to result in lower customer management costs Reichheld & Sasser (1990), and thus they help improve a firm's cost side. In addition, CRM requires firms to calculate and control customer relationship costs and compare them to the profits each customer produces over its lifetime Reinartz et al. (2004) In the opinion of many studies (e.g., Payne & Frow 2005; Reinartz et al. 2004; Reimann et al., 2009) that the customer-firm relationship has been dissected into stages and firms have attempted to manage and strategize about those relationship stages. In general terms, those dimensions are (1) customer relationship initiation, (2) customer relationship maintenance and (3) customer relationship termination management and believe Reimann et al., (2009) that this perspective has used with Electronic Customer. Therefore he see formally define CRM as the firms' practices to

systematically manage their customers to maximize value across the relationship lifecycle.

After defining the concept of CRM, we can say that there is not yet a consensus about the concept of CRM, and it can be said that some CRM definitions are as follow:

□ CRM is a term for methodologies, technologies, and ecommerce capabilities used by companies to manage customer relationships.

□ CRM is an enterprise wide initiative that belongs in all areas of an organization.

□ CRM is a comprehensive strategy and process of acquiring, retaining, and partnering with selective customers to create superior value for the company and the customer.

□ CRM is a information technology systems.

□ That the customer-firm relationship has been dissected into stages and firms have attempted to manage and strategize about those relationship stages to maximize value.

□ This is due to that there are two approaches to define CRM, management approach, and information technology approach Wahab et al., (2010).

Electronic Customer Relationship Management : (e-CRM)

Today, more and more airlines are using the Internet to implement e-business applications and CRM strategy. These applications can be very resource intensive. E-CRM is interest intensified in managing customer relationship through the Internet, and many various new electronic channels of communications this as a separate project to their e-business strategy, E-CRM is the revised form of the traditional CRM. It is seen to arise from the consolidation of traditional CRM with the e-business applications marketplace Padhi & Mishra (2013). The study by Schoder & Madeja (2004) define E-CRM is a concept of refers to the application of CRM in electronic commerce. Another definition by William et al., (2004) E-CRM is a strategy involves an interactive Web site and a comprehensive customer database that tracks all customer interactions. Long & Hung (2009) E-CRM is a business and technology authority that helps companies attain and keep the most commercial customers while meeting their needs. Therefore, E-CRM is sometimes referred to as web enabled or web-based CRM and so it has been defined as a web centric approach to synchronising customer relationships across communication channels, business functions and audiences. Padhi & Mishra (2013), also see Yazdanpanaha & Gazorb (2012) that e-CRM is a combination of software, hardware, processes, applications, and managerial tools in order

to establish a constructive relationship with customers.

While refers Wahab et al., (2010) to E-CRM is a comprehensive business and marketing strategy that integrates people, process, technology and all business activities for attracting and retaining customers over the internet and mobile phone to reduce costs and increase profitability by consolidation the principles of customer loyalty. And according to Ventaglio (2013) E-CRM is the process of maximizing sales to the existing customer, encouraging continuous relationships through the use of digital communications technologies such as operational databases, personalized web messages, Customer Service, Email and Social Media Marketing, According to Fouladivanda (2013) E-CRM refers to absorbing and maintaining customers and creating value for them, Confirms Miremadi et al., (2012) that E-CRM refers to the set of activities that enable a firm to utilize the power of the Internet and the electronic medium to implement CRM. Banks all around the world have realized the potential of the Internet as a medium for CRM and have been actively pursuing e-CRM strategies, and see Hadi et al., (2013) that it is the processes of acquiring electronic customers, retain existing electronic customer, and expand the relationship with electronic customer are of prime value for organizations. Also Hao (2013) means that E-CRM is one of the channels that a company can use to deploy its CRM strategies. While Fjermestad & Romano (2003) believe that it is a combination of hardware, software, processes, applications, and management commitment. A review of the relevant e-CRM literature shows that various researchers have defined e-CRM according to different aspects.

Therefore, e-CRM has frequently been defined as an integral part of online distribution and marketing that expands the traditional CRM techniques by integrating technologies of new electronic channels, such as Web, wireless, and voice technologies, and combining them with e-business applications into the overall CRM strategy of an enterprise.

Than ever e-CRM is expand the traditional CRM techniques technologies of new electronic and see Sivaraks et al., (2011) e-CRM defined as the technological element of CRM, for the purposes of this study and in line with perspective Reimann et al., (2009). we define e-CRM " as the Banks' practices to systematically Electronic Customer Relationship Management from relationship initiation, maintenance and termination to maximize value across the relationship lifecycle ". Thus Electronic Customer Relationship Management consists of three dimensions are: (1) Electronic customer relationship

initiation, (2) Electronic customer relationship maintenance, and (3) Electronic customer relationship termination.

The dimensions of (e-CRM) :

According to the studies of each of Payne and Frow (2005); Reinartz et al. (2004); Thomas et al. (2004); Jayachandran et al. (2005); Reimann et al., (2009) the dimensions of E-CRM can be addressed:

e-CRM initiation

e-CRM initiation is stage where a identifying:

- Electronic potential customers.
- Who of them are more valuable with use data from external sources for identifying potential high value customers.
- The cost of reestablishing a relationship with a lost customer with whom no longer have a relationship.
- The costs of reestablishing a relationship with inactive customers. attract prospects in order to coordinate messages across the online channels.
- Differentiate targeting of the communications based on the prospect's value.
- Differentiate the acquisition investments based on customer value.
- Reestablish relationships with valuable customers who have been lost to competitors. , interact with lost customers.
- Reestablishing a relationship with valued inactive customers, interacting with inactive customers.

e-CRM maintenance

At this stage is determining:

- Who of current customers are of the highest value.
- Continuously track customer information in order to assess customer value.
- The costs of retaining customers, track the status of the relationship during the entire customer life cycle (relationship maturity).
- Maintaining an interactive two-way communication with the customers.
- Actively stress customer loyalty or retention programs.
- Integrate customer information across customer contact points (e.g., mail, telephone, Web, fax).
- Structured to optimally respond to groups of customers with different values.
- Systematically attempt to customize products/services based on the value of the customer.
- Manage the expectations of high value customers.
- Build long-term relationships with the high-value customers.
- Formalized procedures for cross-selling to valuable customer and for up-selling to valuable customers.
- Extend the "share of customer" with high-value customers.

