

Empirical Factors Affecting Customer Relationship Management in AIB Bank

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23-Feb-2020

**Thesis submitted in partial fulfillment of the requirement for the degree of MBA at
Kardan University, Kabul, Afghanistan**

Declaration of Authorship

I hereby certify that the work embodied in this thesis project is the result of original research and has not been submitted for a higher degree to any other university or institution.

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Acknowledgement

At this stage I would like to thank those people who have been helpful throughout the whole process of my thesis however, it would not have been possible without the kind support of Afghanistan international bank colleagues, who helped me in data collection process.

I am highly indebted to my supervisor, Mr. Shahid Shams PhD, whose constant guidance and supervision has led the successful completion of this study.

Finally, I would like to extend my deep appreciation to all my kind colleagues who helped me especially in the distribution and retrieving of questionnaires to bank customers who took the part in this research process. Thank you all

Abstract

Financial services in all markets, as well as rising markets, are undergoing major transformation that's driven by amendment, freeing and client sophistication. client service and specifically relationship management particularly is crucial to attaining a property competitive advantage, within the market place. This study is designed to explore factors affecting customer relationship management in Afghanistan international bank (AIB). The nomothetic methodology was adopted and hundred copies of structured questionnaire were our primary data collection instrument which was distributed to bank's customers in Kabul Afghanistan, the study however showed that a significant relationship exists between CRM & bank. Furthermore, it was found that amongst the dimensions of CRM, customer identification and retention impacts more significantly on business performance. The study therefore concludes that banks should increase their customer identification and retention strategies since they commensurably impact on their level of performance. However, the study recommended that the key to efficient performance of Afghanistan banking industry is hinged on their ability to identify, attract, retain and develop their customers better than competitors.

Therefore, every organization should seek to develop its work quality which has directly impact to the betterment and improvement of organization. Because each improvement in customer satisfaction leads to right improvement in the bank's performance.

Table of Contents

Acknowledgement.....	ii
Abstract.....	iii
Chapter One	1
Introduction and Overview	1
1.1 Introduction.....	1
1.2 Background of study:	2
1.3 Problem Statement:	3
1.4 Research Objective:	4
1.5 Research Question:	4
1.6 Significance of Study:	4
1.7 Scheme of the study:	5
Chapter Two.....	8
2.1 Literature Review	8
2.1.1 Technological factor.....	11
2.1.2 Institutional factor	12
2.1.3 Alien Factor	12
2.2 Element of customer relationship management	12
2.2.1 Customer:.....	12
2.2.2 Customer needs	13
2.2.3 Customer Satisfaction	13
2.2.4 Customer value	13
2.2.5 Customer retention.....	14
2.3 CRM vital factors of hospital adoption.....	14
Figure 2.1. Adoption of CRM.....	16
2.3.1 Size of organization.....	16
2.3.2 The information system (IS) capabilities of staff	16
2.3.3 Innovation of senior executives:.....	16
2.3.4. Knowledge management capabilities.....	17
2.3.5: Relative advantage and complexity:.....	17
2.4 An Introduction of CRM in Telecom Companies	17
2.4.1 Factors affecting CRM in Telecom Companies	18
2.5 Factors affecting CRM in commercial banks of India	22

2.5.1 The viability of CRM in Indian banking.....	23
2.5.2 Customer Relationship Management in ICICI Bank of India.....	27
2.6 Conceptual Frame Work.....	29
2.7 Hypothesis.....	29
Chapter Three.....	31
Research Methodologies.....	31
3.1 Introduction:	31
3.2 Target population in AIB bank:	31
3.3 Sample Size.....	31
3.4 Sample Techniques	31
3.5 Instruments of Study	31
3.6 Data	32
3.7 Data collection procedure.....	33
3.8 Scope and limitation	33
Chapter Four.....	35
4.1 Analysis.....	35
4.2 Reliability Test	35
4.3 Descriptive Statistics.....	35
4.4 Model Summary.....	37
4.5 ANOVAa	38
4.5 Coefficients	39
4.6 Correlations.....	39
4.7 Statistics	41
4.8 Regression.....	42
Chapter Five.....	43
Conclusions and recommendation.....	43
5.1 Conclusion	44
5.2 Recommendations	45
5.3 References:	50

List of Table and figures

4.1 Descriptive Statistics	Error! Bookmark not defined.
4.2 Model Summary	Error! Bookmark not defined.
4.3 ANOVAa.....	Error! Bookmark not defined.
4.4 Coefficients	Error! Bookmark not defined.
4.5 Correlations	Error! Bookmark not defined.
4.6 Statistics	Error! Bookmark not defined.
Figure 2.1. Adoption of CRM.....	Error! Bookmark not defined.
Figure 3.1. Dependent and independent variables	Error! Bookmark not defined.

List of acronyms

1. CRM	Customer Relationship Management
2. AIB	Afghanistan International Bank
3. IS	Information System
4. ATM	Automatic Teller Machine
5. ADB	Asian Development Bank
6. ICICI	Industrial Credit and Investment Corporation of India
7. MIS	Management information system
8. SMS	Short Message Service
9. ANOVA	analysis of variance, a statistical method in which the variation in a set of observations is divided into distinct components

Chapter One

Introduction and Overview

1.1 Introduction

Afghanistan International Bank also widely known as AIB which was incorporated in the year 2004, is the pioneer fully privately owned bank in Afghanistan. Launched by Asian Development Bank (ADB) and some other key shareholders, made Afghanistan's core and the capital city its home. Afghanistan International Bank grew rapidly in a course of a decade all over the country following its birth in Kabul. AIB is dedicated to developing its staff by hard work and continual investment in various aspects of capacity building and personnel training while in turn paving the gateway for those who wish to grow alongside the bank. Having a professionally trained management team who is highly willing to touch a peak of creativity and corporate governance by maintaining a profound professional working site where every hierarchy manager is hoping to train and assist his subordinates to become a golden development partner is what makes this bank an outstanding banking platform from an employee point of view. Benchmarking its foundation in 2004, AIB's key objective has been assisting economy growth in Afghanistan while conducting business integrity according to internationally approved banking standards. This hard work has paid off by winning several awards from industry bodies; namely awarded "Bank of the Year" title for over half a decade consecutively from the year 2012 to 2018 by "The Banker Magazine". It certifies how AIB has proven to be meeting all its fore-set goals by the management. Today Afghanistan International Bank is a well-established financial organization which has attracted customer respect and trust in the industry. This fame is an abstract of combining international banking expertise with previously attained local experience and a thorough technical understanding of customer requirements.

(CRM) is now playing an inevitable role in the business world. Every institution wants to attract more and more customers and always struggling to retain their existing customers. CRM leads to modern trend in the field of business. This thesis is aimed to find tactics and spring strategies which are viewed as open window for profit in retail banking in regard to customer relationship. From analyzing Relationship Revenue abbreviated as RR,

Relationship Cost abbreviated as RC, the report yields the tactics or strategies on how to compute the profitability in customer relationship. The term customer relationship profitability is abbreviated as CRP.

Maintaining good relationship works as a valuable platform for customer as well as retail banking. As a result of this progressive healthy relationship, the bank will augment relationship revenue previously shown as RR. Meanwhile, relation cost RC will be incurred. In addition, enhancing and maintaining customers' relationship incurs relationship cost, RC. In case a bank is certain about relationship cost, the RC, it shall be considered compulsory if the banks try getting relationship revenue, RR, from their customer relationship. The global idea underlying is to hunt the strategies which could flourish retail banking benefiting the customer relationship profitability, CRP; meanwhile with limited handy resources serving its customers efficiently and smoothly.

Today, in the business world, management recognizes their customers as a core of the business while progress and every tiny success bound effectively on customer relationship management. The profitability of the insurance sector is mainly depending on the services it offers and on meeting the customer demand on a regular basis, this suggests that a good CRM initiative must be the foundation of the insurance sector. Customer relationship management (CRM) is a system for managing a company's interactions with current and future customers. Liberalization of the financial services sector has led to insurance companies functioning increasing under competitive pressure; so companies are consequently directing their strategies towards increasing customer satisfaction and loyalty through improved service quality with the opening of insurance industries to private players, the competition has intensified and it has become very difficult for the companies to attract and retain the policy holders every company has recognized the need for shifting from a traditional strategy to survive in the market it in the context , the process of CRM has been adopted by all private and public sector insurance companies as well.

1.2 Background of study:

Not long ago from today firms offering services tended to focus on market-oriented business, however the more recent studies have shown businesses should look forward to develop schemes customer-oriented. In this scheme companies tend to compete based on the services they offer rather than the main product itself. That being said, formerly this

has been the scope of all service companies, yet it's being a wide spread trend for all businesses today. Service competition means that a business offers a product or a service mainly for gaining advantage over its competitors. Thus, trying to win a competition based on what it really sees as the atom of the business wrapped in a series of other solutions along the atom.

It is noted that customers are not in mere pursuit of service or product alone, they also focus on how they serve him best. A question of how can a business develop a useful product, ideal service or solution arises. This usually comes with how a customer looks at a service or product from a satisfaction or expectation point of view. Generally speaking, quality of a service is weighed on how the customer evaluates the overall production, rendering solution and services on the premises of consumption, terms of delivery and co-production.

The term "Relationship" boldfaces how the customer is connected to service providers. In order to obtain customer satisfaction, it is considered of high importance to analyze how connections are built with the consumer. As described by Kaj Storbacka, 3 stages could mark this process. Firstly, the prospective customer stage; this stage marks its completion as soon as the prospective customer choses his target service provider. Meanwhile, the end of this stage marks the beginning of the second stage called "Customer Relationship Stage". During this second stage the two parties maintain a series of interactions. This is a time when the provider could use his tactics to develop and strengthen better relationship with the customer. The third or final stage, as he calls is the "Post customer or Lost customer" stage. The phase commences as a customer no longer wishes to stay in business due to finding a better supplier of his choice from the same industry or does no longer need providers of this class. In this regard this customer is labeled as prospective. However, it seems quite harder to reclaim a lost customer than to attract new ones for future business.

