The Impact of E-CRM on Customer Loyalty in Banking Sector in Jordan Compartive Study between Islamic and Commercial banks

BY

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Abstract

This study aimed to investigate the effect of electronic customer relation management (quality of information and customer service quality) on customer loyalty in banks sector in Jordan. In addition, the study analyzed the moderating role of customer's gender and age on the effects of social factors on electronic customer relation management and customer loyalty. A questionnaire was development to collected data from a sample which consists of (230) individual. Statistical analysis of the study's model was conducted using (SPSS software). Empirical test of the model's hypotheses has indicated that there's Impact to electronic customer relation management on customer loyality, and there's no effect for social factors (gender and age) on customer loyalty and electronic customer relation management. The study introduced many recommendations for future studies.

Keywords: E-CRM, Customer Loyalty, Banking Sector, Islamic and Commercial banks, Jordan.

Introduction

At all institutions clients seen as an important element to success, where institutions always seeking to carry out the wishes of the clients and expectations to get competitive advantage and profit; previously, institutions were interacted with their customers by traditional ways, such as: using press releases, exhibitions, direct mail and public relations (Azila and Noor, 2011).

At the past two decades, the technology has played an important role in an individual's life, which caused changed the people's lifestyle, while the appearance of the internet applications and web technology in all aspects provide a chance for spread of technology advantages.

According to Rabbai (2013) customer relationship management has seen as a way to create, develop and strengthen the relationship of clients and organization to expand the total client's lifetime value.

In addition, appearance of Electronic-business revolution caused changed in the customer relationship management (CRM), by using information technology and its applications, where the institutions begun follow the new way for dealing with their

customer, which called electronic customer relationship management (E-CRM) (Farhadi, et al, 2012).

At the present days many institutions moving towards to provide customer services by web-based, while by using this way institutions will provide effective services, with minimum costs at perfect time for customers, which will increase customer satisfaction, and loyalty and keep them (Wang, 2007).

Nowadays, using internet has complicated requirements and aspirations clients more than before. Clients need a lot of services through many ways, because of using Internet and web technologies at all fields; where organizations provided a better chance to gain advantages from using the internet technologies to provide more online services to clients, that is the main function of Electronic Customer Relationship Management (E-CRM) (Ab Hamid, et al, 2011).

There are many reasons such as fierce competition, market changes leading to adopting electronic customer relation management practices at banking sector, also these reasons forced banks to changing their position to stay at competitive level. In addition,

electronic customer relation management will decrease the costs and simplifying commercial operations (Keshvari, 2011).

Several previous studies indicated to the vital role played by E-CRM on the customer loyalty (Rabbai, 2013; Wang, 2007; Ab Hamid, et al, 2011; Farhadi, et al, 2012). Therefore, the subject of E-CRM in provide service and its impact on customer loyalty found much attention by researchers in order to understand how E-CRM impact on service evaluation for customers and increase their loyalty to the organization.

Statement of the problem

The process of development services at insinuation consider as an important element for to gain their objectives, and competitiveness, therefore insinuation investing huge amount of money to enhance their services.

A several reasons such as: increasing of the competition, dynamism of the business, appearance the technology as an important element in organization success, and the rapidly changing customers' demands, all of these reasons lead insinuations to produce new services and enhance their currently services to reach their aims, through move to use electronic customer relation management to develop their performance.

Although, using the technology and internet has been raised in the Jordanian organizations, but there's no enough information about use the E CRM in the true way and how can use this technology to order their work and keep good relationships with their clients.

Therefore, this study came to analyse the effect of the (E-CRM) on customer loyalty. Therefore we can crystallize the problem at the following question: "What are the perceptions of the respondents to the level of impact of E-CRM on customer loyalty in banks sector in Jordan?"

The following sub-questions will used to answer the main question:

1. What are the perceptions of the respondents to the level of E-CRM in banks sector in Jordan?
2. What are the perceptions of the respondents to the level of customer loyalty in banks sector in Jordan?
3. There is difference between the impact of E-CRM on customer loyalty at the significant level ($\alpha \leq 0.05$) in Islamic and commercial banks in Jordan?

Objectives of the Study

The main objective of this study is to analysis the impact of E-CRM (information quality and customer service quality) on customer loyalty in banking sector in Jordan. In other words, this study aimed to reach the following aims:

1. Investigate the impact of information quality factors on customer loyalty in banking sector in Jordan.
2. Investigate the impact of customer service quality factors on customer loyalty in banking sector in Jordan.
3. Compare the impact of E-CRM (information quality and customer service quality) on customer loyalty in banking sector in Jordan between Islamic and commercial banks.

