

EXPLORING THE FACTORS AFFECTING THE SUCCESSFUL IMPLEMENTATION OF CUSTOMER RELATIONSHIP MANAGEMENT IN INSURANCE SECTOR

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Abstract: *The present paper focuses on exploring the factors affecting the successful implementation of Customer Relationship Management (CRM) in General Insurance Sector of Jammu city of J&K State. Purposive judgement sampling technique was used to collect the primary data. Four General Insurance Companies with 333 employees operating in Jammu city were contacted, out of which 305 employees responded. Exploratory factor analysis, confirmatory factor analyses and structural equation modeling was used to test the hypotheses. Results showed that customer satisfaction, trust, service quality, communication & knowledgeability significantly and positively influence the effective implementation of Customer Relationship Management. The limitations of the study and suggestions for future research studies are also discussed in the present research paper.*

Keywords: CRM, Customer Satisfaction, Service Quality, Trust, Communication

INTRODUCTION

In the present era of extreme competition, customers are the most valuable people of all business organisations and serve as a supportive pillar upon which the sustainability of business depends. The expectations of the customers are not only restricted to acquisition of desired products/services but extended to the level of satisfactory and timely services exactly in a way they want. Most of the business organisations are therefore emphasizing on modifying the existing range of products/services by exploring customer needs & desires to bridge the gap between the expectations of their customers and what they are actually delivering. Customer Relationship Management (CRM) is a prominent approach for the success of business firms as it signifies the means of fulfilling the expectations of the customers and adopted the proficient practices of attaining the primary organisational aspiration of customer excellence (Amoaka, Arthur, Christiana, & Katah, 2012). However, CRM has been acknowledged worldwide as an effective marketing strategy that focuses on the cooperative and long term association between business enterprises & their customers (Zulkifli & Tahir, 2012). Therefore, more and more business organisations are altering their marketing approach from being product-centric to customer-centric for the successful implementation of CRM practices in the modern business world (Parvatiyar & Sheth, 2001). CRM provides a dexterous program that assists all business firms

to remain connected with the customers to stay competitive. Moreover, it is recognised as the well-accepted philosophy & stratagem for the service sector to enhancing their financial and non-financial business performance. In India, insurance companies are operating in a business environment that is well exemplified by intense competition, volatile market situation and financial innovations. The applications of CRM measures in insurance companies build trust among the customers and retain them in the organisations for the longer period of time to gain competitive advantage across the whole business industry. The present research paper measures and assesses the factors affecting the adoption of Customer Relationship Management (CRM) specifically in insurance sector.

LITERATURE REVIEW

Customer Relationship Management (CRM) is based on the philosophy of creating wide customer base which is influenced by diverse range of factors and practices derived from the strategic marketing to create relationship with their customers (Akbar & Parvez, 2009). Initially, the concept of CRM was firstly traced in 1950s when some management researchers and practitioners' recognised customers as the foundation and the only source for the survival of all service organisations (Coltman, 2007). CRM in service organisations is discussed as an interactive tool between employees of the companies and their customers

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for achieving the goal of attracting, acquiring and managing them who will later become real assets for the business firms and intends to repurchase products/services delivered by the organisation again and again. Furthermore, such customers will compensate for the products/services supplied by the business firms enthusiastically at an advanced level. Zulkifli & Tahir (2012) suggested that there are key dimensions like commitment, trust and service quality that underlying the effective implementation of CRM in banking sector of Malaysia. The study by Kubi & Doku (2010) had been identified managerial commitment as an important CRM component. In this respect, Dagger, David, and Ng(2011) identified factors having impact on the adoption of CRM in service sector including commitment, two-way communication and customer satisfaction.