- Approaches to mature relationships with high-value customers in order to be able to cross-sell or up-sell earlier.
- Provide individualized incentives for valuable customers if they intensify their business.
- Systematically track referrals.
 - Actively manage the customer referral process.
- Provide current customers with incentives for acquiring new potential customers.
 - Offer different incentives for referral generation based on the value of acquired customers.

e-CRM termination

At this stage is determined:

- non-profitable or lower value customers.
- Actively discontinuing relationships with low-value or problem customers (e.g., canceling customer accounts).
- Try to passively discontinue relationships with low-value or problem customers (e.g., raising basic service fees).
- Offer disincentives to low-value customers for terminating their relationships (e.g., offering poorer service).

Many studies focused on the effect relationship between the of consumer knowledge Management and Traditional Customer Relationship Management for example Fouladivanda et al.,(2013) ; Nejatian et al.,(2011) ; Moreno & Meléndez (2011) ; Landroquez et al., (2011) The findings of these studies Refers to the direct effect between CKM and CRM. On other hand Moreno & Meléndez (2011) indicate that the indirect effect between CKM and CRM through organizational factors . Also some studies have focused on impact of CKM on some other variables. For example, Landroquez et al., (2011) examined influence CKM on superior customer value , while Sofiant et al., (2010) reached to Customer knowledge has been increasingly accepted as a key strategic resource in any company's success and Customer Knowledge Co-creation Process in New Product Development , and Interest Talet et al., (2012) on effect CKM on to improve customer satisfaction. While little studies concern about factors that influence E- CRM for example Sophonthummaparn (2009). examined the factors influencing the adoption of electronic customer relationship management (E-CRM) applications. They reported the top five influential factors including compatibility, industry pressure, customer pressure, subjective norm, and attitude. On other hand, Wahab et al., (2010) explored the role of e-service quality, ease of use, enjoyment and usability as antecedents of E- CRM. Also Azad et al., (2014) detect six factors influencing CRM learning performance attributes, enterprise resource planning,

perception attributes, structure oriented, perception image and organizational resources .While Hadi (2013) examines the relationship between (E-CKM) and (E-CRM). As a result, KM has been increasingly recognized as the most important and valuable asset in organizations and as a key differentiating factor in Electronic Customer Relationship Management (E-CRM) and the main emphasis was focused on the concept of Electronic customer knowledge (electronic knowledge about customer, electronic knowledge for customer, electronic knowledge from customer) and also findings of this study to the indirect effect between (E-CKM) and Electronic Consumer satisfaction .

From the above discussion, it is clear that few studies focused on the causes of (E-CRM) , and they were not interested in examining the influence (E-CKM) on (E-CRM). Although the researchers paid more attention to study the impact of CKM on some other variables especially superior customer value ,customer satisfaction and New Product Development

In addition to studies have highlighted relationship between CKM and CRM and there were not interested in studying the relationship between (e-CKM) and (E-CRM) in particular Hadi (2013). It is expected that the greater the attention paid to Electronic Customer Knowledge Management (e-CKM), the more Electronic Customer Relationship Management (E-CRM).

Relationship Between Electronic Customer Knowledge Management and Customer LifeTime Value :

Electronic Customer Life Time Value

Since customer Life Time Value (CLV) concept introduced to the market in 1930s, a multitude of CLV model and approaches have emerged with variation in definitions, terms, and analogies. there are two theoretical differentiable approaches for prospecting CLV from firm perspective , CLV from customer perspective. the first means the value of the customer is central activity for the business. The mainly objectives is to evaluate how attractive individual customers or customer groups are from a company perspective. This approach became a popular research topic in the last few years, as well as noted by researchers. As example, Reinartz and Kumar (2003) have done their work on profitable lifetime duration . While, the second means the focus is on value generated by a company's product or service as perceived by the customer or the fulfillment of customer goals and desires by company products and/or services Bohari et al., (2011) .

The current study focuses on CLV from firm perspective because CLV from firm perspective is more concentrates on how to use CLV to maximizing firm profitable Bohari et al., (2011). As firms have to comply with stricter marketing budget constraints, customer lifetime value (CLV) has become a popular metric in marketing research and practice for customer valuation, customer selection and the allocation of marketing resources over the customer base (Berger et al., 2002; Gupta et al., 2004 ; Rust et al., 2004; Venkatesan and Kumar 2004).

Customer Lifetime Value is defined by little differences in researches, which was defined by Kotler(1974) as "The present value of the future profit stream expected given a time horizon of transacting with the customer Gookeh & Tarokh (2013). Also see many authors such as (Blattberg and Deighton 1996; Rust et al. 2004), Ulrich et al., (2011) CLV which is defined as all current and future customers. On other way according to Nejatian et al.,(2011) define CLV as "the sum of the future stream of profits and other benefits attributable to all purchases and transactions with an individual customer, discounted back to its present value". Thus, if company could achieve to keep its customers longer, it will be able to receive more profit from them due to factors such as: increase in purchase, cost reduction in operations, referrals and word of mouth, premium prices and cost reduction in customer acquisition processes and activities. On the other hand, see Gookeh & Tarokh , (2013) that CLV is the net profit or loss to the firm from a customer over the entire life of transactions of that customer with the firm. Also, it can be defined as the overall value of the current and future customer base, specifically from ground view of consumer's society Bohari et al., (2011). While, believed Ahmadi et al., (2011) that CLV definition should include three elements are: market risk affecting customer cash flow, flexibility of firm reacting to changes and cost of customer attraction and cost of customer retention. And see whoever (Chenga et al., 2012) that CLV is sum of future value and current value. Depend on the loyalty of a customer. This confirms Kotler & Keller (2011) that (CLV) describes the net present value of the stream of future profits expected over the customer's lifetime purchases. From the Kotler's definition, it can be said that companies will have to measure the net present value of future profits that will be generated from customer's future purchasing in order to measure customer lifetime value. and added Ahmed & Kamal (2013) contribution marginal marketing cost to probability of purchase in a given time period. While see Ulrich et al., (2011) The CLV is defined as a customer's financial

