

## Studying the Effects of Customer Relationship Management on the Marketing Performance (Isfahan Saderat Bank as a case Study)

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**DOI Link:** <http://dx.doi.org/10.6007/IJARBSS/v3-i9/211>

**Published Date:** 18 September 2013

### Abstract

The purpose of the present study is to examine the effects of customer relationship management on the marketing performance. The statistical population of this study includes branches of Isfahan Saderat bank. In order to collect the data, a self-administrated questionnaire has been used. Validity of this questionnaire has been examined through Kendal coefficient. This value is 0.75 for this questionnaire that confirms its validity. Also Crocbachs' Alpha Coefficient has been use to examine and confirm reliability of the questionnaire. This value is 0.82 for our questionnaire that confirm its reliability. In order to test the hypotheses and analyze the data, structural equation modeling has been used in Amos20. The results reveal that the customer relationship management influences marketing performance (path coefficient: 0.79, t-value: 3.83). Also the results show that concentration on the key accounts, technology-based customer relationship management, knowledge management, customer relationship management organization have significant positive effects on the marketing performance.

**Keywords:** Customer Relationship Management, Marketing Performance, Customer-orientation, Saderat Bank

### Introduction

In today's competitive world, every country's development is depends on its banking system development in comparison to other industries especially in developed countries. In some

countries, this industry is an exclusive public industry. Competition of this industry has been started after developing private banks. These private banks have many differences with global banking level. Acquiring competitive advantage requires delivering improved services for customers. These banks can discover their strengths and weaknesses and then satisfy their needs and wants through exploring the relationship between marketing performance and customer relationship management. There are three main reasons and motivations that why organizations and especially banks implement customer relationship management systems in their organizations. These include inter-organizational motivations, electronic commerce motivations, and cost-oriented motivations (Kosuge, 2006). The implementation of customer relationship management results in several changes and revolutions in the organizational structure and improvement in the competitive performance and abilities. The following results can be predicted from implementing customer relationship management systems in every organization. These include increase in the customer satisfaction, customer development management, new business opportunities, customer recognition, categorization of customers into profitable and non-profitable customers, and appropriate business plan development (Bergeron, 2001). Therefore, the present study was aimed to study the effects of customer relationship management implementation on the marketing performance in Isfahan Saderat Bank branches.

## **Literature review**

### **Customer relationship management**

Everyone has different perception from customer relationship management strategies and because of this issue different definitions have been presented for this concept. Some authors consider customer relationship management as a revolted version of relationship marketing and define it as creation, development, and improvement of individual relationships with customers in order to maximize their total life cycle value (Payan and Frow, 2009). Another definition refers to customer relationship management as a technology that is aimed to create and maintain the individual relationships with profitable customers through appropriate use of the information and communication technologies (Seeman and Hara, 2006). On the other hand, customer relationship management is a systemic managerial process for creating, maintaining, and developing relationships with customers in every position in order to maximize relationship value (Richards and Jones, 2008). Also customer relationship management refers to the participative and interactive relationship between business and its customers for acquiring a comprehensive view about customers and predicting and satisfying their needs and wants through efficient and effective efforts that are tangible for every customer.

Customer relationship management has different types that some of them have been indicated in the following section.

Operational customer relationship management: in this system, an employee is asked to undertake all functions of customer relationship management from marketing and sale to post-purchase services and customer feedback. Operational customer relationship management includes public business section (sale force automation), customer service and support, and enterprise marketing automation (Richards and Jones, 2008).

Analytical customer relationship management: the collected data from operational customer relationship management is analyzed for categorizing the customers and recognizing the up-selling and cross-selling. In the ideal condition, the commercial decisions are screened based

on the resulted feedback from past decisions and analysis during time. It is possible to decrease the customer losses through analytical customer relationship management implementation. This can be done through recognizing the customers may leave the organization and effort to increase their loyalty. As a result, the goals of profitability and costs decrease can be done (Greenberg, 2002).

Participative customer relationship management: this technique facilitates the interactions between organization and customers through several communication channels (such as telephone, post, internet, e-mail, and face-to-face communications). Also the coordination between team of the employees and communication channels is supported in this model. The participative customer relationship management is a system that integrates the employees, processes, and data so that the organizations can deliver favorable services for their customers. On the other hand, participative customer relationship management results in the efficient and effective interactions with customers through all of the communication channels. Indeed, the use of internet-based cooperation and participation can decrease the customer services costs. Participative customer relationship management facilitates the multi-channel interaction between individual customers through services centers integration (Greenberg, 2002).