Moreover, the prominent marketing practices like, communication, commitment, competence, trust and quality were the factors that are directly associated with the implementation of CRM (Ndubisi, KokWah, & Ndubisi, 2007). Likewise, Soltani and Navimipour (2016) were of the view that satisfaction, service quality, commitment, trust, loyalty, and employee attitude were the important strategic tools of business firms to achieve success in CRM execution that contributed valuable approach of building the rapport among the customers. Besides, Molapo and Mukwada (2011) were of the opinion that the marketing strategies namely, customer satisfaction, service quality, communication and learning culture also affects the building of bond with customers for retaining them and achieving maximum results. Satisfied, committed and more loyal customers are the required assistance for CRM implementation by creating an organisational environment that acknowledges CRM as the most efficient and effective tool of marketing strategy (Sarлак & Fard, 2009). Moreover, Long, Khalafinezhad, Ismail, and Rasid (2013) and Lo, Stalcup, and Lee (2010) demonstrated the view that the favourable outcome of CRM adoption mainly relies on the involvement of company's employees in designing an effective two-way communication system in an organisation which directly interfaces with the customers to address customer's queries promptly. Similarly, knowledge ability and communication of employees were the most challenging factors to administer the CRM tool in the organisations that influences service delivery mechanism for gaining customer value and accelerating the business performance. However, most of the organisations move towards the adoption of CRM with differentiated goals like, acquisition of new customers and retention of existing profitable customers (Ryals & Knox, 2001), developing collaborative, cooperative and profitable long term relationship (Camarata, Camarata, & Barker, 1998), effective delivery of service (Bose, 2002), enhancing customer and shareholder value (Payne & Frow, 2005), customer information management and production/service customisation (Oztaysi, Sezgin, & FahriOzok, 2011), enhanced profitability (Chang, 2007), etc.

RESEARCH OBJECTIVES AND PROPOSED MODEL

The present research study measures and assesses the Customer Relationship Management (CRM) practices implemented by the employees in insurance sector. This research paper is also intended to comprehend the factors like, customer satisfaction, trust, service quality, communication and knowledge ability that assist the employees to develop and maintain long term relationship with the customers for gaining comparative advantage. Further, the studies confirm the fact that CRM is regarded as an effective strategy by which the employees and management to achieve greater efficiencies & effectiveness in delivering customer value. Fig. 1 exhibits the model representing the factors affecting the Customer Relationship Management (CRM). The proposed model of the study also provides a general outlook of the relations between communication, trust, service quality, knowledgeability, and CRM.

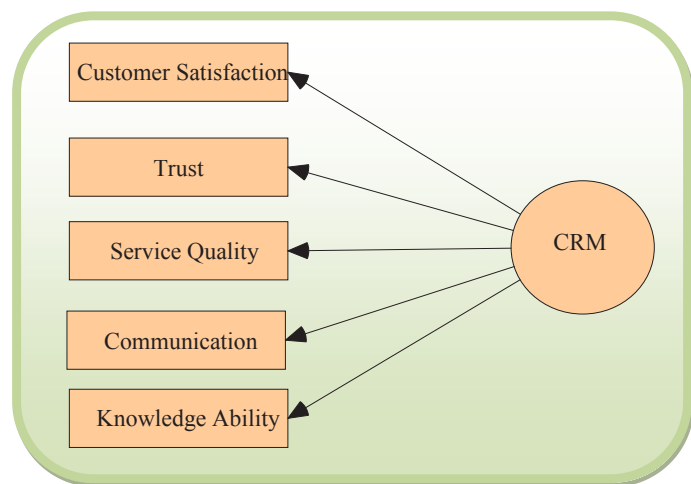


Fig. 1: Proposed Conceptual Model

RESEARCH HYPOTHESES

Customer Relationship management (CRM) is regarded as multidimensional core business strategy that integrates people, procedures and practices for identifying and developing long-term advantageous relationship between organisations and their existing & prospective customers (Ejaz, Ahmed, & Ahmad, 2013; Chauey, & Zafar, 2010). Rootman, Tait, and Bosch (2008) found that the prevalence of CRM practices implemented by service providers depends upon their level of communication with their customers that improves customer loyalty. Researchers also considered the influence of customer satisfaction and service quality in employing CRM practices at the organisational level (Zamil, 2011). Further, knowledgeability and cooperative attitude of employees have the potential to yield better customer relations. Trust has been found to be significant input factor