contribution to the value of a company while see Ngai et al., (2009) that CLV defined as the prediction of the total net-income a company can expect from a customer , The concept called (CLV) is the present value of all future profits generated from a customer. Khajvand et al., (2011) ; Bohari (2011). While see Marshall (2010) that (CLV) is defined as the net present value of all earnings from an individual customer. According to this concept the long-term value of customers (CLV) is suggested to be a more stable and relevant metric of firm value than financial metrics, like market capitalization or price-earnings ratio. In view of this, it appears important to consider the concept of customer lifetime value as an appropriate metric to assess the overall value of a firm Bauer & Hammerschmidt (2005). While Verhoef & Lemon (2013) taking into account the customers next purchase probability, contribution marginal and predicted individual customer-level marketing costs, but Kumar et al. (2013), Together, they have led to a broader understanding of the concept of customer value: such value is no longer limited to purchase-based CLV but also includes social elements, such as the value of customer influence. And they see that the concept CLV includes three elements are the profit from purchases, the operating costs, and the marketing costs to acquisition and retain the customer.

From the previous concepts it is clear that:

□ Some concepts focused on material gains for the duration of the customer relationship with the organization and did not take into account other benefits achieved by the consumer of the organization, such as word of mouth to attract new customers .

□ Some are focused on the benefits only and did not take into account the costs incurred by the organization in order to obtain these benefits, such as focus on customer acquisition costs, customer retention costs, other marketing costs.

□ All of the definitions of CLV from academics may be generally defined as "the sum of the lifetime value of its current and future customer .

From the above we also present the definition of the CLV in this paper, as a " **Net benefits received by the organization from the customer during a certain time period** " and this concept includes two dimensions which are: the benefits for the organization of the customer and costs incurred by the organization with the customer .It can display these dimensions as follows :

1. The benefits for the organization of the customer:

The benefits for the organization of the customer as a result of the continuation of its relationship with it includes three sub-components are: spending customer, word of mouth and the intention to continue to relationship with the organization.

spending customer :

Reflects the organization's share of customer purchases of its products Kotler and Keller(2011) where it is stated Cannon (2010) that there is a relationship between profits achieved by the client of the organization and its share of purchases.

word of mouth:

The desire of the customer's recommendation of others dealing with the organization and dissemination of positive ideas about the organization and the extent of the customer's ability to attract new customers. Zeithaml et al., (1996).

the intention to continue to relationship with the organization:

customer's desire continue to relationship with the organization Bohari (2011) and confirms Kumaret al.,(2013) that the depth and length of the relationship between the consumer and the organization leads to increased profit.

2. Costs incurred by the organization with the customer:

It include the operating costs, and the marketing costs to acquisition and retain the customer. In this case operating costs includes losses from product returns and/or costs of customer service aggregated monthly, and marketing costs include the costs of any marketing efforts the firm expends to the individual customer n aggregated monthly Kumar et al.,(2013).

While little studies concern about factors that influence CLV. for example, Ahmed (2013) reaches for findings that have been generated from the analysis is that fairness cream companies can increase customer usage months of fairness cream product or customer lifetime value through proper application of three factors which are creating fear that experimentation may be dangerous for skin, strong positioning that user's brand is the best brand in the market and marketer's brand has international recognition , and Verhoef & Lemon (2013) put forth six important lessons that firms can employ for successful CLV, integrating available research knowledge and best practices:(1) use CLV to improve business performance; (2) ensure that CLV is more customer driven than IT driven; (3) adopt customer lifetime value as a core metric; (4) invest in strong analytical capabilities; (5) understand the key drivers of customer acquisition, customer retention,

and customer expansion; and (6) manage channels to create customer value. and Kumar et al.,(2013) Confirms that length and depth of relationship with customer affect the CLV , Similarly Ulrich et al., (2011) see that value-oriented management requires the integration of CLV.

From the above discussion, it is clear that few studies focused on the causes of CLV, and they were not interested in examining the influence (e-CKM) on CLV.

Electronic Customer Relationship Management and Electronic Customer Life Time Value

A limited number of studies addressing the impact (e-CRM) on other variables such as Yazdanpanaha & Gazorb (2012) who reach to established an e-CRM system, institutions will witness an increase in efficiency, staff satisfaction and eventually customer satisfaction . Other researchers as, Hadi (2013); Feinberg & Kadam (2002) Search the impact (E-CRM) on customer satisfaction. And, see Kimilogiu& Zarali (2009) that companies with higher levels of perceived E-CRM success claimed significantly higher levels of improvements in customer satisfaction, transaction amounts and frequency, brand image, effective database management and customer targeting, efficient business processes, technology utilisation, excellence and innovation in services, improved sales, profitability and decreased service support costs , and In the banking sector. Liu et al.,(2012) confirms that using E-CRM had obvious on the customer satisfaction and customer loyalty. also Fouladivanda et al.,(2013) investigations show the relation between (ECRM) and customers loyalty in the international market. and Padhi & Mishra (2013) see impact E-CRM in Indian banks on customer value. and Miremadi et al.,(2012) target to examine the competitive advantages on e-CRM in financial institutions and banks and conclude that accessibility, convenience, services quality, timeliness, and trust are the most important benefits of E-CRM. they found that implementation of E-CRM bring about the following competitive advantages: Up to date of banks, Preparation of up to date technology, proliferation of channels, marketing and strategic factors and fragmentation of customer segment. furthermore Shashidhar(2014) add that (E-CRM) will help the technical institutions to integrate the data from customer touch point .On the other hand number of studies addressing the impact (CRM) on (CLV) example, Samimi (2012)); Nejatian (2011) reach to a direct impact (CRM) on (CLV).

In the conclusion, it is clear that few studies focused on the impact (e-CRM) of other variables, and they were not interested in examining the influence (e-CRM) on CLV.