1.3 Problem Statement:

Problem definition includes purpose of the study, relevant background information about the issue and overall groundwork about how the study will be accomplished, the problem statement of this thesis declare that companies has less knowledge about the ways to hold customer satisfaction and facilities to do that. It is very important in our intensity changing competitive environment in the banking industry to be in contact directly with the customers in order to build up good relationship so that satisfaction can be achieved. As a

result of this knowing the main elements of customer relationship management which can achieve customer satisfaction is important issue for financial Institutions; especially with the intensive competition between such institutions. Relationship management target is to create a partnership between the organization and its audience rather than consider the relationship merely transactional. customer who feel that a business responds to their needs are more likely to continue using the products and services. Additionally, maintaining a level of communication with customer allows the business and individuals to identify potential sources of problems before they come to a head. Banking sector has always been the focus of society due to its essential role in the finance world and the wellbeing of world's economy. In the banking field a unique Relationship exists between the customers and the bank. But because of various reasons and apprehensions like financial burdens, risk of failure, marketing inertia etc, many banks are still following the traditional ways of marketing and only few banks are making attempts to adapt CRM.

1.4 Research Objective:

The main objective of the present study can be summarized in the following:

- To examine the effect of relationship of service quality, behavior of staff, physical environment on CRM performance.

1.5 Research Question:

- What is the effect of service quality, behavior of staff, physical environment and social network interaction on CRM performance?

1.6 Significance of Study:

Customer relationship management helps in seeking and connecting customers, CRM includes each and every details of a customer, with the assistance of this information it is sample to effect a customer accordingly and can be used to resolve which customer will be profitable and which customer cannot profitable. Customers are gathered by various angles in frameworks of customer relationship management, according to the sort of business they are doing or as indicated by physical position and are allotted to totally different client, this helps to focus and concentrate on each and every customer independently, the most grounded part of customer relationship management is very cost effective and extremely practical, the advantage of fairly actualized, CRM system is that

there's less would like of paper and manual work which needs lesser workers to manage and lesser assets to accommodate. The technologies utilized in actualizing a CRM system also are the lowest and smooth once contrasted with the traditional technique for business, these benefits describe how customers react to different schemes of a business, categorized automatically and are accessible from several data storing location and office. Use of computer, internet and other online resources has brought a substantial change and ease in today's race world where everything happens so fast – in a tip of the hand. When a company likes to look at an individual customer and how he's linked to them, the system directory shall be able to give them separate linkage data.

Data stored on servers and analyzing applications correlate the gathered information and bring up many forms of how the customer is related to the company. If the company has good update information about the customer, customer relationship management, or the CRM would show successful run between the business and the technology used therein. Information regarding the customer stored as data would help the organization solve problems easier, maintain better and swift connections while cutting down on time used for searching multiple directories. Modern tech like call routing, load balancing, call distribution etc would reduce time spent for carrying out services across the network. Important data is securely consolidated in customer relation management which is attainable anytime at a distance of a click away. Length of time is cut several times less while efficiency is expanded in multiples. The above mentioned points empower employees by opening a bigger gateway for raw data collection, authority for analyzation and taking wise timely decisions.

1.7 Scheme of the study:

Chapter One: Afghanistan International Bank also widely known as AIB which was incorporated in the year 2004, is the pioneer fully privately owned bank in Afghanistan. Launched by Asian Development Bank (ADB) and some other key shareholders, made Afghanistan's core and the capital city it's home. Afghanistan International Bank grew rapidly in a course of a decade all over the country following its birth in Kabul. AIB is dedicated to developing its staff by hard work and continual investment in various aspects of capacity building and personnel training while in turn paving the gateway for those who wish to grow alongside the bank. Having a professionally trained management team who is highly willing to touch a peak of creativity and corporate governance by

maintaining a profound professional working site where every hierarchy manager is hoping to train and assist his subordinates to become a golden development partner is what makes this bank an outstanding banking platform from an employee point of view.

(CRM) now playing an inevitable role in the business world. Every institution wants to attract more and more customers and always struggling to retain their existing customers. CRM leads to modern trend in the field of business. This thesis is aimed to find tactics and spring strategies which are viewed as open window for profit in retail banking in regard to customer relationship.

Chapter Two: CRM effect on customer satisfaction behavior and knowledge, gain in customer knowledge also are enhanced when banks especially service sectors share their customer related information with their supply chain partner. There is limited research in benefiting CRM, CRM systems help organizations improve the profitability of their interactions safer and friendlier through individualization and personalization, CRM is thus a technique or a set of processes designed to collect data and provide information that helps the bank to evaluate strategic options. (Sunil Mithas, M. S. Krishnan and Claes Fornell 2005).

CRM has become one of the most dynamic technology topics of the millennium in every sector like banks, hospital telecommunication electricity provider's, internet service providers and etc. CRM is not a concept that is really new but rather due to current technology development and advances in information and enterprise software technology, and its assumed important.

Chapter Three: This chapter is about research methodologies. Methodology is the theory of the creation of methodical procedures and methods; It connects the theoretical and substantive domains in research and plays crucial role in determining the validity and reliability of a study.

Total expected customers of AIB are 9,000 customers without considering their numbers of accounts. Researcher have developed standard questioners based on approved materials sources for this research and researcher used likert scale method for collecting data from various AIB customer throughout specific branches.

The study is exploratory in nature and tries to explore CRM practices in Afghanistan international bank.

Chapter Four: Analysis - in this survey the researcher has found out that the bank has several growth opportunities that could be reached if proper standards for acquiring customer relation management is adapted. The bank needs to change some of its customer based strategies, according to the research. Below is researcher questioner data which are collected from AIB bank customers through hard files.

Out of hundred question papers which were addressed to customers, all of them were recollected suggesting a 100% rate of response. For every of the eighteen questions posed, five answers were suggested by the answer sheet. As the answer sheet was checked later on, every single question was answered in the expected way. Further queries were not posed on customer relationship management due to their lack of knowledge, lack of resources or lack of time.

Chapter Five: Conclusions and recommendation – As a conclusion we found out that CRM, or customer relation management is a must-to-be-noted issue and rigidly taken into consideration. No business can survive without outlining detailed picture of this subject; be it a big or a small scale firm, a bank or an educational institution or a small retail shop. Organizations would feel customer relationship management a need for a growth in the business. The present research thoroughly shows that customers were keen to be receiving professional services from their intended firm; may it be in the form of interactions, social reach or ease of access in making timely contacts to their service provider. Customer based findings and recommendations could be parallel implemented by the bank to attain customer satisfaction and update CRM models. The following recommendations can be made as depicted on the questionnaire:

- Communication mode with both individual and corporate customers
- Organizational Culture
- Using new technologies
- Investment on customer service/representative
- Well knowledge about bank's product and policy
- Increasing current customer relationship with bank
- Market Research
- Having general MIS for bank's customers
- Strategic business planning

Chapter Two

2.1 Literature Review

First of all, what is CRM, we can define Customer relationship management (CRM) is a system for managing a company's interactions with current and future customers. CRM effect on customer satisfaction behavior and knowledge, gain in customer knowledge also are enhanced when banks especially service sectors share their customer related information with their supply chain partner. There is limited research in benefiting CRM, CRM systems help organizations improve the profitability of their interactions safer and friendlier through individualization and personalization, CRM is thus a technique or a set of processes designed to collect data and provide information that helps the bank to evaluate strategic options. (Sunil Mithas, M. S. Krishnan and Claes Fornell 2005).

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The recent model of CRM or the customer relationship management concept is formulated and derived from innovation and theory of QM or Quality Management using up to date technology. A clear consistency is unavailable in how customer relationship management is viewed at. However, as observed in every other definition – a solemn cold be resulted after comparison of all what the theorizers have agreed upon to be presented as a basic concept, that is: "Customer relationships management" means marketing strategy, customer retention, and customer management as a whole.

Customer relationship management came into existence as a result of difference in purchasing power, purchasing traits and customer preferences.

However, had customers been the same not a vast need for vast customer relationship management was required. Therefore, now firms develop schemes and different scenarios for different types of customers groups to attain maximize profitability. The better and deep customers are categorized, the easier rendering support and services so firms can easily target its product or services to the right people with the right resources. Customer

relationship management is getting more fame nowadays because of the very rigid and tight market environment due to saturation and complex competitions. If a business is to be able to compete in the market, understanding CRM and detailed analyzation of customers is the key to look for.

Application of customer relationship management globally is enterprise focused which aims to show presence in all business branches. Besides how a business or firm provides customer service, CRM also takes in consideration: Product testing, human resource, billing, product assembling, product manufacturing, customer purchasing, product engineering, product marketing, general sales etc.

Customer relationship management is a multi-face complicate application that searches customer data deeply. Data is obtained from all angles of customer viewpoint which allows the business understand the customer in a broader way. The business would be able to take better steps towards current customer preference nature, target correct audience and predict their future preference.

Some theorizers have come with a little different definition for customer relationship management “as an all embracing approach that seamlessly integrates sales, customer service, marketing, field support and other functions that touch customers”. It is also believed that customer relationship management is a means about how a business could keep the highest profitable customers meanwhile cut-down costs and add up to interaction volume that in turn attract higher interest.

The theorizers have developed several definitions and academic debates on CRM while those in active practice have come with a handful of applicative prescriptions on how to resolve complexities and how to easily implement them.

Customer relation management in a variety of companies is looked at to as tech-solution. CRM in some companies is considered as a technological solution that takes into account individual databases and sales department automation tools, sales and marketing functions to increase targeting efficiency. Organizations see in CRM a tool specifically designed for individual communication with customers, which is a function of sales, call-center or marketing. Two-way communication has been greatly improved thanks to technological advances, especially on the Internet.

