Determinants of Customer Relationship Management (CRM) in the Egyptian Commercial Banks

"A Proposed Model"

Prepared by

Samar Mostafa Hosny Mohamed

Demonstrator in the Department of Business Administration

Faculty of Commerce- Zagazig University

1- Introduction:

CRM is a management approach that seeks to create, develop, and enhance relationships carefully with targeted customers to maximize customer value and corporate profitability *(Payne and Frow, 2004; Shang and Lu, 2012)*. Today, CRM has become a top priority for many organizations because of globalization, increasing competition, and rapid advances in technology **(Becker et al., 2009; Liou, 2009; Garrido-Moreno et al., 2014)**.

Banking sector considers one of the customer intensive service sectors in Egypt *(Shang and Lu, 2012)*. It represents the cornerstone of the financial structure in Egypt. Also, it plays an important role in developing and growing the national economy *(Sadek et al., 2011)*. Today, this sector faces many challenges and severe competition from the foreign banks' branches so banks should exert more efforts for building long term relationships with their current customers and retaining them and attracting new customers *(Ragab, 2008)*. Thus, CRM considers a critical source for achieving success and supporting the competitive advantage for this sector *(Alsadany, 2012)*.

Although CRM has become widely recognized as an important business approach, there is still no agreement about specific definition for CRM *(Ngai et al., 2009)*. CRM has been defined in different ways from authors. Each definition of them reflects different perspective of CRM *(Sadek et al., 2011)*. *Zablah et al. (2004)* illustrated that there are five major perspectives of CRM which are process, strategy, philosophy, capability, and technology.

In this research, the researcher will adopt the process perspective of CRM. Then, the researcher will study the determinants related to this perspective and examine their impact on CRM processes. Finally the

researcher will present a model of determinants of CRM processes which will enable managers in the Egyptian commercial banks to implement CRM processes effectively therefore building successful long term relationships with their customers.

2- Literature Review:

This section aims at reviewing the studies which discussed CRM as a process (i.e., a group of activities that the organization performs for achieving its desired results) and also the studies which discussed CRM determinants as the following:

(1) Reinartz et al. (2004):

This study aimed at:

1- Developing a measure of CRM process and its dimensions.

2- Investigating the impact of implementing of CRM processes on the organizational performance.

And its findings are the following:

1- A measure of CRM process and its dimensions was developed. It consists of three main processes which are relationship initiation process, relationship maintenance process and relationship termination process. Each one of these processes includes a set of activities.

3- The implementation of both the relationship initiation process and the relationship maintenance process has positive impact on the performance of the organization while the impact of relationship termination process wasn't significant.

(2) Ragab (2008):

This study aimed at:

Studying the factors influencing the actual gains of CRM in the Egyptian commercial banks from the viewpoint of employees and customers.

And resulted in the following findings:

1- The factors which affect the actual gains of CRM from employees' viewpoint are market orientation, bank's ability to manage knowledge, and the fit between CRM systems and customer relationship lifecycle stages.

2- The actual gains resulting from implementing CRM from employees' viewpoint areincreasing customer retention rate, increasing customer satisfaction, increasing customer loyalty, providing better services, identifying new needs of customers, increasing market share, and increasing profitability.

3- The factors which affect the actual gains of CRM from customers' viewpoint are customer orientation, bank's ability to manage knowledge, and the fit between CRM systems and customer relationship lifecycle stages.

4- The actual gains resulting from implementing CRM from customers' viewpoint are relationship quality and loyalty.

5- All factors which have been studied have a positive effect on the actual gains of CRM whether from employees' viewpoint or customers' viewpoint.

(3) Akroush et al. (2011):

This study aimed at:

1- Testing the generalizability of the CRM scale which was originally developed by Sin et al. (2005) in financial service organizations (FSOs) operating in Jordan.

2- Investigating the relationship between the CRM components (i.e., key customers focus, CRM organization, knowledge management and technology-based CRM) and FSOs performance (i.e., financial performance and marketing performance) operating in Jordan.

3- Identifying the most influential CRM components on FSOs performance operating in Jordan.

