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Master Thesis

"The Role of Customers' Satisfaction in Mediating the Impact of Customer Relationship Management on Long-term Customers' Loyalty in the Banking Industry in North West Bank- Palestine"

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"The Role of Customers' Satisfaction in Mediating the Impact of Customer Relationship Management on Long-term Customers' Loyalty in the Banking Industry in North West Bank- Palestine"

This Thesis was defended successfully on ……………… and Approved by:

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DECLARATION

This thesis is a presentation of my original research work. I certify that this thesis has not already been submitted for any other degree or diploma in any other university or other institute of higher education.

The work was done under the guidance of Dr. Raed Iriqat at the Arab American University, Jenin- Palestine.

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ACKNOWLEDGMENTS

ملخص الدراسة

هدفت هذه الدراسة الى التعرف على دور رضا الزبائن كمتغير وسيط في تأثير إدارة علاقات الزبائن على ولاء الزبائن طويل الأمد لصناعة البنوك في شمال الضفة الغربية-فلسطين، حيث اعتمدت الدراسة على المنهج الوصفي التحليلي في الإجابة على مشكلة وأسئلة وفرضيات الدراسة.

قام الباحث بتحديد مجتمع الدراسة بجميع موظفي البنوك التجارية والإسلامية (القطاع المصرفي) العاملة في شمال الضفة الغربية في فلسطين والبالغ عددهم حوالي 1960 موظف وموظفة. وتم اختيار عينة عشوائية بسيطة حيث تم حسابها وفقا لمعادلة (Morgan, 1970)، وبلغ حجم العينة 322 موظفا وموظفة.

وقام الباحث بتصميم أداة الدراسة، حيث اشتملت عدة أقسام: (1) المتغيرات الديموغرافية (الجنس، الحالة الاجتماعية، المؤهل العلمي، الفئة العمرية، البنك، المركز الوظيفي، سنوات الخبرة). (2) إدارة علاقات الزبائن، حيث اشتمل هذا القسم على خمسة مجالات تمثلت ب (جودة الخدمات، قاعدة بيانات الزبائن، سلوك الموظفين، حل مشاكل الزبائن، تكامل نظام إدارة علاقات الزبائن) بواقع 45 فقرة في استمارة البحث. أما القسم الثالث من أداة الدراسة فقد قاس رضا الزبائن بواقع 12 فقرة، والقسم الأخير عبر عن ولاء الزبائن بما مجموعه 11 فقرة.

وتوصلت الدراسة الى مجموعة من النتائج كان من أهمها ما يلي: هنالك مستوى عال في تطبيق مفهوم إدارة علاقات الزبائن ورضا الزبائن وولاء الزبائن على المدى الطويل. وكما أشارت الدراسة الى أن المفاهيم الثلاثة (إدارة علاقات الزبائن ورضا الزبائن وولاء الزبائن) تلعب دورا ذات دلالة إحصائية في صناعة البنوك العاملة في شمال الضفة الغربية. ومن جانب آخر، بينت الدراسة أن هنالك علاقات إيجابية قوية ذات دلالة إحصائية بين إدارة علاقة الزبائن بعناصرها الخمسة (جودة الخدمات، قاعدة بيانات الزبائن، سلوك الموظفين، حل مشاكل الزبائن، تكامل نظام إدارة علاقات الزبائن) ورضا الزبائن وولاء الزبائن.

واضافة لما سبق، أشارت الدراسة الى أنه لا يوجد دور وسيط لرضا الزبائن في تأثير إدارة علاقات الزبائن على ولاء الزبائن طويل الأمد في القطاع المصرفي في شمال الضفة الغربية، وذلك من خلال استخدام تحليل المسار. وقد بين التحليل وجود تأثير مباشر ذو دلالة إحصائية لتكامل نظام إدارة علاقات الزبائن على ولاء الزبائن وكذلك الأمر بالنسبة لتأثير رضا الزبائن على الولاء. وباستخدام تحليل الانحدار تبين وجود أثر لسلوك الموظفين وتكامل نظام إدارة علاقات الزبائن على ولاء الزبائن ووجود تأثير ذو دلالة احصائية لتكامل نظام إدارة علاقات الزبائن وجودة الخدمات على رضا الزبائن.

كما أثبتت الدراسة أن المتغيرات الديمغرافية قد أوجدت تباينات في إجابات افراد العينة المستطلعة في دور رضا الزبائن كمتغير وسيط في تأثير إدارة علاقات الزبائن على ولاء الزبائن طويل الأمد لصناعة البنوك في شمال الضفة الغربية-فلسطين.

وأوصت الدراسة على بعض الأمور التي من دورها مساعدة القطاع المصرفي على تحسين نظام إدارة علاقات الزبائن لتحقيق رضاهم وولائهم ومنها: أن يقوم أصحاب القرار في القطاع المصرفي في التحقيق لمعرفة أسباب كفاءة الموظفين الذكور في موضوع جودة الخدمات أكثر من الاناث العاملات، هل هي نتيجة أن الذكور يحصلون على برامج تدريبية أكثر من الاناث أو أن لديهم اهتمام وحرص بتقديم خدمة أفضل للزبائن من الاناث. يوصي الباحث بأن تقوم البنوك المحلية العاملة في فلسطين بتحسين قدراتها لتعزيز وتطوير مستوى جودة الخدمات وسلوك الموظفين، وتطوير قاعدة بيانات الزبائن بأحدث الأنظمة والوسائل التكنولوجية من أجل تقديم خدمة أفضل لزبائنهم والتي تتناسب مع احتياجاتهم، ويكون ذلك من خلال جمع المعلومات الدقيقة عنهم وبناء علاقة قوية ما بين البنك وزبائنه. ومن ناحية أخرى، ينصح الباحث البنوك المحلية بالحفاظ على العلاقات الوطيدة مع زبائنهم الذين لديهم ولاء للبنك.

على العاملين في القطاع المصرفي القيام بتعزيز استراتيجيات الحفاظ على الزبائن من خلال تقديم مستويات عالية من جودة الخدمات من خلال جمع نتائج الاستطلاعات حول مستوى الخدمات المقدمة من البنك نفسه مقارنة مع البنوك الأخرى. بعض هذه الاستراتيجيات هو توقع سلوكيات العملاء من خلال تحليل بياناتهم، وأن يكون البنك على بينة ودراية من التوجهات الجديدة للزبائن، وكيفية تطوير وتوفير هذه الاحتياجات الناتجة من توجهاتهم والتغيير في سلوكهم، بحيث يمكن أن تكون من خلال استخدام أحدث الوسائل التكنولوجية المتاحة والتطبيقات والأنظمة والموارد البشرية المؤهلة لتطبيق هذه التغييرات على سياسة واستراتيجيات البنك. ومن خلال متابعة ودراسة بيانات الزبائن سوف تكون البنوك قادرة على التعامل مع أي تغيير في سلوكيات العملاء واحتياجاتهم وتوفير أفضل الطرق لتلبية احتياجاتهم بأقل تكلفة، وبالإمكان تطبيق برنامج ولاء الزبائن لتحسين نظرة الزبون تجاه البنوك بصورة إيجابية.

ويؤكد الباحث على ضرورة قيام البنوك بمراجعة مشاكل وشكاوى الزبائن بشكل دوري لتجنب أية مشاكل مماثلة وذلك لدورها المباشر في التأثير على سمعة البنك، ويوضح الباحث أن الزبائن لديهم اهتمام واضح في قيام البنك بالتعامل بجدية وفعالية لحل مشاكلهم في الوقت المحدد وتجنب المشاكل المماثلة في المستقبل، بحيث أن السمعة الإيجابية للبنك لها الدور الأكبر في الحفاظ على صورة البنك أمام زبائنه والوثوق بقدرته على حل مشاكلهم بسرية وكفاءة عالية.

وأخيرا, يوصي الباحث بالحفاظ على التواصل الفعال بين نظام إدارة علاقات الزبائن وزبائن البنك بسبب ارتفاع معدل انتقال مديري علاقات الزبائن بين البنوك العاملة في فلسطين، بحيث لا بد من انشاء وتطوير قنوات اتصال بديلة ما بين البنوك والزبائن في حال غياب دور مديري علاقات الزبائن والذين تقع على عاتقهم مسؤولية ادارة حسابات الزبائن، لذلك ينصح الباحث البنوك بتعزيز وتوفير مراكز خدمة الزبائن عبر الإنترنت، بحيث من خلال هذه الطريقة بإمكان البنوك متابعة ومراقبة احتياجات العملاء وتتبع طلباتهم الإلكترونية بفعالية، وبالتالي فإن زبائن البنك يتولد لديهم شعور باهتمام البنك بمتابعة طلباتهم بالوقت وبالطريقة المناسبة وهذا من شأنه توطيد وتقوية قنوات الثقة بين الزبائن والبنوك.

Abstract

The aim of this thesis is to identify the role of customers' satisfaction in mediating the impact of customer relationship management (CRM) on long-term customers' loyalty in the banking industry in North West Bank- Palestine. It uses the analytical descriptive methodology to address the problem, answer questions, and study hypotheses. The researcher identifies the population in this study for the banking industry in the North West Bank, around 1,960 employees working in these banks, either local or foreign banks. The researcher uses a stratified random sample which has been calculated based on (Morgan, 1970) equation; the sample size is 322 employees (male and female).

The researcher used the survey questionnaire as the main thesis instrument which consists to many sections: section (1) is the Demographic variables (sex, marital status, qualification, age, bank, position, and years of experience). Section (2) is Customer Relationship Management; this section has five dimensions (service quality, customer's database, employee's behavior, solving customer's problems, and CRM system integration), with a total of 45 items. Whereas Section (3) measures the customers' satisfaction, it consists of 12 items, while the last section is long-term customers' loyalty with a total of 11 items.

This study achieved many results, the main results are: there is a high level in implementing the CRM concept, customers' satisfaction and long-term customers' loyalty. The study showed that these three concepts (CRM, customers' satisfaction, and long-term customers' loyalty) play a significant role in the banking industry in the North West Bank. On the side, the study showed that there are strong positive relationships between CRM with its five dimensions (service quality, customer's database, employee's behavior, solving customer's problems, and CRM system integration), customers' satisfaction, and long-term

customers' loyalty. In addition, the study explains through the path analysis test that there is no role for customers' satisfaction in mediating the impact of customer relationship management on long-term customers' loyalty in the banking industry in the North West Bank-Palestine. Further, the analysis showed that CRM system integration has a positive direct effect on long-term customers' loyalty, and the same for customers' satisfaction on long-term customers' loyalty. By using the regression analysis, it was determined that there is a direct impact between (employee's behavior and CRM system integration) and long-term customers' loyalty, whereas there is a direct impact between (CRM system integration and service quality) and customers' satisfaction. The study proved that the demographic variables created differences among the respondent's answers in the role of customers' satisfaction in mediating the impact of CRM on long-term customers' loyalty in the banking industry in the North West Bank- Palestine.

The study recommended some of the issues that have significant role to assist the bankers to improve the CRM system in order to attain customers' satisfaction and loyalty; the following are some of it: Bankers need to investigate why male employees were more effective in service quality than females in their banks. Besides, do male employees gain more training programs than female employees, or do they have interest and attention in providing better services for customers than females? The researcher recommended that local banks need to improve their capabilities to enhance the service quality and employee's behavior level, and to update the customer's database with the recent systems and technologies, in order to provide better service for customers that is appropriate to their needs through the gathering of accurate information about them and by building a strong relationship with customers. On the other side, local banks are advised to keep their efforts to maintain their relationship with its loyal customers. The banks could promote customer retention strategies, by offering higher service quality levels through making poll results about the service levels provided from the bank itself

compared with the other banks in the industry. Some of these strategies would anticipate customers' behaviors through analyzing their data, so the banks will be aware and in tune with the new customers' trends and how they could be applied using the available technology, applications, systems, and the qualified human resources to apply these changes on the banks policies and strategies. By following up and watching the customers' data, the banks will be able to handle and respond to any change in the customers' behaviors and their needs and know how best to satisfy their needs with the least cost. Customers' loyalty program could be applied to improve the customers' perception toward the banks with a positive image. The banks were also advised to periodically review the customer's problems and complaints to avoid any similar problems because of its significant role on the banks' reputation; the researcher clarified that customers' have a high interest in the banks role by dealing with their problems seriously and effectively on time and avoiding similar problems in future, so banks positive reputation has a most significant role to sustain the bank image in front of their customers and to trust their ability to solve their problem in private and effective ways.

The researcher recommends that the banks keep effective communication between the CRM system and customers due to high turnover of relationship managers in the banks; customers' desire concurrent and alternative communication channels with their banks in the absence of the relationship managers who have the responsibility in handling the customers' accounts services; therefore, banks are advised to enhance their online customer service centers because this method will keep a focus on the customers' needs and track their online request orders in an efficient way, thus creating secure feelings among customers that the banks are highly interested in following up their requests on time and with suitable methods; this procedure will attain and sustain the trust channels between the customers and the banks.

LIST OF ABBREVIATIONS

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RM: Relationship Marketing

CRM System Integration: Customer Relationship Management System Integration.

AAUJ: The Arab American University

SPSS: Statistical Package for the Social Sciences

NWB: North West Bank

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CHAPTER Ⅰ

INTRODUCTION

1.1 Background

Customer relationship management (CRM) is a concept for managing the company's interactions with customers, users and all sales and financial issues. It uses technology to facilitate and manage the business processes and activities. Thus, CRM is an issue of strategic business and process rather than a technical one (Dowling, 2002).

CRM is a term that refers to practices, strategies, technologies and a marketing tool that companies use to manage and analyze customer interactions and data throughout the customer lifecycle, with the goal of improving business relationships with customers, assisting in customer retention and driving sales growth (Rouse, 2014).

Customer Profitability systems can be the most powerful basis of a CRM implementation. Successful CRM programs increased customer loyalty and customer satisfaction. They have in plentiful instances even increased company revenues (Salawdeh, 2009). The effective CRM application, that enables an organization to easily gather critical sales and marketing information, not only pays for itself very quickly, it becomes a valuable resource for improving both the top revenue and the bottom profit lines.

Customer satisfaction is a marketing term that measures how products or services supplied by a company meet or surpass a customer's expectation. Customer satisfaction is important because it provides marketers and business owners with a metric that they can use to manage and improve their businesses. In a competitive marketplace where businesses compete for customers; customer satisfaction is seen as a key differentiator (Beard,2014).

Ranade (2012) shows that loyalty defined as a customer continuing to believe that the organization's product/service offer is his best option. It fulfills their value proposition whatever that may be. They take that offer whenever faced with that purchasing decision.

Commitment and vision of the management system is highly required for a successful CRM implementation. The structure of the strategy should be based on flexibility and explicitly of the policies especially pricing policies. These factors are very important to increase customer loyalty and benefit of the firm (Khaligh et al. 2012).

The importance of customer satisfaction in the banking industry can't be discarded while the satisfied customers were the free advertising tool for the company. It's crucial to put the customer in at the center of the business in the banking industry because it's easier and more profitable to sell and serve present customers than finding new ones. The banks in Palestine are setting themselves strategies to ensure customer loyalty and satisfaction (Mohsan et al., 2011).

It's important to recognize that CRM has a long term aim which is to enhance the quality and to improve the interface with the customers which leads toward customer satisfaction and loyalty (Haridasan & Venkatesh, 2011). As an example, the Saudi Arabian telecommunication sector is well known as one of the largest in the Middle East and North Africa (MENA) region, telecommunication in Saudi Arabia growing very fast likewise in other countries including Palestine. CRM has been dedicated and utilized to be the most effective tool for satisfying the customer's needs (Talet, Shawosh & Al-Saeed, 2011).

The ultimate objective for this thesis is to discover the Role of Customer Satisfaction in Mediating the Impact of Customer Relationship Management on Long-term Customers Loyalty in the banking industry in NWB.

This thesis consisted of five chapters, the introduction that discussed the problem statement of this thesis, research objectives, questions and hypothesis and the significance of the thesis. The second chapter is the Literature Review which presents the theoretical and the empirical reviews for the previous studies about the thesis topic, Methodology is the third chapter that contains data resources, primary and secondary data, thesis instrument, validity and reliability of questionnaire, conceptual model, the thesis population and sample size and the data analysis method used in this thesis. Whereas chapter four reflects the analysis results that are corresponded to the research questions and hypothesis and the last chapter is about the researcher conclusion and recommendations.

1.2 Statement of Problem

Business owners often concentrate on the improvement of their products and services, this is one of the basic features of the production concept. Often, they neglect their customer care and relationship; as a result, many of their customers move their purchasing decisions to organizations who can serve them better. The problem here is that they fail to understand that customers' value, care and concern is far above the product quality. So, companies tend to try their best as much as possible to satisfy their customers and even attract more besides to strengthening loyalty (Long, Khalafinezhad & Wan Ismail, 2013).

This thesis tries to address the Role of Customer' Satisfaction in Mediating the Impact of Customer Relationship Management on Long-term Customers' Loyalty in the banking industry in NWB. The banks vision is to achieve long-term loyalty, profitability and achieving higher degree of customer satisfaction, and by measuring the current situation there is an enormous competition between these banks to gain more customers and to increase their market share in the local market in Palestine (Ismail et al, 2013).

The purpose of this research is to examine the relationship between the CRM dimensions application, customers' loyalty and satisfaction.

1.3 Research objectives

The main objective of this thesis is to identify the Role of Customers' Satisfaction in Mediating the Impact of Customer Relationship Management on Long-term Customers' Loyalty in the banking industry in NWB- Palestine. This main objective is divided into sub objectives as the following:

1. To identify the level of Customer Relationship Management (CRM) in banking industry in NWB.

2. To identify the level of Customers' Satisfaction in banking industry in NWB.

3. To identify the level of Long-term Customers' Loyalty in banking industry in NWB.

4. To identify the Role of Customers' Satisfaction in Mediating the Impact of CRM dimensions (Service Quality, Customers Database, Solving Customers Problems, Employees Behavior and CRM System Integration) on Long-term Customers' Loyalty in the banking industry in NWB.

5. To test the impact of customer relationship management on customers' satisfaction and Long-term Customers' Loyalty in the banking industry in NWB.

6. To identify the role of customers' satisfaction in mediating the impact of CRM on Long-term Customers' Loyalty due to employee characterizes in the banking industry in NWB.

1.4 Research Questions

The research questions that would be answered in the course of this research work includes three main questions, the first question has five sub-questions, each sub-question related to a dimension in the five CRM dimensions.

First question: What is the level of Customer Relationship Management (CRM) in banking industry in NWB?

The five sub-questions for the first question as follows:

First Sub-Question: What is the level of Service Quality in banking industry in NWB?

Second Sub-Question: What is the level of Customers Database in banking industry in NWB?"

Third Sub-Question: What is the level of Employees Behavior in banking industry in NWB?

Fourth Sub-Question: What is the level of Solving Customers Problems in banking industry in NWB?"

Fifth Sub-Question: What is the level of CRM System Integration in banking industry in NWB?"

Second Question: What is the level of Customers' Satisfaction in banking industry in NWB?

Third Question: What is the level of Long-term Customers' Loyalty in banking industry in NWB?"

1.5 Research Hypotheses

In this section, the researcher will present the research hypotheses which consists of Eleven Hypotheses.

H0-1: CRM doesn't play a role in the banking industry in NWB.
Ha-1: CRM plays a role in the banking industry in NWB.

H0-2: Customers' Satisfaction doesn't play a role in banking industry in NWB.

Ha-2: Customers' Satisfaction plays a role in banking industry in NWB.

H0-3: Long-term Customers' Loyalty doesn't play a role in banking industry in NWB.

Ha-3: Long-term Customers' Loyalty plays a role in banking industry in NWB.

H0-4: There is no significant difference in the role of customer's satisfaction in mediating the impact of customer relationship management on long-term customer's loyalty due to employee characterizes (demographic variables) in the banking industry in Palestine.

Ha-4: There is a significant difference in the role of customer's satisfaction in mediating the impact of customer relationship management on long-term customer's loyalty due to employee characterizes (demographic variables) in the banking industry in Palestine.

H0-5: There is no significant relationship between exogenous and endogenous variables in the banking industry in NWB.

Ha-5: There is a significant relationship between exogenous and endogenous variables in the banking industry in NWB.

H0-6: CRM dimensions doesn't directly related with each other's in the Palestinian banking industry in NWB

Ha-6: CRM dimensions is directly related with each other's in the Palestinian banking industry in NWB

H0-7: Customer relationship management dimensions doesn't directly related with customers' satisfaction in the Palestinian banking industry in NWB

Ha-7: Customer relationship management dimensions is directly related with customers' satisfaction in the Palestinian banking industry in NWB

H0-8: Customer relationship management dimensions doesn't directly related with long-term customers' loyalty in the Palestinian banking industry in NWB

Ha-8: Customer relationship management dimensions is directly related with long-term customers' loyalty in the Palestinian banking industry in NWB

H0-9: Perception of Customers' Satisfaction doesn't directly related with long-term customers' loyalty in the Palestinian banking industry in NWB

Ha-9: Perception of Customers' Satisfaction is directly related with long-term customers' loyalty in the Palestinian banking industry in NWB

H0-10: There is no significant impact of CRM dimensions on Long-term Customers' Loyalty in Banking industry in NWB

Ha-10: There is a significant impact of CRM dimensions on Long-term Customers' Loyalty in Banking industry in NWB

H0-11: There is no significant impact of CRM dimensions on Customers' Satisfaction in Banking industry in NWB

Ha-11: There is a significant impact of CRM dimensions on Customers' Satisfaction in Banking industry in NWB

1.6 Significance of the thesis

The thesis based on the relationship between CRM and Long-term customers' loyalty mediated by customers' satisfaction in the banking sector in NWB is very important because CRM led to better understanding the customer and satisfying his needs. Therefore, the thesis will add new value and knowledge to bankers in Palestine regarding the extra value that the banks can earn through implementation of CRM.

Furthermore, this thesis will in light the bankers on many factors that are significant to be considered when implementing and designing CRM in their companies and organizations in order to avoid any excessive investment in CRM without earning significant reward in return

CRM has emerged as a crucial strategy to identify the profitable banking prospects and customers, banks has to devote attention and time to enhance account relationships with customers via customized services, discretionary decision-making, re-pricing, and marketing. CRM guides banks in classifying the various customer segments according to their profitability and the business type. One of the major role of CRM is to create a better understanding of customers' retention, and also identifying associated risks with customers' loans; customers' mostly decide to leave the bank, respond to offers, and default on their

credit. CRM plays a significant role in the banks by aiding them to capture customers' data and enhance the accessibility of customer information, thus enabling bank branches to improve their corporate identity.

The importance of this thesis that most of CRM initiatives tested in many sectors, telecommunication, banking, healthcare and hospitality industries. This thesis highlighted the importance of building good relations with customers which could result a better customer satisfaction and better CRM system management.

CHAPTER Ⅱ

LITERATURE REVIEW

2.1 Summary of Literature Review

The concepts of customer relationship management and customer gratification are two intertwined concepts that play a pivotal role in guaranteeing Long Term Customers Loyalty of the clients especially as relating to the banking industry. Due to the importance of customer loyalty to organizational performance and sustainability, there is a broad selection of literature about this concept and its relationship with various constructs of customer gratification and CRM. Various researchers have conducted an array of empirical investigations on the antecedents and predictors of customer loyalty and hypothesized that trust, which is a potential outcome of customer satisfaction, had a stronger effect size as a determinant of long term loyalty. Using the case of the Palestine's banking industry, this thesis analyzes the literature in this field, both theoretical and empirical using a pre-defined thesis model that encompasses five major elements; service quality, customer's database, solving problems, employee behavior and the CRM system integration.   The findings show that product performance in terms of quality and gratification had a smaller effect size on Long Term Customers Loyalty compared to trust and relationship quality (Pan et al., 2012). On the other hand, relationship management/marketing potentially plays an essential role in determining the customer's loyalty intentions.

2.2 THEORETICAL LITERATURE REVIEW

In this section, the researcher discussed the theoretical parts in this thesis, these parts are relationship marketing, customer relationship management, Importance of CRM and its dimensions (service quality, customer's database, solving customer's problems, employee's

behavior and CRM system integration), long-term customer's loyalty and customer's satisfaction.

2.2.1 Relationship Marketing

Benouakrim & El Kandoussi (2013) defining **Relationship Marketing** (RM) as a process through which organizations enhance their customers' long-term engagement and loyalty; while Christopher et al. (2013) define RM as an organizational philosophy or value through which the organization aims to create emotional connections with their customers. On the other hand, Peck et al. (2013) define RM as a strategic organization that emphasizes customer satisfaction and intention rather than emphasizing sales transactions, whereas Halinen (2012) define RM as a set of networks or interactions through which organizations and customer form long-term relationships by providing exemplary

services and products. Finally, Miquel-Romero et al. (2013) also define RM in terms of a networks or interactions that generate long-term relationships with customers but, in this case, add that their interactions lead to the generation of commitment and trust. The researcher defines RM as sequence of actions starting from establishing connections with customers and how to keep these customers satisfied by engaging them with the company to create a long-term loyalty with them.

2.2.1.1 Relationship Marketing Dimensions

Bojei and Abu (2014) note that there are two main dimensions of RM, which they identify as commitment and trust, with Josiassen et al. (2014) further expounding on the dimension of **trust** as a critical condition for successful relationship development between organizations and their customers. In this case, trust is defined as the belief that each party has in the intentions of the other party in the relationship, with Josiassen et al. (2014) positing that confidence in intentions means that customers consider the organization reliable. On the other hand, Payne

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and Frow (2013) and Ria (2012) expound on the **commitment** dimension, defining it as long-term ties aimed at ensuring the continued pursuit of customer connections with the goal of achieving mutual or equivalent exchange; while also introducing the dimensions of retention and satisfaction.

Huang (2015) and Catoiu and Tichindelean (2012) identifies the main objective of RM as understanding and appreciating the needs of consumers. In this case, organizations using RM aim to offer services and products that the customers demand; while also seeking feedback from the customers in order to satisfy their needs. Appreciation of the clients' demands, in this case, involves ensuring that he customers feel that their demands are satisfied and that their complaints are handled promptly, seriously, and carefully. Goddard et al. (2012), on the other hand, identifies the main objective of RM as the provision of excellent customer service through assistance and cooperation; where organizations provide information about the service to enhance acceptability by the customer.