When it comes to IT or information technology, customer relationship management is seen as integrating enterprise-wide technologies that work as a whole, namely a telephone support system, website, data warehouse, accounting, sales, marketing and manufacturing. Information technology is used in customer relationship management to collect data, that could be later used to propagate the information received to develop an even private course of interaction with the client. Moreover, the company produces a system of progressive analyzation and amplification to increase the value of the client's work with organizations.

Customer relationship management is not only considered technological application for services, marketing and sales, but once implemented successfully, it allows companies to have a cross-functional and customer-oriented organizational process management strategy integrated into the technology that maximizes relationships.

As a result of several tech-based solutions present in the market for making customer relationship management automatically driven, usually it tends not to be well-constructed as a solemn set of technological development.

However, it is newly understood by a majority of organizations that customer relationship management has strategical significance which is going to upgrade from tech-based effort into value-based effort. Information technology is used as a spark-plug, customer relationship management strategy makes the ignition brighter to augment profitability of client intercourse.

Innovations and improvements in technology along with utmost competitive interface for marketing, in combination with widely used internet have proven to be today and tomorrow's client profitability engines that could enable it in the best possible way and in proportionate to company's resources to every active part which in a way affects customer relationship.

Customer relationship management can offer convenience, simplicity and customization for clients in order to complete transactions. The nature of the interaction taking place is not a matter of focus in this regard.

In today's world firms have understood the vitality of how customer relationship management can help with fighting competitions and the potentials present therein. This aspect of modern business came to realization after firms saw the need for worldwide competition environment. Businesses are incapable of competition merely by copying products or services and providing least advantages. Customer Relationship management enables a platform to reach higher than minor level interest while focusing on making real-world relationship with one's clients. The businesses who focus on providing customized products and services for their clients can survive today's tight competition and will endure tomorrow as leading firms in the industry.

Customer Relationship Management is a structure methodology that is employed to change customer beginning, loyalty, retention and client profitableness by purposeful means of interaction which knows how to smooth client manner.

From a strategic aspect, treated Customer Relationship Management integrated framework, or a method that provides client intended service which believe to be sustaining an extended term interaction and bring out current client wants. researcher work conjointly viewed CRM from each social control and techno-logical views.

New technological, institutional and alien factors are the viatal factors that have proven to be impacting on execution of customer relationship management. Hereby, we will give more details on the mentioned titles:

2.1.1 Technological factor

Technology is known to have qualities which affect the decisions of compliance and how it is implemented. identified several challenges related with innovation including innovation decision process, personal ingenuity, rate of compliance and perceived characteristics. Furthermore, the adoption has substantially used perceived attribute's theory to explore IT innovation, depending on the fife characteristics of innovation, which include relative advantage, compatibility, complexity, observability, and reliability. This presentation has yielded more through analyzation for the results of technological traits on institutional level.

As viewed from another angle and Information technology familiarized point of view, it is considered that customer relationship management is "one" to "one" selling that uses

personal computer tech like information, interaction technologies, massive production so as to build and maintain training interlock present among clients and firms. By looking at customer response criteria, interactive data, and history-based dealings data, firms have been able to offer services and products that every client needs based on the customization.

2.1.2 Institutional factor

The institutional trend implies to the schemes of the institutions. This is identified as the attributes of financial institute in our research which points out the capability of better adaptation of the customer relationship management. Also, the institutional factors have to be changed with present matters and obstacles distinguished at the institutional degree adaptation of innovation in financial institute. Researchers suggest that institutional factors are crucial for adaptation of customer relationship management.

2.1.3 Alien Factor

Many studies have demonstrated the importance of alien factors on adaptation of customer relationship management, alien pressures diversely and their impact have been noted in the study formality, alien pressures as an impact of institutional platform. Meanwhile, the studies showed that globally speaking, there are two main sources of exerting alien pressures: Namely, industrial competition (also recognized as competitive pressure) and the second type, trading partners (which is also known as governmental support). Pressure from competition become evident when a new technology is introduced to the industry and competitors want to utilize and update to the new technology. Organizations need to make a decision whether to use the new feature used by their competitors or not.

2.2 Element of customer relationship management

According to (Philip Kotler,2000) customer's elements are divided in to below different parts.

First of all, we explain customer, who is customer?

2.2.1 Customer:

Clients or customers are people or households who are utilizing a service or a product presented by a business, a firm or an organization. Customer comes from the word

“custom” and implies to traits and habits of someone who is accustomed to buy goods or receive services from a particular businessman or a small shop owner frequently. Thus the shopkeeper will maintain and understand the relationship and how the person deals and can expect his needs and custom. In other words it means how future purchases of an individual is expected.

2.2.2 Customer needs

Usually we have noticed that companies and firms do picture their target market but forget to completely and accurately know and define their clients’ wants and needs as understanding these aspect are not easy all the time. Some clients tend to need something which they’re unaware about, or they need something but cannot draw it in a conscious way. In other words, there’s always some “unsought” needs for customers.

2.2.3 Customer Satisfaction

Customer satisfaction can be defined as the outcome or “perceived performance” of a service or a product shown as disappointment or pleasure regarding what was expected. Therefore, customer satisfaction could be classified as a function of what we called “perceived performance” of a service or product as compared to client expectation. If a clients’ expectation is not fulfilled by the kind of service or product he intends to receive, the client will be dissatisfied; whilst, if the nature of service or the product received by the client aligns with his expectations, that could make him happy and satisfied. However, if what he has received is beyond his expectations, then the customer is prone to delightfulness and highly satisfaction.

2.2.4 Customer value

In marketing terminology “customer value” is regarded as the final global gains of the customer in exchange of his due payment as promised to be rendered by the sales person or agency. In other words, “customer value” is what the client receives for what he pays.

2.2.5 Customer retention

Making new clients is indeed a positive errand, however, retaining existing or former clients is a better skill for the company. Retaining those who were already in the business and helping them grow their business with the organization is a strategy called “customer retention”. Many firms have been found to lose customer due to customer dissatisfaction. In order to be acting wisely, a company must keep its customers satisfied to stay active in customer retention as the key to client retention is their satisfaction; frequent surveys from customers regarding their satisfaction and getting feedback about their performance on routine basis is a way to have the magnet active. Research has shown than highly satisfied clients tend to keep doing business with the same company for a longer period of time, thus showing loyalty – also attains and is attracted to more new products or services the company introduces newly, is keen to upgrade to higher standard or new products and services provided by the company, promotes the company intentionally or unintentionally by talking good about the company, does not much pay attention to the company’s competitors and shows less sensitivity to price fluctuation. Also, a frequent customer tend to introduce new ideas for upgrading product or services and is cost effective when it comes to making transactions as he’s a frequent buyer. Studies have found that 96% of unsatisfied customers do not bother to complain, therefore many companies think that their clients are appreciating their service or products as they do not report unfavorably. What is normal for unsatisfied client is keeping silent and moving to a different provider from the same industry for future purchases and orders. Thus the most beneficial option to retain customers is to produce easy ways for customer complaint. This being said, merely listening to taking customer complaints is not helpful, a timely and actively responding to the complaints is the favor one can do for customer retention.

2.3 CRM vital factors of hospital adoption

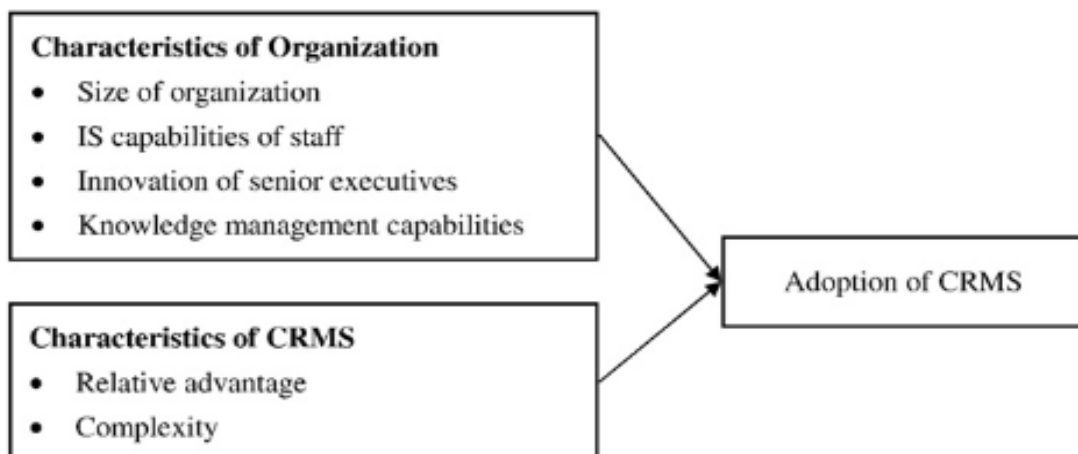
The recent rapid increase within the quantity of medical data has led healthcare organizations to form a data center and utilize information technology to enhance quality of providing healthcare for the citizens. Customer relationship management is an innovative technology that facilitates the method to amass, develop, and maintain client relationships additional with efficiency and effectively. From the business perspective, patients represent the main customers of the hospital United Nations agency receive and feel the health care services directly and realistically. Study shows that hospital capacity,

employee capability, management innovation, information, capability of the management and the other related advantages incur vital force on customer relationship management adaptation. Analysis outcome additionally shows important results for analysts, customer relationship management sellers and also to a lesser degree for the government to extend application of customer relationship management.

CRM not solely target a way to utilize customers effectively and establish high worth customers from current and potential customers, it conjointly considers a way to optimize client relationships from the customer's perspective and maximize the customer's gain to the organization. This analysis adopts a balanced perspective. (R Ling, D.C.Yen 2001)

The operation of CRM within the care business must take some characteristics. like customers have very little power to come to a decision however service or treatment are going to be provided. The medical service, that could be a knowledge-intensive business, enclose a spread of skilled medical service personnel. there's a good medical data that aren't same to every alternative and between medical service suppliers and customers. customers believe all on the service suppliers to provide medical data. solely medical staffs understand exactly what quite sickness desires a specific treatment, and it looks that customers will solely depend on the disposition and ethics of the medical workers to produce appropriate treatment and medical services. These points however that medical service suppliers have the advantage of deciding how service are going to be provided. (B.K. Reddy, G.V.R.K. Acharyulu 2002).