Hypothesis's of the study

The study will investigate three hypotheses as following:

First hypothesis: There is no significant impact of the E-CRM on customer loyalty in Jordanian banks sector at level ($\alpha \leq 0.05$).
Second hypothesis: No statistically significant differences at the level of significance ($\alpha \leq 0.05$) estimates of the respondents in the electronic customer relationship management attributable to demographic variables (gender, age).

Third hypothesis: No statistically significant differences at the level of significance ($\alpha \leq 0.05$) estimates of the respondents in the customer loyalty attributable to demographic variables (gender, age).
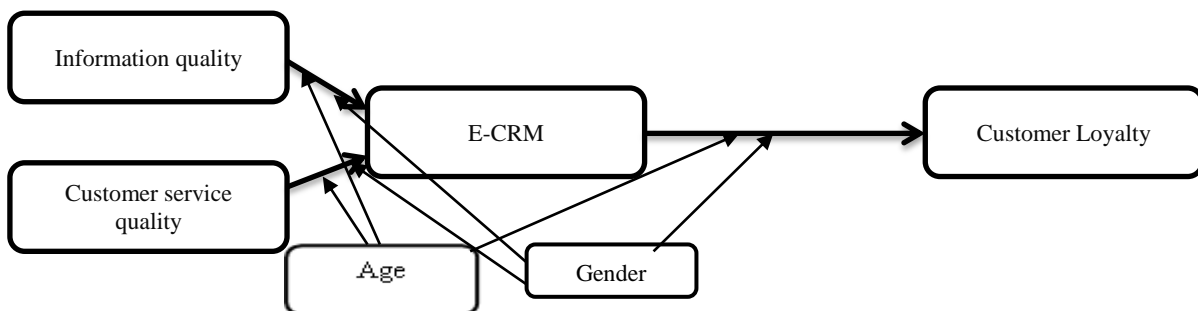
Significance of the study

The importance of this study emerges from the importance of tackling the subject of E-CRM and their impact on customer loyalty of Jordanian banking sector, where it is important for banks to identify ways to develop and enhance customer loyalty by riding technological revolution, through develop and enhance skills and knowledge for their staff, and highlights this study importance from studying the different between impact E-CRM on customer loyalty in Islamic and commercial banks in Jordan.

In addition, this study may be highly significant for:

1. This study might attract the attention of banking managers to the important of E-CRM.
2. This study is one of the few studies, which dealt with the impact of E-CRM on customer loyalty in Jordanian banking sector.

Study Model

Overview of E-CRM

The organizations seek to find and attract new customers, through using technology in order to increase the efficiency of business process, such as customer service, sales activities, and marketing (Keshvari, 2011).

A term E-CRM is derivative from e-commerce. Electronic customer relationship management related with all types of managing relationships with clients by using technology applications to integrate the internal resources and external marketing strategies of an institution in order to understand and meet the need of their clients. (Ab Hamid, et al, 2011).

According to Wang (2007) Customer Relation Management using web applications to support an efficiency strategy for clients and contended developed database such as data mining and data warehousing in order to reach to effectiveness of CRM.

The E-CRM is a form or method that uses technology applications like as (email, websites, data warehousing, and data mining) to expand sales to current clients and encourage them to use online services (Rabbai, 2013).

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The CRM has many benefits such as reduce the costs and increase profit which consider as most important benefit, where E-CRM is a method to keep clients' relations by using the web applications (Azila and Noor, 2011).

Development of E-CRM

The concept of Customer Relation Management changes much, where E-CRM came out from concept of CRM with information technology, which considered as automate of sales process, therefore any organization want to reach the benefits of (ROI) high return on investments, need to increases loyalty of clients, to achieve successful implementation of E-CRM (Rabbai, 2013).

Alhaiou (2011) pointed out the access of the Internet applications allowed CRM to convert into E-CRM, or internet-based CRM, while organization want to enhance its performance has to face the difficult mission of integrate the electronic with CRM, where we can note that E-CRM is the future pattern of CRM.

In general, E-CRM need a group of elements which should be administered properly, by decrease the cost of contact with clients and enhances interaction with clients, where E-CRM aimed to serve clients in a better method, keep clients valuable (Ab Hamid, et al, 2011).