2.2.1.2 The Importance of RM

RM and customer relationship marketing (CRM) are two concepts of business that are closely related. However, Wu et al. (2012) argues that CRM should be considered as an evolution of RM, in which CRM increases emphasis on the customer retention dimension that is introduced in RM. Bejou and Palmer (2013) and Chirica (2013) agree that RM and CRM are grounded in the belief that long-term customer loyalty and customer retention are vital to the organization's long term success. However, Chirica (2013) focuses on RM and states that RM is centered on positioning new customers into market segments and marketing the organization's products to these segments according to their position in the client life cycle, while CRM in turn seeks to increase customer retention by further focusing on significant segments. Bejou and Palmer (2013), in turn, argue that CRM is a more complex form of RM

that leverages improvements in data retrieval and storage capacities to customize products and services for specific segments.

RM has a significant relationship with customer satisfaction, with Lo (2012) and Chu et al. (2012) agreeing that RM is reliant on the acquisition and communication of existing client needs and requirements, in which they achieve beneficial exchanges. Halinen (2012), in addition, claims that organizations enhance consumer satisfaction through RM by ensuring that the relative quality and price of their products meet the customer's needs and requirements. Raza and Rehman (2012), along with Jesri et al. (2013), further contend that there is a significant relationship between RM and customer loyalty since the former focuses on learning and understanding the customers' personal needs and tastes; thus, improving brand loyalty. Sohail (2012) and Coelho and Hensler (2012), also finds a positive relationship between RM and customer satisfaction, but instead focus on the mediating effect of this relationship on product loyalty and service loyalty respectively.

This relationship between RM and long-term customer's loyalty, as well as between RM and customer satisfaction, play a critical role in enhancing customer retention in the banking industry. For instance, using RM to improve long-term customer's loyalty can increase sales and long-term financial performance; along with improving the retail bank's competitiveness. In addition, customer satisfaction as developed through RM increases the customer's trust and commitment in the bank, in turn enhancing long-term financial performance.

According to Christopher et al. (2013), relationship marketing focuses on long term customer engagement and customer loyalty as opposed to individual sales, acquisition of customers, and other short-term objectives. The main objective of relationship marketing is, therefore, long term in nature and seeks to create emotionally strong connections between the clients and the organization's products with the aim of enhancing ongoing business. Jumaev

and Hanaysha (2012) further define the various approaches to relationship marketing, including customer gratification and retention. In relation to satisfaction, relationship marketing is particularly reliant on acquiring and communicating the requirements of existing clients using an opt-in system where the customer permits the organization to contact them with the incentive of achieving a mutually beneficial exchange. On the other hand, customer retention as an approach of relationship marketing involves the use different methods to ensure pre-existing customers return for repeat trade through the gratification of customer needs to achieve competitive advantage over rival companies. Amine et al. (2012) argue that customer retention in relationship marketing is meant to overcome the 'leaky bucket theory', where the business gains new clients at the expense of older customers.

2.2.2 Customer Relationship Management (CRM)

Customer relationship management is a relatively new concept which emerged in the 1980s; with Saarijärvi et al. (2013b) noting that the early versions of CRM were referred to as database marketing and mainly consisted of interactions between customers and organizational staff. Stein et al. (2013) and Nguyen and Mutum (2012b) detail the rise of CRM as organizations started leveraging the benefits of collecting customer information in order to better satisfy their customers and enhance customer retention. Nguyen and Mutum (2012b) also note that during the 90s, more organizations considered customer service as a skill under continuous evolution that needed further investments. Goddard et al. (2012) claims that CRM has achieved the potential first seen in the 1980s, enabling organizations to enhance customer service by customizing their product and service offerings to specific customer segments and improving customer retention.

Hollensen (2015) and Kumar and Reinartz (2012) identify two fundamental dimensions of CRM, which are (1) the **human dimension** and (2) the **business dimension**; in which the

human dimension entails the recognition and response to the human needs of the customer, as well as the incorporation of gratitude and courtesy into customer service. In this case, acknowledging the concerns of the clients and defusing issues helps to enhance customer retention. Muther (2012) and Karjaluoto et al. (2014) expound further on five other dimensions which are service quality, customer's database, solving problems, employee behavior, and CRM system integration that entail the identification and satisfaction of business needs and the balancing of the organization's need for profitable operations and the customer's needs for quality service and products.

CRM, according to Vella and Caruana (2012), involves the management of an organization's interactions with its customers through analysis of customer history data with the aim of enhancing business relationships with the organization's clients in order to improve customer retention rates. Peltier et al. (2013) further note that the CRM approach compiles customer data from various channels of communication including social media and customer feedback so as to learn about the customers' needs and how to satisfy these needs. Generally, CRM entail technologies, strategies, and practices used by organizations to analyze and manage their interaction with the customers across the entire lifecycle. Khodakarami and Chan (2014) points out that technologies used in CRM seek to automate processes in diverse areas such as management and analysis, customer support, marketing, and sales. Moreover, Baran and Galka (2013) defines the basic dimensions of CRM as the formation and maintenance of mutual loyalty between customers and the company, constructing customer interaction, use of direct techniques of marketing, and customer relationship personalization. Basically, these principles are aimed at increasing the efficiency and reducing costs related to customer interactions; as well as improving labor efficiency and increasing decision-making speed.

2.2.3 Importance of CRM in Banking Industry

Customer relationship management has emerged as a crucial strategy for: (1) identification of profitable banking prospects and customers, while also (2) enabling banks to devote attention and time to enhancing account relationships with such clients via customized services, (3) discretionary decision-making, (4) re-pricing, and (5) marketing (Farquad et al., 2012; Vella et al., 2012; Awasthi & Sangle, 2013). Furthermore, Agariya and Singh (2012) add that CRM aids banks in differentiating customer segments according to profitability and business; as well as identifying associated risks with loan applicants, customers most likely to leave the bank, respond to offers, and default on their credit. Overall, CRM plays an important role in the banking industry by aiding banks to capture customer data and enhance the accessibility of customer information, thus enabling bank branches to improve their corporate identity.

2.2.4 CRM Dimensions

Despite the rapid growing CRM literature, the CRM dimensions and their effects on the customer outcomes need more studies for more results. In the below table, the researcher focuses on five key CRM dimensions that other researchers found in many industries that these dimensions significantly enhance customer's satisfaction and loyalty. The researcher concluded the various CRM dimensions in the four mentioned industries, from the below table it is clear that there is a consensus among many researchers to use the below mentioned CRM dimensions in the banking industry.

Table (1): CRM Dimensions used in various industries

CRM Dimensions	Banking industry	Telecommunication industry	Hospitability industry	Healthcare industry
Service Quality	• Chu et al. 2012 • Lau et al. 2013 • Hafeez & Muhammad 2012 • Vera & Trujillo 2013	• Rahman 2012	• Aryee et al. 2016 • Mok et al. 2013	• Wu & Ko 2013
Solving problems	• Steel et al. 2013 • Coyle et al. 2012 • Aarikka & Jaakkola 2012 • DeYoung et al. 2013	• Alqahtani & Saba 2013	• Coyle et al. 2012	De Mast & Lokkerbol 2012
Customer Database	• Bahrami et al. 2012 • Peltier et al. 2013a • Khan et al. 2012 • Moin et al. (2012) • Moro et al. (2014)	• Keramati et al. 2014	• Wei et al. 2013	• Coronel & Morris 2016
CRM system integration	• Nüesch et al. 2015 • Li & Mao 2012 • Zahay et al. 2012 • Awasthi & Sangle 2012	• Soeini & Jafari 2012	• Chuang & Lin 2013 • Ku 2014	• Cheng & Yang 2013
Employee Behavior	• Garrido et al. 2014 • Alrubaiee 2012 • Grigoroudis et al. 2013 • Adeniji 2013	• Abdullateef et al. 2014 • Mokhtar 2014	• Kuzu & Özilhan 2014	• O'Reilly & Paper 2012

Source: Researcher

While literature on CRM in the banking industry has grown rapidly in the last twenty years, there are limited resources on the specific dimensions of CRM implementation in the industry. However, the broader literature on these dimensions offers a rich resource base to build principles for CRM implementation in the banking industry. Mok et al. (2013), for example, identifies the importance of service quality in meeting customer expectations as a vital dimension of CRM, while Moin et al. (2012) identify customer databases as a crucial resource to determining customer behavior and attitudes which are in turn help in meeting their

expectations. Further, Alqahtani and Saba (2013) argue that solving the customers and business' problem using these databases is a vital dimension of CRM, with. Zahay et al. (2012) and O'Reilly and Paper (2012) further identifying CRM integration and flexibility in employee behavior due to such integration as two critical CRM dimensions.

As mentioned on above, and after reviewing many previous studies for many researchers, the researcher used the below five CRM dimensions (service quality, customer's database, solving customer's problems, employee's behavior and CRM system integration) to be the main dimensions used in this thesis.

2.2.4.1 Service Quality

Wu and Ko (2013) describe service quality as the action of satisfying the client by meeting their expectations and needs related to the product fully including with regard to (1) price, (2) cost effectiveness, (3) maintainability, (4) reliability, (5) delivery, (6) availability, (7) appearance, and (8) performance. Further, for services familiar to the customers, enhanced participation by the customers in delivery of these services results in increased perceptions of the quality. Aryee et al. (2016) further decompose the service quality concept into five different variables which are tangibles, reliability, responsiveness, assurance, and empathy. Rahman (2012) and Mok et al. (2013), in turn, point out that service quality can be determined as the gap between the perceptions of the customer about the received service and the customer's expectations of the same service. However, the use of service quality perception rather than actual service quality in this model shows that service quality is an attitudinal measure with a significant association to customer satisfaction, although eh two concepts are not the same. On the other hand, Chu et al. (2012), Hafeez and Muhammad (2012), Vera and Trujillo (2013), and Lau et al. (2013) contend that considering service quality as the discrepancy between

perception and expectation is not sufficient, and that service quality depends on the attitude of the client towards provided services.

2.2.4.2 Customer's Database

The customer database is an increasingly essential component of CRM, with Bahrami et al. (2012), Moro et al. (2014), and Moin et al. (2012) stating that customer databases provide insights about the behavior and attitudes of customers to the organization; as well as that the database is the foundation of software used in CRM. In this case, the customer database is supportive of various CRM strategies including collaborative, analytical, operational, and strategic CRM. Peltier et al. (2013) define CRM as a collection of information related to the customer, emphasizing on future opportunities, current opportunities, and historic sales; while also noting that the customer database is maintained by product managers, channel managers, sales managers, and other functions important to the CRM function. Keramati et al. (2014) and Khan et al. (2012), in turn, define various crucial attributes of the customer database including that it must be sharable, relevant to its purpose, accurate and reviewed in a timely fashion, up-to-date, transportable to where it is required, and secured from theft and loss. Customer databases that possess these attributes aid the organization in tracking client information and forecasting their needs in the future. Finally, Coronel and Morris (2016) and Wei et al. (2013) state that the customer database should enable organizations to gain additional insight into their sales activity and to provide better customer service by providing important information needed to solve the customer's problems.

2.2.4.3 Solving Customers' Problems

Alqahtani and Saba (2013) argue that CRM and its constituent customer database offer organizations the opportunity to solve customer problems, specifically by understanding the organization's current position through the generation of vital business metrics and

visualization of key performance indicators. Understanding the business metrics and KPIs enables the organization to get an overall view of its sales performance and marketing results, as well as their service resolution standpoint. Steel et al. (2013), DeYoung et al. (2013), and Aarikka and Jaakkola (2012) further argue that a centralized customer database saves time when satisfying customer needs by ensuring all information required to satisfy the customer are in the same place. In addition, CRM also provides a significant tracking system for customer issues and resolutions, thus enabling the organization to comply with customer requirements as stated by the client, as well as to sue customer feedback for improvement of services and products. Further, De Mast and Lokkerbol (2012) and Coyle et al. (2012) also point out that CRM enables the solving of customer problems by enhancing the accuracy of opportunity forecasts and the organization's capacity to solve client issue in the future, while also increasing the organization's ability to match product forecasts with customer needs. Finally, Chan (2015) also states that CRM enhances problem solution by reducing inaccurate and duplicated client profile data.

2.2.4.4 Employee's Behavior

According to Abdullateef et al. (2014) and Kuzu and Özilhan (2014), a vital theme of contemporary organization involves changing employee behavior as a result of disruptions caused by the digital transformation and changing customer expectations that require organization to adapt in order to achieve customer satisfaction. CRM can play a critical role in driving employee behavioral change, with O'Reilly and Paper (2012) noting that flexible CRM reinforces and supports employee behaviors required to satisfy customers by enabling the employees to recognize and value changing customer needs. In this case, CRM enables organization to consolidate customer information, which can be used to improve the employees' knowledge about changing customer needs and attitudes. Mokhtar (2014) further state that CRM helps employees build trust with their customers, in turn enhancing customer

loyalty by enabling them keep promises to the customers by reminding the employee about deadlines and commitments; while also flagging urgent tasks and activities. In addition, Garrido et al. (2014), Grigoroudis et al. (2013), Adeniji (2013), and Alrubaiee (2012) note that CRM increases employee responsiveness to customers by providing information needed to provide prompt answers to customer questions, and also makes employees more proactive by anticipating customer needs from future forecasts accomplished by the CRM system.

2.2.4.5 CRM System Integration

Cheng and Yang (2013), Awasthi and Sangle (2012), and Zahay et al. (2012) argue that the primary purpose of CRM is to manage, track, and organize customer conversations, activities, and information; which in turn aids the organization's customer service, marketing, and sales team comprehend their clients better. Soeini and Jafari (2012) further describe the process of CRM integration, noting that this concept involves the seamless functioning of CRM and the organization's website; in which the valuable customer information is brought to the CRM directly. This integration enables the organization's sales representatives, for example, to identify the time customers visited the organization's website, their search terms, and requested information. According to Li and Mao (2012) and Nüesch et al. (2015), such integration enhances the organization's understanding of changing customer habits and preferences with the aim of developing new products and services to satisfy emerging customer needs, provide products and services needed by the customer, and improve client retention. Most importantly, Chuang and Lin (2013) and Ku (2014) argue that effective CRM integration with other function makes it easier for the organization's employees to collaborate and share crucial data and information with one another. CRM integration is also ideal in situations where the organization requires to manage new project or sales opportunities, as well as to manage relationships with the customer.

2.2.5 Long-term Customers' Loyalty

Customer loyalty refers to an organization's success in creating and maintaining a long-term relationship with clients (Lawfer, 2014; Evanschitzky et al., 2012). In this case, one of the most important objectives of a business is to ensure that customers engage in continued, preferably profitable, business with the organization. Further, Burke (2015), and Sachs (2013) define long term customer loyalty as a relationship in which customers provide repeat business to one organization because of a certain feature in the latter's product or service despite having other options. Lowenstein (2014) provides the definition of Long Term Customers Loyalty from the perspective of brands, stating that loyalty is the commitment by customers to repurchase a product or service and further advocate for the product through word of mouth. Martinez and Del Bosque (2013) also define of Long Term Customers Loyalty from the perspective of repurchase behavior, but further argue that it is the customer's high relative attitude to a specific organization or brand.

Long Term Customers Loyalty has several crucial benefits to business organizations, with Setó-Pamies (2012) and Evanschitzky et al. (2012) arguing that customer loyalty leads to customers staying with an organization for a longer time and purchasing more products or services from the organization. Burke (2015) and Malik et al. (2013) in turn posit that organizations benefit from loyal customer as the latter costs less to serve since they require less support and are familiar with the product or service. Loyal customers, in addition, also help to insulate the organization from price wars or competitions, while also acting as ambassadors of the organization's brand (Martinez & Del Bosque, 2013; Lawfer, 2014). Finally, loyal customers also provide the organization with high quality and honest feedback, which can help improve the organization's products or services (Blut et al., 2014; Sachs, 2013).

There are several dimensions of long-term customer's loyalty covered in research literature, including (1) affective and (2) logical commitment (Kitapci et al., 2013), (3) decreased loyalty to competitors (Lawfer, 2014; Burke, 2015; Martinez & Del Bosque, 2013), and (4) repurchase (Beneke et al., 2012; Sachs, 2013). Other dimensions of loyalty include (5) positive word of mouth (Lowenstein, 2014) and (6) purchase of other services or products from the organization (Evanschitzky et al., 2012).

2.2.6 Customers' Satisfaction

Customer satisfaction refers to the extent to which an organization's services or products meet or surpass expectations of the client (Oliver, 2014; Anderson and Dubinsky, 2014). Further, customer satisfaction is also defined as the percentage of clients whose self-reported experience of the service, product, or organization exceeds their self-reported expectations (Hill et al., 2013; Chen et al., 2012; Amin et al., 2013). Further, customer satisfaction also refers to the extent to which meeting or surpassing the customer's expectation leads to repeat purchases by the customer (Jacka & Keller, 2013; Rehman, 2012; Abduh, 2012). Finally, Kaur et al., 2012, Gazor et al. 2012, Suki et al. 2012 define customer satisfaction as the customer's judgment following their experience with consuming the product or service; or the client's judgment that the service or product provided is what they expected.

Customer satisfaction plays various important roles in the sustainability and success of business organizations. For example, customer satisfaction provides organizations with a leading measure on customer loyalty; repurchase intentions, and advocacy for the product or organization (Grissemann & Stokburger-Sauer, 2012; Jacka & Keller, 2013). Furthermore, organizations may also use customer satisfaction as a point of differentiation in competitive markets especially in promotion activities (Dehgan et al, 2012; Oliver, 2014). Customer satisfaction also increases the lifetime value of customers as it plays a vital role in determining

the amount of money generated by the customer for the business; while the costs of retaining existing customers is also lower than the cost of acquiring new customers (Sun & Kim, 2013; Sanjuq, 2014; Saad, 2012). Finally, Customer satisfaction also reduces the potential for negative word of mouth since unsatisfied customers tend to complain about their experience to other potential customers, thus harming the organizations or brand's reputation and sales (Rego et al, 2013; Hill et al., 2013; Kaura, 2013).

There are several dimensions of customer satisfaction identified in literature including affective response (Kärnä, 2014; Grissemann & Stokburger-Sauer), perceived value (Hsu et al., 2012; Rego et al, 2013), and fulfillment of important needs (Steven et al., 2012). Other dimensions of customer satisfaction include fulfilling changing or new customer needs (Steven et al., 2012; Wang, 2013; Graf et al., 2013) and confirmation of beliefs or expectations (Waletr et al., 2013; Dehgan et al).

2.3 EMPIRICAL LITERATURE REVIEW

In this section, the researcher will discuss the empirical reviews for relationship marketing, CRM, long-term customer's loyalty, customer's satisfaction, CRM and customer's satisfaction, customer's loyalty, CRM and customer's satisfaction and a summary for this section.

2.3.1 Relationship Marketing

Relationship management/marketing potentially plays an essential role in determining the customer's loyalty intentions. Narteh et al. (2013) investigated the influence of relationship marketing on loyalty, using multiple regressions and descriptive statistics to test the influence of relationship marketing on loyalty. The researchers defined six constructs of relationship marketing namely relational bonds, communication, trust, conflict handling, commitment, and competence. All six constructs of relationship marketing were determined to have a significant

relationship with customer loyalty. These constructs of relationship marketing can be used in improving customer loyalty.

Anabila ate al. (2012) similarly investigated the relationship between relationship marketing and customer loyalty, but this time with additional focus on the banking industry. From their results, the researchers concluded that the constructs of relationship marketing which had the most significant influence on customer loyalty in the banking industry were communication, commitment, and competence. On the other hand, the relationship marketing constructs of relational bonds, trust, and conflict handling had a less significant impact on customer loyalty intentions. The thesis results show that bank management should show actual involvement and divert resources to issues of relationship marketing, with more focus on communication, commitment, and competence.

Moretti and Tuan (2014) set out to investigate whether the internet, which is an increasingly integrated tool in banking, can be considered as a revolution or evolution of relationship marketing. The researchers determined that organizational decision makers should identify innovative internet elements such as social media and integrate them into their marketing policies and strategies, especially in relation to managerial ICT tools.

Kaur et al. (2012), on the other hand, investigated the relationship management concept from the perspective of customer switching, exploring the extent of switching by customers and why customers switch banks. Using the relationship marketing model, the researchers found that trust, satisfaction, and quality have a significant influence on potential customer switching, with customer gratification having a particularly strong influence on barriers to customer switching. Thus, banks should increase value addition activities and develop wide-ranging customer relationships to increase switching complexity, as well as enhance the customer's loyalty intentions.

Further, Brettel et al. (2012) investigated the feasibility of using relationship marketing efforts to enhance business model performances, in which business model refers to the structure of an organization's transactions with other participants of the business model across organizational boundaries. The results show that the business model's performance, especially for businesses centered on efficiency, tends to increase with relationship-centered investments in the company's customers or relationship marketing. On the other hand, improvement of the performance of business models with more novelty-based operations requires lower levels of relationship marketing investments.

2.3.2 Customer Relationship Management

Meadows and Dibb (2012), noting that the implementation of CRM can be problematic despite its widespread use in the management of client data, set out to investigate progress in the adoption of customer relationship management across different sectors in the services industry. The researchers used a CRM framework to explore the implementation progress of CRM with regard to the company, the staff, clients, and available CRM-enabling technology. The thesis determined several important variations in CRM implementation in different sectors, finding that CRM was particularly present in the banking sector.

Saarijärvi et al. (2013a) also set out to investigate the current status of customer relationships management in the service industry, in this case with regard to CRM's role in empowering customers and organizations. Noting the lack of adequate investigation of this issue in current literature, the researchers however argue for the need to shift CRM's focus towards the empowerment of clients and away from the over-focus on empowering the organization. Thus, this thesis shows that data collected through CRM should be used for the client' benefit specifically to deepen and lengthen the relationship.

Nguyen and Mutum (2012a), on the other hand, sought to characterize the advances, successes, pitfalls and futures of customer relationships management. According to their findings, there is a significant risk that the customer's trust perceptions could be depleted if they perceive that the CRM offerings by the organization are merely exploiting the hem as customers. As a result, CRM should be implemented and practiced in a manner that benefits the customer as well as the organization by incorporating issues of trust, honesty, and fairness.

Nguyen (2012) further explores the 'dark side' of CRM by investigating the reasons why customers may perceive CRM programs as unfair and exploitative. The author argues that customer trust depletion and CRM misinterpretation tend to make the customer feel exploited by the organization's unfair CRM schemes. Therefore, organizations should aim to incorporate trust and fairness in their CRM offerings and schemes as a way of improving their service quality and subsequently improve the relationship with customers.

Padmavathy et al. (2012), in turn, examined the effectiveness of customer relationship management in the banking sector, as well as the relationship of CRM and technology-orientation, reliability, process-driven approach, customer experience, and organizational commitment. These latter variables were considered as the important constructs of customer relationship management effectiveness. From the findings, reliability, process-driven approaches, and organizational commitment were identified as three constructs of CRM effectiveness with positive influence on customer satisfaction; while reliability had a positive effect on both customer loyalty and satisfaction.

Giannakis and Boutsouki (2014) further attempted to approximate the extent to which customer relationship management effectiveness influence potential for customer engagement, with specific focus on CRM practices reflected on the measures of customer performance. The findings show that customer affective commitment and overall gratification with the bank are

significant influences of client willingness to deepen their relationship with the financial institution. In addition, the financial institution's presence on social media also has a significant association with client willingness to engage in social CRM with the bank.

In turn, Yang (2012) examined the impact of service capabilities individually and interactively on CRM performance in the financial services industry, conducting an empirical thesis that analyzed bank customers and bank staff as two different samples. From the results, the researcher showed that CRM effectiveness is positively influenced by marketing knowledge, information knowledge, and human resources both individually and interactively. These findings indicate that these three service capabilities will help banks build CRM association over the long term with the clients, helping banks adapt to the contemporary environment.

Valmohammadi and Beladpas (2014) also set out to investigate the relationship between CRM and service quality in the financial services sector, using structured questionnaire surveys. From the findings, the researchers suggest that bank managers must focus on the communication construct and implement measures to enhance customer communication while also obtaining information related to the needs of the client. Further, communication is essential in implementing and maintaining the bank's service quality, especially with regards to problem resolution in the event of service failure.

Muro et al. (2013) investigated the strategic benefits and challenges of utilizing CRM systems in the banking sector, finding that the use of information and communication technologies provided personalized service and attention to bank customers. In addition, the researchers also determined that CRM improves relationships and processes with business partners (B2B) and also with customers. Most importantly, it was noted that CRM builds long-

term relationships and loyalty when implemented appropriately, and that CRM is beneficial investors, employees, and customers because it enhances performance.

Yao and Khong (2012) approach CRM in the banking sector from a different perspective, investigating whether CRM is still relevant to the banking sector in terms of perceived business performance and customer satisfaction, arguing that CRM considers customers as commodities. However, the researchers find a positive association between CRM and perceived business performance, as well as between CRM and customer satisfaction. Moreover, the researchers also identify contact, enhancement, and recovery as the three phases of successful CRM implementation, and that contact and recovery phases are positively linked to customer retention whereas the enhancement phase enhances customer loyalty and sentiments.

Finally, Persson and Ryals (2014) explore decision-making on customer relationship management in the banking industry, as well as whether such decisions are influenced by the rule of thumb or by analytical approaches. The findings indicated that CRM decision-making is mainly based on rule-of-thumb heuristics, outweighing such measures as the lifetime value of customers available in analytical approaches of CRM. This highlights existing CRM limitations, and the need for more flexibility in CRM practice.

2.3.3 Long-term Customers' Loyalty

Due to the importance of customer loyalty to organizational performance and sustainability, there is a broad selection of literature about this concept and its relationship with various constructs of customer gratification and CRM. Pan et al. (2012) conducted an empirical investigation on the antecedents and predictors of customer loyalty and hypothesized that trust, which is a potential outcome of customer satisfaction, had a stronger effect size as a determinant of long term loyalty. The findings show that product performance in terms of

quality and gratification had a smaller effect size on Long Term Customers Loyalty compared to trust and relationship quality.