as the key indicator for improving CRM outcomes such as customer retention and business performance in service based industries (Auruskeviciene, Salciuviene, & Skudiene, 2010). Empirically, Ndubisi *et al.* (2007) in their study confirmed that practices like communication, trust, service quality and conflict handling were positively associated with CRM implementation. On the basis of the above mentioned discussion and proposed model, hypotheses taken for the present study are as follows:

H₁: CRM is reflected through customer satisfaction, trust, service quality, communication, knowledge ability.

H₂: Customer satisfaction significantly influences CRM.

H₃: Trust significantly influences CRM.

H₄: Service quality significantly influences CRM.

H₅: Communication significantly influences CRM.

H₆: Knowledge ability significantly influences CRM.

RESEARCH METHODOLOGY

The present research is exploratory in nature and based on primary & secondary sources for collecting the data. Primary data for the study were collected through field survey using a self-developed questionnaire. The population of the present research study embraces the employees working in public General Insurance Companies (United India Insurance, The Oriental Insurance Co. Ltd., National Insurance Co. Ltd., and The New India Assurance Co. Ltd.) of Jammu district of J&K State. The population size of 333 respondents which were selected using purposive sampling technique to gather the first hand information regarding customer satisfaction, trust, service quality, communication and knowledgeability. As a whole, 333 questionnaires were distributed among the employees of General Insurance Companies and 305 valid questionnaires were retrieved back. The questionnaire is categorised under two sections, one is based on demographic profile of respondents and other contains the items about various practices of CRM. Items in the questionnaire were framed on five-point Likert scale to facilitate measurement and Secondary data were collected through various sources like books, Internet, business magazines, and related journals pertaining to CRM practices.

DATA ANALYSIS

Scale Purification- Exploratory Factor Analysis

The multivariate data reduction technique of factor analysis was applied on all constructs taken in the study. It was analysed using Principal Component Analysis technique along with orthogonal rotation method for purifying the original information and summarising them into meaningful factors. The items having communality value less than 0.5 & Eigen value less than 1.0 were not considered for the further data analysis (Hair, Black, Babin, Anderson, & Tatham, 2009). The values of Kaiser-Meyer-Olkin (KMO) and Bartlett's test of Sphericity (BTS) are considered as a significant indicator of aptness of using exploratory factor analysis (Table 1). Further, the purification was performed separately on each practices of the CRM using SPSS (17.0 Version). After refining the primary data, nine items were selected out of twelve items for "Customer satisfaction", seven items out of eight items were selected for "Trust", eight items out of twelve items were selected for "Communication", eleven items out of fourteen items for "Service quality", and finally for "Knowledgeability" eight items were retained out of twelve items. However, EFA was applied on the 12 items of "Customer satisfaction" construct which resulted into the emergence of two factors i.e. 'Customer needs' & 'Customer orientation' having 64.697% variance explained and KMO value of 0.740. Further, the "Trust" was initially measured with 8 items where two factors were derived with 7 items representing 59.344% variance explained. The KMO value of two factors (belief & trueness) is observed at 0.667. Afterwards, EFA technique was also applied on the 14 items of "Service quality" but only 11 items were retained grouped under three factors namely, 'Service improvement', 'Easy process' and 'Quality maintenance'. Moreover, "Communication" construct is measured with 12 statements and three factors were drawn viz. 'Feedback', 'Effective network', & 'Information delivered'. Furthermore, the method of R-Mode Principal Component Analysis (PCA) was performed on 12 statements of the construct 'Knowledge ability' with KMO value of 0.655 representing satisfactory and significant values and the factors framed were 'Awareness', 'Responsiveness' and 'Knowledge sharing'.