This analysis examined what important factors have an effect on the adoption of CRM in hospitals. It summarized the factors that in thus the adoption of innovative technology into two categories: characteristics of organization and characteristics of CRM. factors



associated with the characteristics of organization embrace size of organization, IS capabilities of workers, innovation of senior executives, and data management capabilities. Factors associated with characteristics of CRMS embrace relative advantage and quality. The projected model is shown in chart. (R.D. Dewar, J.E. Dutton 1986).

Figure 2.1. Adoption of CRM

2.3.1 Size of organization

Dewar and Dutton believed that a large-scale organization has a lot of resources and infrastructure to market innovation. little businesses sometimes endure a lot of restrictions, like lack of resources, monetary constraints, lack of specialists, and management with short insight. conjointly advised that big organizations face a lot of obstacles once adopting IT and realize it harder. conjointly advised that enormous organizations have a lot of ability than little organizations to rent professionals, like IT information professionals. Therefore, we tend to planned a hypothesis for the adoption of CRMS in hospitals. (R.D. Dewar, J.E. Dutton 1986).

2.3.2 The information system (IS) capabilities of staff

Attewell believed that innovation diffusion theory target staff in small organizations. big organizations sometimes lack skilled IT information and IT technical skills believed that big organizations failing as a result of they lacked knowledge and systems. if staff in tiny organizations have a lot of information of knowledge systems, then they're going to be a lot of seemingly to adopt the knowledge systems. the IS information of employees and also the information intensity within the hospitals will be seen because the IS capabilities of staff. Therefore, we have a tendency to projected a hypothesis for the adoption of CRMS in hospitals. (Attewell 1992)

2.3.3 Innovation of senior executives:

Characteristics of senior executives in organizations have an effect on the adoption of IS. The positions and roles of senior executives have completely different effects on the organization's behavior towards innovation. Some studies got wind that the vital actors in organizations shouldn't be neglected. Like, people who are within the higher levels and have the ability to portion structure resources can influence the adoption of innovation.

Senior executives in organizations are the important persons to see the structure angle toward innovation as a result of these executives are sometimes house owners and important policy manufacturers. The characteristics of senior executives can confirm the design of the organization. usually speaking, the amendment of a corporation depends not solely on its size and market factors, however additionally on the power of senior executives, his or her preferences, and his or her readiness to alter. (Thong60)

2.3.4. Knowledge management capabilities

Information management capabilities is that organizations supported reliable information capture, manage, and transmit real time client product and repair information so as to alter organizations to create fast selections and improve customer response, researchers imply three kinds of perceived skills for managing data one from the IT-based capability purpose of read, the necessity to achieve CRM info, consumer info, competition info, product and market information, activity-based value, human resources details, and also the latest monetary situation, two from the technology-based capability purpose of read, the necessity to achieve such things as information measure, email Web-based merchandise, search engines, and data technology architecture; and third from the cultural capability purpose of read, they have to achieve such things because the sensible pointers for implementing data management systems, and also the advancement of structure amendment and knowledge-sharing. (B.K. Reddy, G.V.R.K. Acharyu 2002).

2.3.5: Relative advantage and complexity:

Rogers outlined perceived characteristics of the innovation supported what affects the adoption of innovation of the organization implementing the innovation. The perception of IS from the potential implementing organizations is significantly used for deciding whether or not IS are enforced. per the characteristics of innovation within the innovation literature, Tornatzky and Klein known relative advantage, compatibility, and complexness supported the innovation characteristics of the perspective towards the employment of IT Innovation. (E.M. Rogers 1983) and Tornatzky, Klein 1990).

2.4 An Introduction of CRM in Telecom Companies

Telecom has proven to be among the best dynamic branches and has gained a broad popularity in today's market. Telecommunications which was previously seen as a supply

able-industry has shifted to be wanted as a demand-able industry throughout the world. This industry has reached its peak in all corners of the world and the market is going to shape an increased focus on clients. Thus, CRM opens out new individual platform for applications for how to manage client relationship. Today's firms need to find new advanced ways on how to perceive their customer relationship management systems. The researches carried out in this field encompasses the factors influencing customer relationship management techniques which are used by telecommunication industry while also taking into consideration the activity of customer relationship management as a newly introduced marketing utility in "mobile" communication phase.

2.4.1 Factors affecting CRM in Telecom Companies

Effective marketing has resulted customer relationship management to be counted as a recent advancement. We can simply explain this concept as CRM or the "Customer relationship management" is an art of how to deal with an individual client, individually. Customer relationship management is known as a management utility in the business world, baked by technology, by understanding and developing client information in order to create, boost and maintain profitable relation with the customer.s

In most of highly developed and developing countries, "service" sectors play a major role in the nation's economy arena. Countries highly see the demand of customer relationship management in corporations – specifically in the sectors providing services. Many industries such as telecommunication sector, banking sector, airline sector, medical sector, other financial sectors such as insurance industry, retailing and internet service providing sectors etc have all benefited from the application of customer relationship management. In the year 2003, Thompson has estimated that on a global scale, some 13 billion USD has been spent on technologies and other services related to customer relationship management. Businesses are trying to deeply understand and effectively take benefit from customer relationship management. An article published in 2002 by Mohammad HP and Sagadeven suggest that customer relationship management is a strategy, technologically as well as business wise. They also suggest using a model that can explain the duties of a institutional learning, client centric orientation, firm process orientation, and task-tech fit in making possible a shift of customer relationship management from a technology utility to an interest gaining object.

Examines the impact of CRM implementation on two metrics of firm performance operational cost potency and therefore the ability of companies to get profits (profit efficiency) Gronroos'(1991)

outline their making interactions with clients that the "raison deter" of the business and promoting ought to be dedicated to making and boosting bonds like this. Also, Morgan and Hunt in the year 1994 pointed out the excellence created among transactional exchanges and relative exchanges telecom service suppliers manage and setup the networks to permit customers to speak, and bill finish users for his or her use of the system. Clients in the field of telecom industry are attracted by a number of options provided by telecommunication providers. The clients compare variables through all services a provider markets for such as strength of network signal across intended locations for the client, service cost, technology and tools cost (phone sets, simcard price, functionality of the set and available updates and features). Although client needs and requirements have grown based on their everyday needs, yet the primary expectations from service providers are constant which is cost comparison.

Examination of the narrative on interaction promotion and alternative disciplinary measures which are intended for contribution on data of customer relationship management indicate that a powerful competing environment is present. Therefore, firms are implementing different ideas to draw more attentions to their services and attract more customers. Several products and bundles, in the form of new offers arise by telecommunication companies to cheat younger customers.

2.4.1.1 Influential factor

This factor is named influential as a result of the flexibles in the industry which in a direct way or in an indirect way influences the level of satisfaction in the clients using the telecom technology. The flexibles mentioned under this title are the ones which come under General packet radio service or widely known as GPRS, connection, billing and client requirements.

2.4.1.2 Currency worth

In this list the second particular is marked by currency worth or value for money. This is one of the flexibles because different carriers provide different benefits for telecom users. There is a huge competition in the industry where users have to make decisions based on

flexibles like charges per sms (short message service), roaming fees, call fees, call bundles, internet charges and other value added schemes provided by a network.

2.4.1.3 Conservation of relationship

In our list, conservation of relationship marks a third place. In this essence the flexibles rotate about how to maintain and conserve relationship with one’s clients. Flexible in this factor consist of suggestions, assistance, complaints and availability for the customers.

2.4.1.4 Core benefits:

To mark the fourth place as a factor in the list comes main benefits. Here things like what a client’s general expectations consist of – from the network provider are discussed. Flexibles in this section are namely telecom facility and how “top of” recharging is available.

2.4.1.5 Value added services

Hereby, we discuss the fifth factor which we have named “Value added services”. In this flexible some values are accounted for which other carriers do not provide at all or provide other versions. As an example, career’s internet connection and information availability.

Categorizing Different Variables

1 st Factor influence	2 nd Factor value for Money	3 rd Factor relationship Maintenance	4 th Variable value added services
1. Connectivity 2. GPRS facility 3. billing services	1. value added services 2. Roaming charges 3. Schemes 4. Call charges 5. SMS charges	1.complaints. 2.Relationships with customers	1.Availability of Information 2.Internet connectivity

Public opinion widely differ concerning customer relationship management. When flexibles of customer relation management are used as raw data for comparison and

analytical means for factor analysis, the result shows the flexibles which have more weight in the comparison are the ones which are highly related to the client. They are as follows:

- 2 Billing services
- 3 Customer needs
- 4 GPRS facility
- 5 Connectivity

From this list it could be interpreted that clients choose network carrier based on the items mentioned above. These factors seem to be crucial when served to the best interest of clients. Other factors which can also contribute to a client's choice of carrier are the following flexibles:

1. Schemes
2. Roaming fee
3. Value added services
4. Call fee, and
5. SMS (short message service) fee

Thus we can say that after being satisfied with the core benefits the customers go for the value added services provide by the company. These services are SMS charges, call charges etc. After this the next high loads are of following variables:

- complaints and suggestions
- 365 x 24 Assistance

As our study finds out "relationships with client" is a factor which comes after all the benefits provided by the industry and individual carriers. Clients look for seeking assistance and recording their complaints. These trends are followed by "top up" availability and internet connection availability which is how easily can a client add more credit to his carrier. Telecommunication has turned out to be of the largest and expanding industries having a big market place with a huge demand for many firms in the field. However, it is considered of a high importance for these businesses to stay in the high competition with each other. One of the main flexible is how they manage their clients. This is studied under customer relationship management in the industry. We would like to

offer some key points as suggestion for telecommunication firms in regard to customer relationship management. After analyzation of current research, we can to understand than attracting new clients is crucial as well as retaining the former ones. Fluctuations in the industry requires that firms have to be very active in understanding their clients and to be ready to react to client circumstances rapidly. Several areas are targeted by customer relationship management for augmentation which include client interaction, client value, client participation and meanwhile assists in output customization. When areas like service are concerned, customer relationship management definitely offers to cast an important strategy in making a firm more successful. It can account for corporations in differentiating their clients – that is to say different clients can look for different products in the firm which will result in developing protracted interaction and making the purchasers increase their loyalty for the firm. As a result of looking at the success of customer relationship management within telecommunication industry, it could be summed up as a result that although clients are highly welcomed with best industrial services, yet the meaningful use of customer relationship management is sensed, but faintly. As discussed earlier, customer relationship management is all about treating clients differently which has not taken place in the intended firms. Despite satisfaction of the clients in the industry, it could be noted that effective use of customer relationship management could result in better outcome along the industry. Despite satisfaction of the clients in the industry, it could be noted that effective use of customer relationship management could result in better outcome along the industry.