Amin et al. (2012) examined the factors that contribute to customer loyalty in the service industry by administering a questionnaire survey to university students. From the findings, a positive relationship emerged between customer loyalty on one side and perceived service quality, corporate image, trust, and switching cost on the other. The results also implied that service quality perceptions by the customer entailed the most significant determinant of customer loyalty, particularly in long-term relationships.

Wang and Wu (2012), in turn, empirically investigated the role of switching costs, perceived value, and corporate image on customer loyalty in organizational-client relationship of different length. From the data analysis, it emerged that corporate image portends a significant influence on customer loyalty in short term organizational-client relationship, while customer value portends a significant influence on customer loyalty in longer term relationship. This thesis highlights the important role of corporate image and customer value in enhancing loyalty from customers in the longer term.

Guillén et al. (2012) examined the risk of losing customer loyalty in the insurance sector once the organization cancels the initial insurance policy. Their findings show that customer loyalty fluctuates over time. Using survival analysis methods where parameters were varied with time, the authors also found that customer loyalty in short-term organizational-client relationships depends on the viability of the competition and customer value. However, the effect of competition and type of product on customer loyalty declines and becomes less significant with longer-term organizational-client relationships.

Skowron and Kristensen (2012) more specifically investigated the impact of financial or banking crises on consumer loyalty in the banking sector, as well as any quantitative or

structural variation in these loyalty changes in developing and developed countries. The results show that customers in developing countries have lower loyalty levels than those in developed countries, and that financial crises have a more significant effect on customer loyalty in developing countries. However, longer relationships with the banks had a moderating effect on loyalty changes in both developing and developed countries.

Hassan et al. (2012) empirically measured customer loyalty among clients of Islamic banking, with the aim of determining their long-term commitment. Using data from questionnaire surveys administered to 125 customers from 20 Islamic banking financial institutions, the authors found that switching costs, customer satisfaction, customer perception, trust, and success philosophy had significant influence on Islamic banking-customer loyalty. These findings indicate that financial institutions offering Islamic banking services should improve service quality, as well as create more awareness about the quality of these services, to enhance the loyalty of their customers.

Shainesh (2012) narrowed the focus of customer loyalty to trust, investigating the underlying mechanisms of trust development and the impact of the customer's trustworthiness perception on their intentions of loyalty to the financial institution. The author finds that the speed and effectiveness of problem solving, benevolence, and competence were significant influencing factors on the customer's trustworthiness perceptions. Further, problem solving and competence were also found to have a significant and positive relationship with loyalty intentions. Therefore, financial institution should monitor and manage customer trust perceptions with the aim of reinforcing intentions of loyalty.

Rambocas and Arjoon (2012), on the other hand, investigate customer loyalty among the millennial generation with particular focus on internet banking. Using the Theory of Diffusion of Innovation, as well as structural equation modeling, the researchers determine that the most

important influencing factor of loyalty in internet banking from a millennial perspective was perceived relative advantage. Moreover, trust and awareness of benefits offered by internet banking had a moderate impact on customer loyalty in internet banking.

Ariff et al. (2013) similarly focus on internet banking, in this case investigating the influence of service quality on customer loyalty among online banking customers using questionnaire surveys administered to 265 internet bankers. From the findings, it emerged that customer gratification had a significant, positive relationship with loyalty, as well as a significant mediatory role in the relationship between customer loyalty and service quality. Furthermore, these findings also showed that proper navigation guidance on internet banking websites and website aesthetics also have a positive influence on internet banking customer loyalty.

Ngoc & Ghantous (2013) further investigate the impact of brand perception among customers on their trust perceptions and loyalty intentions. Additionally, the researchers also examine the moderating effect that service experience has on the impact of customer trustworthiness perceptions about the brand and intentions of loyalty. Utilizing a structural equation model, the researchers found that corporate and functional brand perceptions have a strong influence on intentions of loyalty. More importantly, trust was identified as a strong mediating factor of the impact of brand perception and intentions of loyalty.

Rafiq et al. (2013) explored the role played by the quality of relationships between online retail banks and customers in building customer loyalty, in this case by disaggregating relationship quality into various constructs namely commitment, trust, and relationship satisfaction. Using questionnaire survey data and structural equation modeling to determine the effect of these constructs on customer loyalty, the researchers found that commitment and

relationship satisfactions positively influenced customer loyalty in the short term. In addition, trust, through relationship satisfaction, worked to build customer loyalty over the long term.

Finally, Rahmani et al. (2014) explored how the quality of banking organization-customer relationships, brand perceptions, and commitment affect long-term customer loyalty. The results showed that the quality of the relationship between the bank and the customer had a significant association with long term customer loyalty. Further, customer commitment also positively influenced loyalty intentions as well as the length of customer loyalty intentions. These findings indicate that relationship management may be an important determinant of long-term customer loyalty, and that the quality of customer relationships is mainly determined by trust and satisfaction.

2.3.4 Customers' Satisfaction

Customer gratification in the banking industry has long been considered as a determinant of business performance. Kaur et al. (2012) sought to investigate gap between perceived and expected levels of gratification among banking customers, using t-tests and Gap Analysis technique to analyze questionnaire data collected from bank customers. The results indicated that there is a significant chasm between the perception of gratification and the expectation of gratification among bank customers. This difference was attributed to similar differences between customer perception and customer expectations about banking service quality.

Chen et al. (2012) delved further into the role of banking service quality in customer satisfaction, investigating the influence of financial service fairness and quality on banking customers' satisfaction. The researchers found that perceptions of service fairness significantly influence customer satisfaction, while also acting as a surrogate for service quality in determining perception of value and trust among banking customers, leading to enhanced

customer satisfaction. Therefore, banks are required to implement practices and policies that enhance fairness perceptions in order to improve customer satisfaction.

Gazor et al. (2012) also sought to examine the influence of service quality on the gratification of customers in the financial service industry, as well as the relationship between service quality perceptions and customer loyalty to financial institution employees and organizations. An analysis of the questionnaire surveys found that financial service quality was the most desirable factors among customers in terms of satisfaction. Further, prompt and effective responses to customer problems were also reported to significantly improve customer satisfaction, as well as customer loyalty to both banking employees and organizations.

Suki et al. (2012) in turn examined the impact of the service quality dimension on customer gratification perceptions in the banking industry, more specifically in the electronic banking sector. Using multiple regressions to analyze questionnaire survey data, the researchers determined that empathy and responsiveness positively influenced customer gratification in relation to e-banking services. These results show the importance of enhancing the quality level of services provided to e-banking customers in order to improve their perceptions of gratification with the overall banking service offerings.

Amin et al. (2013), in contrast, investigated the effects of customer gratification on customer loyalty, trust, and image perceptions in the Islamic banking sector; in this case by comparing customer gratification between Muslim customers and non-Muslim customers. The findings determined a significant correlation between customer gratification and image perceptions, image perceptions and trust, and trust perceptions and loyalty for the two segments. However, there were significant differences in the influence of gratification on image perception, image perception on trust, and trust perceptions on loyalty between the two segments.

Rehman (2012) similarly investigated the correlation between service quality and customer gratification in Islamic banks of the UAE, the UK, and Pakistan; revealing that Islamic banking customers in the UK and Pakistan discerned empathy, reliability, and assurance as the most important determinants of satisfaction, while Islamic bankers in the UAE considered tangible and assurance as the most important determinants of satisfaction.

Kaura (2013), on the other hand, examined the effect of financial service quality, service convenience, and perceived price fairness on gratification among banking customers; while also comparing this relationship in private and public-sector banks. In relation to service quality, the results showed that information technology and employee behavior had a significant influence on customer gratification in public banks and private banks. In terms of service convenience, transaction and access convenience had positive effect on gratification in both private and public banks. However, there were significant differences in private and public bank with regard to the influence of post-benefit convenience, decision-convenience, and employee behavior on customer satisfaction.

Terpstra and Verbeeten (2014) further investigated the association between customer gratification and customer value and customer servicing costs in the banking industry, determining a positive relationship between customer gratification and cost of customer servicing. In addition, there was a positive relationship between customer gratification and customer value. However, the relationship between gratification and customer value was nonlinear with higher levels of gratification being profitable only for the more profitable segment of banking clients.

Abduh (2012), on the other hand, explored customer gratification in the Islamic banking industry in relation to its influence on the switching intentions and behavior of customers. The researchers found that four constructs of customer gratification in Islamic banking namely

costs, accessibility, bank physical appearance, and bank staff significantly influenced the intention to switch banks. However, the construct of profitability was determined as a less significant construct in relation to customer satisfaction.

Sanjuq (2014) also investigated the influence of service quality on the gratification of banking customers in the financial service industry, finding a positive relationship among responsiveness, empathy, and assurance as service quality constructs; but with no significant influence on the gratification of banking customers. The results also showed that tangibles had a positive relationship on customer satisfaction, as well as significant impact on the same, while reliability was negatively related to gratification but did not influence satisfaction. Perhaps more importantly, this thesis points out that customer value should always be considered an important asset to financial institutions, and that the institutions must provide the right services and products for their customers.

Finally, Saad (2012) conducted a thesis to examine customer gratification levels in conventional banks against Islamic banks, as well as the association between customer gratification and demographic variables. From the results, it emerged that customers in both conventional and Islamic banks were most satisfied with service quality constructs that included staff efficiency, staff friendliness, and staff competency. Customer gratification remains one of the most important competitive advantage factors in the banking industry, whether in Islamic banking or conventional banking.

2.3.5 Customer Relationship Management and Customers' Satisfaction

One of the major reasons behind implementation of customer relationship management systems from the discussion above is to enhance customer gratification levels. Moezzi et al. (2012) set out to investigate whether the implementation of CRM, in this case electronic-CRM, is effective in the improvement of customer satisfaction, as well as the mechanisms of this

relationship. The results demonstrated that the implementation of e-CRM positively influences customer satisfaction, while also determining that the effect of customer relationships management on customer gratification is moderated by customer service quality perception.

Al-Refaie et al. (2012) examined the factors that link customer gratification and customer linking capabilities in customer relationship management, investigating the relationship between service responsiveness, human resources, reliability, customer orientation, content usefulness, complaint management, and content efficiency. Using structural equation modeling for empirical analysis, the researchers determined that content usefulness and human resource had a positive association with responsiveness, while customer orientation and service responsiveness were positive influences on linking capabilities of the consumer. Thus, content efficiency, customer linking capabilities, reliability, and complaint management mediated the relationship between CRM and customer satisfaction.

Nazir et al. (2014), in turn, investigated the influence of customer relationship management on customer satisfaction, noting that enhancing customer gratification is a significant challenge that requires long-term planning, which could be accomplished by CRM. The findings revealed a positive and significant relationship between customer gratification and three constructs of customer relationship management namely service features, service access, and service quality. Therefore, businesses can succeed in satisfying their customers by emphasizing on CRM and more specifically on the mentioned constructs of CRM.

Wang (2013), on the other hand, examined the effects of CRM on the gratification of residents in a nursing home, as well as the mediating role of service quality in the relationship between customer relationship management and satisfaction. From the findings, the author noted that perceived quality of service had a significant and positive influence on the gratification of customers, while also determining that interaction quality and physical

environment quality were important mediating factors in the positive effect of customer relationship management on customer satisfaction.

Rezghi et al. (2014) further investigated the relationship between CRM systems and customer gratification in the banking industry of an Islamic country, in this case Iran, using regression methods and inferential statistics to analyze questionnaire data from bank customers. The findings showed that there was a positive and significant relationship between customer gratification and four constructs of CRM namely the handling of complaints, service access levels, service characteristics, and service quality.

Graf et al. (2013) further sought to determine the importance of CRM to customer gratification levels, this time by investigating the effect outsourcing the CRM function to external firms on customer satisfaction. Using the transaction costs economics model and testing it using a managerial sample from the banking industry, the researchers determined that the real options theory and the firm's resource-based value potentially help to explain the emergent relationship between outsourcing of the RM function and the development of technical uncertainty in the organization. These findings shed further light on the importance of CRM on customer satisfaction.

Hassan et al. (2015) also examined the impact of customer relationship management on customer satisfaction, specifically in relation to the effect of CRM in the retention and gratification of the customer. The results showed that CRM significantly influence customer satisfaction, with the researchers concluding that a reliable and strong CRM system plays an essential role in enhancing the organization' market share. In addition, CRM also helps to enhance the morale of employees and productivity, while also improving customer knowledge; all of which add up to higher gratification levels among customers.

Luo et al. (2012) also determine that customer relationship management results in higher firm value and also creates customer value, thus enhancing customer satisfaction. According to the article, firms can create customer gratification and customer value through enhancing their employee-firm relations and their customer-firm relations. In this case, the researchers also determine that the relationship between customer gratification and CRM can be mediated by incentivizing CEOs and firm employees to create customer value and enhance the loyalty of their customers as a result. Thus, building employee and customer relations mediates customer satisfaction.

Adalikwu (2012) set out to characterize the implementation of CRM in Taiwanese commercial banks, to determine the relationship between CRM implementation and client satisfaction, and to determine the moderating factors of the relationship between customer gratification and CRM. The result revealed that implementation of CRM is linked to improved satisfaction, while also finding significant correlation among technological capabilities, recovery management, and management of contacts with satisfaction. Further, the thesis also revealed that the three phases of CRM, in this case contact, enhancement, and recovery, were all important in enhancing customer satisfaction.

Tao (2014) investigated the impact of implementing customer relationship management systems on improving customer satisfaction, in this case by examining the effect of CRM implementation on customer gratification in organizations that did not previously have a CRM system. The findings indicated that the most important factor in improving customer gratification after implementing a CRM system was the enhancement of means to analyze and determine the expectations of customers. Further, the author proposes that scientific evaluation of customer needs as part of CRM helped to improve customer satisfaction.

Finally, Haumann et al. (2014) conducted a comparative analysis of customer gratification effectiveness and CRM's ability to drive the customer's identification with the firm, as well as the extent to which the two variables drove customer outcomes with time. The researchers found that customer identification with the company was positively enhanced by CRM implementation, and that customer-firm identification drove customer gratification and loyalty.

2.3.6 Long-term Customers' Loyalty, CRM and Customers' Satisfaction

The literature search shows that there is a dearth of research on the mediating role played by customer loyalty on the relationship between CRM and customer satisfaction, particularly in the banking industry. Gonçalves and Sampaio (2012), for example, set out to investigate the moderating effects of customer involvement and customer-firm relationship length on the relationship between customer loyalty and customer satisfaction. Age and gender of the customer had a significant and positive impact on the relationship between customer loyalty and customer gratification when including repurchase intentions as a construct of customer loyalty. On the other hand, when repurchase behavior was included as a construct of customer loyalty, the relationship length was the most important moderating effect on the relationship.

In addition, Qi et al. (2012) examined the effect of customer loyalty and customer gratification as drivers of lifetime value for customers in the service industry, noting that research has determined the influence of customer loyalty and gratification on profitability and customer lifetime value. From an analysis of the questionnaire data, the researcher found that customer loyalty had a significant influence on customer lifetime value, although customer gratification had a non-significant effect on customer lifetime value.

Shi et al. (2014) examined the mediatory relationship of customer gratification on customer loyalty and service quality, in which the latter is one of the important outcomes of CRM. From the results, it was determined that customer gratification tends to increase the variance of client

loyalty for customers with a long-term relationship with the organization, while service quality, which is an outcome of CRM, had differential effects of loyalty and satisfaction.

Eid (2015), on the other hand, sought to identify the dimensions of Muslim customer perceived value, which was previously determined as an outcome of CRM in Islamic banking, as well as to examine the relationship among these dimensions of Muslim customer perceived value, customer loyalty, customer satisfaction, and customer retention. The results showed that Muslim customer perceived value had a significant relationship with customer retention in the service industry, while availability of value attributes preferred by Muslim customers also had a significant effect on customer gratification and loyalty.

Binsar et al. (2014) provide a rare thesis that incorporates loyalty, CRM, and gratification in its model, seeking to investigate the effects of customer relationship management on customer satisfaction, as well as the mediating effect of this relationship on customer loyalty in the service industry. The results determined that customer gratification had a significant impact on customer loyalty, while customer relationship management was determined to have a significant and positive relationship with both customer loyalty and customer satisfaction.

Khan and Khawaja (2013) also sought to investigate the relationship of customer loyalty, customer satisfaction, and electronic-CRM; but in this case also examined the mediating role of anxiety in this relationship. The findings depicted that electronic-CRM had a positive influence on customer satisfaction, and that this relationship also helps in developing loyalty customer loyalty to the organization. However, the authors note that future research should seek to determine the moderating impact of different construct of customer loyalty on the relationship between CRM and satisfaction.

Long et al. (2013) also investigated the influence of various factors of customer relationship management on customer loyalty and satisfaction. The elements of customer relationship

management identified in this thesis were interaction management, customer service quality, employee behavior, and relationship development. From the findings, the researchers concluded that employee behavior was the most important construct of customer relationship management in the service industry, and that employee behavior had a significant correlation to customer loyalty and customer gratification compared to the other three constructs.

Baumann et al. (2012), on the other hand, empirically investigated the relationship between customer loyalty and customer gratification in the retail banking sector using survey questionnaires to examine customer behavior, perceptions, and attitudes and their role in this relationship. The researchers found that the customer loyalty-customer gratification relationship was non-linear, while also determining that switching costs, recent consumer behavior, and switching benefits also mediated the customer loyalty-customer gratification relationship. This model showed that banks can profile the loyalty intention of customers, for example through a CRM system, and use the results to implement strategies to increase customer satisfaction.

Khan (2012), in turn, examined the influence of customer retention and customer gratification on customer loyalty, of which customer retention was previously identified as a potential outcome of CRM system implementation. The results indicated that customer gratification had a positive and significant impact on customer loyalty, while there was no significant relationship between customer retention and customer loyalty. The results of this thesis imply that organizations must manage customer relationships better in order to achieve competitive advantage, specifically by ensuring customer satisfaction.

Finally, Kumar et al. (2013) explored the relationship between customer loyalty and customer satisfaction, noting that service industries globally have invested heavily in CRM to enhance customer gratification in the hope that this will have a positive effect on customer

loyalty. The authors found that although customer gratification has a positive relationship with customer loyalty, customer gratification alone has a rather small empirical effect on customer loyalty. Therefore, this thesis implies that other antecedent, mediating, and moderating variables could better predict the achievement of customer loyalty rather than relying solely on customer satisfaction. Most importantly, since the relationship between customer loyalty and customer gratification could change with time, the researchers propose that future research should identify other mediating factors in the relationship in order to retain the relationship's efficacy.

2.4 Summary

From the literature, it emerges that service quality has a positive relationship with customer loyalty (Pan et al., 2012; Amin et al.; 2012), but the effect of service quality on customer loyalty decreases with relationship length with service quality being replaced by relationship quality (Wang & Wu, 2012). Service quality also has a positive relationship with customer satisfaction, with Kaur et al. (2012), Chen et al. (2012), Gazor et al. (2012), and Suki et al. (2012) all identifying a positive relationship between customer perceptions about service quality and customer satisfaction.

There was limited literature evidence on the relationship between solving customers' problems and long-term customers' loyalty. Ariff et al. (2013) determines a positive relationship between the ability of organization to provide solutions to a customer's problems and customer loyalty, while Hassan et al. (2012) and Shainesh (2012) also finds a positive relationship between an organization's success in solving customer problems effectively and promptly and customer loyalty. On the other hand, a positive relationship was identified between the effectiveness and promptness of solving customer problems and customer satisfaction (Gazor et al., 2012), and the customer's perception about the organization's

reliability, responsiveness, and trustworthiness in solving their problem and complaints (Rehman, 2012; Suki, 2012; Amin et al., 2013; Rezghi et al., 2014).

The literature search did not identify any studies that investigated the link between the presence of a customer's database and customer loyalty, although Saarijärvi et al. (2013) and Rambocas and Arjoon (2012) determine a positive but slightly significant relationship between the use of data collected from customers to customize services and customer loyalty. Nevertheless, Nguyen and Mutum (2012) and Nguyen (2012) caution that customer databases must not be used solely for the organization's benefit since this could make the customers feel exploited and reduce their loyalty intentions. On the other hand, there was evidence of a positive relationship between customer databases and customer satisfaction; with Meadows and Dibb (2012), Kaura (2013) and Sanjuq (2012) finding that information technology and the subsequent storage of customer data to ease customer convenience has a positive relationship with customer satisfaction.

The review also determined a positive relationship between CRM system integration and customer's loyalty; with Padmavathy et al. (2012) and Giannakis and Boutsouki (2014) finding that social media and IT-driven CRM integration of functions dealing with customer service delivery had a positive relationship with customer loyalty intentions. Valmohammadi and Beladpas (2014) and Muro et al. (2013) also find a positive relationship between the use and communication of information garnered from disparate organizational functions through CRM integration with other business functions to personalize customer service and customer loyalty. In relation to CRM integration and customer satisfaction, Al-Refaie et al. (2012), Moezzi et al. (2012), Adalikwu (2012), and Hassan et al. (2015) find a positive relationship between the usefulness of customer linking capabilities, enhanced customer knowledge, and content created from the integration of CRM and other business units and customer satisfaction.

Finally, the literature review determined a positive relationship between employee's behavior and long-term customer's loyalty. Shainesh (2012), Ngoc & Ghantous (2013), and Long et al. (2013) find a positive relationship between the competence of employees, as well as customer perceptions about employee competence and behavior, and customer loyalty. The review also determined a positive relationship between employee behavior and customer satisfaction. Chen et al. (2012), Saad (2012), and Kaura (2013) find a positive relationship between perceptions of fair employee behavior, along with staff efficiency and friendliness, and customer satisfaction. Suki et al. (2012), Abduh (2012), and Rehman (2012) find a similarly positive relationship between empathetic and responsive employee behavior and customer satisfaction.

CHAPTER Ⅲ
RESEARCH METHODOLOGY

This chapter includes and discusses the following topics, research design, data collection, primary and secondary data, thesis instrument (questionnaire design and the questionnaire steps), validity and reliability of questionnaire, conceptual model, population of the thesis, sample size and method of data analysis.

3.1 Research design

The importance of design in a research thesis cannot be over emphasized and this is because it is used to guard against possible chances of failure in a thesis, this implies that when an enquiry is conducted, it is necessary and important to anticipate each research problem and decide on what to do, and then one can increase chances of controlling the research procedures. In this sense, research design is self-regarding and correction is made into the conduct of enquiry leading to an improvement and perfection of an integral part of every research effort.

This undoubtedly led to the restriction of this research work to the banking industry in NWB -Palestine, and their customers due to time and financial constraint. In this part, some steps in research, which require major attention and consideration during the design stage because of their relevance in the final outcome of the research.

The purpose of this quantitative research thesis to see what effect that a change in customer relationship management have on customers' satisfaction, that is any change in customer relationship management will also cause a change in long-term customers' loyalty. It is aimed at sharing the relationship that exists between customers' satisfaction in mediating the impact of customer relationship management on long-term customers' loyalty in the banking industry in NWB.

3.2   Data collection

The data collection to be used within the context of the research questions and hypotheses. The sources of data collection were the primary sources.

3.2.1 Primary Data: The main source of data to be used in this thesis is the questionnaire. To facilitate useful information, self-developed questionnaires will be administered. Questionnaire is one of the most useful tool for data collection which is targeted the banking industry in NWB, (Foddy, 1993).

Questionnaire: It took the form of printed questions given to bankers in NWB from both local and foreign banks to answer. Based on the thesis objectives, the questionnaires were prepared to know role of customer's satisfaction in mediating the impact of using CRM on long-term customer's loyalty in NWB in banking industry.

3.2.2 Secondary Data: These are already existing data that can be easily be gotten from various sources they can be from journals, bulletins, textbooks, newspapers, periodicals. etc.

3.3 Thesis Instrument

The researcher adopted the following method for this thesis:

3.3.1 Questionnaire Design

The thesis survey questionnaire is consisted into four sections, section one is CRM, in this section it has five sub-sections, 1) service quality is structured into thirteen items, 2) customer's database has seven items, 3) employee's behavior six items, 4) solving customer's problem twelve items and 5) CRM system integration has seven items. Section two is customers' satisfactions, it is structured into twelve items, section three is long term customers' loyalty which has eleven items and the last part is consisted into general and demographic information about the respondents which has seven variables, the overall items in the first three

sections is sixty-eight. The questionnaire is a five Likert scale questionnaire except the fourth section.

3.3.1.1 The questionnaire steps

In order to build an administered questionnaire, the researcher used seven scales for the seventh dimensions in the questionnaire, each scale in the below table contains the main items used in this thesis.

Table (2) Thesis questionnaire scale

Variable	Dimensions	Scale	Source
CRM	Service Quality	• Physical facility • Appearance of personnel • Equipment used to provide service • keeping records correctly • Performing the services at designated time • Prompt services • Easy accessibility of services • Good information for any change • Good service for customer • Good relationship between officer and consumer	Persuraman et al. (1988)
	Customers Database	• Database availability • Database essential in marketing efficiency • Database integration • Easy to obtain customers information • Using latest technology	Hashem et al (2012)
	Employees Behavior	• Dealing sincerely with customers • Being kind with customers • The employee's skills • Highly experienced employees • close co-operation • Showing respect to customers	Long et al (2013)

	Solving Customers Problems	• Understanding customers' needs • Paying attention to customer's problems • Treating problems confidentially • Handling problems transparently • Solving problems create satisfaction • Problems periodic reviews • Problems dealing methods • Enhancing service quality • Prompt response to problems • Effectively handling objective	Hashem et al (2012)
	CRM System Integration	• Proper communication methods • Offers customization • Automated customer services • Billing system efficiency • Financial system monitoring capabilities	Foya et. Al (2015)
Long-term Customers' Loyalty		• Intention of using current services in future • More payment for the existing service provider • Encouraging others, the services to the others • Positive word of mouth for existing service provider • Recommendation of this service provider to others	Harsandaldeep Kaur and Harmeen Soch (2012)
Customers' Satisfaction		• Personalization • Utilizing technologies in building relationships • linking technology to business activities • Handling on time requests • Feeling safe when dealing with bank • Trusting bank employees • Convenient working hours • Easy access to the bank • Available bank facilities	Sin, Tse and Yim (2005)

		• Suitable communication methods with customers • Suitable banking services • Easy to reach customers by the bank	

Source: Researcher

3.3.2 Validity of Questionnaire

The Questionnaire passed through many steps before giving the final version to the target respondents. The questionnaire sent to six evaluators and the researcher supervisor to evaluate each dimension and its consistency to reach the main objectives of the thesis.