And its findings are the following:

1- The CRM scale originally developed by Sin et al. (2005) is indeed generalizable to FSOs operating in Jordan with slight modifications.

2- There is a positive and significant relationship between CRM components and the financial performance of FSOs operating in Jordan.

3- There is a positive and significant relationship between CRM components and the marketing performance of FSOs operating in Jordan.

4- CRM organization is the most influential CRM components on the financial performance of FSOs operating in Jordan.

5- Technology-based CRM and CRM organization are the most influential CRM components on the marketing performance of FSOs operating in Jordan.

(4) Garrido-Moreno and Padilla-Melendez (2011):

This study aimed at:

Proposing a model for factors affecting CRM success. This model link Knowledge management as the main success factor (key determinant of CRM success) and other four factors (i.e., organizational variables, CRM technology, customer orientation and CRM experience) with CRM success. Then, testing this model in the Spanish hotel sector.

And resulted in the following findings:

1- In general, all the proposed factors in the model have positive influences on CRM success.

2- The key success factor for CRM is organizational variables not knowledge management.

3- Organizational variables mediate the effect of other factors (i.e., knowledge management, CRM technology and customer orientation) on CRM success. This means that these factors influence CRM success indirectly.

4- CRM experience has a direct effect on CRM success.

(5) Sadek et al. (2011):

This study aimed at:

1- Identifying the extent to which the Egyptian commercial banks apply the CRM components (i.e., key customer focus, CRM organization, technology-based CRM and knowledge management).

2- Studying the relationship between CRM components and customer satisfaction and also the relationship between customer satisfaction and customer loyalty from the customers' point of view.

And resulted in the following findings:

1- The selected banks apply the CRM components but the level of application differs from one bank to another.

2- There is a significant positive relationship between CRM components and customer satisfaction in the Egyptian commercial banks when applying them together and not separately.

3- Customer satisfaction has a strong positive effect on customer loyalty.

(6) Alshekhy (2012):

This study aimed at:

1- Identifying the extent to which the Egyptian commercial banks concern with CRM components (including collecting data and information about customers, maintaining the privacy of customers' data and information, CRM technology, CRM processes, employees) and functions (including marketing, sales, customers' service, services' support) from the employees' perspective.

2- Identifying the customer loyalty level in the Egyptian commercial banks from the customers' perspective

3- Examining the impact of CRM components and functions on the efficiency of marketing performance (i.e., customer loyalty) for the Egyptian commercial banks.

And resulted in the following findings:

1- The Egyptian commercial banks concern with CRM components and functions at a high level.

2- The customer loyalty level in the Egyptian commercial banks was moderate.

3- There is a positive and significant relationship between CRM components and functions and the customer loyalty level in the Egyptian commercial banks.

(7) Alsadany (2012):

This study aimed at:

1- Studying the direct and indirect impact of implementing CRM which is represented in the following dimensions: CRM strategy, CRM processes (i.e., relationship initiation, relationship maintenance and relationship termination), human resources and CRM technology on the performance of the Egyptian commercial banks, and this through studying the non financial performance from customers' perspective which is represented in the degree of their loyalty and the financial performance from managers' perspective which is represented in the following financial indicators: return on assets and return on equity.

2- Determining the extent to which CRM implementation differs in banks understudy according to sector type and the extent to which customers' response to CRM implementation differs.

And resulted in the following findings:

1- CRM has a direct impact on: service quality, relationship quality, and return on assets and indirect impact on relationship quality, loyalty, return on assets, and return on equity.

2- The degree of CRM implementation differs according to sector type and also the degree of customers' response to CRM implementation differs in banks understudy.

(8) Wang and Feng (2012):

This study aimed at:

1- Studying CRM from the capability view and developing a measurement tool for CRM capabilities.

2- Identifying the key antecedents that are essential for building superior CRM capabilities and examining their influence on CRM capabilities.

3- Examining the influence of CRM capabilities on firm performance.

And resulted in the following findings:

1- A three factor measurement tool(i.e., customer interaction management capability, customer relationship upgrading capability and customer win-back capability) was developed and tested.

2- Customer orientation, customer centric organizational system and CRM technology are the three key antecedents which are essential for building strong CRM capabilities.