The Mediating Role of Electronic Customer relationship Management :

Mediation, or as it is sometimes called, indirect effect, explains the relationships between three or more variables. In a mediated model the independent variable is correlated to both a mediating and dependent variables. That mediating variable is also correlated with the dependent variable, in the social sciences especially there are often multiple mediating variables that influence the relationship between an independent and dependent variables, and completely eliminating the influence of one mediator will not completely negate the relationship between the independent and dependent variables Barron & Kenney (1986). According to Sedighi et al., (2012), CRM represents a mediating construct between variable various.

Subsequently, some researchers have studied the role of CRM as a mediator , Sedighi et al.,(2012); Alamgir(2012) examined CRM as a potential mediator of the relationship between (CKM) process and customer value augmentation . the result showed that CRM is necessary to activate the effect of knowledge management on customer value augmentation. Landroquez et al., (2011) concluded that CRM partially mediates the relationship between market orientation, knowledge management and the creation of superior customer value. Talet (2012) and Bohari et al.,(2011) also found that CRM partially mediates the relationship between C KM process and customer satisfaction. However, Hadi et al.,(2013) examined the potential mediating effect of e-CRM on the relationship between E-CKM and customer satisfaction and found that E-CKM t and customer satisfaction were found to be mediated by E-CRM.

From the above discussion we note the scarcity of studies have investigated the intermediate In the relationship between E-CKM and CLV. Also, a few of studies that addressed E-CRM as a mediator In this study we assume that E-CRM will be mediate the relationship between E-CKM and CLV.

RESEARCH METHODOLOGY

Research problem:

The researcher has conducted a pilot test represented in a number of interviews with fifteen managers from several departments of commercial banks managers

in Dakahlia and show that these banks have electronic sites and e-banking services offered In these banks For example, Online registration and password retrievals Instant transfers between Bank accounts and credit cards, Payments to utility companies such as "Etisalat, Electronic fund transfers anywhere in the world locally and internationally, using credit cards as sourcing funds , Set up standing instructions and schedule multiple future transactions, View of mutual funds, Alerts to manage subscribed alerts via SMS or e-mail, Debt Card Activation, Payment by electronic shopping prepaid cards.

Hence, based on the preceding discussion relevant literature electronic customer relationship management, electronic customer knowledge management and his life time value and based on the pilot test the research problem were formulated in a number of questions as follows :

- 1-What is the relationship between electronic customer knowledge management and electronic customer relationship management ?.
- 2-What is the relationship between electronic customer relationship management and his life time value?.
- 3-What is the mediating role of electronic customer relationship management in the relationship between electronic customer knowledge management and his life time value?.

Research objectives:

The research has three main objectives:

- 1- Identifying the relationship between electronic customer knowledge management and electronic customer relationship management.
- 2- Identifying the relationship between electronic customer relationship management and his life time value.
- 3- Identifying the mediating role of electronic customer relationship management in the relationship between electronic customer knowledge management and his life time value.

Research Model and Hypotheses Development:

To give effect to the research objectives, a number of hypotheses were formulated, as follows:

H1: Electronic Customer Knowledge Management is positively influences Electronic Customer Relationship Management.

H2: Electronic Customer Knowledge Management is positively influences customer Life Time Value.

H3: Electronic Customer relationship Management is positively influences customer Life Time Value.

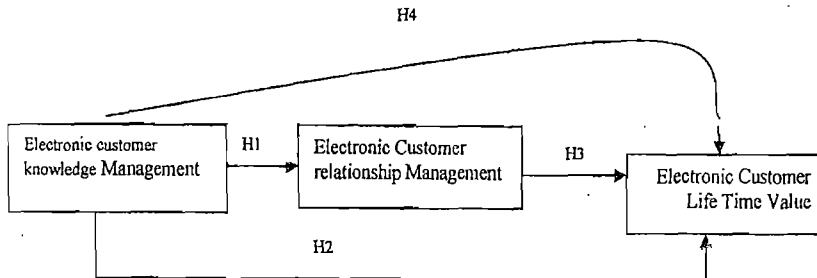
H4: Electronic Customer Knowledge Management Positive and indirectly influences Electronic Customer Life Time Value through Electronic Customer relationship Management .

Based on the above arguments, the theoretical framework that guides the present study is presented in Figure 1

Sample and Procedure :

Research community includes the workers in the branches of commercial banks in Dakahlia Governorate in Egypt. The choice of Dakahlia is explained by his fourth place in terms of population according to the Central Agency for Public Mobilization and Statistics (2014) which account 6000000 people. The study will be limited to branches of commercial banks operating in the city of Mansoura. As the number of these banks (20 bank) 3 of them public sector and 17 private sector. The Researcher had choosed the Mansoura city because it represents the place that She had accompleted Her studies from the secondary school to the Ph.D. The sampling unit Include workers in the banking activities. Workers in support services were excluded because of the difficulty of collecting data from them. and The total size of the study population in 1884 Single in 30 / 7/ 2014 (Human Resource Management records in these banks) To test proposed hypothesis empirically, this study selected respondents employed . Applying Bazrah (1994) equation becomes a sample size 384 worker, of which 55% are males , 45% females. The total number of employees in the supervisory level is 35% and the number of employees in the executive level is 65%. Data was collected by directing questionnaire to selected respondents using the class method. And a statistical analysis using Structural Equation Modeling analyses (SEM) (Amos). The questionnaires were distributed. of the 347 copies returned. 13 were excluded due to incomplete answers, which, Gave a total 334 effective copies were retrieved and a valid response rate of 87%. which is relatively high.

Figure 1. The research model.



All data were collected and administered during work time. However, before completing the survey employees were assured of confidentiality. This study analyzes the reliability of each construct using Cronbach's coefficient. In general, a questionnaire's Cronbach's coefficient should exceed 0.6 Churchill (1979). In this study all Cronbach's coefficients satisfy this requirement (E-CKM = 0.89; E-CRM = 0.83, and CLV = 0.87).