The first draft: the questionnaire was structured into eighty-eight items, fifty-four items for the CRM variable (service quality eighteen items, customer's database, employee's behavior and CRM system integration consisted of seven items, solving customer's problems thirteen items), customers' satisfaction and long-term customers' loyalty are seventeen items. The demographic information consisted of seven parts (sex, marital status, qualification, age, bank type, position and years of experience). The final draft consisted into sixty-eight items, the items structured per each dimension as shown in table (3). **See Appendix (1 & 2).**

Table (3) Questionnaire modification process

Dimension	First Modification (# if Items)	Final Modification (# if Items)
Service Quality	18	13
Customers Database	7	7
Employees Behavior	7	6
Solving Customers Problems	13	12
CRM System Integration	7	7

Customers' Satisfaction	17	12
Long-term Customers' Loyalty	17	11
Total	**86**	**68**

Source: Researcher

The content validity of this instrument for the present thesis was ensured as the CRM dimensions and items, long-term customers' loyalty and customers' satisfaction are identified from the previous literature and were reviewed by six evaluators participated to test this instrument.

All evaluators agreed that the mentioned dimensions and items in the questionnaire will achieve the main research objectives.

3.3.3 Reliability of Questionnaire

Pretesting the questionnaire considered important based on the earlier observations to pilot test the questionnaire to ensure its reliability**.** The minimum number of questionnaires in pilot thesis should be above 10 questionnaires (Fink, 2013). This thesis pretested using a sample of 30 employees. The questionnaires tested for content forms and construct of reliability to ensure the conformity with relevant guidelines to ensure the research instrument validity (MacKenzie, 2003).

This thesis used Cronbach Alpha test to compute the reliability score, it is used for the instrument before and after the main survey. The test in this thesis was done by distributing 30 questionnaires to a sample similar to the targeted sample that has similar specification (using CRM) as a pilot thesis. The thesis questionnaires that were distributed were discussed by the researcher with the respondents.

The researcher gave explanations to the respondents in the target places before answering the questionnaires. Because of these explanations, all the participants were ready and able to answer the questionnaire. This was intentionally done to achieve the meaning of data reliability. The acceptable Alpha value that meets the statistical requirement for the instrument to be characterized as reliable should be equal or above 0.70 according to Travakol (2011).

The reliability of this questionnaire can be tested as following: Compared with the suggested 0.7 thresholds, the researcher examined the result of insignificant factor loadings and low factor loadings. It can be seen that (see table 4) that the p-values are all less than 0.01, suggesting the all remained factor loadings are all significant. In addition, based on the threshold suggested by Bagozzi, Yi, & Philhps (1991) that is 0.7 and 0.5 respectively for the values of reliability and mean of item variance, the result of each construct is shown above its own threshold, suggesting the reliability and convergent validity are acceptable. Therefore, the measurement model is proved to be adequate, as shown in Table4:

Table (4): Reliability tests

Construct	Items	Reliability	Result/Pass
Service Quality	13	0.901	Yes
Customers Database	7	0.857	Yes
Employees Behavior	6	0.896	Yes
Solving Customers Problems	12	0.822	Yes
CRM System Integration	7	0.829	Yes
CRM	**45**	0.951	Yes
Customers' Satisfaction	12	0.911	Yes
Long-term Customers' 'Loyalty	11	0.842	Yes
Total value	**68**	0.959	Yes

Source: Researcher

As shown from the above table, validity of the questionnaires was examined by coefficients correlation and the results for all dimensions were above 0.5, also, reliability of

the instruments was tested by using Cronbach's Alpha coefficient and the result was found to be more than 0.7, the Cronbach's Alpha coefficient for all dimensions Scale was 0.96.

3.4 Conceptual Model

The overall objective of this thesis is to find out the role of CRM dimensions on long-term customers' loyalty mediating by customers' satisfaction in NWB banks. Banks must measure the customers' satisfaction level to improve their relationship with the banks that help to deliver services and products beyond customer expectations in order to retain their existing customers (Winer, 2001). The conceptual frame work for this thesis is developed from the above literature review mentioned in above, relying on this framework effective CRM dimensions is a key ingredient for customer satisfaction. Therefore, the researcher in this thesis set the conceptual framework to guide his thesis as the follows in figure 1.

Figure (1): Thesis Conceptual Model
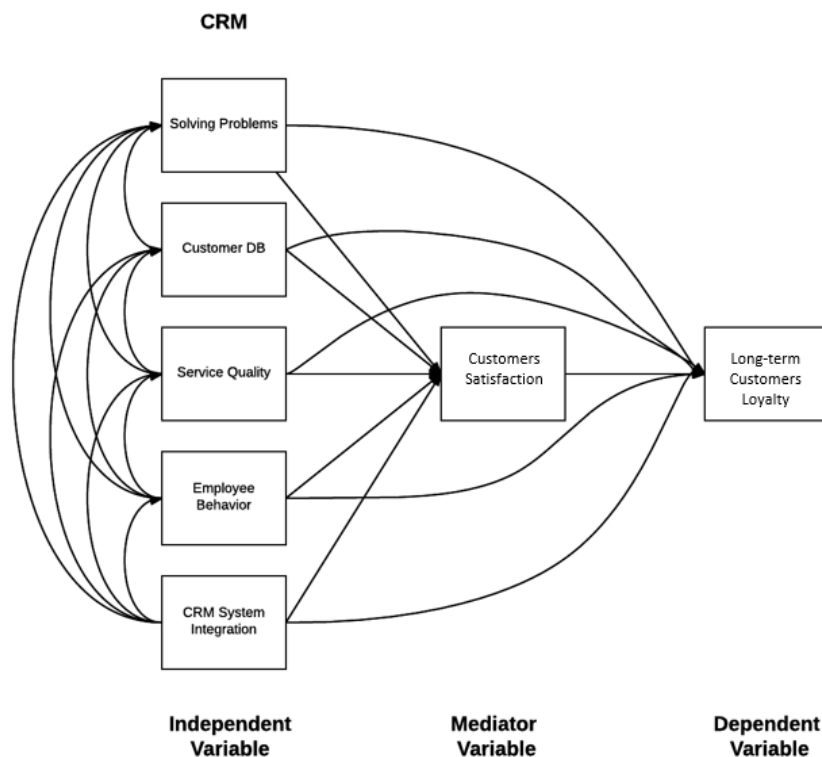
Source: Researcher

Table **5** shows the variables used on the above model along with its types and the related indicators per each variable. CRM is the independent variable which consists of five dimensions, the dependent variable is long-term customer's loyalty while customer's satisfaction is the mediator variable.

Table (5): Research variables and its related indicators

Variables	Type	Related indicators
CRM (customer relationship management	Independent (**Exogenous**)	Solving problems
		Customer DB
		Service quality
		Employee behavior
		CRM system integration
Long-term customers' loyalty	Dependent (**Endogenous**)	--------------------
Customers' satisfaction	Mediator(**Endogenous** for CRM, **Exogenous** for Long-term Customer's Loyalty)	--------------------

Source: Researcher

3.5 Population of thesis

The population of thesis is limited to the employees of the local and foreign banks in NWB. According to the Palestinian Monetary Authority (2017) there are 15 banks in Palestine, local and foreign, the number of local banks is 7 and the other is 8 banks. The questionnaire was limited for the North-West Bank employees (Jenin, Tulkarim, Nablus and Qalqilia). These banks employ around 7,000, the North-West Bank employees is around 1,960 employees. The below table shows the banks names and branches.

Table (6): Banks in Palestine

Number	Bank Name	# of all Branches	# of NWB Branches
1	Bank of Palestine	45	13
2	Arab Islamic Bank	10	5
3	Palestine Islamic Bank	16	3
4	Palestine Investment Bank	13	2
5	Quds Bank	20	7
6	TNB	9	3
7	Arab Bank	23	8

8	Cairo Amman Bank	21	6
9	Bank of Jordan	29	6
10	Al-Safa Bank	1	-
11	Housing Bank	12	2
12	Egyptian Arab Land Bank	6	1
13	Jordan Ahli Bank	5	1
14	Jordan Commercial Bank	4	2
15	Jordan Kuwait Bank	2	1
	Total	**216**	**60**

Source: Researcher

3.6 Sample size

The researcher uses stratified random sample, in order to insure the equitable presentation for all targeted banks in NWB. The sample size of this thesis is identified according to the following equation (Krejcie and Morgan, 1970):

The minimum sample size (n)

$$(n) = p\% \times q\% \times [z/e\%]2$$

Where:
n : the minimum sample size required
p% : the proportion belonging to the specified category
q% : the proportion not belonging to the specified category
z : the z value corresponding to the level of confidence required
e% : the margin of error required

The adjusted sample size n is calculated as:

$$n \div \{1 + [n/N]\}$$

Where:
n: the minimum sample size
N: the total population
The minimum sample = $50\% \times 50\% \times [1.96/5\%]2$
= 384.16

The adjusted minimum sample size = $384.16 \div \{1 + [384.16/1,960]\}$
Sample size = 322 observations

A number of 322 questionnaires distributed to respondents. A number of 263 respondents out of the total 322 have been retrieved, 33 questionnaires have been discarded due to the corruption in data, so 230 questionnaires were adopted for the analysis. The response rate is 81.6%.

3.7 Method of data analysis

The data was analyzed by using the statistical package for Social Sciences (SPSS-AMOS) version 23. The data were checked for entry errors. The relationship between the demographic variables and other all dimensions were analyzed by the using parametric tests: frequency to describe the demographic variable, mean and standard deviation to answer the research questions, one sample T test, independent T test, and One way ANOVA and LSD tests to test hypotheses, Pearson correlation test to examine the relationship between endogenous and the exogenous variables , multi- linear regression to test the significance impact of CRM dimensions on long term customers' loyalty and customers' satisfaction between the endogenous and the exogenous variables used in this thesis, and Path analysis has been used by the researcher to examine the conceptual model. One-Sample Kolmogorov-Smirnov test is used to test the normality of the thesis variables.

CHAPTER Ⅳ

ANALYSIS OF DATA

In order to achieve the main aim of the current thesis, across sectional thesis was utilized. There are 15 banks with 183 branches from them 52 (28.4%) branches with 1960 bank employees in NWB were selected. The sample size was 322 participants but respondents sample size is 263 with 81.6% as a respondent rate (230 questionnaires adopted after filtering the corrupted ones); and they were selected by using stratified sampling. Also, data was collected by using Fifth-Likert scale.

This chapter presented the findings of the current thesis as the following:

- Participant profile,
- Research questions,
- Testing Normality,
- Testing hypotheses.

4.1Participant profile

Table 7 recorded the sample data in relation to gender, Marital Status, Qualification, Age, Bank, Position and Years of experience respectively.

Table (7): Descriptive statistics of demographic variable

Demographic variables		Frequency	Percentage
Sex	**Male**	136	59.1
	Female	94	40.9
	Total	**230**	**100.0**
Marital Status	**Single**	94	40.9
	Married	134	58.3
	Divorce	2	.9
	Total	**230**	**100.0**
Qualification	**Diploma**	18	7.8
	Bachelor	202	87.8
	Master	10	4.3
	Total	**230**	**100.0**
Age	**Less than 25**	56	24.3

	25-35	122	53.1
	36-45	42	18.3
	More than 45	10	4.3
	Total	**230**	**100.0**
Bank	**Local**	144	62.6
	Foreign	86	37.4
	Total	**230**	**100.0**
Position	**Administrative**	156	67.8
	Section head	60	26.1
	Manager	12	5.2
	Higher	2	.9
	Total	**230**	**100.0**
Years of experience	**Less than 3**	90	39.1
	3-6	46	20.0
	7-10	68	29.6
	More than 10	26	11.3
	Total	**230**	**100.0**

Source: Researcher

As shown by the above table, out of a total of 230 respondents:

The weight between the Male and Female is 59.1:40.9, which is quite even. (See figure 2)

Figure (2): The distribution of the participants by sex
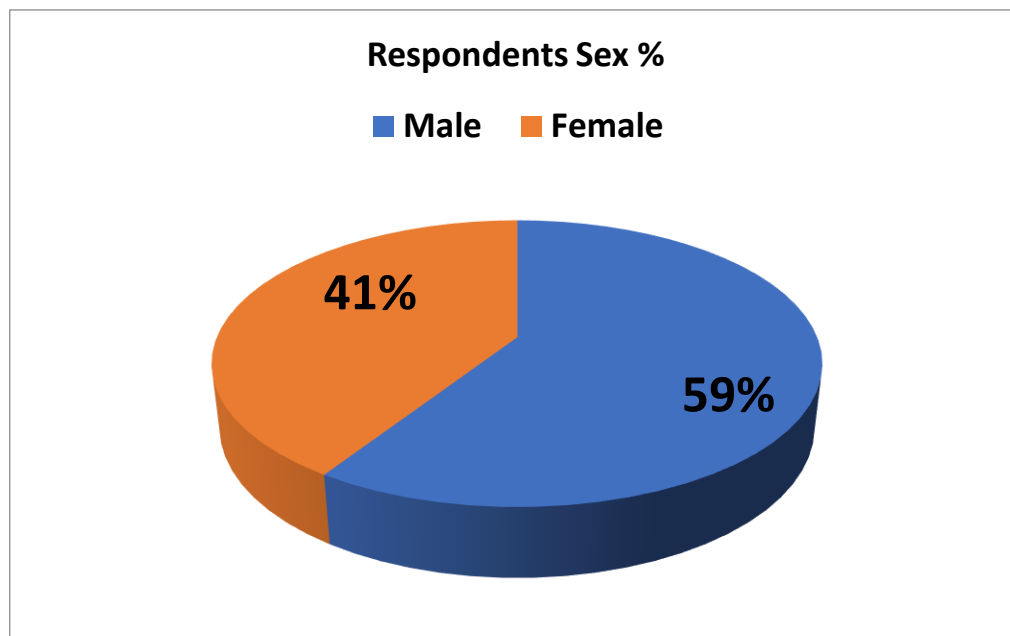
Source: Researcher

As to the age, the (25-34) group covers the highest weight, that is, 53.1%; while the category of (over 45), become lowest. The second largest group is the respondents whom ages

are (less than 25), which covers 24.3%. Given that, the researcher can see the most employees of banks in Palestine are mainly the young and middle-aged ones from (25-34) years old. (See figure 3)

Figure (3): The distribution of the participants by age
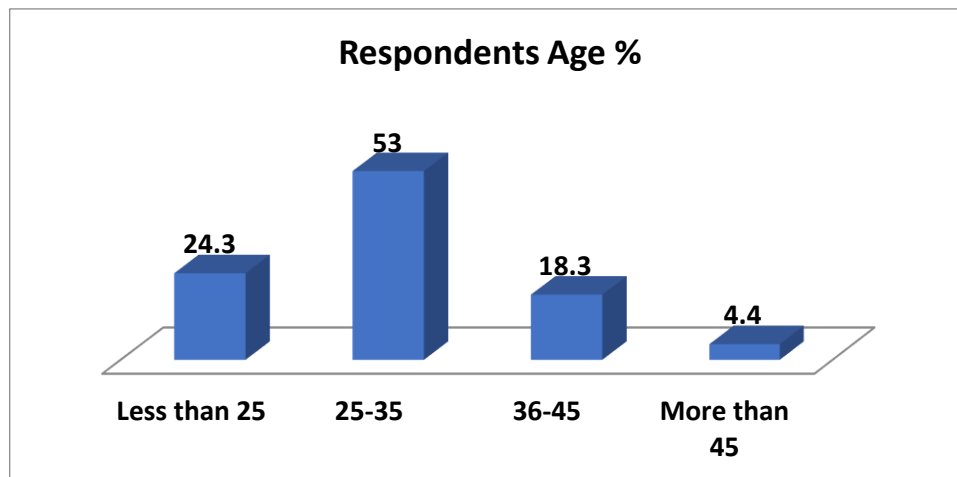
Source: Researcher

Nearly more than half (58.3%) respondents were married, where as 40.9% of them single while 4.4% divorced. (See figure 4)

Figure (4): The distribution of the participants by marital status
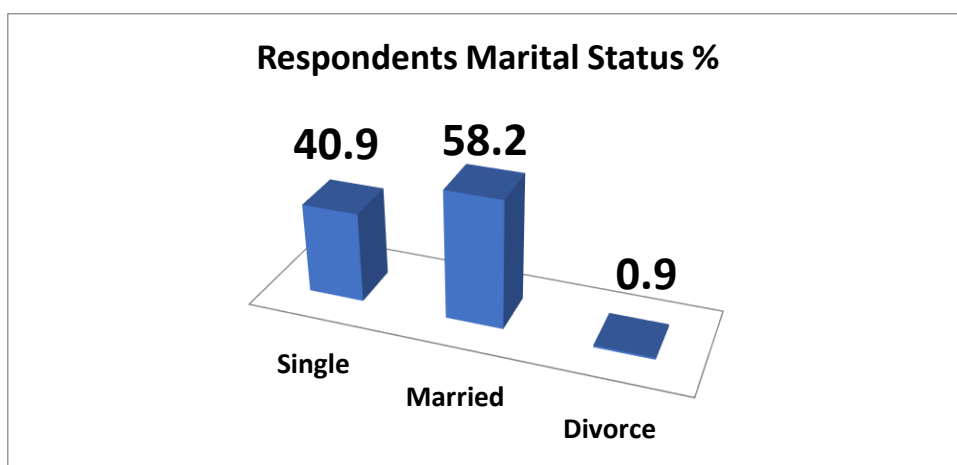
Source: Researcher

Subjects were also inquired about their qualifications and 4.4% of them were post graduates (master), 87.8% were graduates (BA), while remaining 7.8% did diplomas. Therefore, the percentage of interview with bachelor degree is the highest. (See figure 5)

Figure (5): The distribution of the participants by qualifications

Respondents Qualifications %

■ Diploma   ■ Bachelor   ■ Master

7.8%

4.4%

87.8%
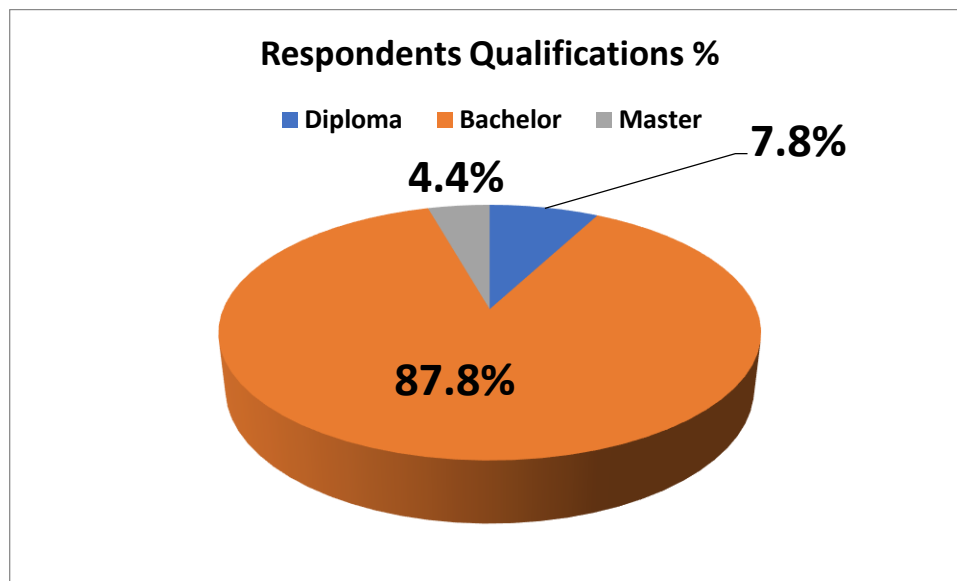
Source: Researcher

Also, two-thirds (62.6%) of the respondents had worked in local banks and only 37.4% had worked in foreign sector banks. (See figure 6)

Figure (6): The distribution of the participants by banks type

Respondents Banks Type %

■ Local   ■ Foreign

37.4%

62.6%
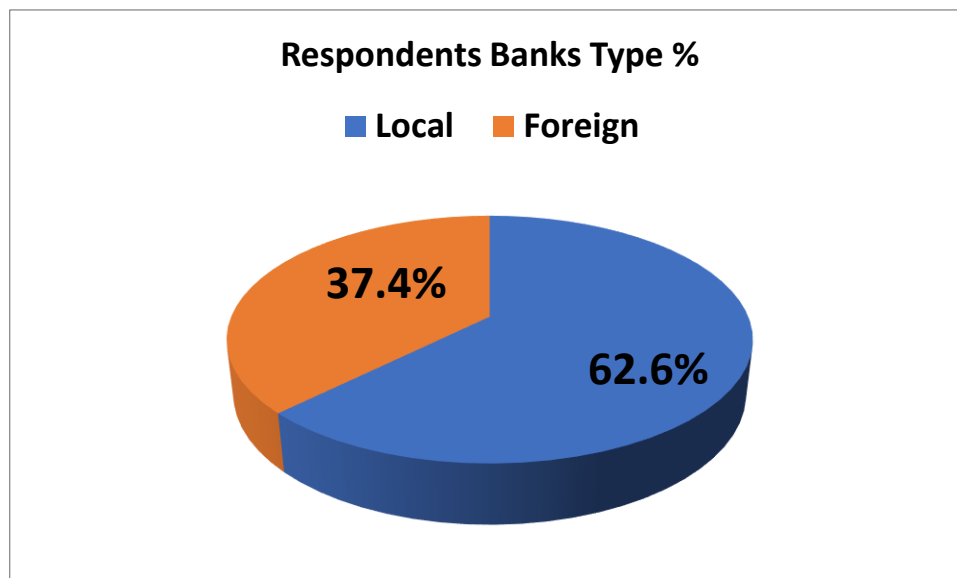
Source: Researcher

Most interviewees had administrative position (67.8%), nearly a quarter (26.1%) of them were section head, but 6.2% were managers or higher. (See figure 7).

Figure (7): The distribution of the participants by position

Respondents Bank Position %

67.8

26.1

5.2

0.9

Administrative   Section head   Manager   Higher
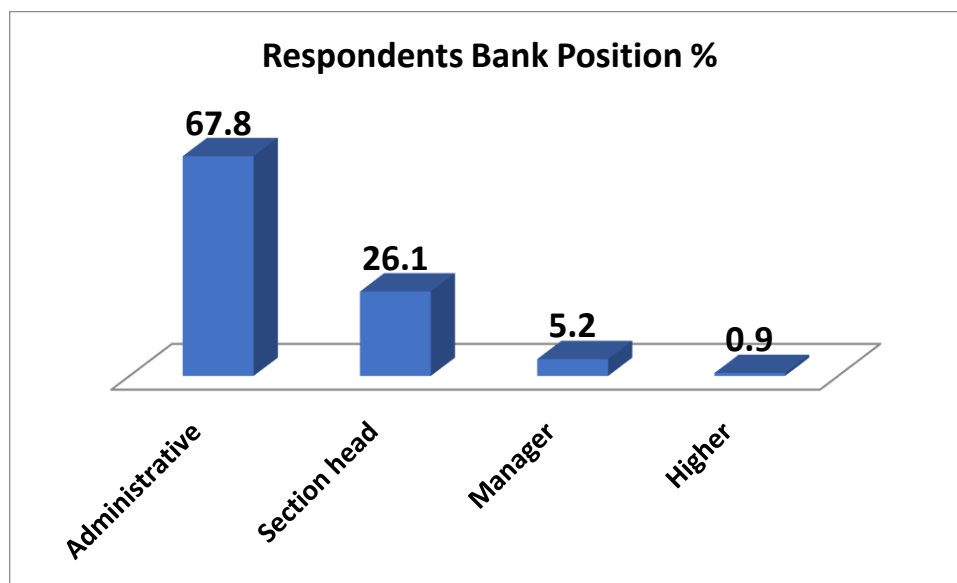
Source: Researcher

As to the years of experience, the (7-10) group covers the highest weight, that is, 29.6.1%; while the category of (more than 10), become lowest (11.3%). The second largest group is the respondents whom years of experience are (3-6), which covers 20.1%. (See figure 8)

Figure (8): The distribution of the participants by employees work experience years

Respondents Years of Experience %

39.1

20

29.6

11.3

Less than 3   (3-6)   (7-10)   More than 10
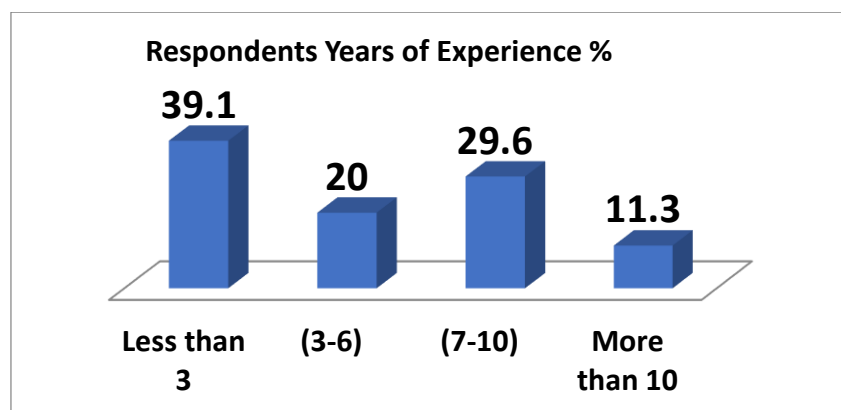
Source: Researcher

4.2 Research questions

Based on the mean and the standard deviation, this section aims to answer the thesis questions. Which show the level of Customer Relationship Management and its dimensions, Long-term Customers' Loyalty and Customers' Satisfaction.

To judge on the level of items on the Likert scale the researcher considered that if the mean of the item (1-2.33) so the level is low, (2.34-3.66) moderate but for high level item its mean will be (3.67-5.00). (see table 9), (Iriqat, 2016).

Table (9): Level of items on the Likert scale classifications

Degree	Range
High	5-3.67
Moderate	3.66-2.34
Low	2.33-1

Source: (Iriqat, 2016)

To answer the thesis question: "What is the level of Service Quality in banking industry in NWB?"