3- Customer orientation, customer centric organizational system and CRM technology have positive influences on CRM capabilities.

4- CRM capabilities have positive influence on firm performance.

Comment on the literature:

Through the previous review of the literature, the researcher reached to the following:

1- The studies which have been conducted in the Egyptian environment in the field of CRM processes are very few. In addition, these studies didn't study CRM processes from a comprehensive perspective as one of the five major perspectives of CRM but they studied them only one of the factors affecting the actual gains resulting from implementing CRM *(Ragab, 2008)* or as one of CRM components or dimensions *(Alshekhy, 2012; Alsadany, 2012)*.

2- Reinartz et al. (2004) classified CRM processes according to the customer life cycle stages into three key processes as the following: the relationship initiation process, the relationship maintenance process and the relationship termination process. The researcher adopted this classificationof CRM processes because there are several studies adopted it*(e.g., Moutot and Bascoul, 2008; Reimann et al., 2010; Alsadany, 2012).*

3- There is consensus among researchers on the following four CRM determinants: key customer focus, organizing about CRM, knowledge management and CRM technology, so the researcher adopted these determinants in this research.

4-Some of the previous studies have adopted the key customer focus determinant *(Akroush et al., 2011; Sadek et al., 2011)*, while some studies have replaced this determinant with another determinant which is customer orientation *(Garrido-Moreno and Padilla-Melendez, 2011; Wang and Feng, 2012)*. In this research, the researcher adopted the customer orientation determinant instead of the key customer focus determinant.

5-The studies which have been conducted in the field of CRM determinants didn't discuss the impact of these determinants on CRM processes but they studied their impact only on the organizational performance *(Akroush et al., 2011; Sadek et al., 2011)* or CRM success *(Garrido-Moreno and Padilla-Melendez, 2011)* or CRM capabilities *(Wang and Feng, 2012)*.

3- Pilot study:

The researcher conducted a pilot study for determining the research problem and identifying its aspects and the most important results of it were as the following:

1- Both managers and employees realize the importance of CRM in building long term relationships with customers and retaining them. They realize CRM as a set of activities which have been conducted continuously through their daily transactions with their customers.

2- The degree of customers' satisfaction about bankswhich they deal with ranges between weak and moderate and this due to customers face many problems through dealing with thesebanks.

3- Customers see the banks which they deal with don't exert efforts nor practice activities for building long term relationships with them and retaining them compared to other banks that their friends and relatives deal with.

4-Research Problem:

Through the pilot study, the researcher concluded that customers are highly dissatisfied about banks which they deal with as a result of the lack of efforts and activities that banks perform toward them for building long term relationships with them and retaining them as well as there are many problems

face them through their dealing with these banks. This refers to that the Egyptian commercial banks don't implement CRM processes and their related activities effectively. Therefore, the researcher will study the determinants which will lead to implementing CRM processes effectively.

Based on the previous, the research problem can be formulated in the following question**:" what are determinants of CRM processes in the Egyptian commercial banks?"**

5- Research Importance:

The importance of the research is driven from the following:

1- CRM has become one of the most important topics in marketing through which organizations can achieve success and competitive advantage in the light of tough competition and rapid technological developments. Therefore, CRM should receive more concern from Arab researchers since there are a few writings concerning it in the Arab environment compared to the foreign environment.

2- This research is considered a guide for the Egyptian banking sector since it presents a model of CRM processes related to customers and their determinants through which banks can build successful long-term relationships with their customers, retain them and finally gaining a sustainable competitive advantage.

3- Banking sector is very important to the economy of any country since it contributes to its Gross Domestic Product (GDP) and increases its employment rate *(Rootman, 2006)*.

6- Research objectives:

This research aims to achieve the following objectives:

1- Studying CRM in the Egyptian commercial banks from the process perspective.

2- Identifying and studying the determinants of CRM processes through reviewing the previous studies.

3- Studying the impact of CRM determinants on CRM processes.

4- Identifying the most influential determinant on each process of CRM processes then arranging the other determinants according to the influence of each one of them.