Dimensions of E-CRM

This study contains two dimensions of the E-CRM dimensions, where these dimensions will help us in analysis the impact of E-CRM on customer loyalty, these are the following dimensions:

1. Information Quality: Information quality is a reflection of relevancy, regency, sufficiency, consistency, and understandability. Since a consumer's decision-making efficiency improves when searching is simplified, information contained on the web should be easy, simple, and update frequently to allow clients to understand it, and the information displayed needs to be accurate, as well, the website provides in-depth information on services, also Information displayed in the website is easy to understand, and explained the benefits of the services provided from company (Ab Hamid, et al, 2011).

2. Customer Service Quality: is a set of ways play an important role to improve the level of client's satisfaction, and measure if the performance of the client's service match with the insinuation standards for serve clients and meet the expectations and perceptions of clients (Chaffey, 2009).

Many study has pointed to the need to provide high-quality information and Customer Service Quality, in a study conducted by Wing (2007) stressed the importance of the quality of information, as one of the dimensions of the management of electronic customer relationship, and considered the study to provide high-quality information will lead to the success of relationships with customers, and so for its Information for customers' needs and how to meet their needs.

As pointed out Azila and Noor (2011) in the study conducted by the analysis of the relationship among the management of electronic clients relations and clients loyalty from the perspective of customers, to that available information on customers and their needs will not be valuable only if it is a high quality, as the information available quality positively affect the meet the needs of customers.

In a study conducted by Ab Hamid (2011) she noted that the quality of service provided to clients is one of the most important elements to attract customers for a certain company, where customers always seek to distinctive high-quality service, so the organization where the customer finds distinctive and high-quality

services will permanent deal with it, which it leads to increased loyalty towards the organization.

Customer Loyalty

Customer loyalty defined as a commitment from customers to re-buy a preferred product or service frequently, thereby causing repetitive same trademark purchasing, although situational effects and marketing efforts having the ability to behavior converting (Leverin and Liljander, 2006).

In addition, loyalty is leading clients to reject changes in trademark although the situations faced buy and consumption process (O″ Reilly and Paper, 2009).

Azila and Nour (2011) enhance a form that describes how value harmony affects the main elements of trade mark with customer relationship quality, such as satisfaction, affective commitment, trust, and loyalty.

Customer loyalty is: the extent to which a client's repeat the same purchasing behavior from a same provider or organization, all these reasons gives customer a positive attitude toward the organization or service provider. (Kheng, et al, 2010).

Gustavsson and Lundgren (2005) in their study at Swedish retailer insituation in Lulea, noted that the good relationships formed among the loyal clients and the insituation provide trust and security for the loyal clients to the insituation, and the most important element concerning of customer satisfaction is the personal services which provide by insituation towards customers, therefore insituation have to reach clients satisfaction to prevent the clients from change the trade mark.

While Pantouvakis and Lymperopoulos (2008) conducted a study aimed to discover the relative importance of the physical and interactive factors of product on general satisfaction, this study done in the coastal shipping transportation at the Greek-Italy, Baltic Sea. The study showed a set of results including there are a clear implications for service quality and satisfaction measurements for service factories managers, it can be considered as an approach that captures the nature of satisfaction and loyalty.

Relation among Customer Loyalty and E-CRM

Several study has pointed to the relation between E-CRM and customer loyalty, in a study conducted by Rabbai (2013) aimed to investigate the impact of E-CRM on Customer Loyalty, an empirical study in Zain organization in Jordan, where the study focused on discover the effect of E-CRM with all dimension (Information Quality, Customer Service Quality, Personalization level and Fulfillment) on Customer Loyalty with all dimension (Attitudinal and Behavioral Loyalty). The study showed many results including that there is an effect for Electronic Customer Relationship Management (E-CRM) including Information Quality, Customer Service Quality, Personalization Level, and Fulfillment on Customer loyalty that includes attitudinal and behavioral loyalty in Zain organization in Jordan.

While Alhaiou (2011) conducted a study aimed to analysis the relationship among electronic-loyalty and electronic customer relation management features at the different stages of transaction cycle (pre-purchase, at-purchase, and post-purchase) on mobile phone organization websites in UK. The study showed a set of results including that the use of E-CRM in building consumer relationships affects online consumer satisfaction and loyalty. The efficiency of E-CRM program determine the level of which online features, such as search capabilities, security/privacy, payment methods, and online customer support would be implemented on mobile companies' websites.