### **Marketing performance**

In the nowadays competitive world, the companies deliver the products and services that are personalized for every customer. Indeed, these organizations can achieve competitive advantages in sale and service marketing through customizing their mass services. Nowadays, the successful companies strive to transfer their mass services to the individual customer relationship management. Marketing performance refers to the improvement of the organizational status in the market (market share), improvement of the customers' perception of organization and its products, and increase in their loyalty toward organization (Martin, 2005). Marketing performance consists of three components including loyalty, satisfaction, and trust. Each of these components has been described in the following section. Customer satisfaction: the customer satisfaction is transforming to the companies' final goal in the complex and competitive business environment. Customer satisfaction is a concept beyond the positive effect on the organizational efforts. This not only forces the employees to activity, but also it is considered as a resource of profitability for organization. There are two main approaches for customer satisfaction. Based on the first approach, customer satisfaction is a state that resulted for customer after consumption. The second approach implies that the satisfaction is the customer's perceptual process and evaluation that is resulted from his/her personal consumption experiences.

On the other hand, satisfaction is the customer's reaction to interaction with organization or its products consumption. Generally, satisfaction is the perceived differences between customer's expectations and actual performance of the product or organization. The customer's past experiences in terms of product consumption or interaction with organization and his/her satisfaction plays a critical role in the customer's future satisfaction formation. Additionally, the customer experiences the satisfaction from different aspects. These include overall satisfaction, key performance characteristics of products, customer interaction, pre-purchase and post-purchase interaction, and even external appearance of the organization.

### **The components of customer relationship management**

Customer relationship management consists of different components including key customers, customer relationship management organization, knowledge management, and technology. This categorization is derived from this fact that the successful customer relationship management is resulted from four areas including strategy, employees, technology, and process. Also it is should be remembered that it is possible to achieve a competitive advantage through coordinating these strategic areas (Salomoun et al,2005).

### **Key customers focus**

The identified customers are defined as the ones that the information is accessible for recognizing and contacting them in the company. Also key customers includes the identified ones that provide more values for company through providing more profits, active long-term relationships, and powerful leadership for the company (Akroush et al, 2011) .

### **Customer relationship management organization**

This means fundamental changes in the organizing methods of business processes. Based on the customer relationship management, main dimensions of successful organizational organizing include organizational structure, organizational resources commitment, and human resources management commitment. Contacting the individuals is the most difficult stage in customer relationship management process. Internal marketing plays the most important role of customer-oriented and customer services delivery in every organization. Internal marketing is resulted from interaction between human resource management and marketing (Akroush et al, 2011) .

### **Knowledge Management**

In today's competitive world, knowledge is considered as one of the competitive factors in global economy. It is necessary to consider the customer as another important factor in order to enter today's dynamic market successfully. Customer knowledge management refers to acquiring, sharing, and developing the customer knowledge among employees for making profit to the organization and customers. In order to improve the organizational efficiency and effectiveness, insure from delivering desirable products and services to the customers and acquire their satisfaction, it is necessary to manage the organization's knowledge about customers. Therefore, it can be concluded that knowledge management is an integrative part of customer relationship management (Salomoun et al,2005).

### **Technology**

Development of every organization in information technology area improves its capability in collecting, saving, analyzing, and sharing knowledge about customer. This leads to increase the organization's capability in responding the customers' needs and maintaining them. The customer values analysis and services personalization, that are the results of advances in information technologies revolting from traditional approach to the integrated marketing systems, can be accessible through customer information system and automation of customer support processes. Customer relationship management refers to the information-based technologies that utilize information technologies for creating relationships with customers. These enable the organization to personalize its services with high quality and low costs and help employees in contacting customers (Sin et al, 2005).

### Process of customer relationship management

Several stages should be passed for implementing customer relationship management from different perspectives. Kolkata is one that presented a customer relationship management life cycle with three stages. These include attraction, promotion, and maintenance. In this approach, every stage supports the recognition and perception of the relationship between company and customers. This approach indicates that every stage influences the relationship with customers in different manners so that the strategies and organizational focus will be different from one stage to another. This is indicated in table 1.

**Table 1: stages of customer relationship management (swift, 2002)**

Stages	Efforts	Focus of the company	Strategies
<b>Attraction</b>	Products and services leadership promotion	Differentiation	Innovation
<b>Promotion</b>	Promotion of profitability from existing customers	Division	Cost decrease-customer services
<b>Maintenance</b>	Customer maintenance	Adaptation	Pay attention to the customer-supplying new products

### Marketing performance

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Customer satisfaction: the customer satisfaction is transforming to the companies' final goal in the complex and competitive business environment. Customer satisfaction is a concept beyond the positive effect on the organizational efforts. This not only forces the employees to activity, but also it is considered as a resource of profitability for organization. There are two main approaches for customer satisfaction. Based on the first approach, customer satisfaction is a state that resulted for customer after consumption. The second approach implies that the satisfaction is the customer's perceptual process and evaluation that is resulted from his/her personal consumption experiences.