5- Proposing a model for the determinants of CRM processes which will enable managers in the Egyptian commercial banks to implement CRM processes effectively therefore building long term relationships with their current and new customers, strengthen relationships with them and retaining them.

7- Research Hypotheses:

In the light of the previous studies, the clear definition of the research problem and its aspects and the research objectives, the researcher formulated the following hypotheses:

The main hypothesis in this research (H1) is: CRM determinants have significant influence on CRM processes in the Egyptian commercial banks.

From this main hypothesis emerges several sub hypotheses as the following:

The first sub hypothesis (H1a) is: CRM determinants have significant influence on the relationship initiation process in the Egyptian commercial banks.

The second sub hypothesis (H1b) is: CRM determinants have significant influence on the relationship maintenance process in the Egyptian commercial banks.

The third sub hypothesis (H1c) is: CRM determinants have significant influence on the relationship termination process in the Egyptian commercial banks.

The following figureillustrates the proposed research model which has been developed according to the previous hypotheses.
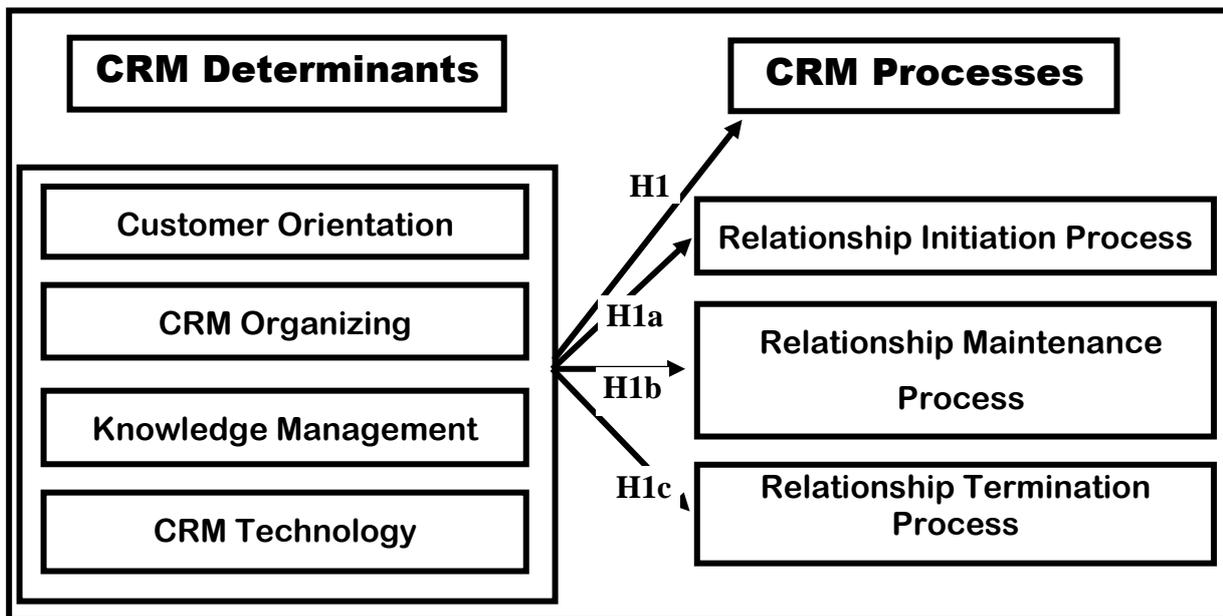

Figure 1: The proposed research model

8- Research Variables:

This research includes two types of variables as the following:

8.1-The independent Variable:

The independent variable in this research is CRM determinants and it includes the following:

- Customer orientation
- CRM organizing
- Knowledge management
- CRM technology

8.2-The dependent Variable:

The dependent variable in this research is CRM processes and it includes the following:

- Relationship initiation process
- Relationship maintenance process
- Relationship termination process

9- Research Methodology:

9.1- Measuring the Research Variables:

For measuring the research variables, the researcher used multi-item scales were taken from prior studies. All variables were measured on a 5-Likert point scale in which 1= strongly disagree, 2= disagree, 3= neutral, 4= agree and 5= strongly agree.