2.5 Factors affecting CRM in commercial banks of India

Despite satisfaction of the clients in the industry, it could be noted that effective use of customer relationship management could result in better outcome along the industry. Banks globally have experienced complex and enormous challenges related to their customer relationship since the economic crisis. How can banks create higher customer satisfaction and loyalty? Global banking survey a new era of customer satisfaction had a shocking finding. The present study revolves around the Customer Relationship Management in banking industry and factors that may influence the CRM solutions & its implementation in banking industry. The findings & outcome of the present study will be beneficial for the banking industry in avoiding the CRM implementation failure. The purpose of this paper is to identify the independent variables & to investigate likely influence of these

independent variables on the CRM in banking industry, since the economic crisis, banks have experienced huge challenges with their customer relationship. Despite satisfaction of the clients in the industry, it could be noted that effective use of customer relationship management could result in better outcome along the industry. despite generally high levels of satisfaction with banks, the research study revolves around customer relationship management and service Quality of Banks marketing philosophy has taken a leap from product philosophy to relationship marketing. Organizations nowadays can only grow if they not only sell their products but also make a place in the heart of customers by keeping customer's satisfaction as the focal point of their philosophy. Philosophy of producing and selling products as per the needs of the consumers has changed to creating a place in customer's heart so that it makes a long lasting impact in their mind to keep them loyal to the organizations. Despite satisfaction of the clients in the industry, it could be noted that effective use of customer relationship management could result in better outcome along the industry. Concept of CRM has proved to be a useful tool in accomplishing the said objective. However, a paradigm shift is being observed in all the dependent components. (Aberdeen Leila 2006.).

It was an expansion of a customer-oriented balance score card that includes four perspectives is customer knowledge, customer interaction, customer value and customer satisfaction. (Aberdeen Leila 2006.).

Despite satisfaction of the clients in the industry, it could be noted that effective use of customer relationship management could result in better outcome along the industry. Doyle says that it is necessary for each organization to have skillful, knowledgeable and motivated employees to attain maximum business efficiency and establishing long term relations with business customer in long run. (Doyle 2000).

2.5.1 The viability of CRM in Indian banking

Banking sector has been in a broad change in India since 1990s. Customer relationship management has introduced a considerable change on how banking is carried out. Banking sector have proven to be playing and become a crucial player in the economical atmosphere of India's whole country situations. For several decades now, this industry has created thousands of jobs and has contributed very much to the overall economy of the country. Indian bank industry, like other contributing industries have faced old blockage on the way

– that is unavailability of update technology and marketing facilities to compete in today's high pace world of digital development. As large economical institutions, the banking sector is always trying to find better ways of providing reliable service and to augment its client base. Customer relationship management opened the gateway for such important step.

Previously we analyzed that customer relationship management is about adding info-tech with marketing strategies altogether to form a profitable and long lasting interrelations with bank clients. Customer relationship management is assessed based on evaluation of customer relationship management which result enhanced chances for better understanding of clients and introducing value.

In Indian banking industry, the recent idea of customer relationship management is about making value for every stakeholder. Hussain mentions that Indian banking industry uses customer relationship management software tools or applications for obtaining client behavior and client value. (Hussain et al. 2010).

Several scholars have talked about utilization of customer relationship management for banking system in different aspects. Namely, Johnson and Selnes in 2010 elaborated that customer relationship management is vital for banking because it enables them react to their clients effectively and timely.

A number of commentators rely on customer relationship management for operation efficiency and meanwhile ease of function; while others see the vitality of customer relationship management in identifying a bank's highest profitable clients. Customer relationship management could be a tool for extensive reliability to cater, enlarge and maintain relations with clients. Use of customer relationship management as a strategy is considered of high importance for banking institutions for understanding, anticipating, managing and personalizing the firm's current requirements – and of potential clients.

Researchers have found that flourishing development of client relationship management has been foreseen within banking institution in India recently. Under the banking competition atmosphere, these financial institutions have been competing closely for gaining utmost profitability by looking for retaining clients. To make this happen, banking institutions have been trying to go deeper in thoroughly understanding client knowledge

which in turn results in understanding what a client really wants and responding timely when they seem to be unsatisfied.

It shall also be inclusive of building client base which makes banking institutions to sufficiently client base using all the handy tools. Maintaining current customers as well as developing customer base – that mean is the “base” reaches a peak, so does profitability. Therefore, banking firms have to make use of tons of innovative customer relationship management to attract and maintain clients.

Several factors can point the importance of customer relationship management. Researchers have different ideas about how it needs to be fulfilled. Customer relationship management has proven to be of a high importance not only for banking institutions but for all other industries since 2000. Data suggests that banks are using customer relationship management utilities to attract extra clients and for maintaining close interactions with them.

Relative competition atmosphere and new regulatory declarations have made it harder for banking firms to stay away from the industry. However, achievements in customer relationship management has let banking firms the accessibility of using technological development to assist in retaining clients by the means of providing feedback in order to brining convince access.

Banking “Call centers” are actively use customer relation management for solving problems such as “troubleshooting” and transaction pursuit. Also, the use of customer relationship management has brought a substantial importance in sales.

A lot of customers look at a firm banking relationship as crucial as their other important business filed. In this essence, banks with active customer relationship management benefit a lot from their clients, as all a client wants is to be good taken care of.

Recently with evolution of banking system, several new banks have come into existence in the industry making market conditions narrower; thus importance of customer relationship management becomes more a matter of competence.

Competition is increasing, margins are eroding, customers are becoming more demanding and the life-cycles of products and services are shortening dramatically (Payne, 2010).

Above mentioned factors result in intensification of client-firm relationship for banks in order to provide the best of services the client urges via any resources a client wills. Customer relationship management plays an important role in Indian banking sector as the sector as a whole is different from other industries. The banking sector is solely concerned with financial services thus they need to be trustable by establishing client support and bring ease in communication with the customer willing to be supported in a meaningful way.

At present there are five practical classes for on-line banking sites: online booklet core, interactive banking, emails, calculations and cyber banks – that supply client access to available data, inter-branch funds transfer and utility bill payments. Banking industry has collaborated with suppliers from telecommunication industry and power industry like MTNL, BSES and mobile network suppliers in order to empower online shopping and permitting clients to carryout online bill payments. Private banking sector such as UTI bank, HDFC bank, ICICI bank and International Trust bank in Indian subcontinent have been pioneer in electronic banking, also called e-banking service. International players in the field like Deutsche bank, HSBC bank, Federal bank and ABN Amro bank are setting goal for starting activity to become huge institutions in e-banking while Citibank has already taken the initiative and has recorded active presence in his name. However, state-owned banks like Union Bank of India and SBI are mobilizing towards introducing the new technology for their clients. The Bank has recorded to pioneer in B2C and B2B services. Schemes such as B2B services or (i-payments) facilitate on-line supply-chain management thereto company purchasers by connecting suppliers and dealers in an exceedingly small business circle.

Every participant in the loop is asked to open an account with the bank. This new feature has been quite favorable in the industry and MoU, “memorandum of understanding” has already been enacted with more than a hundred big Indian firms. “Infinity” is a software Is a big success newly introduced by the bank as an electronic service. It allows the holder of an account to transfer an intended sum within the bank to different account. conjointly one will intimate concerning the loss of an ATM card over the web once victimization eternity. company sector will issue letter of credit and create inquiries concerning bills sent for assortment via this service. It conjointly provides facility for nicknaming all accounts to avoid remarking protracted accounts variety. ICICI Bank, the primary bank to supply e-

banking services in Asian country has quite 100 thousand regular net user accounts, the bank has viewed advanced info technology as a social control and competitive tool and has tried to harness technology to the utmost doable extent to deliver superior client services.

2.5.2 Customer Relationship Management in ICICI Bank of India

The ICICI Bank of India – a short overview

“Industrial Credit and Investment Corporation of India” now generally known as the ICICI bank is one of the most active and widely known financial institutions in Indian banking sector. As far as market capitalization is concerned, it holds the biggest private sector bank record in his name while as a whole, being the fourth largest in the row throughout Indian land having a total of +4850 branches and about 14,516 ATM (as of Novermer 20th 2018). ICICI bank, being the largest organization of issuing “credit cards”, has entrusted a room in more than 19 fields of investment such as insuring life and non-life projects, asset management, and venture capital.

This project wishes to study the customer relationship management in ICICI Bank and how this concept would help to maintain long term customer loyalty with the bank. This would help ICICI bank to emerge as no one private sector bank in the country. CRM, according to ICICI consists of the following approaches:

- a) Getting personalized information on customers.
- b) What is the value of the relationship?
- c) Customized offerings to the customers.
- d) Converting a prospective customer into a true customer.