Constructs Operationalization and Measures:

1. Electronic Customer knowledge Management is defined as the extent to which a the Banks' practices to knowledge about, for, from and with customers to describe the knowledge flows that take place between the company and its customers, through the use of virtual networks and especially Web 2.0 collaboration technologies of three process are Capture ,Creation and Application to Electronic customer Knowledge. And was measured using the Fourteen items published by Talet(2012). E-CKM consists of three dimensions Capture , Creation and Application sub-scales that combine to form one overall assessment of E-CKM . The first dimension of the E-CKM is Electronic Customer knowledge Capture. An employee's captured both the explicit and tacit knowledge existing within the Electronic customer. Also, capture Electronic Knowledge from ideas, experience, documents, reports, books, artifacts and internet was measured with Four items (a sample item is: 'you can Verify source of Customer knowledge'). The Four items were then averaged to create the composite scale of knowledge Capture. The second dimension of e-CKM is Electronic Customer knowledge Creation and is comprised of six items, this component of e-CKM Respect to create the relevant information for a specific subject (a sample item is: 'you can Develop Confidence Customer Knowledge'). The last dimension of the e-CKM is Electronic Customer knowledge Application , applying Electronic knowledge to organization's

Six items, this component of e-CKM Respect to create the relevant information for a specific subject (a sample item is: *'you can Develop Confidence Customer Knowledge'*). The last dimension of the e-CKM is Electronic Customer knowledge Application, applying Electronic knowledge to organization's products, services and processes with the aim of improving them. This dimension of e-CKM uses four items (a sample item is: *'I am interested in the Representation of Customer Knowledge'*). The items were scored on a five-point, Likert-type scale was used from strongly disagree (1) to strongly agree (5). Higher scores indicated higher levels of the e-CKM Cronbach's alpha coefficient of this scale was 0.89.

2. Electronic Customer Relationship Management is defined as the extent to which a the Banks' practices to systematically Electronic Customer Relationship Management from relationship initiation, maintenance and termination to maximize value across the relationship lifecycle, and was measured using a 39-items scale adapted from Reinartz et al., (2004); Reimann et al., (2009), their e-CRM scale contains Three Stages to maximize value across the relationship lifecycle. The first phase which they term e-CRM initiation was measured with Fifteen items. This items related to identifying electronic potential customers, who of them are more high value, the cost of reestablishing a relationship with a lost customer, the costs of reestablishing a relationship with inactive customers across the online channels for (items related to e-CRM initiation example *'We use data from external sources for identifying potential high value customers'*), The second phase e-CRM maintenance was measured with twenty items related to that the organization has formal system for System Management the expectations of high value customers, build long-term relationships with our high-value customers (items related to e-CRM maintenance for example; *'We actively attempt to determine the costs of retaining customers'*). The third stage e-CRM termination was measured with Four items. this items related to that the organization has formal system for identifying non-profitable or lower-value customers and how to deal with them (items related to e-CRM termination for example; *'We have a formal policy or procedure for actively discontinuing relationships with low-value, or problem customers, canceling customer accounts'*). The items were scored on a five-point, Likert-type scale was used from strongly disagree (1) to strongly agree (5). Higher scores indicated higher levels of the e-CRM. cronbach's alpha coefficient of this scale was 0.83.

3. Electronic Customer Life Time Value

Practically means that the value of the customer is determined by the total benefits of the customer's organization as a result of the continuation of its relationship and costs incurred for the sake of continuing the relationship with him which was measured using a items scale consists of two dimensions. The first dimension is the benefits for the organization of the customer and includes three sub-components are: Spending customer, word of mouth and the intention to continue to relationship with the organization. spending customer reflects the organization's share of customer purchases of its products Where it is stated that there is a relationship between profits achieved by the customer of the organization and its share of purchases and was measured using a three items scale adapted from (Bourdeau, 2005). (a sample item is: *'Does the consumer buy a high share of service'*). Word of mouth: which refers to the desire of the customer's recommendation of others dealing with the organization and dissemination of positive ideas about the organization and the extent of the customer's ability to attract new customers and was measured using a two items scale adapted from Zeithaml et al., (1996). (a sample item is: *'Does customer's ability to attract new customers'*). The intention to continue to relationship with the organization; which means customer's desire continue to relationship with the organization and was measured using a three items scale adapted from (Bansal et al., 2005). (a sample item is: *'Does customer has depth and length relationship with the bank'*). The second dimension is costs incurred by the organization with the customer was measured using a scale adapted from Kumar et al., (2013). It include two items: The marketing costs to acquisition and retain the customer for example *'we Care about the account the costs of any marketing efforts the firm expends to the individual customer aggregated monthly.* and the operating costs of customer service aggregated monthly. The items were scored on a five-point, Likert-type scale was used from strongly disagree (1) to strongly agree (5). Higher scores indicated higher levels of the CLV. The Cronbach's alpha coefficient of this scale was 0.87.

Hypotheses Testing

Table 1 presents means, standard deviations, and correlations among the study variables the correlation coefficient values among original Electronic Customer knowledge Management factors (Capture, Creation and Application) range from .46 to .59, indicating that they are highly related concepts. As

for Electronic Customer relationship Management sub factors (initiation, maintenance ,and termination) are highly interrelated range from .53 to .76. And finally Electronic Customer Life Time Value sub factors (spending customer, word of mouth, the intention to continue to relationship with the organization, the marketing costs, and the operating costs) range from .45 to .69 Which means that they are highly related concepts. Table 1 shows a significant relationship between the variables were in the expected direction. Electronic Customer knowledge Management sub-dimensions was positively related to Electronic Customer relationship Management sub-dimensions, and positively to Electronic Customer Life Time Value, finally, all Electronic Customer relationship Management sub-dimensions was positively related to Electronic Customer Life Time .

As can be seen from the correlation matrix that presence the availability practices of the sub dimensions variables study in commercial banks into application Where in relation to Electronic Customer knowledge Management sub-dimensions(Capture, Creation and Application). The means values range from . 4.45 to 4.89 indicating that They are highly practices. As for Electronic Customer relationship Management sub factors (initiation, maintenance ,and

termination) the means values are highly interrelated range from 4.02 to 5.33. And finally Electronic Customer Life Time Value sub factors (spending customer, word of mouth, the intention to continue to relationship with the organization, the marketing costs, and the operating costs) range from 3.52 to 4.64 Which means that they are highly practices . It is already clear that there are highly practices of the three variables in commercial banks into practice .