- *For the independent variable (CRM determinants)*, all variables (organizing around CRM, knowledge management and CRM technology) except customer orientation were measured using 16-item scale developed by Sin et al. (2005).The researcher used this scale because there were some studies used it *(Akroush et al., 2013; Mohammad et al., 2013;*

Almahamed and Alhosiny, 2015) and demonstrated its validity and reliability.

With regard to customer orientation, this variable was measured using 8-item scale adopted from Jayachandran et al. (2005) and Garrido-Moreno and Padilla-Melendez (2011). The researcher used this scale because there were some studies used it *(Alsadany, 2012; Wang and Feng, 2012; Mohammad et al., 2013)* and demonstrated its validity and reliability.

- *For the dependent variable (CRM Processes)*, all the three processes of CRM (relationship initiation process, relationship maintenance process and relationship termination) were measured using 34-item scale developed by Reinartz et al. (2004).The researcher used this scale because there were some studies used it *(Moutot and Bascoul, 2008; Reimann et al., 2010; Alsadany, 2012)* and demonstrated its validity and reliability.

9.2- Research Population and Sample:

9.2.1- Research Population:

The population in this research is all the managers and employees who work in the Egyptian commercial banks registered in the Central bank of Egypt (CEB) and located in Zagazig city.

There are 15 commercial banks (3 public sector banks and private and 12 joint venture banks) and 2 specialized banks in Zagazig city. This research is limited to the commercial banks located in Zagazig city. The researcher excluded bank Audi from the field study because it has not been established in this time.

9.2.2- The sampling units:

The sampling units in this research are managers and employees who work in the Egyptian commercial banks in Zagazig city.

9.2.3- Research Sample:

The researcher used the stratified random sample technique in this research because the Egyptian commercial banks in Zagazig city are divided into 2 sectors which are public sector banks and private and joint venture banks and each one of them has certain characteristics so the researcher used this sample technique for better representation for each sector of them.

For obtaining a representative sample for this research, the researcher used the following formula *(Yamane, 1967)* for calculating the appropriate sample size of the respondents from the Egyptian commercial banks.

$$n^* = \frac{Z_{\frac{\alpha}{2}}^2 \, P(1-P)}{D^2}$$

Where:

n*= sample size

$Z_{\frac{\alpha}{2}}$ = the standardized degree opposite to significance level 5% and it is equal to 1.96

P = the percentage of availability of the characteristic in the population and it is equal to .50

(1-P) = the percentage of non availability of the characteristic in the population and it is equal to .50

D = the degree of accuracy in the results and it is usually equal to .05

Since the size of the research population is known =509 **(see Table 1)**, therefore the final sample size can be calculated through the following formula *(Yamane, 1967)*:

$$n = \frac{n*}{\dfrac{n*}{N} + 1}$$

Where:

N= the population size

n*= the initial sample size

n= the final sample size

After the determination of the final sample size, the researcher distributed this sample on the 2 sectors of the Egyptian commercial banks (public sector banks and private and joint venture banks) using the proportionate distribution method *(Yamane, 1967)* as the following:

$$n_i = \frac{m_i}{N} \times n$$

Where:

n_i = number of sample units from the sector; where i=1,2

n = number of total sample units

m_i = the sector size; where i = 1, 2

N = the research population size

By using the previous formula, the researcher calculated the sample size for each branch of the commercial banks' branches within each sector as shown in Table 1.

The following table the number of managers and employees in each branch of the commercial banks' branches in Zagazig city and the sample size for each branch.