Table 1: Exploratory Factor Analysis

| S. No | Construct/ Dimension | No. of items be- fore EFA | No. of items after EFA | No. of factors after EFA | Alpha Value |
|-------|-------------------------|------------------------------|---------------------------|-----------------------------|-------------|
| 1. | Customer satisfaction | 12 | 9 | 2 | 0.806 |
| 2. | Trust | 8 | 7 | 2 | 0.889 |
| 3. | Service Quality | 14 | 12 | 3 | 0.911 |
| 4. | Communication | 12 | 8 | 3 | 0.876 |
| 5. | Knowledgeability | 12 | 8 | 3 | 0.789 |

Scale Validation - Confirmatory Factor Analysis

To confirm the adequacy of factors emerged, five measurement models (Table 2) were examined using AMOS through maximum likelihood estimation. The first measurement model “Customer satisfaction” is composed of two factors comprising of five items of the first factor (customer needs) and three items of second factor (customer orientation) found to averagely fit. Further, the second measurement model which comprised of two factors of “Trust” namely, belief and trueness revealed excellent fitness indices. The third measurement model represents three-dimensional structure of “Service quality” consisting of three factors. The results of chi-square analyses (Table 2) suggest that the three-factor model of service quality provides the

excellent fit to the data as measured model exhibited the value of CMIN/df less than 5 where as the value of RMSEA (0.08) is at par with threshold criterion for acceptance of the model (Hair *et al.*, 2007). Subsequently, second order model of “Communication” was measured with three factors and confirmed to be valid and reliable after deleting one factor with two items The CFA model with remaining two factors produced good fitness results and the indices like GFI, CFI & NFI were also close to 1 and the other fit indices i.e. RMSEA & RMR were below the acceptable criterion of 0.08 that further support the acceptance of measurement model. Consequently, the “Knowledgeability” model was examined for its adequate overall model fitness. The Chi-square value reflected that the model was moderately fit as the CMIN/df, GFI, AGFI, CFI and RMSEA came at 2.543, 0.95, 0.92, 0.82 and 0.06 respectively that satisfies the threshold criterion recommended by Hair *et al.*, 2007.

Table 2: Fit Indices of Measurement Models and Second Order Models

| S. No. | Dimension/ Construct | Chisq/df | GFI | AGFI | CFI | NFI | TLI | RMSEA | RMR |
|--------|-----------------------|----------|------|------|------|------|------|-------|------|
| 1. | Customer Satisfaction | 3.863 | .976 | .888 | .868 | .854 | .842 | .080 | .028 |
| 2. | Trust | 1.878 | .989 | .987 | .981 | .973 | .941 | .057 | .019 |
| 3. | Service quality | 1.537 | .977 | .956 | .964 | .876 | .947 | .041 | .019 |
| 4. | Communication | 2.544 | .987 | .962 | .911 | .864 | .822 | .068 | .020 |
| 5. | Knowledge ability | 2.543 | .957 | .929 | .823 | .854 | .782 | .064 | .035 |

PSYCHOMETRIC PROPERTIES

Reliability of the measured scale is tested to be familiar with the degree or extent to which scale generates constant findings of measurements repetitively (Hair *et al.*, 2007). The Cronbach’s alpha value for the customer satisfaction is found to 0.911 for customer satisfaction scale. Further, the Cronbach’s alpha values for trust and service quality are arrived at 0.873 and 0.892, respectively, representing the internal consistency and reliability of the data. Finally, the Cronbach’s value of remaining constructs i.e communication (0.904) and knowledgeability (0.785) also established the reliability of the data collected in the present study.