Structural Equation Modeling analyses (Amos) (SEM) were used to test study model and hypotheses 1, 2,3 and 4 (Figure 1). In addition, the higher the model fit, the higher usability.the model has, as far as the model fit assessment is concerned. That also means that parameter estimates are more meaningful. The goodness-of-fit of the models was evaluated using absolute and relative indices. The absolute goodness- of-fit indices calculated were Jöreskog & Sörbom (1986): (1) the χ^2 goodness-of-fit statistic; (2) the Root Mean Square Error of Approximation (RMSEA); (3) the Goodness of Fit Index (GFI); (4) the indicators of incremental fit indexes Normed Fit Index (NFI), Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), and Incremental Fit Index (IFI).

Table 1. Descriptive statistics and correlations for all variables

Variable	M	SD	1	2	3	4	5	6	7	8	9	10
1. E-CK Capture	4.89	0.52										
2.E-CK Creation	4.61	0.89	.48**									
3.E-CK Application	4.45	0.74	.46**	.59**								
4. initiation	5.33	0.41	.58**	.53**	.56**							
5. maintenance	5.29	0.46	.59**	.57**	.57**	.68**						
6.termination	4.02	0.51	.58**	.62**	.53**	.59**	.76**					
7. spending Customer	4.19	0.56	.45**	.56**	.63**	.58**	.53**	.63**				
8. word of mouth	3.90	0.56	.54**	.56**	.58**	.55**	.57**	.58**	.68**			
9. the intention to continue	4.64	0.75	.64**	.63**	.60**	.68**	.58**	.61**	.58**	.69**		
10. the marketing costs	3.52	0.93	.55**	.57**	.55**	.58**	.54**	.59**	.58**	.60**	.68**	
11. the operating costs	3.52	0.63	.52**	.53**	.57**	.59**	.58**	.21*	.54**	.57**	.53**	.62**

Significant at * p, .05; ** p, .01

Table 2. Fit indices of structural equation models

x2	df/x2	GFI	RMSEA	NFI	CFI	TLI	IFI
5.54	0.306	0.976	.031	.98	.97	.98	.99

Table 2 shows model proposed, since x2 is significant ($p < 0.05$), as well as the ratio between df / x2 is less than 2; then the hypothesized model fits the data, as well as the values of (RMSEA) less than (0.05), so this indicator of an acceptable fit, as well as (GFI) was up and close to one, this indicate also that the study model fit with sample data, finally the indicators of incremental fit indexes (NFI), (CFI), (TLI), and (IFI) for all four relative-fit indices, as a rule of thumb, values greater than .90 are considered as indicating a good fit From results mentioned in Table 2, it is clear that the proposed model is characterized by the availability of the best values for the goodness of fit indicators combined, indicating a certain amount of truth to confirm the proposed model and that explains the significant effect among the variables it contains.

Table 3 shows the values of standardized regression weights for the effects of direct and indirect of the variables in the model. The linear structural relationship model was applied to examine relationships among E-CKM, E-CRM, and CLV. Results show that:

Table 3. Standardized regression weights of direct and indirect effects of variables of the model

Direct, indirect, and total effects	Regression Weights
Direct effect E-CKM → E-CRM	.34**
E-CKM → CLV	.27*
E-CRM → CLV	.53*
Indirect effect E-CKM → E-CRM → CLV	.18*
Total effect E-CKM → CLV	.45**

Significant at * p, .05; ** p, .01

1. There is a positive relationship between Electronic Customer knowledge Management and Electronic Customer relationship Management as shown in Figure 2, where estimates of standardized regression weights for the path from Electronic Customer knowledge Management to Electronic Customer relationship Management is 0.34 and $p < 0.01$, this indicates that Electronic Customer knowledge Management has an evidently positive influence on

Electronic Customer relationship Management So, hypothesis 1 is therefore, supported .

2. There is a positive relationship among electronic customer knowledge management and electronic customer life time (direct effects). As illustrated in Figure 2 standardized regression weights for the path from electronic customer knowledge management to electronic customer life time is (0.27) which reaches significance ($p < 0.05$), reflects a positive relationship and indicate that electronic customer knowledge management has an evidently positive influence on electronic customer life time. So, hypothesis 2 is, therefore, supported.

3. There is a positive relationship between Electronic Customer relationship Management and electronic customer life time. As illustrated in Figure 2, parameter estimates of the path regression among electronic customer relationship management and electronic customer life time is (0.53) which reaches significance ($p < 0.05$). This reflects a positive relationship and indicates that electronic customer relationship management has an evidently positive influence on electronic customer life time. So, hypothesis 3 is also supported .

4. There is a a positive relationship between electronic customer knowledge management and electronic customer life time through electronic customer relationship management (mediating effects of electronic customer relationship management). In addition to the direct effect electronic customer knowledge management to electronic customer life time, electronic customer relationship management has played a mediating role in the relationship between electronic customer knowledge management and electronic customer life time. As illustrated in Table 3, the regression weights for the path regression e-CKM to e-CRM to CLV is (0.18, $p < .05$), which reflects a significant mediator effect of electronic customer relationship management in this relationship between electronic customer knowledge management and electronic customer life time, which in turn increase the positive impact of electronic customer knowledge management on electronic customer life time. So, hypothesis 4 is also supported.

DISCUSSION

The purpose of this study is to examine the mediating role played by electronic customer relationship management in the relationship between electronic customer knowledge management and electronic customer life time value. It was found that, as hypothesized, electronic customer relationship

management mediates the impact of electronic customer knowledge management and electronic customer life time Value : that is; an increase in electronic customer knowledge is related to an increase in electronic customer relationship management, which in its turn, is positive related to electronic customer life time .