Table (10): Mean and Standard Deviation of Service Quality dimension

	Items	Mean	Standard Deviation	Level
1	The bank maintains the customer's privacy	4.73	.445	High
2	Dealing with customer's information confidentially	4.63	.485	High
3	The bank provides the services quickly	4.49	.611	High
4	Accuracy is essential in providing services	4.50	.567	High
5	It is essential to spread the bank branches	4.42	.647	High
6	I do my job in the correct way	4.48	.652	High
7	The customer's problems treated transparently	4.49	.625	High
8	The provided services meet the customer's needs	4.34	.618	High
9	My tasks accomplished in the right manner	4.50	.582	High
10	The bank personnel behaving in a good manner with customers	4.41	.604	High
11	The bank provides information for its services	4.46	.595	High
12	It is easy to access the bank information	4.41	.618	High

13	The bank looking forward the continuous improvement for its services	4.44	.663	High
	Service Quality	**4.4836**	**.40344**	**High**

Source: Researcher

As shown in the above table; all items for Service Quality dimension had a high level, that's mean that there is a high level of services quality in banking industry in NWB (M=4.4836, SD=0.40344), whereas the mean for all of them from (4.34-4.73), all respondents believed that item one "The bank maintains the customer's privacy" were the most important item in Service Quality dimension due to its greater mean 4.73 with 94.6% importance percentage, while the 2nd item "Dealing with customer's information confidentially" comes in the 2nd stage of importance since its mean was 4.63 with 92.6% importance percentage, but the lowest items of Service Quality dimension was "The provided services meet the customer's needs" as its mean was 4.34 with 86.8%. Also, Service Quality dimension mean was 4.48 with high level and 89.7% of importance percentage for the respondents.

To answer the thesis question: "What is the level of Customer's Database in banking industry in NWB?"

Table (11): Mean and Standard Deviation of Customer's Database dimension

	Items	Mean	Standard Deviation	Level
1	Availability of the bank customer's database	4.60	.508	High
2	The customers DB is essential in the marketing efficiency	4.50	.567	High
3	The bank continuously improves the customers DB	4.55	.533	High
4	The customers DB integrated effectively with other systems	4.44	.579	High
5	The bank can obtain the customers information	4.34	.710	High
6	The customers DB can be easily accessed	4.38	.668	High
	Customers Database	**4.38**	**.642**	**High**

Source: Researcher

Also, from the above table; all items for Customer's Database dimension had a high level, that's mean that there is a high level of Customer's Database in banking industry in

NWB(M=4.38, SD=0.642), whereas the mean for all of them from (4.34-4.60), all respondents believed that the first item "Availability of the bank customer's database" were the most important item in Customers Database dimension due to its greater mean 4.60 with 92% importance percentage, while the 3rd item "The bank continuously improves the customers DB" comes in the 2nd stage of importance since its mean was 4.55 with 91% importance percentage, but the lowest items of Customer's Database dimension was the fifth item "The bank can obtain the customers information" as its mean was 4.34 with 86.8%. Also, Customer's Database dimension mean was 4.34 with high level and 87.6% of importance percentage for the respondents.

To answer the thesis question: "What is the level of Employee's Behavior in banking industry in NWB?"

Table (12): Mean and Standard Deviation of Employee's Behavior dimension

	Items	**Mean**	**Standard Deviation**	**Level**
1	Dealing sincerely with customers makes them happy with the bank	4.53	.581	High
2	Being kind with customers makes them satisfied	4.51	.625	High
3	The employees have the skills to provide good services	4.46	.665	High
4	Highly experienced employees are necessary to provide good services	4.51	.691	High
5	The employees work in close co-operation to accomplish the work tasks	4.50	.679	High
6	The employees always show respect to the customer	4.46	.807	High
	Employees Behavior	**4.4957**	**.550**	**High**

Source: Researcher

In addition, from the above table; all items for Employee's Behavior dimension had a high level, that's mean that there is a high level of Employees Behavior in banking industry in NWB (M=4.4957, SD=0.550), whereas the mean for all of them from (4.46-4.53), all respondents believed that the first item "Dealing sincerely with customers makes them happy with the bank" were the most important item in Employee's Behavior dimension due to its

greatest mean 4.53 with 90.2% importance percentage, while the 6th item "Being kind with customers makes them satisfied" and the 4th item "Highly experienced employees are necessary to provide good services" comes in the 2nd stage of importance since mean for each of them was 4.51 with 91% importance percentage, but the lowest items of Employees Behavior dimension was the 3rd item "The employees have the skills to provide good services" and 6th item "The employees always show respect to the customer" as its mean was 4.46 with 86.8%. Also, Employees Behavior dimension mean was 4.46 with high level and 89.2% of importance percentage for the respondents.

To answer the thesis question: "What is the level of Solving Customer's Problems in banking industry in NWB?"

Table (13): Mean and Standard Deviation of Solving Customer's Problems dimension

	Items	Mean	Standard Deviation	Level
1	I understand the customers' needs	4.43	.563	High
2	The bank gives greater attention to customer's problems	4.40	.573	High
3	The bank deals confidentially with customer's problems	4.47	.581	High
4	The customer's problems are handled transparently	4.43	.648	High
5	The customers are satisfied in solving their problems	4.33	.670	High
6	The customers are satisfied with the method dealing with their problems	4.41	.575	High
7	The Bank's periodically reviews enhances the services quality	4.50	.535	High
8	The bank response directly to customer's problems	4.45	.580	High
9	Customers give greater attention to the bank reaction toward their problems	4.45	.565	High
10	The ability to handle customer's objection comes from the employee personal character	4.49	.582	High
11	The ability to handle customer's objection comes from the work procedures accuracy and transparency	4.42	.634	High
12	Dealing with corporate customer more difficult than individual customers	1.72	.799	Low

	Solving Customer's Problems	4.2080	.35610	High

Source: Researcher

Furthermore, in the above table; all items for Solving Customer's Problems dimension had a high level, that's mean that there is a high level of Solving Customer's Problems in banking industry in NWB (M=4.2080, SD=0.35610), whereas the mean for all of them from (4.50-4.40), except the 12th item "Dealing with corporate customer more difficult than individual customers" which came in the lowest level of this dimension with mean 1.72 with 34.4% importance percent that means all respondents believed this item had no importance to be in this dimension. Whereas most respondents believed that 7th item "The Bank's periodically reviews enhance the services quality" were the most important item in Solving Customer's Problems dimension due to its greater mean 4.50 with 90% importance percentage, while the 10th item "The ability to handle customer's objection comes from the employee personal character" comes in the 2nd stage of importance since its mean was 4.49 with 89.8% importance percentage. Also, Solving Customer's Problems dimension mean was 4.21 with high level and 84.2% of importance percentage for the respondents.

To answer the thesis question: "What is the level of CRM System Integration in banking industry in NWB?"

Table (14): Mean and Standard Deviation of CRM System Integration dimension

	Items	Mean	Standard Deviation	Level
1	The employee communicates with customers in proper methods	4.48	.596	High
2	The CRM system could design the customers offers and campaigns according to their preferences	4.34	.618	High
3	The sales operations are automated through providing different tools to follow up the customer's information	4.43	.578	High
4	The bank has billing system that is able to facilitate and manage the financial operations	4.37	.691	High

5	The billing system able to manage the services pricing	4.22	.894	High
6	The billing system helps to reduce the financial differences for the customers' accounts	4.43	.608	High
7	The bank has financial system that could monitor and control all the customer's financial operations (i.e. offers prices, services and handsets installments)	4.51	.518	High
	CRM System Integration	**4.3975**	**.45891**	**High**

Source: Researcher

As shown in the above table; all items for CRM System Integration dimension had a high level, that's mean that there is a high level of CRM System Integration in banking industry in NWB(M=4.3975, SD=0.45891), whereas the mean for all of them from (4.51-4.22), all respondents believed that 7th item "The bank has financial system that could monitor and control all the customer's financial operations (i.e. offers prices, services and handsets installments)" were the most important item in CRM System Integration dimension due to its greater mean 4.51 with 90.2% importance percentage, while the first item "The employee communicates with customers in proper methods" comes in the 2nd stage of importance since its mean was 4.48 with 89.6% importance percentage, but the lowest items of CRM System Integration dimension was "The billing system able to manage the services pricing" as its mean was 4.22 with 84.4%. Also, CRM System Integration dimension mean was approximately 4.40 with high level and 88% of importance percentage for the respondents.

To answer the thesis question: "What is the level of CRM in banking industry in NWB?"

Table (15): Mean and Standard Deviation of all dimensions

	Dimension	Mean	Standard Deviation	Level
1	**Service Quality**	4.4836	.40344	High
2	**Customer's Database**	4.4571	.44407	High
3	**Employee's Behavior**	4.4957	.55000	High
4	**Solving Customer's Problems**	4.2080	.35610	High
5	**CRM System Integration**	4.3975	.45891	High
6	**CRM**	**4.3942**	**.34928**	**High**

Source: Researcher

As shown in the above table; all items for CRM dimensions had a high level, that's mean that there is a high level of CRM dimensions in banking industry in NWB (M=4.3942, SD=0.34928), whereas the mean for all of them from (4.49-4.20), "Service Quality dimension", "Customer's Database dimension", "Employee's Behavior dimension", "Solving Customer's Problems dimension", "CRM System Integration dimension".

To answer the thesis question: "What is the level of Customers' Satisfaction in banking industry in NWB?"

Table (16): Mean and Standard Deviation of Customers' Satisfaction dimension

	Items	Mean	Standard Deviation	Level
1	The bank handles the customer request on time	4.37	.568	High
2	The bank calls the customer on any problem relating to him	4.39	.540	High
3	Customers feel safe in their transactions with the bank	4.43	.578	High
4	The bank honors it promises to customers	4.37	.665	High
5	The bank has operating hours convenient to its entire customers	4.42	.591	High
6	Customers can trust the bank employees	4.51	.551	High
7	It is easy for the customers to reach the bank branches and offices	4.45	.565	High
8	The bank has good facilities (i.e. parking, waiting area, WC, etc.)	4.23	.829	High
9	It is easy to communicate with bank through telephone, e-mail and other communication methods	4.39	.587	High
10	The bank could reach its customers out of the working hours	4.42	.591	High
11	The employees characterized by justice with customers	4.34	.646	High
12	The Bank provides e-banking services that fit the customers' needs	4.38	.628	High
	Customers Satisfaction	**4.3928**	**.43830**	**High**

Source: Researcher

Moreover, in the above table; all items for Customers' Satisfaction dimension had a high level, that's mean that there is a high level of Customers' Satisfaction in banking industry in NWB (M=4.3928, SD=0. 43830), whereas the mean for all of them from (4.51-4.23), all respondents believed that 6th item "Customers can trust the bank employees" were the most important item in Customers Satisfaction dimension due to its greatest mean 4.51 with 90.2% importance percentage, while the 7th item "It is easy for the customers to reach the bank branches and offices " comes in the 2nd stage of importance since its mean was 4.45 with 89% importance percentage, but the lowest items of Customers Satisfaction dimension was "The bank has good facilities (i.e. parking, waiting area, WC, etc.)" as its mean was 4.23 with 84.6%. Also, Customers Satisfaction dimension mean was approximately 4.39 with high level and 87.9% of importance percentage for the respondents. As a result, which indicated customers are satisfied with their respective financial service providers.

To answer the thesis question: "What is the level of Long-term Customers' Loyalty in banking industry in NWB?"

Table (17): Mean and Standard Deviation of Long-term Customers' Loyalty dimension

	Items	Mean	Standard Deviation	Level
1	The bank exterior design has to be attractive and suitable from the customers point of view	4.48	.550	High
2	The bank interiors design is important to customer's	4.47	.550	High
3	Time accuracy is important for customers	4.47	.581	High
4	The customer shall continue dealing with the bank even prices are increased	4.23	.829	High
5	The customer will move to other bank if he faced technical or financial problem in the current bank	3.71	1.327	Moderate
6	The customer often tells positive things about the bank to other people	4.38	.642	High
7	The customer will not tell his complaint to his friends if he faced a problem	4.12	.973	High

8	The customer prefers dealing with this bank because he used to deal with same employees	4.30	.711	High
9	There is no difference between companies from the customer's view in spite of he is dealing with one bank	4.10	.934	High
10	The customer willing to buy other products/services from this bank	4.47	.534	High
11	The bank provides VIP services	4.48	.625	High
	Long-term Customers Loyalty	**4.2918**	**0.7505**	**High**

Source: Researcher

Finally, in the above table; all items for Long-term Customers' Loyalty dimension had a high level, that's mean that there is a high level of Long-term Customers' Loyalty in banking industry in NWB (M=4.2918, SD=0.7505), whereas the mean for all of them from (4.48-4.10), except the 7th item "The customer will move to other bank if he faced technical or financial problem in the current bank" which came in the moderate level of this dimension with mean 3.71 with 74.2% importance percent that means all respondents believed this item had moderate importance to be in this dimension. Whereas most respondents believed that first item "The bank exterior design has to be attractive and suitable from the customers point of view" and 11th item "The bank provides VIP services" were the most important item in Customers Loyalty dimension due to having the same mean 4.48 with 89.6% importance percentage, while the 2nd, 3rd and 10th items "The bank interiors design is important to customer's" , "Time accuracy is important for customers" and "The customer willing to buy other products/services from this bank" respectively came in the 2nd stage of importance since they had the same mean 4.47 with 89.4% importance percentage. Also, Customers' Loyalty dimension mean was 4.29 with high level and 85.8% of importance percentage for the respondents, indicating that respondents are loyal customers and any variation in financial services would never cause them to switch to another bank which offers better financial services.

4.3 Testing Normality

Testing of hypothesis usually involves obtaining descriptive statistics include the mean, standard deviation, range of scores, skewness and kurtosis. The statistical obtained for each of the variables can be seen in table 18.

Due to the large samples in this survey, skewness will not make a significant influence in the analysis. From the analysis for the skewness, the data of eight constructs can be said normally distributed.

Table (18): Descriptive statistics of dependent and independent variables

Dimensions	N	Mean	Standard Deviation	Min	Max
Service Quality	230	4.4836	.40344	3.46	5.00
Customer's Database	230	4.4571	.44407	2.86	5.00
Employee's Behavior	230	4.4957	.55000	1.83	5.00
Solving Customer's Problems	230	4.2080	.35610	3.33	4.92
CRM System Integration	230	4.3975	.45891	3.14	5.00
CRM	230	**4.3942**	**.34928**	**3.69**	**4.91**
Customers' Satisfaction	230	4.3928	.43830	3.00	5.00
Long-term Customers' Loyalty	230	4.2917	.49004	2.91	5.00

Source: Researcher

The researcher run the test of normality to assess the normality of the distribution of the scores for the eight constructs in this research: Service Quality, Customer's Database, Employee's Behavior, Solving Customer's Problems, CRM System Integration, CRM, Customers' Satisfaction and Long-term Customers' Loyalty.

One-Sample Kolmogorov-Smirnov Test is used to test the normality of the thesis variables. Obviously, the variables used in this thesis are mostly normal distributed at the 5% significance level except for the workforce performance.

"A non-significant result (Sig. Value of more than .05) indicates normality" (Pallant, 2002). The Kolmogorov-Smirnov test was done separately through SPSS. The not-significance values shown in the Kolmogorov-Smirnov test of normality confirmed the output of the

normality for all dimensions of CRM, Customers' Satisfaction and Long-term Customers'

Loyalty. So, since the assumption of normal distribution was achieved so the researcher can

use the parametric tests.

4.4 Testing hypotheses

H0-1: CRM doesn't play a role in the banking industry in NWB.
Ha-1: CRM plays a role in the banking industry in NWB.

Table (19): The results of one sample t test for CRM dimensions

Dimensions	Mean	Std. deviation	Mean differences	T- value	P – value
Service Quality	4.4836	.40344	.81361	30.585	.000
Customer's Database	4.4571	.44407	.78714	26.882	.000
Employee's Behavior	4.4957	.55000	.82565	22.766	.000
Solving Customer's Problems	4.2080	.35610	.53797	22.912	.000
CRM System Integration	4.3975	.45891	.72752	24.042	.000
CRM	4.3942	.34928	.72420	31.445	.000

Source: Researcher

One sample t-test was used to examine the first hypothesis (CRM doesn't play a role in the

banking industry in NWB**),** with a 95% level confidence, table 19shows that the CRM

(mean=4.3942, SD=.34928) was significantly different from 3.67 (cut point), t= 31.445,

p=0.000. The results support that the alternative hypothesis which means that CRM plays a

role in the banking industry in NWB, as same as for all dimensions.

H0-2: Customers' Satisfaction doesn't play a role in banking industry in NWB
Ha-2: Customers' Satisfaction plays a role in banking industry in NWB

Table (20): The results of one sample t test for customers' satisfaction

Dimension	Mean	Std. deviation	Mean differences	T- value	P – value
Customers' Satisfaction	4.3928	.43830	.72275	25.008	.000

Source: Researcher

One sample t-test was used to examine the second hypothesis (Customers' Satisfaction doesn't play a role in banking industry in NWB), with a 95% level confidence, table 20 shows that the Customers Satisfaction (mean=4.3928, SD=.43830) was significantly different from 3.67 (cut point), t= 25.008, p=0.000. The results support that the alternative hypothesis which means that Customers Satisfaction plays a role in banking industry in NWB.

H0-3: Long-term Customers' Loyalty doesn't play a role in banking industry in NWB
Ha-3: Long-term Customers' Loyalty plays a role in banking industry in NWB

Table (21): The results of one sample t test for long-term customers' loyalty

Dimension	Mean	Std. deviation	Mean differences	T-value	P – value
Long-term Customers' Loyalty	4.2917	.49004	.62170	19.240	.000

Source: Researcher

One sample t-test was used to examine the third hypothesis (Long-term Customers' Loyalty doesn't play a role in banking industry in NWB), with a 95% level confidence, table 21 shows that Long-term Customers Loyalty (mean=4.2917, SD=.49004) was significantly different from 3.67 (cut point), t= 19.240, p=0.000. The results support that the alternative hypothesis which means that Long-term Customers Loyalty plays a role in banking industry in NWB.

H4: There is no significant difference in the role of customer's satisfaction in mediating the impact of customer relationship management on long-term customer's loyalty due to employee characterizes (demographic variables) in the banking industry in Palestine.

l) There is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to sex.

Table (22): The results of independent t test for CRM dimensions according to sex

Dimensions	Sex	N	Mean	Std. deviation	T-value	Sig.
Service Quality	**Male**	136	4.5283	.39388	2.034	.043
	Female	94	4.4190	.41040		
Customer's Database	Male	136	4.4895	.44692	1.331	.184
	Female	94	4.4103	.43806		
Employee's Behavior	Male	136	4.5123	.51425	.550	.583
	Female	94	4.4716	.60000		
Solving Customer's Problems	Male	136	4.2341	.36691	1.339	.182
	Female	94	4.1702	.33821		
CRM System Integration	Male	136	4.3929	.44288	-.185	.854
	Female	94	4.4043	.48349		
CRM	Male	136	4.4206	.35159	1.381	.169
	Female	94	4.3560	.34419		
Customers' Satisfaction	Male	136	4.3799	.47410	-.534	.594
	Female	94	4.4113	.38233		
Long-term Customers' Loyalty	Male	136	4.2660	.48770	-.955	.341
	Female	94	4.3288	.49365		

Source: Researcher

An independent t-test used. Given the table 22, with a 95% level confidence tell: There is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to sex since the p-value of the observed t statistic is greater than 0.05. Hence, the researcher can accept the null that there is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to sex. Except the variable "Service Quality" since the p-value is 0.043 which's less than 0.05, so the researcher accepts the alternative hypothesis that demonstrated for a significant difference in Service Quality due to gender of employee's bank, which means male employee's bank are more effective in Service Quality dimension than females due to male employees mean 4.53 greater than women mean.

II) There is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to Bank type.

Table (23): The results of independent t test for CRM dimensions according to bank type

Dimensions	Bank	N	Mean	Std. deviation	T-value	Sig.
Service Quality	**Local**	144	4.4402	.39048	-2.129	.034
	Foreign	86	4.5564	.41645		
Customer's Database	Local	144	4.4087	.44719	-2.156	.032
	Foreign	86	4.5382	.42923		
Employee's Behavior	Local	144	4.4259	.60360	-2.517	.013
	Foreign	86	4.6124	.42430		
Solving Customer's Problems	Local	144	4.1771	.31287	-1.709	.089
	Foreign	86	4.2597	.41547		
CRM System Integration	Local	144	4.4325	.38966	1.502	.135
	Foreign	86	4.3389	.55352		
CRM	Local	144	4.3620	.32014	-1.816	.071
	Foreign	86	4.4481	.38931		
Customers' Satisfaction	Local	144	4.3889	.39470	-.173	.863
	Foreign	86	4.3992	.50538		
Long-term Customers' Loyalty	Local	144	4.3801	.50274	3.631	.000
	Foreign	86	4.1438	.43172		

Source: Researcher

An independent t-test used. Given the table 23, with a 95% level confidence the researcher can tell: There is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to Bank's type since the p-value of the observed t statistic is greater than 0.05. Hence, the researcher can accept the null hypothesis that there is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to Bank type. Except the variable "Service Quality", "Customers Database", "Employees Behavior" and "Long-term Customers Loyalty" since the p-values are 0.034, 0.032, 0.013, 0.000 respectively, which's less than 0.05, so the researcher accept the alternative hypothesis that demonstrated for significant difference in Service Quality, Customers Database, Employees Behavior and Long-term Customers Loyalty due to Bank's type, which means foreign banks are more effective in Service Quality, Customers Database and Employees Behavior dimensions than local banks due to foreign banks means are 4.5564, 4.5382 and 4.6124 respectively greater than local bank means, on the contrary local banks are more

effective in Long-term Customers Loyalty since their means is 4.3801greater than foreign banks.

III) There is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to material status.

Table (24): The results of F- test for CRM dimensions according to material status

Dimensions		Sum of Squares	df	Mean Square	F	Sig.
Service Quality	Between Groups	.080	2	.040	.245	.783
	Within Groups	37.192	227	.164		
	Total	**37.273**	**229**			
Customer's Database	Between Groups	.877	2	.439	2.249	.108
	Within Groups	44.282	227	.195		
	Total	**45.159**	**229**			
Employee's Behavior	Between Groups	.504	2	.252	.831	.437
	Within Groups	68.770	227	.303		
	Total	**69.273**	**229**			
Solving Customer's Problems	Between Groups	.226	2	.113	.892	.411
	Within Groups	28.812	227	.127		
	Total	**29.038**	**229**			
CRM System Integration	Between Groups	.659	2	.329	1.572	.210
	Within Groups	47.568	227	.210		
	Total	**48.227**	**229**			
CRM	Between Groups	.034	2	.017	.137	.872
	Within Groups	27.903	227	.123		
	Total	**27.937**	**229**			
Customers' Satisfaction	Between Groups	.041	2	.021	.106	.899
	Within Groups	43.952	227	.194		
	Total	**43.993**	**229**			
Long-term Customers' Loyalty	Between Groups	.497	2	.249	1.036	.357
	Within Groups	54.494	227	.240		
	Total	**54.992**	**229**			

Source: Researcher

One Way ANOVA test used. Given the table 24, with a 95% level confidence the researcher can tell: There is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to material status since the p-values of the observed F- statistic are greater than 0.05. Hence, the researcher can accept the null hypothesis that there is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to material status.

IV) There is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to qualifications.

Table (25): The results of F- test for CRM dimensions according to qualifications

Dimensions		Sum of Squares	df	Mean Square	F	Sig.
Service Quality	Between Groups	2.740	2	1.370	9.006	.000
	Within Groups	34.533	227	.152		
	Total	37.273	229			
Customer's Database	Between Groups	.231	2	.116	.585	.558
	Within Groups	44.928	227	.198		
	Total	45.159	229			
Employee's Behavior	Between Groups	1.946	2	.973	3.281	.039
	Within Groups	67.327	227	.297		
	Total	69.273	229			
Solving Customer's Problems	Between Groups	.983	2	.491	3.976	.020
	Within Groups	28.055	227	.124		
	Total	29.038	229			
CRM System Integration	Between Groups	2.168	2	1.084	5.341	.005
	Within Groups	46.060	227	.203		
	Total	48.227	229			
CRM	Between Groups	1.383	2	.692	5.913	.003
	Within Groups	26.554	227	.117		
	Total	27.937	229			
Customers' Satisfaction	Between Groups	.982	2	.491	2.590	.077
	Within Groups	43.012	227	.189		
	Total	43.993	229			

Long-term Customers' Loyalty	Between Groups	.348	2	.174	.723	.486
	Within Groups	54.643	227	.241		
	Total	54.992	229			

Source: Researcher

One Way ANOVA test used. Given the table 25, with a 95% level confidence the researcher can tell: There is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to qualifications of bank's employees since the p-value of the observed F statistic is greater than 0.05. Hence, the researcher can accept the null hypothesis that there is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to qualifications of bank's employees. Except the variable "Service Quality", "Employees Behavior", "Solving customer's problems", CRM system integrations" and "CRM" since the p-values are 0.000, 0.039, 0.020, 0.005 and 0.003 respectively, which's less than 0.05, so the researcher accept the alternative hypothesis that demonstrated for a significant difference in Service Quality, Employees Behavior, Solving customer's problems, CRM system integration and CRM due to qualifications of bank's employees.