The face & content validity in the present research study were established through extensive review of literature and discussions with the branch managers & employees of General Insurance Companies and related subject experts to modify and finalize items in the questionnaire at the time of pre-testing. The KMO value, variance explained and communality values are evaluated to verify the construct validity of the constructs. All resulted values in the study were satisfactory that support construct validity of the scales. All measurement models of the constructs were confirmed to be valid, as average variance extracted (AVE) meet the

acceptable criterion of greater than 0.5 (Table 3). The SRW values of all the items are greater than 0.50 which proves the construct validity in the present study.

Table 3: Reliability and Validity of Scale

| S. No. | Dimension/ Construct | CR | AVE |
|--------|----------------------|------|------|
| 1. | Satisfaction | 0.87 | 0.61 |
| 2. | Trust | 0.88 | 0.65 |
| 3. | Service quality | 0.79 | 0.62 |
| 4. | Communication | 0.87 | 0.58 |
| 5. | Knowledge ability | 0.77 | 0.65 |

HYPOTHESES TESTING

Relationship between Customer Relationship Management (CRM) and its Measurements

To test the hypothesised relationship between practices adopted by the employees and the implementation of Customer Relationship Management (CRM), the third-order

model is assessed through SEM, which is considered as an appropriate technique for confirming the relationship between the manifest and latent variables. The measurement model that contains twelve factors of the five constructs is framed for establishing the adequate fitness using AMOS software. The measurement model of the study comprises five paths which were confirmed to be significant (RMR=0.051, GFI=0.849, TLI=0.895, CFI= 0.915 and RMSEA=0.076) which indicates that the variables are significantly & positively contributing to the implementation of Customer Relationship Management (CRM) in insurance sector. Hence, it is proved that CRM

is significantly affected through various practices namely, customer satisfaction, trust, service quality, communication and knowledge ability (Fig. 2). Hence, the hypothesis, ‘CRM is reflected by various practices namely, customer satisfaction, trust, service quality, communication and knowledge ability’ stands accepted. As evident from the figure, the variable ‘Communication’ scores highest SRW value (0.82) as compared to other variables i.e. customer satisfaction (SRW= 0.78), knowledge ability (SRW= 0.75), service quality (SRW= 0.72) and trust (SRW= 0.61).