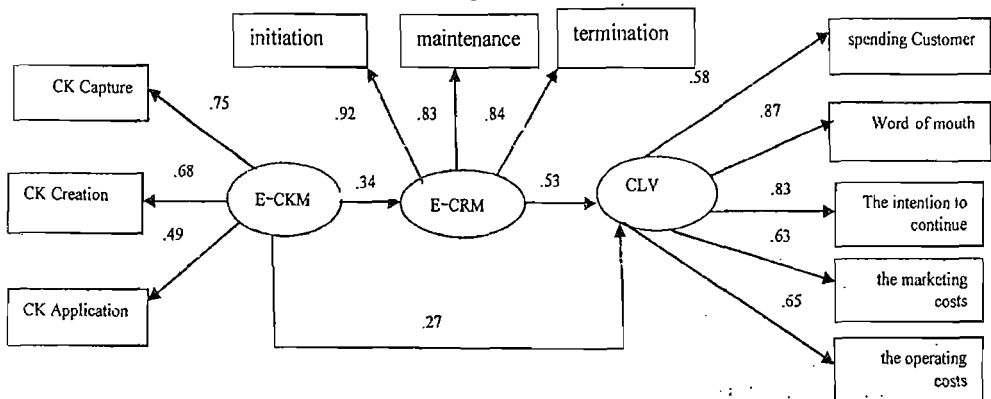
In addition electronic customer knowledge management has obviously positive influence on electronic customer relationship management. The result of the current study are consistent with a study Hadi et al.,(2013) which reached to the significant effect electronic customer knowledge management on electronic customer relationship management , while the current study differed from this study in the search stages of electronic customer relationship management to maximize the electronic customer life time value.

Study results also support that electronic customer knowledge management has a clearly positive influence on electronic customer life time value , which indicated that customer has a High level of life time value when the organization adopt electronic customer knowledge management, This means that taking perspective of electronic customer knowledge management transforms the Bank needs to activities helped increasing electronic customer life time value, Because when the bank has system for the of electronic customer knowledge management from focuses on capturing both the

explicit and tacit knowledge existing within the electronic customer, this knowledge moves to verify process to make the Electronic knowledge about customer succeeds Who have a high life time value. Then Electronic Knowledge Creation phase can help create the relevant information for a specific subject. Additionally, in this phase need to examining carefully with great care the content of knowledge against accuracy and correctness. Customer and with Electronic Knowledge Application in this phase focuses on applying Electronic knowledge to organization's products, services and processes with the aim of improving them. Leading to increased customers spending on purchases of products organization, increase word of mouth and the length of the relationship with the organization. Then, those customers are more likely to stay relationship with the organization and thus reduced marketing costs and productivity for this customer will become more electronic customer life time Value.

Further, our research supports the theoretical arguments offered in previous literature about the existence of a positive relationship between customer relationship management and customer life time Value (e.g., Padhi & Mishra (2013) ; Samimi et al.,(2012) However, these studies have focused on the traditional customer, while the differed from the current study in search the electronic customer...

Figure 2. The final model (standardized regression weights)



This confirms that when to identifying Electronic potential customers, which of them are more high value , the cost of reestablishing a relationship with a lost customer, the costs of reestablishing a relationship with inactive customers across The Online channels, then System Management the

expectations of high value customers, build long-term relationships with them and identifying non-profitable or lower-value customers And how to deal with them . Bank can do proper marketing activities to benefit more from high-value customer and study the causes of low customer value Leading to an increase Electronic customer life time Value.

Finally, our results show some additional and appealing aspects of the indirect relationship among electronic customer knowledge management and electronic customer life time value. First, electronic customer knowledge management not only directly influences electronic customer life time value but also influences electronic customer life time Value through electronic customer relationship management. This result argues with previous result of Sedighi et al.,(2012). But for traditional customer whom state that "CRM is conceived as a key mediating construct between customer knowledge management and customer life time value .This study Was found that customer knowledge management is one of such mechanisms that sufficiently fosters customer relationship management to increase customer life time value. Second, the finding of the current study supports an early results of some studies which showed that electronic customer relationship management mediates the relationship between electronic customer knowledge management and other factors. For example Hadi et al.,(2013) that.

who concluded that the electronic customer relationship management play the intermediary role in the effect of electronic customer knowledge management on electronic customer satisfaction.

LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

Current study has some limitations that should be mentioned. First, our results may partly be influenced by common method variance because self-report questionnaires were used to measure electronic customer knowledge management, electronic customer relationship management and customer life time value. and it has been influenced by numerous factors, such as defensiveness, misrepresentation, personal emotion and other personal attitudes.

Second, this study applied on Banks so, results may be differs when we change application field (e.g., telecommunications companies, health services, etc.). Then, this might not be appropriate to generalize the findings to other organizations. Thus, future research needs to obtain more diversified samples to achieve better generalizability.

Third, this study examined the impact of electronic customer knowledge management on electronic customer relationship management without exposure to the impact between electronic customer knowledge management and electronic customer relationship management sub-dimensions (initiation, maintenance and termination). Therefore, future research needs to examine this relationship to demonstrate the impact of electronic customer knowledge management on these sub-dimensions to show any of these more affected by the electronic customer knowledge management.

Finally, this study examined electronic customer knowledge management depending on the scale adapted from Hadi et al.,(2013) which contains three dimensions although there are other electronic customer knowledge management scales which consists of other dimensions, On the other hand, this study examined electronic customer relationship management focused on the scale adapted from Reimann et al.,(2009). His resarche contains three dimensions although there are other electronic customer relationship management scales which consists of other dimensions ,and thus future studies need to rely on this other measures of electronic customer knowledge management and electronic customer relationship management to determine whether the results revealed in this study will differ according to scales or not .Thus, future research should be covered all these concerns.

Practical Implications and Conclusion

The accumulating research findings on electronic customer knowledge management and electronic customer relationship management have added considerably to our understanding of implications for building more effective organizations under market intense competition. The findings in this study have some implications for managerial practices in organizations. Managers need to be aware the important role of electronic customer knowledge management in increasing customer life time Value through applying electronic customer knowledge management activities that develop electronic customer relationship management.

Mangers must treat customers as corporate partners, and Focusing on electronic customer knowledge Capture, Creation and Application and providing them with communication systems that make them share information from

organization. For example, about new policies, products related information and its development, and activating means of electronic communication with customers.

Also, managers must use different techniques available to establish a new relationship with prospect electronic customers. It depends on different marketing communication tools for acquiring new electronic customers to the organization. Additionally, include information content, customized product information, convenient after sales support, privacy issues, fast and accurate delivery, etc. and must emphasize on the process of preserving a relationship with the existing Electronic customers within the organization border. As well, retention electronic customers can utilize online feedback systems to share their evaluations of product/service quality, including online transactions.