Table (26): The results of LSD- test for CRM dimensions according to qualifications

Dimensions			Mean Difference (I-J)	Std. Error	Sig.
Service Quality	Diploma	Bachelor	-.40679-*	.09594	.000
		Master	-.35043-*	.15383	.024
	Bachelor	Diploma	.40679*	.09594	.000
		Master	.05636	.12636	.656
	Master	Diploma	.35043*	.15383	.024
		Bachelor	-.05636	.12636	.656
Employee's Behavior	Diploma	Bachelor	-.33297-*	.13396	.014
		Master	-.41481	.21480	.055
	Bachelor	Diploma	.33297*	.13396	.014
		Master	-.08185	.17643	.643
	Master	Diploma	.41481	.21480	.055
		Bachelor	.08185	.17643	.643
Solving Customer's Problems	Diploma	Bachelor	-.23946-*	.08648	.006
		Master	-.15926	.13866	.252
	Bachelor	Diploma	.23946*	.08648	.006
		Master	.08020	.11389	.482

	Master	Diploma	.15926	.13866	.252
		Bachelor	-.08020	.11389	.482
CRM System Integration	Diploma	Bachelor	-.28037-*	.11080	.012
		Master	-.55873-*	.17766	.002
	Bachelor	Diploma	.28037*	.11080	.012
		Master	-.27836	.14593	.058
	Master	Diploma	.55873*	.17766	.002
		Bachelor	.27836	.14593	.058
CRM	Diploma	Bachelor	-.28745-*	.08413	.001
		Master	-.30716-*	.13489	.024
	Bachelor	Diploma	.28745*	.08413	.001
		Master	-.01971	.11080	.859
	Master	Diploma	.30716*	.13489	.024
		Bachelor	.01971	.11080	.859

Source: Researcher

Given the table 26, to investigate which employee's bank qualifications have more effective in CRM dimensions, the researcher used LSD test. And from those results the researcher can say:

1) Bachelor and Master employees bank are more effective in Service Quality than whom have Diploma due to the p-vale is 0.000, 0.024 which less than 0.05 and the mean differences - 0.407, - 0.350 respectively.

2) Bachelor employees are more effective in Employee's Behavior than whom have Diploma due to the p-vale is 0.014 which less than 0.05 and the mean difference - 0.333 respectively.

3) Bachelor employees bank are more effective in Solving Customer Problems than whom have Diploma due to the p-vale is 0.006 which less than 0.05 and the mean difference - 0.23946 respectively.

4) Bachelor and Master employees are more effective in CRM System Integration than whom have Diploma due to the p-vale is 0.012, 0.002 which less than 0.05 and the mean differences - 0.28037, - 0.55873 respectively.

5) Bachelor and Master employees are more effective in CRM than whom have Diploma due to the p-vales are 0.001, 0.024 which less than 0.05 and the mean differences - 0.30716, - 0.28745 respectively.

V) There is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to age.

Table (27): The results of F- test for CRM dimensions according to age

Dimensions		Sum of Squares	df	Mean Square	F	Sig.
Service Quality	Between Groups	1.686	3	.562	3.570	.015
	Within Groups	35.586	226	.157		
	Total	37.273	229			
Customer's Database	Between Groups	.999	3	.333	1.704	.167
	Within Groups	44.160	226	.195		
	Total	45.159	229			
Employee's Behavior	Between Groups	1.497	3	.499	1.664	.176
	Within Groups	67.777	226	.300		
	Total	69.273	229			
Solving Customer's Problems	Between Groups	1.547	3	.516	4.240	.006
	Within Groups	27.491	226	.122		
	Total	29.038	229			
CRM System Integration	Between Groups	1.607	3	.536	2.597	.053
	Within Groups	46.620	226	.206		
	Total	48.227	229			
CRM	Between Groups	.942	3	.314	2.629	.051
	Within Groups	26.995	226	.119		
	Total	27.937	229			
Customers' Satisfaction	Between Groups	.629	3	.210	1.092	.353
	Within Groups	43.365	226	.192		
	Total	43.993	229			
Long-term Customers' Loyalty	Between Groups	2.282	3	.761	3.262	.022
	Within Groups	52.709	226	.233		
	Total	54.992	229			

Source: Researcher

One Way ANOVA test used. Given the table 27, with a 95% level confidence the researcher can tell: There is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to Age of bank's employees since the p-value of the observed F statistic is greater than 0.05. Hence, the researcher can accept the null that there is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to Age of bank's employees. Except the variable "Service Quality", "Solving customer problems" and "Long-term Customers Loyalty" since the p-values are 0.015, 0.006 and 0.022 respectively, which's less than 0.05, so the researcher accept alternative hypothesis that demonstrated for a significant difference in Service Quality, Solving Customer Problems and Long-term Customer Loyalty due to the Age of bank's employees.

Table (28): The results of LSD- test for CRM dimensions according to age

Dimensions			Mean Difference (I-J)	Std. Error	Sig.
Service Quality	Less than 25 years	(25-35)	-.16808-*	.06405	.009
		(36-45)	.01465	.08100	.857
	(25-35)	More than 45 years	-.03516	.13623	.797
		Less than 25 years	.16808*	.06405	.009
	(36-45)	(25-35)	.18273*	.07099	.011
		More than 45 years	.13291	.13052	.310
	More than 45 years	Less than 25 years	-.01465	.08100	.857
		(25-35)	-.18273-*	.07099	.011
Solving Customer's Problems	Less than 25 years	(25-35)	-.15901-*	.05630	.005
		(36-45)	-.01290	.07119	.856
	(25-35)	More than 45 years	-.25655-*	.11973	.033
		Less than 25 years	.15901*	.05630	.005
	(36-45)	(25-35)	.14611*	.06240	.020
		More than 45 years	-.09754	.11472	.396
	More than 45 years	Less than 25 years	.01290	.07119	.856
		(25-35)	-.14611-*	.06240	.020

Long-term Customers' Loyalty	Less than 25 years	(25-35)	.08340	.07795	.286
		(36-45)	.28680[*]	.09858	.004
	(25-35)	More than 45 years	.25390	.16579	.127
		Less than 25 years	-.08340	.07795	.286
	(36-45)	(25-35)	.20339[*]	.08640	.019
		More than 45 years	.17049	.15885	.284
	More than 45 years	Less than 25 years	-.28680-[*]	.09858	.004
		(25-35)	-.20339-[*]	.08640	.019

Source: Researcher

Given the table 28, to investigate which employee's Age intervals have more effective in CRM dimensions, the researcher used LSD test. And from those results the researcher can say: 1) employees whom age interval (25-35) years greater than whom ages less than 25 years old and whom ages (36-45) greater than (25-35) also whom ages are greater than 45 years old from (25-35) are more effective in Service Quality due to the p-vale is 0.009, 0.011 and 0.011 which less than 0.05 and the mean differences - 0.1681, - 0.1872 and -0.1872 respectively.

2) employees bank whom age interval (25-35) years greater than whom ages less than 25 years old and whom ages (36-45) greater than (25-35) also whom ages greater than 45 years old from (25-35) are more effective in Solving Customer Problems due to the p-vale is 0.005, 0.020 and 0.033 which less than 0.05 and the mean differences - 0.159, 0.146 and -0.257 respectively.

3) employees whom ages less than 25 years old greater from whom age interval (25-35) years and whom ages (36-45) greater than (25-35) also whom ages are less than 25 years old from who are greater from 45 and so whom ages (25-35) greater from who ages greater from 45 are more effective in Long-term Customers loyalty due to the p-vale is 0.004, 0.019, 0.004 and 0.019 which less than 0.05 and the mean differences 0.287, 0.203, -0.287 and - 0.203 respectively.

VI) There is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to position.

Table (29): The results of F- test for CRM dimensions according to position

Dimensions		Sum of Squares	df	Mean Square	F	Sig.
Service Quality	Between Groups	.226	3	.075	.459	.711
	Within Groups	37.047	226	.164		
	Total	37.273	229			
Customer's Database	Between Groups	.063	3	.021	.106	.957
	Within Groups	45.096	226	.200		
	Total	45.159	229			
Employee's Behavior	Between Groups	1.195	3	.398	1.322	.268
	Within Groups	68.079	226	.301		
	Total	69.273	229			
Solving Customer's Problems	Between Groups	.586	3	.195	1.552	.202
	Within Groups	28.452	226	.126		
	Total	29.038	229			
CRM System Integration	Between Groups	.462	3	.154	.728	.536
	Within Groups	47.765	226	.211		
	Total	48.227	229			
CRM	Between Groups	.242	3	.081	.658	.579
	Within Groups	27.695	226	.123		
	Total	27.937	229			
Customers' Satisfaction	Between Groups	.687	3	.229	1.194	.313
	Within Groups	43.307	226	.192		
	Total	43.993	229			
Long-term Customers' Loyalty	Between Groups	2.452	3	.817	3.515	.016
	Within Groups	52.540	226	.232		
	Total	54.992	229			

Source: Researcher

One Way ANOVA test used. Given the table 29, with a 95% level confidence the researcher can tell: There is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to position of bank's employees since the p-value of the observed F statistic is greater than 0.05. Hence, the researcher can accept the null that there is no

significant difference in exogenous and endogenous variables in the banking industry in NWB due to position of bank's employees. Except the variable "Long-term Customers Loyalty" since the p-values are 0.016 which's less than 0.05, so the researcher accept the alternative hypothesis that demonstrated for a significant difference in Long-term Customers Loyalty due to the position of bank's employees.

Table (30): The results of LSD- test for CRM dimensions according to position

Dependent variable			Mean Difference (I-J)	Std. Error	Sig.
Long-term Customers' Loyalty	Administrative	Section Head	.03473	.07325	.636
		Manager	.35897*	.14444	.014
	Section Head	Higher	-.68648*	.34312	.047
		Administrative	-.03473	.07325	.636
	Manager	Section Head	.32424*	.15247	.035
		Higher	-.72121*	.34657	.039
	Higher	Administrative	-.35897*	.14444	.014
		Section Head	-.68648*	.15247	.035

Source: Researcher

Given table 30, to investigate which bank employee's positions have more effective in CRM dimensions, the researcher used LSD test. And from those results, the researcher can say:

1) Administrative employees are more effective in Long-term Customers Loyalty than managers due to the p-vale is 0.014 which less than 0.05 and the mean difference 0.359.

2) Higher position employees are more effective in Long-term Customers Loyalty than Section Head due to the p-vale is 0.047 which less than 0.05 and the mean difference - 0.686.

3) Bank Managers employees are more effective in Long-term Customers Loyalty than Section Head due to the p-vale is 0.035 which less than 0.05 and the mean difference 0.32424.

4) Higher bank employees position is more effective in Long-term Customers Loyalty than Managers due to the p-vale is 0.039 which less than 0.05 and the mean difference - 0.721.

VII)   There is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to experience.

Table (31): The results of F- test for CRM dimensions according to experience

Dimensions		Sum of Squares	df	Mean Square	F	Sig.
Service Quality	Between Groups	.370	3	.123	.755	.520
	Within Groups	36.903	226	.163		
	Total	37.273	229			
Customer's Database	Between Groups	.091	3	.030	.152	.928
	Within Groups	45.068	226	.199		
	Total	45.159	229			
Employee's Behavior	Between Groups	.992	3	.331	1.094	.352
	Within Groups	68.282	226	.302		
	Total	69.273	229			
Solving Customer's Problems	Between Groups	.960	3	.320	2.575	.055
	Within Groups	28.079	226	.124		
	Total	29.038	229			
CRM System Integration	Between Groups	3.274	3	1.091	5.486	.001
	Within Groups	44.953	226	.199		
	Total	48.227	229			
CRM	**Between Groups**	.435	3	.145	1.192	.314
	Within Groups	27.502	226	.122		
	Total	27.937	229			
Customers' Satisfaction	Between Groups	.762	3	.254	1.329	.266
	Within Groups	43.231	226	.191		
	Total	43.993	229			
Long-term Customers' Loyalty	Between Groups	5.265	3	1.755	7.977	.000
	Within Groups	49.726	226	.220		
	Total	54.992	229			

Source: Researcher

One Way ANOVA test used. Given the table 31, with a 95% level confidence the researcher can tell: There is no significant difference in exogenous and endogenous variables in the

banking industry in NWB due to experience of bank's employees since the p- value of the observed F statistic is greater than 0.05. Hence, the researcher can accept the null that there is no significant difference in exogenous and endogenous variables in the banking industry in NWB due to experience of bank's employees. Except the variables "CRM System Integration" and "Long-term Customers Loyalty" since the p-values are 0.001 and 0.000 respectively, which's less than 0.05, so the researcher accept the alternative hypothesis that demonstrated for a significant difference in CRM System Integration and Long-term Customers Loyalty due to the experience of bank's employees.

Table (32): The results of LSD- test for CRM dimensions according to experience

Dependent variable			Mean Difference (I-J)	Std. Error	Sig.
CRM System Integration	Less 3 years	(3-6)	.12022	.08083	.138
		(7-10)	.25705*	.07166	.000
	(3-6)	More 10 years	.28840*	.09930	.004
		Less 3 years	-.12022	.08083	.138
	(7-10)	(3-6)	.13683	.08514	.109
		More 10 years	.16818	.10943	.126
	More 10 years	Less 3 years	-.25705-*	.07166	.000
		(3-6)	-.13683	.08514	.109
Long-term Customers' Loyalty	Less 3 years	(3-6)	.08871	.08502	.298
		(7-10)	.33749*	.07537	.000
	(3-6)	More 10 years	.31158*	.10444	.003
		Less 3 years	-.08871	.08502	.298
	(7-10)	(3-6)	.24878*	.08955	.006
		More 10 years	.22286	.11509	.054
	More 10 years	Less 3 years	-.33749-*	.07537	.000
		(3-6)	-.24878-*	.08955	.006

Source: Researcher

Given table 32, to investigate which employee's bank experiences have more effective in CRM dimensions, the researcher used LSD test. And from those results the researcher can say:

1) Employees whom experience interval (7-10) years greater from whom experience less than 3 years and whom ages (3-6) years greater than whom experience more than 10 years also

whom experience are less from 3 years greater than whom experience more than 10 years are more effective in CRM System Integration due to the p-vales are 0.000, 0.004 and 0.000 which less than 0.05 and the mean differences 0.257, 0.288 and -0.277 respectively.

2) Employees whom experience less than 3 years are greater from whom experience (7-10) years and whom experience (3-6) years greater than whom experience more than 10 years, and so whom experience (7-10) are greater than whom experience (3-6), also whom experience are less from 3 years greater than whom experience more than 10 years , lastly whom experience less than 3 years are greater than (3-6) years are more effective in Long-term Customers Loyalty due to the p-vales are 0.000, 0.003, 0.006, 0.000 and 0.006 which less than 0.05 and the mean differences 0.337, 0.312, - 0.337 and - 0.249 respectively.

H0-5: There is no significant relationship in exogenous and endogenous variables in the banking industry in NWB.
Ha-5: There is a significant relationship in exogenous and endogenous variables in the banking industry in NWB.

Table (33): Correlation coefficients among exogenous and endogenous variables

Dimensions	1	2	3	4	5	6	7	8
Service Quality	1							
Customer's Database	.683**	1						
Employee's Behavior	.520**	.541**	1					
Solving Customer's Problems	.725**	.622**	.625**	1				
CRM System Integration	.481**	.539**	.358**	.649**	1			
CRM	.873**	.819**	.734**	.901**	.723**	1		
Customers' Satisfaction	.550**	.585**	.460**	.647**	.701**	.715**	1	
Long-term Customers' Loyalty	.327**	.292**	.253**	.415**	.577**	.451**	.494**	1

. Correlation is significant at the 0.01 level   **Source: Researcher

The size of the value of the correlation coefficient was decided, for indicating the relationship strength between two variables. According to Cohen's standard (1962), the guidelines for assessing the relationship are showing in Table (34):

Table (34): The guidelines for assessing the relationship

Strength	Value
Small	0.10 to 0.29
Medium	0.30 to 0.49
Large	0.50 to 1.0

Source: (Cohen,1962)

As shown in table 33, the relationships between all exogenous and endogenous variables are seen positive. Here the researcher can see that, 1) In Palestine banking industry, Service Quality significantly related to CRM. Although the Solving Customers Problems could offer more attractive terms, the consumers in Palestine do not tend to switch their banks; 2) CRM System Integration and Customers Satisfaction are a better predictor than Employees Behavior of Long-term Customers Loyalty, as its higher correlation of 0.577 and 0.494 respectively than 0.292.

Based on the scale in the above table (34), the researcher can conclude from table 33 that: Service Quality hasn't the strongest relationship with the formation of Long-term Customers Loyalty, less than the role of CRM System Integration or Customers Satisfaction; oppositely, the Employees Behavior has minor impact on the loyalty, less than the influence of Service Quality.

Fit Model (Path Analysis Model)

To accept this model, Hu and Bentler (1999) determine the root mean square of approximation (RMSEA) values less than 0.06, goodness of fit index CFI value of 0.994 or more together with SRMR value less than 0.09. Results of multi-group analysis shows that GFI

reached 0.994, which is more than 0.96, also the calculated value of RMSEA is 0. 136.whereas

chi square is 5.219.AIC 59.219.

Path Analysis

Figure (9): Thesis Path Analysis (Source: Researcher)
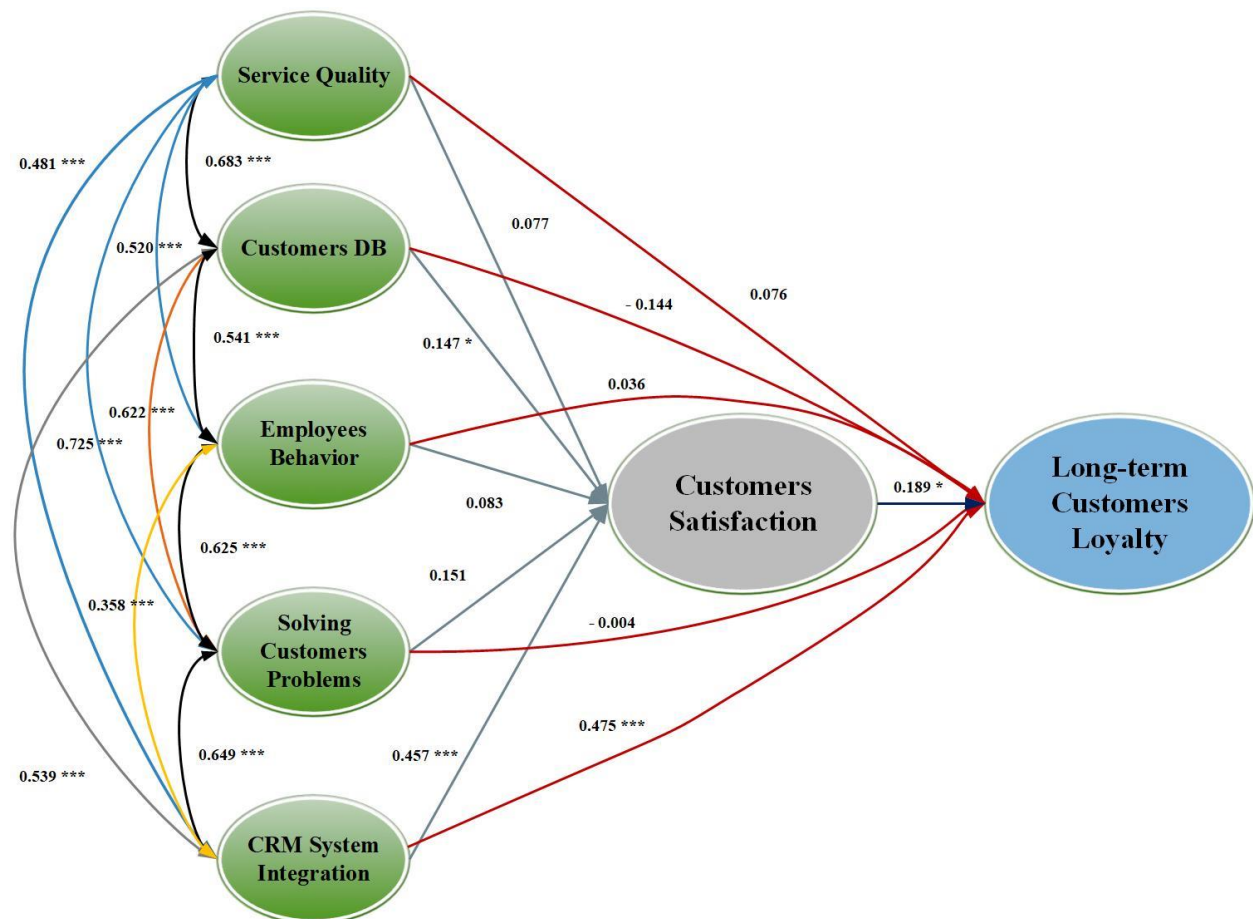
H0-6: CRM dimensions doesn't directly related with each other's in the Palestinian banking industry in NWB

Ha-6: CRM dimensions is directly related with each other's in the Palestinian banking industry in NWB

Table 35 presents Customer Relationship Management dimensions are positively correlated to each other, where calculated p value was less than 0.05. That's mean the researcher accept the alternative hypothesis CRM dimension.

Table 35shows that service quality has a significant positive direct effect on customer database, employee's behavior, solving customer's problems and CRM system integration in NWB Banks, the standardized direct effect of service quality on the previous mentioned dimensions is (0.683, 0.520, 0.725, 0.481 respectively at p- value less than 0.05). In addition, customer database is positively direct effect on employee's behavior, solving customer's problems and CRM system integration in NWB Banks (0.541, 0.622, 0.539 respectively, P-value less than 0.05). Moreover, employee's behavior is positively direct effect on solving customer's problems and CRM system integration in NWB Banks (0.625, 0.358 respectively at p- value less than 0.05). Finally, solving customer's problems is positively direct effect on CRM system integration, the standardized direct effect of solving customer's problems on CRM system integration is 0.649 at p- value less than 0.05.

Table (35): Path analysis for the sixth hypothesis

Path coefficients					
		Estimate	**SE**	**CR**	**Sig.**
Service Quality	Customer's Database	0.683	.014	8.537	***
Service Quality	Employee's Behavior	0.520	.016	6.978	***
Service Quality	Solving Customer's Problems	0.725	.012	8.883	***
Service Quality	CRM System Integration	0.481	.014	6.561	***
Customer's Database	Employee's Behavior	0.541	.018	7.202	***
Customer's Database	Solving Customer's Problems	0.622	.012	7.990	***
Customer's Database	CRM System Integration	0.539	.015	7.178	***
Employee's Behavior	Solving Customer's Problems	0.625	.015	8.022	***
Employee's Behavior	CRM System Integration	0.358	.018	5.099	***
Solving Customer's Problems	CRM System Integration	0.649	.013	8.240	***

Source: Researcher

H0-7: Customer relationship management dimensions doesn't directly related with customer's satisfaction in the Palestinian banking industry in NWB

Ha-7: Customer relationship management dimensions is directly related with customer's satisfaction in the Palestinian banking industry in NWB

Table 36 presents Customer relationship management dimensions have no significant direct effect on customer's satisfaction, where calculated p value were above 0.05 except customer's database and CRM system integration where p value below 0.05. That's mean the second hypothesis is accepted only for customer's database and CRM system integration.

Table 36shows that service quality, employee's behavior and solving customer's problems have no significant direct effect on customer's satisfaction in NWB Banks, that p- value above 0.05. In addition, customer's database and CRM system integration are positively direct effect on customer's satisfaction in NWB Banks, the standardized direct effect of these two dimensions on customer's satisfaction is (0.147, 0.457 respectively, P-value less than 0.05).

Table (36): Path analysis for the seventh hypothesis

Path coefficients					
		Estimate	SE	CR	Sig.
Service Quality	Customers' satisfaction	0.077	075	1.118	.263
Customer's Database	**Customers' satisfaction**	**.147**	**063**	**2.292**	**.022**
Employees Behavior	Customers' satisfaction	0.083	.045	1.452	.146
Solving Customer's Problems	Customers' satisfaction	.151	096	1.940	.052
CRM System Integration	**Customers' satisfaction**	**.457**	**056**	**7.843**	*****

   Source: Researcher

H0-8: Customer relationship management dimensions doesn't directly related with long-term customers' loyalty in the Palestinian banking industry in NWB

Ha-8: Customer relationship management dimensions is directly related with long-term customers' loyalty in the Palestinian banking industry in NWB

Table 37 presents Customer relationship management dimensions have no significant direct effect on long-term customers' loyalty, where calculated p value were above 0.05 except CRM

system integration where p value below 0.05. That's mean the second hypothesis is accepted only for CRM system integration.

Table 37shows that service quality, customer's database, employee's behavior and solving customer's problems have no significant direct effect on long-term customers' loyalty in NWB Banks, that p- value above 0.05. In addition, CRM system integration is positively direct effect on long-term customers' loyalty in NWB Banks, the standardized direct effect of CRM system integration on long-term customers' loyalty is (0.475, P-value less than 0.05).

Table (37): Path analysis for the eighth hypothesis

Path coefficients					
		Estimate	**SE**	**CR**	**Sig.**
Service Quality	Long-term Customers' Loyalty	**0.076**	104	.891	.373
Customer's Database	Long-term Customers' Loyalty	**-.144**	089	-1.782	.075
Employee's Behavior	Long-term Customers' Loyalty	**.036**	.063	.511	.609
Solving Customer's Problems	Long-term Customers' 'Loyalty	**-.004**	135	-.043	.966
CRM System Integration	Long-term Customers' Loyalty	**0.475**	087	5.814	*******

Source: Researcher

H0-9: Perception of Customers' Satisfaction doesn't directly related with long-term customers' loyalty in the Palestinian banking industry in NWB

Ha-9: Perception of Customers' Satisfaction is directly related with long-term customers' loyalty in the Palestinian banking industry in NWB

Table 38 presents customers' satisfaction has a significant positive direct effect on long-term customer's loyalty, the standardized direct effect of customers' satisfaction on long-term customers' loyaltyis0.189 at p- value less than 0. 05. That's mean the alternative hypothesis is accepted.

Table (38): Path analysis for the ninth hypothesis

Path coefficients		Estimate	SE	CR	Sig.
Customers' Satisfaction	Long-term Customers' Loyalty	**0.189**	092	2.298	.022

Source: Researcher

Additional Tests

At this stage, the researcher needs to use the multiple regression statistical methods to analyze the relationship between variables. The researcher was doing this by analyzing the variance obtained from the multiple regression analysis. Analysis of variance is a method of testing the null hypothesis that several group means refer to the equality of population, by comparing the sample variance estimated from the group means to that estimated within the groups. (Mauger, 2003).