The aimed of the study conducted by Keshvar (2011) to discover the electronic customer relation management benefits that have positively impact on customer satisfaction and association among them in Iran Financial Institutions, and to determine the competitive benefits on electronic customer relation management in financial institutions. The study results showed that the E-CRM benefits and all of the E-CRM competitive advantages have positive association with each other, increasing safety has the most impact on customers' satisfaction. This element is the most efficient attribute that leads to attract customers' trust and satisfaction.

Type of Study

To achieve study objective, a descriptive-measuring method was used.

Sampling

The researcher selected a simple random sampling to guarantee that specific groups within a population are adequately represented in the sample and the efficiency is improved by gaining greater control on the composition of the sample. Sample of this study is employees and administrators in Jordanian bank sector. Sample size was (230) individuals.

Data Collection and Analysis

Questionnaire was developed depending on a scale Likert Quintet, consisting of five choices, ranging from completely agree and completely not agree, with relative weight (5.1), where it divided into two sections, the first section regard to the independent variable of E-CRM in all its dimensions (Information quality, Customer service quality), while the second section regard to the customer loyalty. Pearson correlation and descriptive statistics will use for analyzing data numerically. Table 1 shows the distribution the paragraphs of the questionnaire on domains:

Table (1)
Paragraphs of the questionnaire distributed by domains

Domain	Paragraphs	Number of paragraphs
Quality of information	1-4	4
Customer Service Quality	5-8	4
Customer Loyalty	9-13	5

Instrument Reliability and Validity

Every question of the questionnaire was designed after performing a literature review. In order to examine validity of questionnaire, content validity was used. To examine content validity, the questionnaire was offered to supervisors and advisors. Then their corrections and modifications were applied in the questionnaire.

In order to examine reliability of questionnaire, Cronbach"s Alpha was used. Based on this method, the first 20 primary questionnaires were distributed among customer. Then, its Cronbach"s Alpha was calculated for this questionnaire. Calculated Cronbach"s Alpha in the study for e-CRM questionnaire is 0.71 and for customer loyalty questionnaire is 0.83; these values are acceptable value and confirm reliability of questionnaire.

Statistical methods

For the analysis of the study data, we used (SPSS 25.0) program, through:

1- Athematic mean.
2- Standard division.
3- T-test.
4- Stepwise Multiple Regression.
5- Multiple regressions.

Results

Results concerning the answer to the first question of the study questions: What are the perceptions of the respondents to the level of impact of E-CRM on customer loyalty in banks sector in Jordan?

To answer this question was extracted arithmetic means and standard deviations of the responses of the study sample to its tool, and Table 2 shows the arithmetic means and standard deviations of the areas of the questionnaire:

Table (2)
Arithmetic means and standard deviations of the domain of the questionnaire

No	Domain	Arithmetic means	standard deviations	Degree
1.	Quality of information	4.25	0.65	High
2.	Customer Service Quality	4.10	0.75	High
3.	Customer Loyalty	4.08	0.78	High
Total		4.14	0.77	High

Table (2) Show that the arithmetic means of the perceptions of the study sample, the impact of E-CRM on customer loyalty at the macro level and at the level domains came highly, reached a mean (4.14) and a standard deviation (0.77).

Sub-question

The first sub-question: What are the perceptions of the respondents to the level of E-CRM in banks sector in Jordan?

To answer this question was extracted arithmetic means and standard deviations of the responses of the study sample to its tool, and Table 3 shows the arithmetic means and standard deviations of the areas of the questionnaire:

Table (3)
Arithmetic means and standard deviations of the E-CRM domain

No	Domain	Arithmetic means	standard deviations	Degree
1.	Quality of information	4.25	0.65	High
2.	Customer Service Quality	4.10	0.75	High
Total		4.17	0.75	High

Table (3) Show that the arithmetic means of the perceptions of the study sample of E-CRM at the macro level came highly and at the level domains, reached a mean (4.17) and a standard deviation (0.75), where quality of information came first with mean (4.25), follow by customer service quality with mean (4.10). The following is a detailed presentation on the level of the paragraphs of each of these domains:

Quality of information
Table (4)
Arithmetic means and standard deviations of the quality of information

No	Domain	Arithmetic means	standard deviations	Degree
1.	All the information in the electronic bank site accurate.	4.35	0.75	High

2.	Bank site provides rich and deep information of the services provided to customers.	4.25	0.78	High
3.	The information contained in the Bank's site easy to understand and use.	4.21	0.68	High
4.	The information contained in the electronic bank's website describes the benefits of the services offered by the Bank.	4.20	0.73	High
	Total	4.25	0.65	High

Table (4) Show that the arithmetic means of the perceptions of the study sample of quality of information at the macro level came highly with mean (4.25) and a standard deviation (0.65), where paragraph number (1) came at first rank with means (4.35), while paragraph number (4) came at last rank with means (4.20).