As well, Managers must attention to Deepen the relationship with electronic customer, establishes a profound engagement between the organization and the electronic customers. Also, to improve communication channels between buyers and sellers in general, and as a specific means of turning little life time value electronic customers into repeat electronic customers. the organization delineate where the company wants to go or be in the future and provide a methodical path to manage the Electronic customer relationship and how the organization will deal with the any new events arise in the future. and focuses on applying Electronic knowledge to organization's products ,services and processes with the aim of improving them. individuals utilizing the Electronic knowledge possessed by other individuals without attaining the Electronic knowledge. In this needed to achieve an insightful affiliation between the organization and their Electronic customers.

In conclusion, current study sets out to examine the relationships between electronic customer knowledge management and electronic customer relationship management, customer life time value, and mediating role of electronic customer relationship management among electronic customer knowledge management and customer life time value. the study results extends three bodies of literature. First, it establishes that electronic customer knowledge management enhances electronic customer relationship management. thus, this research represents an empirical exploration of how organizations can increase electronic customer relationship management beyond other organization practices. Second, this study provides more evidence on the role of electronic customer knowledge management in Increase customer life time value, and finally, we confirmed that electronic customer relationship management represents a mediating construct between electronic customer knowledge management and customer life time value. To the best of the author knowledge, there has not been research a E-CKM and E-CRM an integrated of the literature to to improve customer life time value, Therefore, this paper contributes by providing a clear for the relationship between these variables to keep organizations within competitive environment.

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Questionnaire

The following set of statements that can describe the work environment in the Bank please read these statements and then determine the degree of your agreement to all of them in terms of their application in the bank.

PHRASES	strongly agree	agree	indifferent	disagree	strongly disagree
1- We interested in e- Customer knowledge.					
2- We identify source of e-Customer knowledge.					
3- We interested in verify source of e-Customer knowledge.					
4- We interested in e- Customer Knowledge capture.					
5- We have attempts to rationalize e-Customer Knowledge.					
6- We interested in Comprehension e-Customer Knowledge.					
7- We interested in Scrutinize e-Customer Knowledge.					
8- We have attempts to Develop Confidence e-Customer Knowledge.					
9- We interested in Experimentation e-Customer Knowledge.					
10- We Validation e-Customer Knowledge.					
11- We interested in e-Customer Knowledge Codification.					
12- We interested in e-Customer Knowledge Representation.					
13- We have a formal system for e-Customer Knowledge Sharing					
14- We interested in e-Customer Knowledge Application.					
15- We have a formal system for identifying potential e-customers.					
16- We have a formal system for identifying of the potential e-customers which are more valuable.					
17- We use data from external sources for identifying potential high value e- customers.					

18- We have a formal system in place that facilitates the continuous evaluation of prospects.					
19- We have a system in place to determine the cost of reestablishing a relationship with a lost customer.					
20- We have a systematic process for assessing the value of past e-customers with whom we no longer have a relationship.					
21- We have a system for determining the costs of reestablishing a relationship with inactive e-customers.					
22- We made attempts to attract prospects in order to coordinate messages across media channels.					
23- We have a formal system in place that differentiates targeting of our communications based on the prospect's value.					
24- We systematically present different offers to prospects based on the prospects' economic value.					
25- We differentiate our acquisition investments based on customer value.					
26- We have a systematic process/approach to reestablish relationships with valuable e-customers who have been lost to competitors.					
27- We have a system in place to be able to interact with lost e-customers.					
28- We have a systematic process for reestablishing a relationship with valued inactive e-customers.					
29- We develop a system for interacting with inactive e-customers					
30- We have a formal system for determining which of our current customers are of the highest value.					
31- We continuously track customer information in order to assess customer value					

32- We actively attempt to determine the costs of retaining customers					
33- We track the status of the relationship during the entire customer life cycle (relationship maturity).					
34- We maintain an interactive two-way communication with our customers.					
35- We actively stress customer loyalty or retention programs.					
36- We integrate customer information across customer contact points(e.g., mail, telephone, Web, fax).					
37- We are structured to optimally respond to groups of customers with different values.					
38- We systematically attempt to customize products/services based on the value of the customer.					
39- We systematically attempt to manage the expectations of high value customers.					
40- We attempt to build long-term relationships with our high-value customers.					
41- We have formalized procedures for cross-selling to valuable customers.					
42- We try to systematically extend our "share of customer" with high-value customers.					
43- We have systematic approaches to mature relationships with high-value customers in order to be able to cross-sell or up-sell earlier.					
44- We provide individualized incentives for valuable customers if they intensify their business with us.					
45- We systematically track referrals.					
46- We try to actively manage the customer referral process.					

47- We provide current customers with incentives for acquiring new potential customers.					
48- We offer different incentives for referral generation based on the value of acquired customers.					
49- We have a formal system for identifying non-profitable or lower-value customers.					
50- We have a formal policy or procedure for actively discontinuing relationships with low-value or problem customers (e.g., canceling customer accounts).					
51- We try to passively discontinue relationships with low-value or problem customers (e.g., raising basic service fees).					
52- We offer disincentives to low-value customers for terminating their relationships (e.g., offering poorer service).					
53- we identify the customers who Recommended to deal with the bank for those who ask him advice.					
54- we identify the customers Who say positive things about the bank to others.					
55- we interested in knowing the client's preference degree To continue to deal with the bank.					
56- - we interested in knowing the client's Convinced degree the client to deal with another bank.					
57- we interested in knowing The client's intention to convert his dealings to another bank in the near future.					
58- we interested in knowing who the customer is always dealing with the bank.					
59- we interested in knowing the client that deals exclusively with the bank.					

60- we interested in knowing the client is that the bank is his first choice.					
61- we interested in knowing the account the costs of any marketing efforts the firm expends to the individual customer aggregated monthly.					
62- we interested in knowing the account the operating costs of customer service aggregated monthly.					

Please put a tick in front of the class that reflects you

1- Gender A- Male B- Female

2- Level job A- Supervisory B- executive

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