H0-10: There is no significant impact of CRM dimensions on Long-term Customers' Loyalty in Banking industry in NWB
Ha-10: There is a significant impact of CRM dimensions on Long-term Customers' Loyalty in Banking industry in NWB

Table (39): R-square and ANOVA for econometrics model

Model	Sum of Squares	df	Mean Square	F	Sig.	R	R Square	Adjusted R Square
Regression	14.506	5	2.901	26.020	.000[b]			
Residual	15.610	223	.111			.694[a]	.482	.463
Total	30.115	228						

a. Dependent Variable: Long-term Customers Loyalty   **Source: Researcher**

The researcher results from table 39, using ANOVA, it also shows a significant value of 26.02 for the F distribution with 5 and 223 df. The F-test can be taken as a measure of overall model significance of the estimated regression, indicates that the p-value is less than 0.05, which implies that a significant relationship exists between the selected variables in this model in other words "Indicates that the combination of these variables significantly predicts the

dependent variable", also as $R^2 = 0.482$ which means the independents variables can be explain

48.2% from the variation in dependent variable "long-term customers loyalty", also Multiple

correlation coefficient "r=0.694" shows positive and strong linear relationship between

dependent variable "Long-term Customers Loyalty" and the predictors.

Table (40): The OLS summary statistics of the null hypothesis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.246	.543		-.454	.650
Service Quality	.048	.071	.042	.680	.497
Customer's Database	.075	.119	.058	.635	.526
Employee's Behavior	.274	.105	.251	2.610	.010
Solving Customer's Problems	.006	.122	.005	.053	.958
CRM System Integration	.618	.058	.650	10.618	.000

Source: Researcher

Multiple regression analysis was used to test if CRM dimensions significantly predicted

Long-term Customers Loyalty. The results of the regression indicated the two predictors

(Employees Behavior and CRM System Integration) explained 48.2% of the variance ($R^2 = 0.482$, $F_{(5,223)} = 26.02$, $P < 0.05$). It was found that Employees Behavior significantly

predicted Long-term Customers' Loyalty (ß=.274=, p=0.01), as did CRM System Integration

(ß=.618=, p=0.000).

The econometric model equation:

Long-term Customers' loyalty = 0.274 Employee's Behavior+ 0.618 CRM System Integration.

The interpretations of the significant independent variables:

1) There is a direct impact between employee's behavior and long-term customer's loyalty, and an increasing employee's behavior by 10 units may increase the long-term customer's loyalty by 2.74 units.

2) There is a direct impact between CRM system integrations and long-term customer's loyalty, and increasing CRM system integrations by 10 units may increase the long-term customer's loyalty by 6.18 units.

3) But there is no impact that means no impact for these predictor variables (service quality, customers' database, solving customer's problems) on the long-term customer's loyalty.

H0-11: There is no significant impact of CRM dimensions on Customers' Satisfaction in Banking industry in NWB.

Ha-11: There is a significant impact of CRM dimensions on Customers' Satisfaction in Banking industry in NWB.

Table (41): R-square and ANOVA for Customers' Satisfaction econometrics model

Model	Sum of Squares	df	Mean Square	F	Sig.	R	R Square	Adjusted R Square
Regression	18.606	5	3.721	50.222	.000[b]			
Residual	10.373	223	.074			.801[a]	.642	.629
Total	28.979	228						

a. Dependent Variable: Customers Satisfaction   **Source: Researcher**

The researcher results from table 41, using the ANOVA, it also shows a significant value of 50.222 for the F distribution with 5 and 223 df. The F-test can be taken as a measure of overall significance of the estimated regression, indicates that the p-value is less than 0.05, which implies that a significant relationship exists between the selected variables in this model in other words "Indicates that the combination of these variables significantly predicts the

dependent variable", also as $R^2= 0.642$ which means the independents variables can be explain 64.2% from the variation in dependent variable "customers satisfaction", also Multiple correlation coefficient "r=0.801" shows positive and strong linear relationship between dependent variable "Customers Satisfaction" and the predictors.

Table (42): "The OLS summary statistics of the null hypothesis"

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	.197	.443		.445	.657
Service Quality	.191	.058	.170	3.307	.001
Customer's Database	.021	.097	.016	.217	.828
Employee's Behavior	.029	.085	.027	.337	.737
Solving Customer's Problems	.004	.099	.003	.042	.967
CRM System Integration	.727	.047	.780	15.319	.000

Source: Researcher

Multiple regression analysis was used to test if CRM dimensions significantly predicted Customers Satisfaction. The results of the regression indicated the two predictors (Service Quality and CRM System Integration) explained 64.2% of the variance ($R^2= 0.642$, $F (5,223) =50.222$, $P< 0.05$). It was found that Service Quality significantly predicted Customers Satisfaction (ß=**.**191=, p=0.001), as did CRM System Integration (ß=.727=, p=0.000).

The econometric model equation:

Customers' satisfaction= 0.191 Service Quality+ 0.727 CRM System Integration.

The interpretations of the significant independent variables:

1) There is a direct impact between service quality and customer's satisfaction, and an increasing service quality by 10 units may increase the customer's satisfaction by 1.91 units.

2) There is a direct impact between CRM system integrations and customer's satisfaction, and increasing CRM system integrations by 10 units may increase the customer's satisfaction by 7.27 units.

3) But there is no impact that means no impact for these predictor variables (customers' database, employee's behavior, solving customer's problems on customer's satisfactions).

4.5 Summary

The researcher found in this chapter that customer relationship management dimensions are positively correlated to each other, all the dimensions have been used in the model affect each other. It was clear from the thesis that the most significant CRM dimensions on customers' satisfaction are customer's database and CRM system integration, the role of these dimensions will affect the other dimensions (service quality, solving customer's problems and employee's behavior) to help the banks to effectively build a successful CRM application. On the other hand, CRM system integration has a direct effect on long-term customers' loyalty in banking industry in NWB. The searcher found that Long-term customers' loyalty has a positive direct effect on customers' satisfaction. Through the path analysis test; it was determined that the mediator variable (Customers' Satisfaction) has no role in mediating the impact of CRM on Long-term Customers' Loyalty.

CHAPTER Ⅴ

CONCLUSIONS AND RECOMMENDATIONS

This chapter summarized the findings of this thesis, and to reflect the other researcher's findings with the researcher results to match and gather the common results together to reinforce the understanding and the needs of these variables that have been used in this thesis in the banking industry in NWB. And the researcher will put some thesis recommendations and recommendations for other scholars to investigate to help them narrowing their studies to discover abandoned sectors in this industry.

5.1 Discussion about each research question

In this section, the researcher discussed each question in thesis with the previous studies mentioned in the literature review.

CRM: The researcher found in chapter 4 that there is a high level of CRM in banking industry in NWB, it means that the banks employees used CRM in their banks. The researcher findings coincided with many researchers about the use of CRM application in this industry, Muther (2012) and Karjaluoto et al. (2014)used the same dimensions (service quality, customers database, solving customers problems, employees behavior and CRM system integration) used in this thesis, these researchers found that these dimensions entail the identification and satisfaction of business needs and the balancing of the organization's need for profitable operations and the customer's needs for quality service and products.

There was a consensus from the respondents that banks have to be aware of the use of CRM application in the banking industry, it was clear that from the analysis (mean and standard deviation) that the bankers have a significant awareness of the importance of CRM, but actually they don't know what dimensions they have to invest in in order to achieve the highest value

when implementing CRM in their business. These two dimensions the Customer's Database and CRM System Integration were the most significant dimensions in the banking industry according to the results in this thesis. Customer's Database is the main source of information that lead banks to design, retain and defend itself against other competitors in the local market in Palestine. The better and strong Database the better awareness of the customers and the market needs and the ability to response quickly to ant potential movements from the competitors. The bank has to update its systems with the last cutting edge technologies in order to achieve the most efficient systems integration to provide customers with the real time services within the required performance and time frame.

Service Quality: The researcher found in the previous chapter the data analysis that there is a high level of Services Quality in banking industry in NWB, it means that the banks employees believed that Services Quality is a significant issue in the banking industry. The result coincides with the following researchers, Amin et al. (2012) examined the factors that contribute to long-term customer's loyalty in the service industry, the results also implied that service quality perceptions by the customer entailed the most significant determinant of long-term customer's loyalty, particularly in long term relationships. Nguyen (2012) found that the bank should aim to improve its service quality and subsequently improve the relationship with customers.

In order to achieve better service quality in banks, it is crucial for them to adopt the most important items in Service Quality which is to maintain the customer's privacy along with dealing with their information confidentially. On the other side, the banks have to provide its services in an accurate manner to keep them satisfied and loyal to the banks.

Customer's Database: The researcher found in the previous chapter the data analysis that there is a high level of Customers Database in banking industry in NWB, it means that the

banks employees believed that Customers Database is significant in the banking industry. The customer's database is an increasingly essential component of CRM, with Bahrami et al. (2012), Moro et al. (2014), and Moin et al. (2012) found that customer's databases provide insights about the behavior and attitudes of customers to the organization; as well as database is the foundation of software used in CRM. In this case, the customer database is supportive of various CRM strategies including collaborative, analytical, operational, and strategic CRM.

The researcher recommends the banks to invest in building a robust customer's database, which needs to be updated regularly and continuously to meet the new technologies in order to have a clear and accurate data about the customers in order to find the best offers and solution for them. So, the customer's database has to be available for any bank as it is the data repository and the most valuable asset for the banks, the banks have to adopt the strategy to update the customer's database with the current data about customers and adopting the new technology to update it.

Employee's Behavior: The researcher found in the previous chapter the data analysis that there is a high level of Employees Behavior in banking industry in NWB, it means that the banks employees believed that Employees Behavior is significant and has an impact in the banking industry. The researcher results corresponded with the following researchers, Garrido et al. (2014), Grigoroudis et al. (2013), Adeniji (2013), and Alrubaiee (2012) note that employee's behavior and responsiveness to customers by providing information needed to provide prompt answers to customer questions are the key success of CRM implementation in the banking system, and also makes employees more proactive by anticipating customer needs from future forecasts accomplished by the CRM system to be an efficient system.

The researcher concluded from Employees Behavior Dimension that the respondents agreed that dealing sincerely with customers and being kind with them make them satisfied, in

this regard, these are the pillars to ensure better customer's satisfaction in their banks. The employee's skills play a significant role to improve and enhance the employee's behavior for a better service provided for the customers. The harmony between the employees themselves reflected on the overall bank behavior.

Solving Customer's Problems: The researcher found in the previous chapter the data analysis that there is a high level of Solving Customers Problems in banking industry in NWB, it means that the banks employees believed that Solving Customers Problems is significant in the banking industry. The results coincide with De Mast and Lokkerbol (2012) and Coyle et al. (2012) that they point out that CRM enables solving customer's problems by enhancing the accuracy of opportunity forecasts and the organization's capacity to solve the clients issues in the future, while also increasing the organization's ability to match product forecasts with customer needs. Chan (2015) also states that CRM enhances the problem solutions by reducing the inaccurate and duplicated client profile data.

The main issues to be highlighted in this dimension are banks must periodically review the customer's problems and complaints in order to avoid similar and anticipated problems that may incurred in future, besides all of this, the banks could improve its ability to excel in this regard through training their employees to better handling the customer's objections, it leads the bank to solve the customer's problems on time without negative implications in future or to harm the image of the bank.

CRM System Integration: The researcher found in the previous chapter the data analysis that there is a high level of CRM System Integration in banking industry in NWB, it means that the banks employees believed that CRM System Integration is crucial and playing a role in the banking industry. The results matched other previous findings such as, Soeini and Jafari (2012) determined the process the high level of CRM system integration, noting that this

concept involves the seamless functioning of CRM and the organization's website; valuable customer's information is brought to the CRM directly. This integration enables the banks sales representatives, for example, to identify the time customers visited the bank website, their search terms, and requested information. CRM system integration enhances the organization's understanding of changing customer habits and preferences with the aim of developing new products and services to satisfy emerging customer needs, provide products and services needed by the customer, and improve client retention (Li and Mao, 2012; Nüesch et al., 2015).

The researcher was predicting that this dimension is the most crucial dimension among all the CRM dimensions, through the analysis the prediction took the most significant place among the others. CRM system integration closely related to the adopted technology in the banks, the technology plays a significant role to enhance the CRM application in order to design and establish the most proper communication methods with customer's; these methods will facilitate the efforts in designing the suitable offers that meet the customers' needs according to their preferences. The harmony between the well-integrated systems in the overall CRM application will enhance and support the most important system in the banks which is the financial system that is responsible to monitor and control all the customer's financial operations.

Customers' Satisfaction: The researcher found in the previous chapter the data analysis that there is a high level of Customers Satisfaction in banking industry in NWB, it means that the banks employees believed that Customers Satisfaction is significant in the banking industry. The results show that other previous results corresponded with the researcher results; they found that customer's satisfaction is the most important role to capture the success in this industry among the aggressive competitions in the market. Customers Satisfaction in the banking industry has long been considered as a determinant of business performance (Kaur et al., 2012). The researchers found that perceptions of service fairness significantly influence

customer satisfaction, while also acting as a surrogate for service quality in determining perception of value and trust among banking customers, leading to enhanced customer satisfaction (Chen et al., 2012). Thus, Service quality plays a significant dimension on customer satisfaction perceptions in the banking industry, more specifically in the electronic banking sector.

The aim of all businesses to achieve higher degree of customer's satisfaction; customer's satisfaction is the road to gain customer's loyalty in order to obtain the most profitable customer segment in the market, this will be captured through strengthening the trust between the bank employees and customer's, trust was one of the main dimension in RM that is responsible to establish a strong and robust connection with customers. Banks have to heavily invest in building trust channels with its customers to reach the anticipated satisfaction level. On the other hand, banks must recognize the importance of facilitating the ways for customer's to reach its offices and branches by providing more branches and offices, regardless that the world move forward the e-service channels; customer's in Palestine still convinced in the traditional way to communicate with the banks from the banker's point of view.

Long-term Customers' Loyalty: The researcher found in the previous chapter the data analysis that there is a high level of Long-term Customers Loyalty in banking industry in NWB, it means that the banks employees believed that Long-term Customers Loyalty is a determinant factor in the banking industry. The thesis results coincided with other researcher's findings, they found that long-term customer's loyalty is important to organizational performance and sustainability, it provides an indicator of how well the banks perform its services and products to its customers. Agariya and Singh (2012) examined the risk of losing customer loyalty in business once the organization didn't meet the customers' needs and didn't pay attention to customize the customers service requests. Guillén et al. (2012) found that customer's loyalty fluctuates over time; so, the banks has to periodically monitor the customer's satisfaction and

needs, and to follow up the customers changing needs and how other competitors satisfy their needs. Also, the type of service and product play a significant role in long-term customer loyalty, customer from time to time likes to find diverse products and services that exceeds his expectation.

In spite of the fluctuation of customer's loyalty over time; banks need to keep attracting its customers through many methods and ways in order to keep them loyal for the bank, Design was one of the main factors that plays a significant role to maintain loyalty, customers like to see and feel the attractive exterior design of the bank to keep communicating with it; most of the banks in Palestine provide VIP services that attract customers with its design to establish new channels with the bank and keep dealing with it. Customer's would like to banks to go beyond their expectations to provide variety of services, by providing these services customer's will keep the strong relationship with banks.

5.2 Discussion about each research hypothesis

In this section, the researcher will discuss thesis hypotheses with the previous studies hypotheses mentioned in the literature review.

H1: CRM doesn't play a role in the banking industry in NWB.

Hypothesis (1) contended that CRM doesn't play a role in Banking industry in NWB. The conclusion that CRM play a significant role in this industry, CRM dimensions founded significant to enhance the implementation of CRM in Banks and the role that these dimensions play to achieve better understanding of the customers' needs and how to employ these dimensions to achieve customer's satisfaction and to build long-term loyalty with them. The researcher hypothesis coincides with Padmavathy et al. (2012), he found that CRM implementation has positive influence on customer satisfaction; while reliability had a positive effect on both customer loyalty and satisfaction.

H 2: Customers' Satisfaction doesn't play a role in banking industry in NWB.

Hypothesis (2) contended that Customers Satisfaction doesn't play a significant role in Banking industry in NWB. The conclusion that Customers Satisfaction play a role in this industry and it has a significant impact in NWB banks, the employees expressed in the questionnaire that customer's satisfaction items are important for the banks to attract, satisfy, meet the needs and to decrease the level of competition with other rivals in the same market. Terpstra and Verbeeten (2014) further investigated the association between customer satisfaction and customer value in the banking industry, determining a positive relationship between customer satisfaction and customer value.

H 3: Long-term Customers' Loyalty doesn't play a role in banking industry in NWB.

Hypothesis (3) contended that Long-term Customers Loyalty doesn't play a role in Banking industry in NWB. The conclusion that Long-term Customers Loyalty plays a significant role in Banking industry in NWB. The most profitable the most loyal customers; this result coincides with other researchers results in this thesis, long-term customer loyalty reflects the bank performance and sustainability, and indicates how well the bank perform to keep providing the satisfied services and products to keep customers loyal. This result coincides with the findings for Amin et al. (2012) that they examined the factors that contribute to customer loyalty in the banking industry, they found a positive relationship emerged between customer loyalty on one side and perceived service quality, corporate image, trust, and switching cost on the other. The results also implied that service quality perceptions by the customer entailed the most significant determinant of customer loyalty, particularly in long term relationships.

H 4: There is no significant difference in the role of customer's satisfaction in mediating the impact of customer relationship management on long-term customer's loyalty due to employee characterizes (demographic variables) in the banking industry in Palestine.

Hypothesis (4) contended that There is no significant difference in the role of customer's satisfaction in mediating the impact of customer relationship management on long-term customer's loyalty due to employee characterizes (demographic variables) in the banking industry in Palestine. This hypothesis consists of seven sub-hypotheses due to (**Sex, Bank Nationality, Marital Status, Qualifications, Age, Position and Years of Experience**). All of these sub-hypotheses determined that there are no significant differences in exogenous and endogenous variables due to all of these demographic variables). While Gonçalves and Sampaio (2012), investigated the relationship between customer loyalty and customer satisfaction, age and gender of the customer had a significant and positive impact on the relationship between customer loyalty and customer's satisfaction.

The researcher interprets all the sub-hypotheses according to the seventh demographic dimensions as the following:

a) **Sex**: Sex playing a significant role in Service Quality, in this dimension the researcher accepted the alternative hypothesis that clarify a significant difference in exogenous and endogenous variables according to sex. The analysis shows that male employees more effective in service quality than female employees. The researcher interprets this result according to his own experience in customer care, sales and marketing fields in banks and telecommunication fields, there is an aggressive competition between employees to prove themselves to provide better services to customers, most of the frontline sales positions placed by male employees especially the corporate

relationship positions, which it needs high physical efforts to handle the work requirements, the nature of these jobs required high interaction with customers and building a strong relationship with customers which is easy for male employees to establish rather female employees, the culture also plays a significant role in this regard especially in direct sales jobs. On the other side, some banks prefer to hire male candidates in these positions because of the nature of these jobs that required the employee to be regularly available to serve customers, so if they choose females for this purpose the work process will be interpreted because most of customers prefer some employees to serve them, so if the female took its maternity vacation so it will affect the business in their point of view.

b) **Bank Nationality** (Bank Type: local of foreign): The researcher found that there are four dimensions significant and make a difference in exogenous and endogenous variables. Service Quality, Customers Database, Employees Behavior and Long-term Customers Loyalty. The first three dimensions was higher for the foreign banks comparing with the local banks, while the fourth dimension was higher for the local banks. Here the researcher will interpret these results according to his point of view. For the first three dimensions, it was higher for foreign banks due to the experience that these banks gain from different countries they operate, so the shared knowledge and experience will assist and provide them to wide their ability to handle them better than the local banks while the long-term customer's loyalty was higher for local banks because each country and place has its own customer's characteristics, so the local banks may have the experience more than the foreign banks to serve customers in a proper ways and also they have the ability to establish

connection with customer's easier than foreign ones, this will enhance their capabilities to improve its services to achieve higher customers satisfaction that leads to higher customer's loyalty.

c) **Marital Status**: The results explained that there are no significant differences in exogenous and endogenous variables due to this dimension. The researcher can interpret this from his point of view, the service quality for example in banks varied among the employees regardless to their status, single employee can excel than married employee, vice versa is also correct. So, there is no clear factors in fact that make this dimension plays a role among the thesis variables.

d) **Qualifications**: There are five dimensions make a difference and significant according to qualification, these are Service Quality, Employees Behavior, Solving Customers Problems, CRM System Integration and CRM.

1. **Service Quality**: Bachelor and master employees were effective in this dimension, the researcher interprets this result from his view because of the high graduation rate among graduate students, it leads to an aggressive competition among employees to prove themselves in work in order to be full time employees, there is a high unemployment rate so the graduates will take this point in consideration to be better than others.

2. **Employee's Behavior:** Bachelor employees are the higher in this dimension, this the researcher can conclude also from point one, a high bachelor graduates in the market this will leads employees to work hard to behave in a good manner to gain the employer trust.

3. **Solving Customer's Problems:** Bachelor employees are the same in the second point were the higher and more effective in solving

customer's problems, once the employee providing better service and behaving in the right track with customers so he will be able to handle their problems and objections from the point of the researcher view.

4. **CRM System Integration:** Bachelor and master employees were better than diploma in this regard. The researcher predict that these results come from the experience that they acquire from their specializations especially with master employees, they will be aware of what technologies and system to be well-integrated together to establish better channels with customers.

5. **CRM:** Bachelor and master employees were more effective than diploma employees. The researcher concluded from point four (CRM system integration) that for the same reasons this segment of employees may have the same awareness of CRM application in this industry.

e) **Age**: Three dimensions were significant according to this dimension, Service Quality, Solving Customers Problems and Long-term Customers Loyalty.

1. **Service Quality & Solving Customer's Problems:** Employees within this interval (25-35 years) is the most effective in service quality, the researcher found this ratio because of most of banks employees between this age interval.

2. **Long-term Customers' Loyalty**: Employees within this interval (less than 25 years) is the most effective in long-term customer's loyalty, the researcher concluded that this age group may come with the freshest graduates, these employees may be passion to prove themselves to capture better customer's loyalty than other age groups because of the aggressive competitions in job hunting.

    f) **Position:** One dimension is significant which is Long-term Customer's Loyalty. Among the fourth dimensions (administrative, section head, manager, higher) in the position the sixth demographic variable; administrative employees are more effective in long-term customer's loyalty, this result may have revealed from that this segment of employees tries to capture the strong relationship with customers to defend their position in the bank due to the high competition between this segment.

    g) **Experience**: There was two dimensions were significant in this demographic variable which are CRM System Integration and Long-term Customer's Loyalty.

        1. **CRM System Integration & Long-term Customers' Loyalty:** Employees with less than 3 years of experience were more effective in these two dimensions, the researcher concluded the reasons behind these results to the same reasons for the above point (f) besides to that this segment of employees will be energetic and fresh to add ideas and enrich the work experience with their knowledge to enhance the CRM application with technologies.

H5: There is no significant relationship between exogenous and endogenous variables in the banking industry in NWB.

Hypothesis (5) contended that there is a positive relationship between all exogenous and endogenous variables. The researcher concluded that service quality in-Palestine banking industry plays a significant role in CRM. Solving customer's problems is a significant term which is an indicator for the banks that their customers will not switch to other banks. CRM system integration and customer's satisfaction are a better predictor than employee's behavior of customer's loyalty. The researcher also concluded that service quality hasn't the strongest

relationship with the formation of long-term customer's loyalty, less than the role of CRM system integration or customer's satisfaction; oppositely, the employee's behavior has minor impact on the loyalty, less than the influence of service quality. According to the reviews for other researchers found that service quality has the significant impact on customer's satisfaction along with solving customer's problems, these two dimensions play the important role in customer's satisfaction that leads to a higher customer's loyalty.

H0-6: CRM dimensions doesn't directly related with each other's in the Palestinian banking industry in NWB

Hypothesis (6) contended that CRM dimensions doesn't directly related with each other's in the Palestinian banking industry in NWB. The researcher shows in the path analysis test that Customer relationship management dimensions are positively correlated to each other, where calculated p value were less than 0.05. Service quality, customer's database, solving customer's problems, employee's behavior and CRM system integration are positively correlated to each other in this thesis.

The CRM dimensions were selected for this thesis had been viewed from other literature reviews to check the relationship between them, so these five pillars (CRM dimensions) from the researcher view constructs the main dimensions for CRM application, so all of them correlated to each other and complement the functions between them to achieve the main goal of CRM.

H0-7: Customer relationship management dimensions doesn't directly related with customers' satisfaction in the Palestinian banking industry in NWB

Hypothesis (7) contended that Customer relationship management dimensions doesn't directly related with customer's satisfaction in the Palestinian banking industry in NWB. The researcher presented through the path analysis test that Customer relationship management

dimensions have no significant direct effect on customer's satisfaction for these three CRM dimensions (service quality, employee's behavior and solving customer's problems), while customer's database and CRM system integration are positively direct effect on customer's satisfaction in NWB Banks.

The researcher found that these two dimensions' customer's database and CRM system integration have a direct effect on customer's satisfaction because customer's database is the data repository that contains all the data related to customers especially their preferences, so once the bank use these data in the right manner and reflect their needs using it, so banks will gain a higher level of customer's satisfaction. CRM System Integration, customers always looking to facilitate and manage their relationship with their banks, so the better management will lead to a better satisfaction, integrating the used systems and customer's information will result in a better customer service in a real time and accurate way to provide customers with services.

H0-8: Customer relationship management dimensions doesn't directly related with long-term customers' loyalty in the Palestinian banking industry in NWB

Hypothesis (8) contended that Customer relationship management dimensions doesn't directly related with customer long term loyalty in the Palestinian banking industry in NWB. The researcher presented through the path analysis test that Customer relationship management dimensions have no significant direct effect on long-term customer's loyalty for these CRM dimensions (service quality, customer's database, employee's behavior and solving customer's problems), while CRM system integration is positively direct effect on long-term customer's loyalty in NWB Banks.

The researcher found from the previous hypothesis (7), that CRM System Integration has a positive direct effect on customer's satisfaction, while customer's satisfaction has also a

direct effect on long-term customer's loyalty as in hypothesis (9). As mentioned before, the output of RM is to satisfy customers in order to achieve the main aim which is the long-term customer's loyalty that leads to a higher profitability.

H0-9: Perception of Customers' Satisfaction doesn't directly related with long-term customers' loyalty in the Palestinian banking industry in NWB

Hypothesis (9) contended that Perception of customer's satisfaction doesn't directly related with long-term customer's loyalty in the Palestinian banking industry in NWB. The researcher presented through the path analysis test that customer's satisfaction has a significant positive direct effect on long-term customer's loyalty.