2.5.2.1 Obtaining classified data on clients

For processing the paperwork, the bank requires all necessary information about the client. Currently four services are offered by ICICI bank including “fixed deposits account, current account, saving account and loan account”. Application forms are filled with all required fields by all customers and then signed for processing, making it possible to gather personalized information regarding several clients of the same filed to be stored in the data server for future easy access.

2.5.2.2 Relationship value

The next step of data analyzations is looking for a value of relationship for the clients individually. This is done after gathering personalized data regarding bank clients. Then the department looks for ways of approaching a client for finding out their “needs & wants” The next step after this part of analyzations is offering the client the correct customized service.

2.5.2.3 Customized service for client

Once client value is set and understood by the bank, next step is offering him customized services; that is the particular product the client asks from the bank. A conceptual service is also presented to the customer which is often regarded as cross-selling. The idea of “cross-selling” is a kind of promotion for another product within the same business. That is, to present a different product or service for the bank customer which he is not intending to really look for. An example would be offering insurance or a bank loan when a customer shows up in the bank to open a saving or current account.

2.5.2.4 Making a prospective client a real client

The final view of customer relationship management in ICICI bank is a trying to convert a prospective client into a real client. Starting from the very first moment an inquiry come to the information section, a follow up on the client takes place trying to persuade him for a next visit of the bank, then trying to convince him for an occasional visit and finally making him a regular visitor. Other banking institutions and industries have different approaches on this regard however the ICICI due to its enormous tech investment on customer relationship management, has made an internal data collection server with all client details, a handy tool available at a finger tip from any branch and location. Employees can find and locate profitable clients and have them under their surveillance. This bank has hired Teradata association for developing their own software tool for obtaining such information on the clients, making it the first of its kind in the industry. The benefit of using this software is examined by a “matching tool” parameter. It means certain standards are measured by the tracking software which elaborate “value” of client. When a client reaches those set of formerly set standards, the software prompts the user, in this case the bank employee, to offer the client a different service/product.

2.6 Conceptual Frame Work

CRM has all over again gained prominence amongst lecturers and practitioners, its projected that builds on alternative relationship development method model.

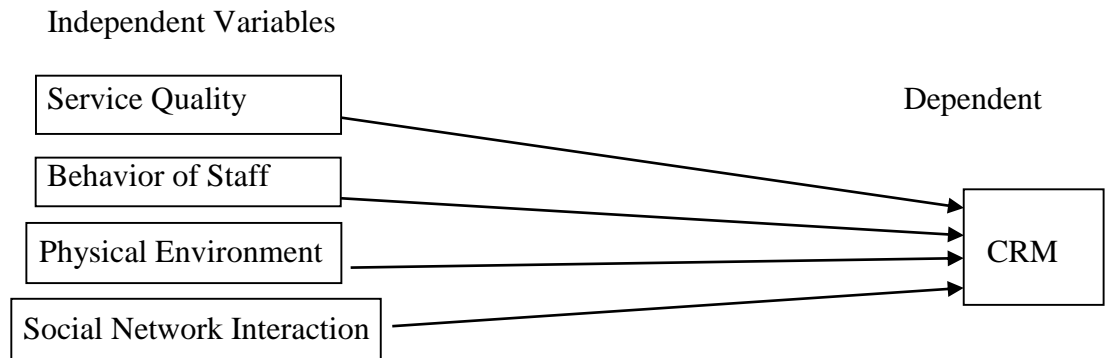


Figure 3.1. Dependent and independent variables

2.7 Hypothesis

H1=There is significant of relation between service quality and CRM's improvement in banking industry.

H01=There is no significant relation between service quality and CRM's improvement in banking industry.

H2=There is significant relation between behavior of staff and CRM's improvement in banking industry.

H02= There is no significant relation between behavior of staff and CRM's improvement in banking industry.

H03= There is significant of relation between quality of solving customer's problem and CRM's improvement in banking industry.

H03= There is no significant relation between quality of solving customer's problem and CRM's improvement in banking industry.

H4=There is significant relation between physical environment and CRM's improvement in banking industry.

H04= There is no significant relation between physical environment and CRM's improvement in banking industry.

H5= There is significant relation between social network Interaction and CRM's improvement in banking industry.

H05= There is no significant relation between social network Interaction and CRM's improvement in banking industry.

Chapter Three

Research Methodologies

3.1 Introduction:

The term “Methodology” refers to the theory of creating methods and methodical procedures. Methodology is connecting the theoretical and substantive domains in a study and aims for an important role in validity determination and reliability of a research.

3.2 Target population in AIB bank:

Total expected customers of AIB are 9,000 customers without considering their numbers of accounts.

3.3 Sample Size

Due to large number of AIB customers, researcher have to select small number of customer for sample size. in this research total population is about 9,000 and researcher selected about 300 customers for sample size, and received only 100 respondents from customers.

3.4 Sample Techniques

Generally sampling divided in to two part one is probability sampling and another is non probability sampling, researcher used non probability sampling method, Non probability sampling method is reliant on a researcher’s ability to select members at random. This sampling method is not a fixed or pre-defined selection process which makes it difficult for all elements of a population to have equal opportunities to be included in a sample, in the essence of using non-probability sampling methodology, units are not selected to be included in a sample based study or random sampling. Here, samples do not denote the actual population.

3.5 Instruments of Study

Researcher have developed standard questioners based on approved materials sources for this research and researcher used Likert scale method for collecting data from various AIB customer throughout specific branches.

Likert scale: a scale used to represent people's attitudes to a topic also it is a psychometric scale commonly involved in research that employs questionnaires. it is the most widely used

approach to scaling responses in survey research, such that the term is often used interchangeably with rating scale, although there are other types of rating scales.

Questionnaires are used in this study to collect a broad scope of information related to the subject. The researcher used closed-ended questions of five points Likert scales to ease respondents on giving their proper inputs in the pre-designed questions. Although a variety of research instruments are available which the researcher could choose from, the “questionnaire” has been regarded to be used in this study because of the interests mentions as follows:

- Using Questionnaire is a relatively cheaper method, as a result it is considered a handy tool for gathering data from a large set of samples. Additionally, the simplicity and requirement of lesser time for completion of the work is another key benefit. It does not require a lot of time for consideration as researchers usually tend to reserve a small timeframe window to achieve results.
- Questionnaires serve as a form of precaution which keep confidentiality. Therefore, allowing respondents to respond in a relaxed manner
- Only one or a few sets of questions or statements are developed to be answered by everyone. This approach is great to remove bias which often results in interview sessions
- Result data can be tracked easily using a questionnaire. It could be measured using a software packages or by the researcher himself in an easy manner

Planning cost the researcher some time. designing and developing the questionnaires by pre-testing the questions with related academic supervisor, friends, asking area specialist and experts to evaluate them to avoid lack of neatness and lengthy questionnaires with statements or questions that are uncertain since factors like these may cause to feel intense dislike of respondents.

3.6 Data

The study is exploratory in nature and tries to explore CRM practices in Afghanistan international bank.

1. **Primary Data:** The Work is based one empirical study, mainly on questionnaires and interviews. The research is basically carried out by using the information gathered from bank clients.
2. **Secondary data:** To supplement the work secondary data was also used which includes published book, materials, survey reports, research reports, project reports and journals, it also mentionable that these data were taken from authentic resources and its available both soft and hard copy.

3.7 Data collection procedure

In this study the methods used for collecting data is of two different sources (primary and secondary). Data collected through primary sources are through distribution of questionnaires among active customer or those who always dealing with bank, while the data collected through secondary sources are done through review and detail analysis of related documents, reports, journals, articles, academic research papers and so on.

3.8 Scope and limitation

Customer relationship management is regarded as approaches which firms use when dealing with their clients. Several short-coming and limitations exist in customer relationship management solutions. Overcoming these shortcomings has emerged to a point of interest for firms. Customer relationship management does help an organization attain information related to the client. It can signify purchase trait and habits as well as strategies for marketing. This being said, such limitations may sometimes cause a failure to customer relationship management. Also, another failure reason could be organizational stuff who may not be willing a commitment to customer relationship management. Furthermore, a lack of skillful communication resulting in poor communication for the business or from the stuff. Many a times strict regulations have not permitted for a flexible use of customer relationship management when its felt necessary.

Problems which are considered as a limitation of the study are mentioned bellow:

1. This study is limited to 100 respondents, a small sample in size which represents the whole universe of users of CRM techniques.
2. The researcher faces some difficulty due to the lack of co-operation from some respondents and the bias of respondents cannot be completely ruled out.

3. It is very difficult to fetch sufficient customer information from the bank since they maintain privacy and security in providing customer profile.

Chapter Four

4.1 Analysis

In this survey, researcher has find out that the organization has a potential to develop further by adopting a better form of customer relationship management in its corporate culture and meanwhile applying some forms of business practice and process. Below is researcher questioner data which are collected from AIB bank customers through hard files.

Out of hundred questionnaires which was intended for this project all of them were answered fully and returned to the distributor which suggests a 100% response rate. Every question posed was answered in the right way. The responders chose one of five probable answers for the eighteen developed questions. Space was not provided for further comments on customer relationship management in the research and most of the comments were not fulfilled by participants, due to their lack of knowledge or may be lake of time or any other reason might be.

4.2 Reliability Test

Reliability test is the degree which is used to show measures are free from error, and also will provided consistent measure from one administration of the scales to the next. To find the reliability of this study bellow table is given.

Table:1

Cronbach's Alpha	# of Items
.783	25

Reliability Statistics

Based on above calculation we found the value of Aronbach Alpha for the Impact of mentioned variables are 78% that Above 70% of Cronbach Alpha in research is acceptable and our finding is more than 70% and we can say that our study is reliable.