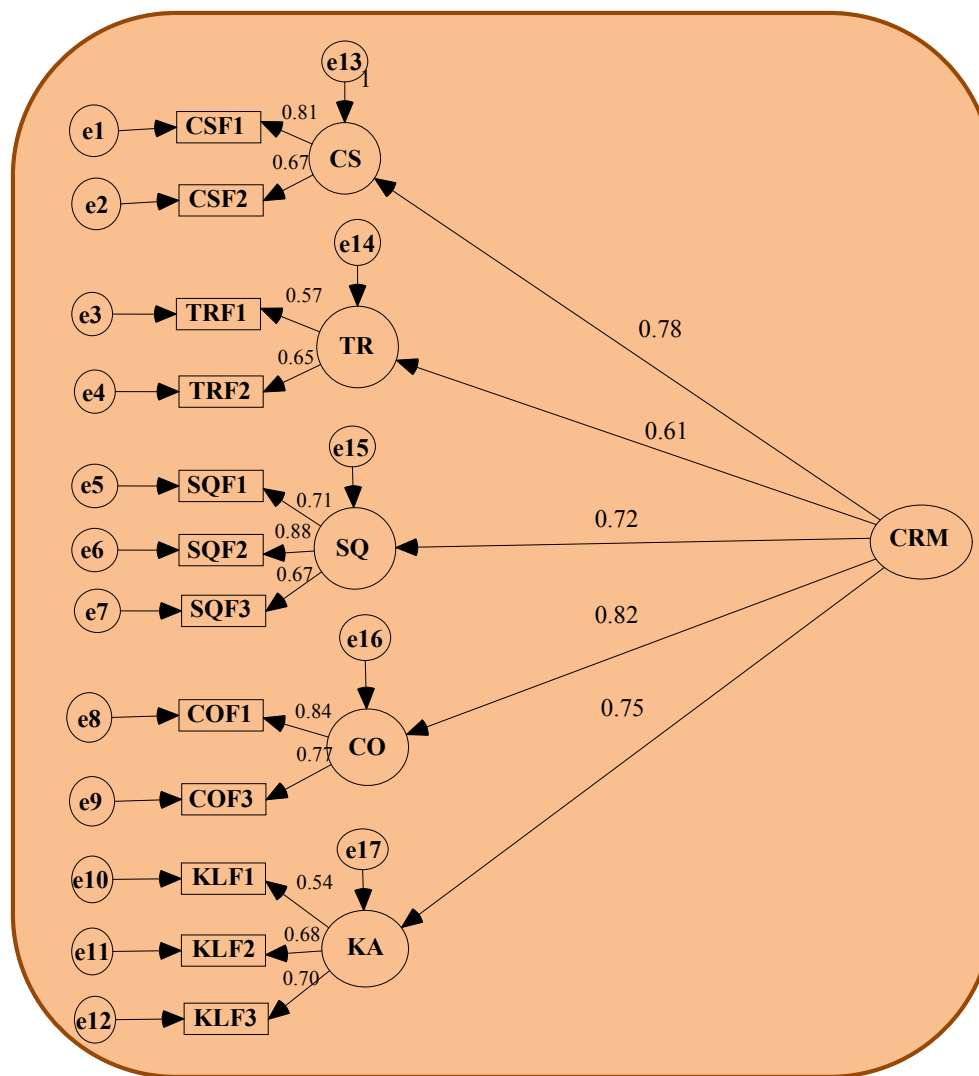


Fig. 2: Measurement Model of Customer Relationship Management (CRM)

Keywords: CRM-Customer Relationship Management, CS (Customer satisfaction) TR (Trust), SQ (Service quality), CO (Communication), KA (Knowledge ability) are the observed variables and e1-e17 are the error terms.

Relationship between Customer Satisfaction and CRM

The first path exhibited that the standardised regression weight between the customer satisfaction and CRM (SRW=

0.78) indicates the significant & positive relationship between the two, that confirms the CRM in insurance sector is positively influenced by customer satisfaction (SRW=0.78, $p<0.001$). Therefore, the second hypotheses '*Customer satisfaction significantly influences CRM*' also stands accepted. The rationale behind this significant relationship is that employees of the General Insurance Companies are estimating & visualising the customer's desires to meet them effectively which determine the satisfaction level of customers and the extent of gratifying them improves their relationship.

Relationship between Trust and CRM

The second path reflected that trust has significant and positive association with CRM (SRW=0.61, $p<0.001$, Fig. 3) because the way trust is build among the customers significantly increases their satisfaction level that ultimately enhances interpersonal long term relationship between customers and the respective companies. In fact, the employees of the insurance organisations put emphasis to develop the corporate culture based on honesty & integrity with structured privacy policy for captivating the faith of customers to maintain high level of satisfactory relationship.

Relationship between Service Quality and CRM

The subsequent path reflected the significant positive relationship of service quality with CRM (SRW=0.72, $p<0.001$) that led to the acceptance of the fourth hypothesis '*Service quality significantly influences CRM*'. The most excellent move toward strengthening company's enduring relationship is to contemplate the quality of services as a crucial factor that further helps insurance industries to acquire and develop long term profitable relationship with their customers.

Relationship between Communication and CRM

The fourth path traced that two-way communication system significantly influences the effective employment of CRM in insurance companies (SRW=0.69, $p<0.001$) that supports the fifth hypothesis '*Communication significantly influences CRM*'. The reason behind this is the effective & efficient adoption of two-way communication system which also serves as an essential tool of management strategies. However, planning of tactical ways of communicating the information required by customers for minimising their conflicts encouraging them to remain connected with the companies for longer period of time.