Customer Service Quality
Table (5)
Arithmetic means and standard deviations of the quality of information

No	Domain	Arithmetic means	standard deviations	Degree
5.	Are dealing with customer complaints in a professional manner.	4.10	0.83	High
6.	Are responding to customer service within 48 hours.	4.15	0.79	High
7.	The customer service responds to customer inquiries in professionally manner.	4.07	0.75	High
8.	Customer service staffs are always ready to help.	4.08	0.72	High
	Total	4.10	0.75	High

Table (5) Show that the arithmetic means of the perceptions of the study sample of quality of information at the macro level came highly with mean (4.10) and a standard deviation (0.75), where paragraph number (6) came at first rank with means (4.15), while paragraph number (7) came at last rank with means (4.07).

The second sub-question: What are the perceptions of the respondents to the level of customer loyalty in banks sector in Jordan?
To answer this question was extracted arithmetic means and standard deviations of the responses of the study sample to its tool, and Table 6 shows the arithmetic means and standard deviations of the areas of the questionnaire:

Table (6)
Arithmetic means and standard deviations of the customer service quality

No	Domain	Arithmetic means	standard deviations	Degree
9.	Bank services commensurate with my expectations.	4.08	0.83	High
10.	I am satisfied with the services provided by the bank to me.	4.05	0.79	High
11.	I will talk to others positively for Bank Services.	4.11	0.75	High
12.	I will continue to use the services provided by the bank.	4.07	0.72	High
13.	I will encourage my friends and relatives to deal with banking services.	4.10	0.84	High
	Total	4.08	0.78	High

Table (6) Show that the arithmetic means of the perceptions of the study sample of quality of information at the macro level came highly with mean (4.08) and a standard deviation (0.78), where paragraph number (11) came at first rank with means (4.11), while paragraph number (10) came at last rank with means (4.05).

The Third sub-question: There is difference between the impact of E-CRM on customer loyalty at the significant level (α≤0.05) in Islamic and commercial banks in Jordan?

To answer this question was extracted arithmetic means, standard deviations, and T-test of the responses of the study sample, and Table 7 shows that:

Table (7)

Arithmetic means, standard deviation, and T-test for Bank type

Variable	Number	Arithmetic means	standard deviations	T-Value	Significant
commercial	120	4.08	0.75		
Islamic	110	4.06	0.78	1.01	0.31

Data contained in Table (7) pointed that to the lack of statistically significant differences in perceptions of the study sample, due to the variable of type Bank (Islamic, Commercial).

Hypothesis testing

First hypothesis: There is no significant impact of the E-CRM on customer loyalty in Jordanian banks sector at level (α≤0.05).

Table (8)

The results of multiple regression analysis to test the impact of the independent variable dimensions of E-CRM on the customer loyalty

variable	B	Standard error	Beta	T-value	Significant
Quality of information	0.562	0.052	0.631	10.709	*0.000
Customer service quality	0.102	0.053	0.106	2.925	0.045*

Evidenced by the statistical results contained in the table (8), and the follow-up transactions (Beta), and test (t) that the independent dimensions, namely (Quality of information and Customer service quality) of the impact of the loyalty of customers, in terms of transactions (Beta) for these variables as they appear in the table and in terms of high values (t) calculated from their spreadsheet when the level of significance (α≤0.05), and as shown above, the following: the rejection of the first hypothesis, which states that (There is no significant impact of the E-CRM on customer loyalty in Jordanian banks sector at level (α≤0.05)) and accept the alternative hypothesis that confirms the existence impact (There is significant impact of the E-CRM on customer loyalty in Jordanian banks sector at level (α≤0.05)).

To determine the importance of each independent variable separately in contributing to the mathematical model, which represents the impact of the E-CRM (Quality of information and Customer service quality) on customer loyalty was performed stepwise multiple regression analysis Stepwise Multiple Regression, and Table (9) it illustrates the results of that.