The researcher realized the reason behind the positive direct effect between customer's satisfaction and long-term customer's loyalty that when banks well serve customers and meet their needs they will win their satisfaction, when customers will be satisfied it will create a kind of trust between them and the bank, and then the customers will be loyal to the bank according to the strong relationship had been established between them.

H0-10: There is no significant impact of CRM dimensions on Long-term Customers' Loyalty in Banking industry in NWB.

According to the researcher analysis results, there is a significant impact exists between the selected variables in this model in other words "Indicates that the combination of these variables significantly predicts the dependent variable",R^2= 0.482 which means the independents variables can be explain 48.2% from the variation in dependent variable "long-term customers' loyalty", "r=0.694" shows a positive and strong linear relationship between dependent variable "long-term customers' loyalty" and the predictors (CRM dimensions).The researcher results show that only "Employees Behavior" and "CRM System Integration" are significantly contributing in the regression equation.

Long et al. (2013) also investigated the influence of various factors of customer relationship management on customer loyalty. The elements of customer relationship management identified in their thesis were interaction management, customer service quality, employee behavior, and relationship development. From the findings, the researchers concluded that employee's behavior was the most important construct of customer relationship management in the service industry, and that employee behavior had a significant correlation to customer loyalty. Employees behavior according to the researcher point of view will affect the other CRM dimensions, the behavior will affect the other four dimensions and how employees interact with them, if customers were happy to deal with employees, then employees will extract the right information about them that will enrich the customer's database which will be used to enhance the CRM system integration to provide better services that meet their needs, once banks achieve this mile stone they will achieve the goal to gain more loyalty from customer's.

H0-11: There is no significant impact of CRM dimensions on Customers' Satisfaction in Banking industry in NWB.

The researcher results shows a significant impact exists between the selected variables in this model in other words "Indicates that the combination of these variables significantly predicts the dependent variable", $R2= 0.642$ which means the independents variables can be explain 64.2% from the variation in dependent variable "customers satisfaction", also Multiple correlation coefficient "r=0.801" shows positive and strong linear relationship between dependent variable "customers satisfaction" and the predictors (CRM dimensions).The researcher results show that only "Service Quality" and "CRM System Integration" are significantly contributing to the equation. When a bank provides a better service quality than others in the market; it means that this bank has more details about customer's in the market and wants to satisfy their needs and meets their expectations. CRM application will use the

well-integrated systems to present the most qualified services for customers once these two dimensions integrated with each other so customers will be more satisfied in this bank than others.

Other researcher results corresponded with the researcher results as Nazir et al. (2014) investigated the influence of customer relationship management on customer satisfaction, the findings revealed a positive and significant relationship between customer satisfaction and three constructs of customer relationship management namely service features, service access, and service quality. Rezghi et al. (2014) further investigated the relationship between CRM systems and customer's satisfaction in the banking industry, in this case, the findings showed that there was a positive and significant relationship between customer's satisfaction and four constructs of CRM namely the handling of complaints, service access levels, service characteristics, and service quality.

5.3 Conclusion

The aim of this thesis has been to look for new theoretical contributions that may clarify the true role of customer's relationship management, and the definition of its dimensions. The researcher main argument is that a theoretically solid explanation for the dimensional conception of customer relationship management is still necessary, and customer relationship management indeed plays a mediating role between customer satisfaction and long-term customers' loyalty. Moreover, this thesis could help customer relationship management solve problems of transferring customer satisfaction into customer loyalty, through strategies that enhance the customer relationship management.

The results of this thesis showed positive and strong linear relationship between dependent variable "long-term customers' loyalty" and the CRM dimensions, and also the same between CRM and Customers' Satisfaction. All the five antecedents of the independent variable along

with the mediators and the dependent variables have a high level in the banking industry in **NWB**. The relationships between all exogenous and endogenous variables are positive, and customers' satisfaction has a significant positive direct effect on long-term customers' loyalty. Customer's database and CRM system integration are positively direct effect on Customers' Satisfaction while CRM system integration is positively direct effect on long-term customers' loyalty.

The most important results of this thesis are:

There was a strong positive relationship between Customers' Satisfaction for banking and Long-term Customers' Loyalty. And also, there was a strong positive relationship between CRM of banking services and Customers' Satisfaction.

Also, the researcher concluded that the dimensions of customer relationship management (CRM) dimensions have a significant positive relationship between customer relationship management applications and customers' satisfaction in the banking industry in NWB. The use of customer relationship management applications associated with customers' satisfaction in the banking industry in NWB. Through the path analysis test, the study showed that there is no role for customers' satisfaction in mediating the impact of customer relationship management on long-term customers' loyalty in the banking industry in North West Bank- Palestine.

The researcher determined that there were differences between exogenous and endogenous variables in the banking industry in NWB due to the demographic variable (sex, bank nationality, marital status, qualification, age, position and years of experience) in the banking industry in NWB), the variable "Service Quality" was common among all the demographic variables which it has a significant difference. Through the use of regression analysis, it was revealed that there is a direct impact between (employee's behavior and CRM system

integration) and long-term customers' loyalty, while, there is a direct impact between (CRM system integration and service quality) and customers' satisfaction.

5.4 Limitations of the thesis

This thesis on the role of CRM mediated by customers' satisfaction on long-term customers' loyalty in Banks industry in NWB used primary and secondary data. The researcher might fail to seek all possible findings because the data may be affected by the perception and attitude of respondents. Furthermore, four banks refused to participate in this thesis through the questionnaires. The Banks participation percentage was 73%.

The population represented in this thesis is only banks in NWB in Palestine, it is possible that the results of this thesis are not typical of results in general due to the middle area and south area in West Bank that had most of population, so in the future the thesis must include all areas in Palestine.

74.4% of the respondents aged 35 years or below, meaning that the results are mostly representing this age group, and not the entire population as a whole. If research is to be conducted in the future, more effort should probably be put into representing all age groups.

5.5 Recommendations

In this section, the researcher proposes some suggestions for banks and bankers in Palestine, in order to help them rethink the relationship strategies. These are mainly based on the comparative importance and priority of the role of customers' satisfaction in mediating the impact of customer relationship management on long-term customers' loyalty. Here the researcher provides the following suggestions accordingly.

Bankers need to investigate why male employees more effective in service quality more than females in their banks. And also, do male employees have more attention and training than female employees?

It is recommended that local banks need to improve their capabilities to enhance the level of service quality and employee's behavior and to update their customer's database with the recent technologies, in order to serve and provide customers with required services through gathering the accurate information about them by building a strong relationship between the banks and customers. On the other side, local banks advised to keep maintaining their relationship with its loyal customers.

The banks need to train and empower its employees whom in this age interval (25-35 years) with the last cutting-edge skills and knowledge to better serving their customers and build robust relationship with them.

Banks could pay attention to administrative employees, because these employees are more effective in maintaining long-term customer's loyalty.

Banks could also keep in contact with their customers trying to determine their current needs and offering them services that meet their needs such as the online services though e-banking services and mobile applications, some of these services that may attract customers and keep them, is how possible to link banks with the international money transfer services as Western Union and Money Gram through these online services and also, banks need to introduce the daily customers' services through these online tools, customers can submit their services and then these services transferred to the exact branch to be processed there and then sending an acknowledgment message for the customer about his request order. Banks advised to upgrade their customer's database as it is the source or information to solve their problems and finding the best offering that fit their expectations.

Bankers could promote customer retention strategies, by offering higher levels of service quality through making poll results about the level of services provided from the bank itself comparing with other banks. Some of these strategies is to anticipate the customer's behaviors through analyzing their data and to be aware of the new trends and how it could be applied using the available technology, applications, systems and physical equipment's, by watching customer's data the banks will be able to handle and respond to any change in the customer's behaviors and their needs and how best to satisfy their needs with the least cost. Customers loyalty program could be applied to improve the customer's perception toward the banks with a positive image and feedback.

Banks advised to periodically review its customer's problems and complaints to avoid any similar problems that will be incurred in the future, because customers have a high interest in dealing and solving their problems by the banks on time and to avoid similar problems in future, so banks positive reputation is usually very important.

Keep the effective communication between CRM and the Banks Customers due to high turnover of relationship managers from the banks, customer's desire concurrent and alternative communication channels with their banks in the absence of the relationship managers primarily responsible for handling their accounts, so, banks advised to enhance their online customer service centers, this method will keep an eye on the customers' needs and to track his request orders, so the customer will have a feeling that the bank is following up his orders, this will establish a trust channels between the customer and the banks.

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Master   Thesis, Halmstad University, School of Business and Engineering, Master Program in   International Marketing.

Appendix (1): English Version of Questionnaire

The Arab American University

Faculty of Graduate Studies

Strategic Planning and Fundraising

The Role of Customers' Satisfaction in Mediating the Impact of Customer Relationship Management on Long-term Customers' Loyalty in the Banking Industry in NWB)

The researcher is conducting a field thesis about The Role of Customers' Satisfaction in Mediating the Impact of Customer Relationship Management on Long-term Customers' Loyalty in the Banking Industry in NWB from the point of view of its employees', for the purpose to accomplish the mission of obtaining the Master degree in Strategic Planning and Fundraising Program, The Arab American University, Palestine.

I appreciate your kind answers for all the questionnaire questions, knowing that all the information and the data filled in this questionnaire will be used for the scientific research purpose.

Please accept my best regards

The Researcher:

Mohannad Abu Daqar

Section 1: Customer Relationship Management (CRM)

A1: Service Quality

No.	Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
A1 .1	The bank maintains the customer's privacy					
A1 .2	Dealing with customer's information confidentially					
A1 .3	The bank provides the services quickly					
A1 .4	Accuracy is essential in providing services					
A1 .5	It is essential to spread the bank branches					
A1 .6	I do my job in the correct way					
A1 .7	The customer's problems treated transparently					
A1 .8	The provided services meet the customer's needs					
A1 .9	My tasks accomplished in the right manner					
A1 .10	The bank personnel behaving in a good manner with customers					
A1 .11	The bank provides information for its services					
A1 .12	It is easy to access the bank information					
A1 .13	The bank looking forward the continuous improvement for its services					

A2: Customer's Database

No.	Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
A2 .14	Availability of the bank customer's database					
A2 .15	The customers DB is essential in the marketing efficiency					

No.	Questions					
A2 .16	The bank continuously improves the customers DB					
A2 .17	The customers DB integrated effectively with other systems					
A2 .18	The bank can obtain the customers information					
A2 .19	The customers DB can be easily accessed					
A2 .20	The bank uses the latest technology to update the customer DB					

A3: Employee's Behavior

No.	Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
A3 .21	Dealing sincerely with customers makes them happy with the bank					
A3 .22	Being kind with customers makes them satisfied					
A3 .23	The employees have the skills to provide good services					
A3 .24	Highly experienced employees are necessary to provide good services					
A3 .25	The employees work in close co-operation to accomplish the work tasks					
A3 .26	The employees always show respect to the customer					

A4: Solving Customer's Problems

No.	Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
A4 .27	I understand the customers' needs					
A4 .28	The bank gives greater attention to customer's problems					
A4 .29	The bank deals confidentially with customer's problems					

No.	Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
A4 .30	The customer's problems are handled transparently					
A4 .31	The customers are satisfied in solving their problems					
A4 .32	The customers are satisfied with the method dealing with their problems					
A4 .33	The Bank's periodically reviews enhances the services quality					
A4 .34	The bank response directly to customer's problems					
A4 .35	Customers give greater attention to the bank reaction toward their problems					
A4 .36	The ability to handle customer's objection comes from the employee personal character					
A4 .37	The ability to handle customer's objection comes from the work procedures accuracy and transparency					
A4 .38	Dealing with corporate customer more difficult than individual customers					

A5: CRM System Integration

No.	Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
A5 .39	The employee communicates with customers in proper methods					
A5 .40	The CRM system could design the customers offers and campaigns according to their preferences					
A5 .41	The sales operations are automated through providing different tools to follow up the customer's information					
A5 .42	The bank has billing system that is able to facilitate and manage the financial operations					

A5 .43	The billing system able to manage the services pricing					
A5 .44	The billing system helps to reduce the financial differences for the customers' accounts					
A5 .45	The bank has financial system that could monitor and control all the customer's financial operations (i.e. offers prices, services and handsets installments)					

Section 2: Customers' Satisfaction

No.	Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
B .1	The bank handles the customer request on time					
B .2	The bank calls the customer on any problem relating to him					
B .3	Customers feel safe in their transactions with the bank					
B .4	The bank honors it promises to customers					
B .5	The bank has operating hours convenient to its entire customers					
B .6	Customers can trust the bank employees					
B .7	It is easy for the customers to reach the bank branches and offices					
B .8	The bank has good facilities (i.e. parking, waiting area, WC, etc.)					

B .9	It is easy to communicate with bank through telephone, e-mail and other communication methods					
B .10	The bank could reach its customers out of the working hours					
B .11	The employees characterized by justice with customers					
B .12	The Bank provides e-banking services that fit the customers' needs					

Section 3: Long-term Customers' Loyalty

No.	Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
.1	The bank exterior design has to be attractive and suitable from the customers point of view					
.2	The bank interiors design is important to customer's					
.3	Time accuracy is important for customers					
.4	The customer shall continue dealing with the bank even prices are increased					
.5	The customer will move to other bank if he faced technical or financial problem in the current bank					
.6	The customer often tells positive things about the bank to other people					
.7	The customer will not tell his complaint to his friends if he faced a problem					

.8	The customer prefer dealing with this bank because he used to deal with same employees						
.9	There is no difference between companies from the customer's view in spite of he is dealing with one bank						
10	The customer willing to buy other products/services from this bank						
11	The bank provides VIP services						

Section 4: Personal Information

Sex ☐ Male ☐ Female

Marital Status ☐ Single ☐ Married ☐ Divorced ☐ Widow

Qualification ☐ Diploma ☐ Bachelor ☐ Master

Age ☐ <25 Y ☐ 25−35 Y ☐ 36−45 Y ☐ > 45 Y

Bank ☐ Local ☐ International

Position ☐ Administrative ☐ Section Head ☐ Manager ☐ Higher

Years of Experience ☐ < 3Y ☐ 3−6Y ☐ 7−10Y ☐ >10Y

Thank you

Appendix (2): Arabic Version of Questionnaire

<div dir="rtl">

الجامعة العربية الامريكية- جنين

كلية الدراسات العليا

تخطيط استراتيجي وتجنيد أموال

</div>

The Role of Customers' Satisfaction in Mediating the Impact of Customer Relationship Management on Long-term Customers' Loyalty in the Banking Industry in NWB

<div dir="rtl">

يقوم الباحث بدراسة ميدانية حول موضوع إدارة علاقات الزبائن في خدمات القطاع المصرفي في منطقة شمال الضفة الغربية، وذلك للتعرف على دور رضا الزبائن كمتغير وسيط في تأثير ادارة علاقات الزبائن على تحقيق ولاء الزبائن في القطاع المصرفي شمال الضفة الغربية-فلسطين من وجهة نظر موظفيها، وذلك استكمالاً لمتطلبات الحصول على درجة الماجستير في التخطيط الاستراتيجي وتجنيد الاموال، في كلية الدراسات العليا، الجامعة العربية الامريكية – جنين.

راجياً من حضرتكم التكرم بالإجابة على فقرات الاستمارة بموضوعيه علماً أن المعلومات والبيانات المستخدمة من هذه الاستمارة سوف تستخدم لأغراض البحث العلمي فقط.

وتقبلوا فائق الاحترام والتقدير،

الباحث:

مهند أبو دقر

</div>

القسم الأول: إدارة علاقات الزبائن

الرجاء التكرم بوضع اشارة (X) امام الاختيار المناسب

A1 (جودة الخدمات)

الرقم	الفقرات	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
.46	البنك يحافظ على خصوصية الزبائن					
.47	يتم التعامل بسرية تامة بمعلومات الزبائن					
.48	يقوم البنك بتقديم الخدمات للزبائن بالسرعة المناسبة					
.49	البنك يراعي الدقة في تقديم الخدمات					
.50	من الضروري توفير فروع لخدمة الزبائن بشكل أكبر					
.51	أقوم بتنفيذ الأعمال الصحيحة فقط					
.52	يعالج البنك مشاكل الزبائن بشفافية					
.53	الخدمات المقدمة تلبي احتياجات الزبائن بشكل كامل					
.54	أنجز مهامي بطريقة صحيحة					
.55	الموظفون يتمتعون بحسن التصرف مع الزبائن					
.56	يوفر البنك المعلومات المتعلقة بالخدمة					
.57	هنالك سهولة بالوصول للمعلومات المتعلقة بالبنك					
.58	يحرص البنك على التحسين المستمر لمستوى الخدمات					

A2 (قاعدة بيانات الزبائن)

الرقم	الفقرات	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
.59	يتوفر لدى البنك قاعدة بيانات للزبائن					
.60	تساهم قاعدة البيانات في الأداء التسويقي					
.61	يقوم البنك بتطوير قاعدة بيانات الزبائن بشكل مستمر					
.62	تنسجم قاعدة بيانات الزبائن مع الانظمة المتواجدة في البنك بشكل فعال					

					الرقم
					63. بإمكان الموظف الحصول على أي معلومة تخص الزبون
					64. سهولة الحصول على المعلومات من قاعدة بيانات الزبائن
					65. البنك يطبق أحدث التكنولوجيا المتوفرة لتحديث قاعدة بيانات الزبائن

A3 (سلوك الموظفين)

غير موافق بشدة	غير موافق	محايد	موافق	موافق بشدة	الفقرات	الرقم
					التعامل الصادق مع الزبائن يشعرهم بالسعادة في تعاملهم مع البنك	66.
					التعامل بلطف مع الزبائن يزيد من رضاهم	67.
					تتوفر لدى الموظفين المهارات اللازمة لتقديم الخدمة بشكل أفضل	68.
					خبرة الموظف لها دور كبير في تقديم الخدمات بشكل فعال للزبائن	69.
					أتعاون من زملائي في العمل لإنجاز المهام	70.
					أبدي الاحترام للزبائن بشكل دائم	71.

A4 (حل مشاكل الزبائن)

غير موافق بشدة	غير موافق	محايد	موافق	موافق بشدة	الفقرات	الرقم
					لدي دراية كاملة باحتياجات الزبائن	72.
					يهتم البنك بشكل كبير بمشاكل الزبائن	73.
					البنك تتعامل بسرية مع مشاكل الزبائن	74.
					يتم التعامل بشفافية مع مشاكل الزبائن	75.
					يتم حل مشاكل الزبائن بشكل مرضي	76.
					أسلوب التعامل مع مشاكل الزبائن مرضي	77.
					المراجعة الدورية للمشاكل تحسن من جودة الخدمة	78.
					هنالك استجابة سريعة من قبل موظفي البنك لمشاكل الزبائن	79.
					يهتم الزبائن في متابعة مشاكلهم	80.

					الرقم
				القدرة على امتصاص غضب الزبون نابع من لباقة الموظف الشخصية	81.
				القدرة على امتصاص غضب الزبون نابع من شفافية ووضوح اجراءات العمل	82.
				هناك صعوبة في التعامل مع الزبائن الأفراد أكثر من زبائن المؤسسات	83.

A5 (تكامل نظام ادارة علاقات الزبائن)

غير موافق بشدة	غير موافق	محايد	موافق	موافق بشدة	الفقرات	الرقم
					يتواصل الموظف مع الزبائن بطريقة مناسبة	84.
					يساعد النظام الالكتروني الخاص بإدارة علاقة الزبائن بتصميم العروض والحملات حسب أولويات الزبائن	85.
					البنك يتميز بقدرته على أتمتة عمليات المبيعات (من خلال توفير ادوات متعددة لإدخال ومتابعة معلومات الزبائن)	86.
					يتوفر لدى البنك نظام مالي خاص للزبائن المتميزين	87.
					النظام البنكي يقوم بتسعير الخدمات البنكية حسب تصنيف الزبون	88.
					ساهم النظام البنكي في الحد من الفروقات المالية الخاصة بحسابات الزبائن	89.
					البنك لديه نظام مالي قادر على تتبع جميع العمليات المالية الخاصة بالزبائن من خلال التقارير المالية المستخرجة	90.

القسم الثاني: رضا الزبائن

الرجاء التكرم بوضع اشارة (X) امام الاختيار المناسب لبند رضا الزبائن في نظام ادارة علاقات الزبائن

غير موافق بشدة	غير موافق	محايد	موافق	موافق بشدة	الفقرات	الرقم
					يقوم البنك بمعالجة طلبات الزبائن في الوقت المحدد	B .1
					يتواصل البنك مع الزبون في حال حدوث مشاكل تتعلق به	B .2
					الزبائن يشعرون بالأمان من خلال تعاملاتهم مع البنك	B .3
					أرى انا البنك يوفي بمجمل وعوده للزبائن	B .4
					ساعات عمل البنك ملائمة للزبائن	B .5
					هنالك ثقة بموظفي البنك من قبل الزبائن	B .6

					الفقرات	الرقم
					من السهل على الزبون الوصول لفروع البنك	B .7
					تتوفر مرافق خدماتية للبنك (مثل مواقف سيارات، أماكن انتظار، مرافق صحية، الخ)	B .8
					هنالك سهولة واضحة بالتواصل مع البنك من خلال الهاتف وعبر البريد الالكتروني ووسائل الاتصال المتاحة الأخرى	B .9
					البنك قادر على التواصل مع الزبائن خارج نطاق الدوام الرسمي	B .10
					يتسم موظفو البنك بالعدل تجاه الزبائن	B .11
					يوفر البنك الخدمات المصرفية الالكترونية التي تلبي احتياجات الزبائن	B .12

القسم الثالث: ولاء الزبائن

الرجاء التكرم بوضع اشارة (X) امام الاختيار المناسب لبند ولاء الزبائن في نظام ادارة علاقات الزبائن

غير موافق بشدة	غير موافق	محايد	موافق	موافق بشدة	الفقرات	الرقم
					يرى الزبون أن التصميم الخارجي للبنك يجب أن يكون جذاب وملائم	C .1
					التصميم الداخلي للبنك له أهمية واضحة لدى الزبون	C .2
					تشكل دقة مواعيد البنك أهمية بالنسبة للزبون	C .3
					سيستمر تعامل الزبون مع البنك حتى عند زيادة الأسعار	C .4
					سيقوم الزبون بالانتقال الى بنك آخر اذا واجهته مشاكل فنية أو مالية مع البنك الحالي	C .5
					كثيرا ما يقول الزبون أشياء ايجابية عن هذه البنك لأشخاص آخرين	C .6
					إذا واجه الزبون مشكلة مع هذا البنك لن ينقل شكواه الى الزبائن المقربين منه	C .7
					يفضل الزبون الاستمرار في التعامل مع البنك الحالي فقد تعود (اعتاد) على التعامل مع نفس الموظفين	C .8
					لا فرق عند الزبون بين بنك وآخر على الرغم من أنه يتعامل مع بنك واحد	C .9
					الزبون لديه استعداد للاشتراك بمنتجات وخدمات أخرى من البنك نفسه	C .10

					يقدم البنك خدمة مميزة للزبائن VIP	C. 11

<u>**القسم الرابع**</u>

المعلومات الشخصية

الجنس   ☐ ذكر   ☐ انثى

الحالة الاجتماعية   ☐ أعزب/ة   ☐ متزوج/ة   ☐ مطلق/ة   ☐ أرمل/ة

المؤهل العلمي   ☐ دبلوم   ☐ بكالوريوس   ☐ ماجستير فأعلى

الفئة العمرية   ☐ أقل من 25   ☐ 25 - 35   ☐ 36-45   ☐ من 45

البنك   ☐ محلي   ☐ أجنبي

المركز الوظيفي   ☐ موظف   ☐ رئيس قسم   ☐ مدير   ☐ درجة أعلى

سنوات الخبرة   ☐ أقل من 3   ☐ 3- 6   ☐ 7 – 10   ☐ أكثر من 10

شكرا جزيلا لوقتكم الثمين

Appendix (3): Mission Letter

Arab American University-Jenin
Faculty of Graduate Studies
Tel: 04-241-8888, Ext 1472, 1471

الجامعة العربية الأمريكية ـجنين
كلية الدراسات العليا
تلفون: 04-241-8888, Ext 1472,1471

التاريخ: 2017- ص:2016/10/G.S/2

السادة مدراء البنوك العاملة في الضفة الغربية الافاضل

الموضوع: تسهيل مهمه بحثية

تحية طيبة وبعد،

تهديكم الجامعة العربية الامريكية اطيب التحيات، وتأمل من حضرتكم تسهيل مهمة الطالب مهند أحمد أبو دقر أحد طلبة كلية الدراسات العليا بالجامعة العربية الأمريكية، حيث يقوم الطالب بإجراء بحث بعنوان:

"دور رضا الزبائن كمتغير وسيط في تأثير ادارة علاقات الزبائن على تحقيق ولاء الزبائن في القطاع المصرفي في شمال الضفة الغربية ـفلسطين"

The Role of Customers' Satisfaction in Mediating the Impact of Customer Relationship Management on Long-term Customers' Loyalty in the Banking Industry in NWB)

وذلك استكمالا لمتطلبات الحصول على درجة الماجستير في التخطيط الاستراتيجي وتجنيد الأموال، أملين منكم التكرم والسماح له بتوزيع الاستبانة بمؤسستكم، لما لها من أهمية في إنجاح البحث، والتوصل إلى توصيات هادفة، علماً بأن المعلومات والبيانات التي سيتم الحصول عليها ستستخدم لأغراض البحث العلمي فقط، وستبقى في منتهى السرية التامة.

وتفضلوا بقبول فائق الاحترام والتقدير،

عميد كلية الدراسات العليا

د. عبد الرحمن أبو لبدة

Appendix (4): Evaluators List

Name	Affiliation	Department	University
Dr. Omar Hijawi	Assistant Professor	Business Administration	Arab American University
Dr.Raed Shomali	Assistant Professor	Marketing	Arab American University
Dr.Majeed Mansour	Associate Professor	Marketing	Arab American University
Dr. Elyas Dabeet	Associate Professor	Mathematics and Statistics	Arab American University
Dr. Nojoud Habash	Assistant Professor	Business Administration	Berzeit University
Dr.Samir Baidoun	Assistant Professor	Business Administration	Berzeit University