4.3 Descriptive Statistics

Table:2

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Service quality	100	-.217	.241	.666	.478
Behavior of staff	100	1.187	.241	3.742	.478
Physical environment	100	.850	.241	1.379	.478
Social network interaction	100	.633	.241	-.254	.478
CRM Performance	100	.990	.241	5.533	.478
Valid N (list wise)	100				

Interpretation

Result of the study is described on the basis of individual analyzation of the answers to every single of the eighteen questions developed for the research. Additionally, responses to all the three elements of customer relationship management are obtained to provide an overall overview of what we consider to be related to client focused Service Quality, Behavior of Staff, Physical Environment, Social Network Interaction and customer relationship management. A deep general look into AIB bank's core business procedure must be considered by the management team. The aim for the assessment is identification of those activities which do not seem to be performed in accordance with customer relationship management principles. Employee objectives ought to be adapted in order to recognized identifiable as well as measureable prospects of behavior which yield to customer orientation principles. As CRM literature advocates, performance measures and incentive compensation plans, that reward customer orientation, should advance organizational culture towards a companywide commitment to CRM. Continuous client oriented training and education ought to be presented as companywide initiative to make sure that client satisfaction is known as a life-saving value which spreads all over the entire organization.

Description statistics provide information about below point which should be consider in every research. This information describes the size of our sample, describes the center of allocated information, the spread of data, assess the shape and spread of data distribution and compares data among several class. Ratio of skewness to its standard error can be used as a test of normality, large positive value for skewness indicates a long right sequence an extreme negative value indicates a long left sequence.

The skewness value can be positive or negative, or even undefined. If skewness is 0, the data are perfectly equal, on average our statistic is 0.775 so it under range of, if skewness is lower than -1 or above 1, the distribution is highly skewed.

Kurtosis tells us the height and sharpness of the central peak, normal distribution has kurtosis value between 1 and 3, so if calculate average of kurtosis statistics than the result is 2.3 which between 1 to 3 which show normality of distribution.

4.4 Model Summary

Table:3

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.385 ^a	.148	.112	.30725	1.812

a. Predictors: (Constant), Social network interaction, Behavior of staff, Service quality, Physical environment

b. Dependent Variable: CRM Performance.

Interpretation

We conducted a regression analysis to determine the significance effect of factor affecting CRM in AIB, which is involves, service quality, staff behavior, physical environment, social network interaction on AIB Bank. The model summary shows the R square is .385 which means 38% change in CRM's performance is because of staff behavior, physical environment of branches and other mentioned variables are held in AIB and. Remaining 62% are the other factors that affecting on Afghanistan international bank CRM's performance which is out of the mentioned factor in this study and we did not take any consideration regarding the other factors. Adjusted R square shows that 14.8% the independent variables are affecting the performance of CRM on (AIB). This mean that the independent variable effects the dependable variable by 14.8%. The remaining are being affected by other factors like high charges of AIB bank rather other bank, paper work of (AIB) is more than other bank or any other factors that might be not suitable as per customer perspective, so based on regression analysis we have to reject our null hypothesis which means that staff behavior has not significant impact on CRM performance and accept our alternative hypothesis that indicated on a significant impact of staff behavior on CRM's performance.

The higher the deviance R^2 , the better the model fits our data. Deviance R^2 is always between 0% and 100%. Deviance R^2 always increases when we add additional predictors to a model. For example, the best 5-predictor model will always have an R^2 that is at least as high as the best 4 predictor model. Therefore, deviance R^2 is most useful when you compare models of the same size. Deviance R^2 is just one measure of how well the model fits the data.

R Square column indicates how much of the total variation in the dependent variable, CRM performance, can be explained by the independent variable, service quality, staff behavior and etc. In this case, 14.8 % can be explained.

4.5 ANOVAa

Table:4

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.557	4	.389	4.123	.004 ^b
	Residual	8.968	95	.094		
	Total	10.525	99			

a. Dependent Variable: CRM Performance

b. Predictors: (Constant), Social network interaction, Behavior of staff, Service quality, Physical environment

Interpretation

This is the table that shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.04 (i.e., $p = .004$), which is below 0.05. and, therefore, there is a statistically significant difference in the mean length of time to complete the spreadsheet problem between the different courses taken and indicates that, overall, the regression model statistically significantly predicts the outcome variable we can find out in the table which contains the result. The Coefficients table provides us with the necessary information to predict CRM performance from other independent variables, as well as determine whether CRM contributes statistically significantly to the model.

Finally, we can say that the ANOVA is below 0.05 which specifies that independent variables significantly explain variances in dependent variable.

4.5 Coefficients

Table:5

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
	(Constant)	1.580	.216		7.307	.000
1	Service quality	-.013	.092	-.016	-.145	.085
	Behavior of staff	.174	.071	.269	2.455	.016
	Physical environment	.197	.089	.269	2.207	.030
	Social network interaction	-.103	.072	-.165	-1.422	.158

a. Dependent Variable: CRM Performance

Interpretation

the coefficient tells how much the dependent variable is expected to increase when that independent variable increases by one, holding all the other independent variables constant.

The coefficient of variation is a measure of precision from repeated measures. Within the lab, it is mainly used to determine how reliable assays are by determining the ratio of the standard deviation to the mean. The coefficient variation is the expressed as a percentage to easily determine the variation of the assay.

The coefficient of variation represents the ratio of the standard deviation to the mean, and it is a useful statistic for comparing the degree of variation from one data series to another. In the above table, the sig value for independent variables are less than 0.05 shows that there is a significant effect and relationship between service quality, behavior of staff, physical environment and social network interaction with CRM performance.

4.6 Correlations

Table:6

	Service quality	Behavior of staff	Physical environment	Social network interaction	CRM Performance
Pearson Correlation	1	.399**	.460**	.391**	.151
Sig. (2-tailed)		.000	.000	.000	.135
N	100	100	100	100	100

Behavior of staff	Pearson Correlation	.399**	1	.432**	.378**	.317**
	Sig. (2-tailed)	.000		.000	.000	.001
	N	100	100	100	100	100
Physical environment	Pearson Correlation	.460**	.432**	1	.543**	.288**
	Sig. (2-tailed)	.000	.000		.000	.004
	N	100	100	100	100	100
Social network interaction	Pearson Correlation	.391**	.378**	.543**	1	.076
	Sig. (2-tailed)	.000	.000	.000		.449
	N	100	100	100	100	100
CRM Performances	Pearson Correlation	.151	.317**	.288**	.076	1
	Sig. (2-tailed)	.135	.001	.004	.449	
	N	100	100	100	100	100

Correlation is significant at the 0.01 level (2-tailed).

Interpretation

Following findings are summarized in subsequent paragraphs: Correlation between all independent variables and (CRM) have been found to be statistically significant at the level between (-1.0 and +1.0). Correlations estimate the strength of the linear relationship between variables. Correlation coefficients range from -1.0 (a perfect negative correlation) or to positive 1.0 (a perfect positive correlation). The closer correlation coefficients get to -1.0 or 1.0, the stronger the correlation. The closer correlation coefficient gets to zero, the weaker the correlation is between the two variables. Ordinal or ratio data (or a combination) must be used. after getting feedbacks from customer, Researcher observed mentioned variables have strong relationship with each other.

For Example: There is strong relationship between CRM performance and behavior of AIB bank staff (+1).

4.7 Statistics

Table:7

	Service quality	Behavior of staff	Physical environment	Social network interaction	CRM Performance
N Valid	100	100	100	100	100
N Missing	0	0	0	0	0
Mean	2.3700	2.3633	2.3467	2.4200	2.1717
Median	2.3333	2.3333	2.3333	2.3333	2.0000
Std. Deviation	.39609	.50385	.44676	.52249	.32606
Variance	.157	.254	.200	.273	.106
Skewness	-.217	1.187	.850	.633	.990
Std. Error of Skewness	.241	.241	.241	.241	.241
Kurtosis	.666	3.742	1.379	-.254	5.533
Std. Error of Kurtosis	.478	.478	.478	.478	.478
Minimum	1.00	1.00	1.33	1.00	1.00
Maximum	3.33	4.33	4.00	3.67	3.67

Interpretation

Mean: Calculates subgroup means and related statistics for dependent variables within categories of one or more independent. The mean or the average is a measure of central tendency that offers a general picture of the data without unnecessarily inundating one with each of the observations in a data set.

The median and the mean both measure central tendency. But unusual values, called outliers, affect the median less than they affect the mean. When you have unusual values, you can compare the mean and the median to decide which is the better measure to use. If your data are symmetric, the mean and median are similar.

Standard deviation: measures how concentrated the data are around the mean; the more concentrated, the smaller the standard deviation. the standard deviation can never be a negative number, due to the way it's calculated and the fact that it measures a distance (distances are never negative numbers). The smallest possible value for the standard deviation is 0, and that happens only in contrived situations where every single number in the data set is exactly the same (no deviation).

Variance: The variance is calculated by subtracting the mean from each of the observations in the data set, taking the square of this difference, and dividing the total of these by the number of observations.

skewness: This is a measure of the symmetry of a distribution of values.

kurtosis: This is a measure of the tails in a distribution of values.

Standard Error of Kurtosis. The ratio of kurtosis to its standard error can be used as a test of normality (that is, you can reject normality if the ratio is less than -2 or greater than +2).

A large positive value for kurtosis indicates that the tails of the distribution are longer than those of a normal distribution; a negative value for kurtosis indicates shorter tails.

Standard Error Skewness t: can be used as a test of normality (that is, you can reject normality if the ratio is less than -2 or greater than +2). A large positive value for skewness indicates a long right tail; an extreme negative value indicates a long left tail.

Minimum: The smallest value of a numeric variable.

Maximum. The largest value of a numeric variable.

4.8 Regression

Regression is a technique that can be used to investigate the effect of one or more predictor variables on an outcome variable. Allows us to make statements about how well one or more independent variables will predict the value of a dependent variable.

For example, if we interested in investigating which variables in the bank were good predictors of CRM, we could create a regression equation that would use several of the variables in the dataset to predict CRM performance, by doing this we will be able to make, statements about whether variables such as 'employee behavior with customers, AIB branches locations, or AIB branches physical environment.