Table 1: The number of managers and employees in each branch of the commercial banks' branches in Zagazig city and the sample size for each branch

Bank Name	Branch Name	Number of managers and employees in each branch	The sample size for each branch
A-*Public sector banks:* 1- Banque Misr	Zagazig	60	26
2- Banque Misr	Islamic transactions	22	9
3- Banque Misr	Zagazig university	4	2
4- Banque Du Caire	Zagazig	60	26
5- Banque Du Caire	Allewaa	20	8
6- National Bank of Egypt	Zagazig	76	33
7- National Bank of Egypt	Alnekabat	24	11
8- National Bank of Egypt	Ahmed Orabi	30	13
Total		**296**	**128**
B-*Private and joint venture banks*:			

9- Bank of Alexanderia	Zagazig	32	14
10- The United Bank	Zagazig	23	10
11- Commercial international Bank (CIB)	Zagazig	16	7
12- Faisal Islamic Bank of Egypt	Zagazig	30	13
13- Al Ahli Bank of Kuwait	Zagazig	6	3
14- Abu Dhabi Islamic Bank	Algalaa	9	4
15- Abu Dhabi Islamic Bank	Alawkaf	9	4
16- Union National Bank	Zagazig	10	4
17- Barclays Bank	Zagazig	7	3
18- Qatar National Bank Alahli (QNP Alahli)	Zagazig	19	8
19- Qatar National Bank Alahli (QNP Alahli)	Allewaa Abd El Aziz Ali	9	4
20- Housing and Development Bank	Zagazig	26	11
21- Housing and Development Bank	Library	8	3
22- Arab African International Bank	Zagazig	9	4
Total		**213**	**92**
Total forboth forpublic sector banksand private and joint venture banks		**509**	**220**

Source: prepared by the researcher in the light of the interviews with branches' managers

10.3- Sources of Data Collection:

For achieving the research objectives, the researcher depended on two sources for collecting data which are as the following:

10.3.1- Secondary data:

These data is usually obtained from books, papers, journals, theses related to CRM.

10.3.2- Primary Data:

The primary data for this research has been collected by using a structured questionnaire through personal interviews with the respondents.

11.5- Statistical analysis techniques:

For analysing data, the researcher used the statistical package for social science (SPSS) program version 18. Through this program, a group of statistical techniques have been used which are as the following:

1- Frequencies and percentages.

2- Weighted means and standard deviations.

3- Simple linear regression analysis.

4- Multiple linear regression analysis.

12- The research findings:

12.1.The findings of testing the main hypothesis of the research:

The main hypothesis of the research (H1) is: CRM determinants have significant influence on CRM processes in the Egyptian commercial banks.

The finding of testing this hypothesis using the simple linear regression analysis was as the following:

CRM determinants have positive and significant influence on CRM processes in the Egyptian commercial banks. Therefore, the main hypothesis of the research (H1) has been accepted.

For identifying the influence of each determinant of CRM determinants on CRM processes andalso the most influential determinant on these processes, the researcher used the multiple regression analysis and the most important findings of this analysis were as the following:

1- Customer orientation, organizing around CRM and knowledge management have positive and significant influences on CRM processes in the Egyptian commercial banks.

2- CRM technology has no significant influence on CRM processes in the Egyptian commercial banks.

3- Customer orientation is the most influential determinant on CRM processes in the Egyptian commercial banks. Next, in sequence, organizing around CRM and knowledge management.

12.2. The findings of testing the first sub hypothesis of the research:

The first sub hypothesis of the research (H1a) is: CRM determinants have significant influence on the relationship initiation process in the Egyptian commercial banks.

The finding of testing this hypothesis using the simple linear regression analysis was as the following:

CRM determinants have positive and significant influence on the relationship initiation process in the Egyptian commercial banks. Therefore, the first sub hypothesis of the research (H1a) has been accepted.

For identifying the influence of each determinant of CRM determinants on the relationship initiation process and also the most influential determinant on this process, the researcher used the multiple regression analysis and the most important findings of this analysis were as the following:

1- Customer orientation and organizing around CRM have positive and significant influences on the relationship initiation process in the Egyptian commercial banks.

2- Knowledge management and CRM technology have no significant influences on the relationship initiation process in the Egyptian commercial banks.

3- Organizing around CRM is the most influential determinant on the relationship initiation process in the Egyptian commercial banks. Next, customer orientation.

12.3. The findings of testing the second sub hypothesis of the research:

The second sub hypothesis of the research (H1b) is: CRM determinants have significant influence on the relationship maintenance process in the Egyptian commercial banks.

The finding of testing this hypothesis using the simple linear regression analysis was as the following:

CRM determinants have positive and significant influence on the relationship maintenance process in the Egyptian commercial banks. Therefore, the second sub hypothesis of the research (H1b) has been accepted.