Table (9)

The results of multiple regression "Stepwise Multiple Regression" analysis to predict the loyalty of customers through the dimensions of E-CRM as independent variables

Order entry of independent elements in the predict equation	Value of R2 Cumulative coefficient of determination	T Value	Level significant T
Quality of information	0.573	12.791	0.000
Customer service quality	0.579	2.446	0.015

Table (9) showed that the order of entry of independent variables in the regression equation, that dimension (Quality of information) ranked first and explained what amount (57.3%) of the variance in the dependent variable, followed by the dimension (Customer service quality) and interpreted with (Quality of information) (57.9%) of the variance in the dependent variable.

Second hypothesis: No statistically significant differences at the level of significance (α≤0.05) estimates of the respondents in the electronic customer relationship management attributable to demographic variables (gender, age).

To answer this hypothesis has been used multiple analysis of variance (Multiple Anova), and Table 10 shows the results of that.

Table (10)

Multiple analysis of variance results to detect differences in the sample estimates attributable to variables (Gender, Age)

Contrast source	Sum of squares	Degrees of freedom	Average squares	Value (F)	level of significance
Gender	0.002	1	0.002	0.005	0.945
Age	2.686	3	0.895	1.970	0.118
error	174.050	227	0.454		
Total	5908.812	230			

Data contained in table (10) showed that there are no statistically significant differences at the level of significance ($\alpha \leq 0.05$) respondents in estimates E-CRM attributable to demographic variables (gender, age).

Third hypothesis: No statistically significant differences at the level of significance ($\alpha \leq 0.05$) estimates of the respondents in the customer loyalty attributable to demographic variables (gender, age).

To answer this hypothesis has been used multiple analysis of variance (Multiple Anova), and Table 11 shows the results of that.

Table (11)

Multiple analysis of variance results to detect differences in the sample estimates attributable to variables (Gender, Age)

Contrast source	Sum of squares	Degrees of freedom	Average squares	Value (F)	level of significance
Gender	0.079	1	0.079	0.184	0.668
Age	1.754	3	0.585	1.369	0.252
error	163.526	227	0.427		
Total	6506.814	230			

Data contained in table (11) showed that there are no statistically significant differences at the level of significance ($\alpha \leq 0.05$) respondents in estimates customer loyalty attributable to demographic variables (gender, age).

Discussion and Recommendations

This study attempts to investigate the impact of E-CRM on customer loyalty. In addition, the study attempts to investigate the moderating effects of gender and age on the relationships between these constructs.

The study results showed that the arithmetic means of the perceptions of the study sample, the impact of E-CRM on customer loyalty at the macro level came highly, reached a mean (4.14) and a standard deviation (0.77), where at the level domains: quality of information came at first rank with mean (4.25), followed by customer service quality at second rank with mean (4.10), while customer loyalty came at final rank with mean (4.08).

In addition, results showed that there is significant impact of the E-CRM on customer loyalty in Jordanian banks sector at level ($\alpha \leq 0.05$), where dimension (Quality of information) ranked first and explained what amount (57.3%) of the variance in the dependent variable, followed by the dimension (Customer service quality) and interpreted with (Quality of information) (57.9%) of the variance in the dependent variable. Where this results agree with Rabbai (2013) and Alhaiou (2011).

Also, study results pointed that, there is lack of statistically significant differences in perceptions of the study sample, due to the variable of Bank type (Islamic, Commercial).

The results showed that there were no statistically significant differences at the level of significance ($\alpha \leq 0.05$) in respondent's estimates about management of electronic customer relationship due to variables (gender, age), and there were no statistically significant differences at the level of significance ($\alpha \leq 0.05$) in respondent's estimates about customer loyalty due to variables (gender, age). The study attributes this result to the electronic customer relationship management in banks offer their services to all customers without exception or distinction for one of them, all customers read the same information and bank provide them with the same services.

In light of the results that have been reached, the study recommends the following:

1- The need for the banks in Jordan to take interest in strengthening its role in the management of electronic customer relationship to have in order to improve the clarity of its impact on the loyalty of its customers.

2- The importance of adopt policies and the preparation of awareness programs is based on the development of methods and means of management of electronic customer relationship, because it's important to the improvement of the performance of banks.

3- A review of banks that do not support electronic customer's relationship management system, for its plans to deal with customers effectively real and make the necessary adjustments for the development of an accurate electronic administration system customers relationship.

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