Regression analysis for CRM on customer satisfaction

Model	R	R square	Adjusted R square	Std. Error of the Estimate
1	.432a	0.186	0.175	0.55173

CRM Elements	B	Significant
Behavior of Staff	0.363	0.001
Service Quality	0.100	0.240
Social Network Interaction	0.158	0.004
Physical Environment	-0.032	0.481

Base on the Table, it is found that CRM elements overall has positive relationship with customer satisfaction (R=0.432). However, based on the adjusted R square value of 0.175, these elements only contribute 17.5% to dependent variables. Behavior of the

employees and relationship development give significant impact to customer satisfaction. It is clear that in dependent variable with higher level of β has higher impact on dependent variable. In this study result reveal that the factor of Behavior of the employees ($\beta=.368$, $\text{sig}<.01$) is most influential factor and relationship development with the customers ($\beta=.100$, $\text{sig}<.05$) is ranked second. The rest of the elements did not show any significant contribution.

Chapter Five

Conclusions and recommendation

5.1 Conclusion

We can conclude using above data to denote that customer relation management definitely has a positive relationship with related variables (in here, client satisfaction). This is not say that all elements render important affects on related variables. How the staff behaves along with social network interaction has been found to assist the most to client satisfaction. Our research comes to the same conclusion as the ones carried out before. The result of our study implies to the fact that those banking staff who can maintain a proper relationship with clients could stabilize client satisfaction. Behavior of the employees is also play significant role in increasing customer loyalty. The organization must put emphasis in the two elements which are behavior of employees and relationship development. Employees are expecting not merely be polite and courteous towards their customer, but most importantly must have the product knowledge and communication skills that can create a relationship with the customers, further stress that positive employees' behavior is vital in sustaining customers' satisfaction. Employees must be trained to response to the customers' needs in an appropriate speed. They must also able to show concern and care to the customers. Retail business or any other form can not see a survival by disregarding appropriate application of customer relationship management. Our research boosts the idea that clients are pretty satisfied with professional service rendering, the ones who have mastered courteous expressions and personal connections forms of sociality. Additionally, the research pointed out that in addition to the nature of service provided, clients tend to like the service renderer to be polite and courteous. The interaction taking place commence and end using "courtesy expressions" along with inclusion of a way to show more connected with the client. The ideal proclamation is that active social communication could maintain a central duty in bringing the bank closer to the client.

Implementation of customer relationship management incorporates a cross-functional customer focused strategy, executed through business processes, supported by technology. Customer relationship management makes a change necessary for the overall institution and the way how interaction is made with clients. Client orientation is regarded as a level to which an organization achieves and uses available customer data for developing strategies to fulfill client needs and implementation of the strategy in a way to the best interest of how the client observes.

To be more specific, the bank does not seem to be utilizing client information as a platform for efficient business data for managing relationships in a meaningful order. However, it is noted that the bank builds and develops his own versions of client wants and needs. Moreover, the study finds out that the bank does not seem to be entirely appreciating the clients who reserve a potential for development and meanwhile profitable to the bank, also pointing out those who should be disregarded.

As previously discussed, customer relationship management is thought to be aligning business processes along with client strategies and obtaining a company-wide commitment to CRM entails ongoing education and training and the adaptation of performance measures to reward customer orientation.

5.2 Recommendations

All the factors (independent variables) have been found to be significantly indicating their influence on the CRM. Since all factors have been found to be significant, we would like to point to some recommendations obtained in comparison to the elements of customer relation management in current section of the study. The following recommendations could be taken into consideration parallel and wholly might enable the bank to develop on the significant basics of customer relationship management.

The following recommendations are what we consider to be helpful:

- Communication mode with both individual and corporate customers

Communication between bank and its clients by sending bank statements, through advertisements, mail, sms are important and contributing to a bank's CRM.

- Organizational Culture

Commercial fidelity is viewed important to successful execution and megahit of customer relationship management. Sound leadership, allegiance to customer relationship management and senior management support are key for a basal alteration in organizational culture. The top management board is required to renew its vision for brining value to clients and to deliver that vision at all opportunities to their staff.

- Using new technologies

The past decade was one of intense change and explosive innovation. New technologies emerged more frequently, disrupting the stability of entire markets. Customers became more mobile, informed and demanding. And competitors became more adept at quickly improving their operations. Efficiency of bank's services by installing automated machines like cash deposit, passbook printing machines online banking facilities, cash delivery services and etc, is viewed as an important aspect contributing to a bank's CRM.

- Investment on customer service/representative

Similarly, personalized attention, face to face personal contact, greeting customers, smiling, having fresh and attracting appearance to customers and interaction comes out to be important aspect contributing towards improved CRM.

- Well knowledge about bank's product and policy

Financial matters, safety of money and transactions are important for clients. It's quite natural that clients expect their bank's employees to be knowledgeable about the bank's products and services. Clients will get the feeling of security if they are satisfied with the employee's attitude. Training sessions, monthly reward system, employee of the week/month/year, incentives, feedback report coupled with more innovative steps can be used to motivate employees to display knowledgeability and attitude.

- Increasing current customer relationship with bank

Statistical significant relationship between CRM and perceived service quality implies that if CRM increases, service quality will also increase. Therefore, all steps should be taken to increase the level of CRM. In this direction, employees should be motivated to know its customers well, interact with them, generate welcome feelings in clients visiting their banks, making an atmosphere in the branch that clients feel relaxed and at home. This would inculcate a feeling of trust which may increase the level of CRM of the Bank and thus high level of service quality.

- Market Research

The bank might better categorize all current clients available in the industry in a systematic way using other resources to maximize its progressive ability for attaining new information

on client traits, and preferable choices. When deemed attainable, also the reasons for providing service based on their deeds.

- Having general MIS for bank's customers

As a proposal suggested, a few things could catch attention which need to be examined on a quarterly and/or semi annual term to make sure that the clients are provided with what they are looking for.

- Strategic business planning

There is unit in AIB bank by the name of special project and strategic planning, they make vital decision for bank's profit enhancement and growth. There can be 2 different phases for "Business planning":

1. Working on identification of those clients who have a potential to be kept and relied on for development of the business; and on the other hand screening relationships with those who do not seem to be advisable to be kept as potentials. By surveying the market, appropriate clients ought to be segmented in accordance with their behaviors and traits.
2. Afterwards, the bank should design and develop strategies and apply them according to the insights.

AIB better apply these last two recommendations for achieving better business plans. We believe this might result in enhanced client relations and service presentation. Sound client relationship would be proven beneficial to differentiate and enhance the organization's ability to better monitor market factors while remaining competitive in the industry.

Questionnaire

Dear Respondent,

I am Ahmad Siar Fazel pursuing Master degree at Kardan University. For research purpose, I am collecting data for checking “Exploration of Factors affecting CRM, a case Study of AIB bank Kabul AFG”. This research study is purely for academic purpose and the data provided by you shall be kept confidential and shall only be used for research and academic work.

Name of respondent: _____ Gender: Male () Female ()

Education level: Baccalaureate () Bachelor () Master () Ph.D. ()

Organization: Government () NGO () Private () Other ()

Please tick (✓) the level of overall success related to customer perspective with the implementation of customer relationship management in your bank. Please tick the appropriate level of success on the basis five point likert scale.

S/N	Statement	Strongly Agreed	Agree	Neither agree nor disagree	Disagree	Strongly Disagree
Service Quality						
1	High value services are provided to the customers by the employees of AIB Bank					
2	I never had any complaint against the employees of the AIB Bank					
3	Employees give value to the customer’s satisfaction					
Behavior of Staff						
4	Behavior of the employees of AIB Bank is up to my satisfaction					
5	Employees behavior towards customers is always courteous.					
6	Employees listen to the problems of customers is patiently					
Physical Environment						
7	Physical environment determines the efficiency of banks performance.					

8	There is a stable, predictable work environment in all branches of AIB bank					
9	AIB branches are located in suitable, near to business area and easily reachable to its all customers					
Social Network Interaction						
10	Telephonically problems of customers are solved by the employees					
11	AIB provide easy way to contact through their website					
12	Communications with the sales staff for the purchase of the service were simple.					
CRM						
13	I feel CRM strategies is mainly concerned with the consumer's interests.					
14	Business is better with CRM rather than without it					
15	Customer satisfaction and CRM in AIB are correlated with each other					
16	CRM creates customer awareness about different services offered by bank					
17	All my demands/expectations are fulfilled by the employees of AIB through CRM tools.					
18	CRM provide long term connection with bank					

Give any other information/suggestions you wish about your bank's performance.

Signature of Respondent

Thank you from your cooperation!

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Submission form

Student Name	Ahmad Siar Fazel	Academic Year	2017-2018
Student ID	902-1704050	Semester	Spring 2017
Specialization	Finance	Title	Empirical Factors Affecting Customer Relationship Management in AIB Bank
Supervisor comment on works originality and contribution to knowledge			

By signing this document, I verify that the work presented in this thesis is my own. It has not in part or in whole been copied from unacknowledged sources. I understand that academic misconduct is not acceptable in Kardan university and if suspected, disciplinary action will be taken against me.

Student signature		Date	
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By signing this document, I confirm that I have reviewed student's thesis report and devoid it of significant plagiarism and /or any violation of intellectual property regulations. I recommend this work for STSB approval.

Supervisor Name		Signature		Date	
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Thesis Approval Form

Student Name	Ahmad Siar Fazel	Academic Year	2017-2018
Student ID	902-1704050	Semester	Spring 2017
Specialization	Management	Supervisor	Mr. Shahid Shams
Thesis Title	Empirical Factors Affecting Customer Relationship Management in AIB Bank		

STSB Assessment

The Department of Research and Development has unanimously decided that the student should be awarded the following grade.

STSB Members:

Name	Signature	Date

Vice Chancellor, Academics

Signature ----- Date -----