For identifying the influence of each determinant of CRM determinants on the relationship maintenance process and also the most influential

determinant on this process, the researcher used the multiple regression analysis and the most important findings of this analysis were as the following:

1- Customer orientation, organizing around CRM and knowledge management have positive and significant influences on the relationship maintenance process in the Egyptian commercial banks.

2- CRM technology has no significant influence on the relationship maintenance process in the Egyptian commercial banks.

3- Knowledge management is the most influential determinant on the relationship maintenance process in the Egyptian commercial banks. Next, in sequence, organizing around CRM and customer orientation.

12.4. The findings of testing the third sub hypothesis of the research:

The third sub hypothesis of the research (H1c) is: CRM determinants have significant influence on the relationship termination process in the Egyptian commercial banks.

The finding of testing this hypothesis using the simple linear regression analysis was as the following:

CRM determinants have positive and significant influence on the relationship termination process in the Egyptian commercial banks. Therefore, the third sub hypothesis of the research (H1c) has been accepted.

For identifying the influence of each determinant of CRM determinants on the relationship termination process and also the most influential determinant on this process, the researcher used the multiple regression analysis and the most important findings of this analysis were as the following:

1- Customer orientation and knowledge management have positive and significant influences on the relationship termination process in the Egyptian commercial banks.

2- Organizing around CRM and CRM technology have no significant influences on the relationship termination process in the Egyptian commercial banks.

3- Knowledge management is the most influential determinant on the relationship termination process in the Egyptian commercial banks. Next, customer orientation.

13- Recommendations:

13.1. Recommendations related to CRM determinants:

For implementing CRM processes effectively, the Egyptian commercial banks should take into consideration the following four CRM determinants: customer orientation, organizing around CRM, knowledge management and CRM technology as well as these determinants should work together with each other. The following are some recommendations related to these determinants:

1- Banks should convert from product orientation to customer orientation which represents the main axis for the success of the Egyptian commercial banks.

2- Banks should direct all their resources for achieving the requirements of their customers.

3- All the departments in the bank should cooperate for implementing the activities related to serving customers.

4- Banks should concern with the human factor which represents the first pillar in managing the relationships with customers through the following:

    4.1- Providing employees with training courses which help them to acquire the necessary skills related to dealing with current customers, responding to their needs, solving their problems and how to acquire new customers and deepening relationship with them.

    4.2- Providing employees with incentives for motivating and rewarding them on their performance in meeting customers' needs and serving them successfully.

5- Banks should have expert employees in marketing for managing relationships with their customers successfully.

6- Banks should set clear goals related to building, developing and retaining strong long-term relationshipswith customers.

7- There must be two-way communications between the bank's employees and their customers for collecting data related to customers then analyzing it.

8- The generated knowledge from the data analysis should be disseminated for all the bank's members for better understanding customers and responding to them.

9- Banks should have the infrastructure necessary for information technology for managing relationships with customers successfully.

10- Banks should update their databases related to customers for serving them better.

13.2. General recommendations for successful CRM:

The following are some general recommendations that the Egyptian commercial banks should take into consideration for building and developing successful long term relationships with their customers:

1- Banks should present various banking services to their customers according to their needs and preferences.

2- Banks should divide their customers into categories in order to be able serve each category better.

3- Banks should continuously evaluate the performance of their employees in responding to their customers' needs and also measure the level of their customer satisfaction.

4- Bank' employees should offer services to their customers expeditiously.

5- Banks should present special offers to their loyal and important customers.

6- Banks should concern with all the stages of dealing with customers starting from initiating relationships with them then maintaining relationships with them then terminating relationships with them in case of not achieving the mutual benefit between the relationship parties.

7- Banks should pay more concern to the customers' problems for avoiding converting them to the competitors.

8- CRM shouldn't limited to certain department in the bank since it considers the responsibility of all the departments.

9- Bank's employees should have sufficient knowledge with the banking services which they present to customers.

10- Bank's employees should communicate with their customers continuously for identifying their needs and responding to them.

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