Relationship between Knowledgeability and CRM

The results of the present study afford clear indication that there exist significant relationship between knowledgeability and the success of CRM implementation (SRW=0.75, $p<0.05$) that supported the acceptance of sixth hypothesis '*Knowledgeability significantly influences CRM*'. When employees of the organisations have sufficient knowledge about the company's products, rules & policies, pays attention towards customers, provide enough time in solving their problems which supports CRM for directing healthy relationship between company's representatives and customers.

CONCLUSION AND MANAGERIAL IMPLICATIONS

Research on the variables of CRM provides an understanding for the model of various factors influencing the success of CRM implementation in the Indian non-life insurance industries as a measurement for their interactive and relationship centric procedures. The pattern of relationships between the CRM and its measurements observed in the structural model is quite simple and represents all customer- company relationships practices to be significant. The study results reflected that communication is the strongest contributor of CRM success followed by customer satisfaction and knowledge ability. Subsequently, the remaining variables namely trust and service quality was also emerged to be significant contributors in predicting CRM employment. However, the major finding which is based on results of the present research is that the prerequisite for the successful implementation of CRM in General Insurance companies of Jammu city of North India is positively influenced by customer satisfaction, trust, service quality, communication and knowledge of employees. Consistent with the research findings of Rootman *et al.* (2008) and Lombard (2011), the present study results specifically established the factors such as knowledgeability and communication are significant to enlighten CRM as well as found significant to have positive relationship with the adoption of CRM process. Furthermore, significant relationship of CRM execution with specific factor namely, trust & service quality are previously confirmed (Wahab *et al.*, 2009; Sigala, 2008). In addition to this, Sarlak & Fard (2009) also advocated that customer satisfaction has significant effect on the success of CRM adoption. Moreover, the study findings support the wide-ranging applicability of the CRM measurement model in Indian insurance settings. As such, the present research study is determined to contribute to the contemporary understanding of CRM perspective in particular and customer expectations

in general with reference to non-life insurance sector. Most of the previous research studies in service sector either concentrated on customer satisfaction or communication or service quality but an integrated approach that concentrated on CRM and its relative measurements have been hardly ever taken in the past studies, especially in the General Insurance sector. Employee training and counseling should be included in organisation's policies as it enables them to deal with the customer requirements that would assist employees to achieve their customer loyalty. Availability of management is very rare and limited time devoted by the employees is contributing a lesser to build relationships with customers. In such conditions, employees can bridge this gap with better communication skills & channels and assist in developing the customer relationship with service providers. Workshops and learning process will help employees & organisations in delivering better customised services. Insurance companies should create a communication system that must goes higher than the premium reminders. General Insurance companies should develop valuable and simple reachable online claim tracking system to satisfy the customers for maintaining long term relationships with the prestigious customers. Finally, insurance companies should expand their services & include the latest ones like providing assistance via telephone and providing exact & significant information on the website must be acknowledged as part of an effective CRM system. Such personalised services can provide as an evidence for being a proficient device for mounting essential better relationships between service users and employees of an organisation.

LIMITATIONS AND FUTURE RESEARCH

The study exhibited the factors affecting the successful implementation of Customer Relationship Management (CRM) at the organisational level. The present study has made several significant contributions to customer relations approach and research. Besides the important contributions, however few limitations have emerged which confine its applicability. The present research is cross-sectional in nature therefore does not provide similar insight into the applicability of CRM in a business firm as a longitudinal research can give better imminent into CRM in near future. Moreover, the measurement model in the study was verified on public general insurance companies and future researchers could test this research model in private sector. Subsequently, our model was limited to the practices of CRM and the impact of CRM can be explored on the financial & non-financial performance of insurance organisations. Furthermore, present research study is restricted to the public General Insurance companies operating in Jammu city only. Impact of other factors affecting CRM like commitment,

employee attitude, customer loyalty and conflict handling can also be empirically explored in future studies.

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