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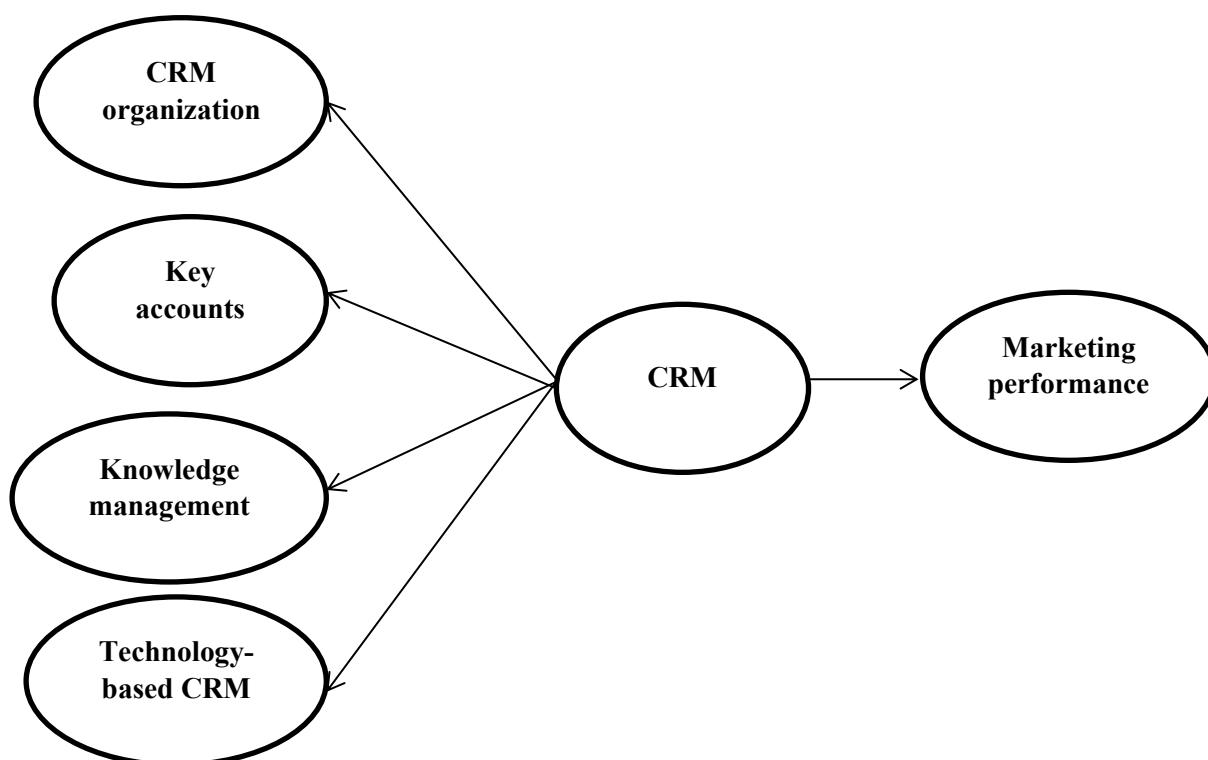
interaction, pre-purchase and post-purchase interaction, and even external appearance of the organization.

**Loyalty**

Since the customers’ expectations are increasing continually, the organizations are forced to satisfy their needs and wants through delivering products and services and also making them loyal toward organization by creating long-term, reciprocal, and profitable relations with customers (Dick and Bausu, 1994). Commitment refers to the transaction with an especial organization and purchase its products and services continually (Hjalte and Larsoon, 2004).

**Conceptual model and hypotheses development**

The conceptual model of this study has been presented in fig 1.



**Fig 1: Conceptual model of the study**

Main hypothesis: customer relationship management influences marketing performance in Isfahan Saderat Bank significantly.

**Secondary hypotheses**

H1: concentration on the key accounts influences marketing performance in Isfahan Saderat Bank significantly.

H2: customer relationship management organization influences marketing performance in Isfahan Saderat Bank significantly.

H3: knowledge management influences marketing performance in Isfahan Saderat Bank significantly.

H4: technology-based customer relationship management influences marketing performance in Isfahan Saderat Bank significantly.

**Research Methodology**

As indicated in the previous sections, the purpose of this study is to examine the effects of customer relationship management on the marketing performance in Isfahan Saderat bank branches. This research is a practical study from purpose perspective and is descriptive-survey study from methodological view. The statistical population of this study includes the customer of Isfahan Saderat Bank branches in 2013. The sample size has been calculated through sampling formula. This formula implies a sample of 237 customers for this study based on the primary sampling data. In order to collect the data, 237 questionnaires have been distributed among respondents that 224 customers indicate the questionnaire. In order to ensure that whether this sample size is sufficient for concluding results, multi-variable regression model has been used. The results of this test indicate that statistical power is 0.72 and 0.87 for our questionnaires respectively. The statistical authors believe that the statistical power between 0.70 and 0.90 is a favorable power for test. These values confirm that the sample size is sufficient for analyzing the data and concluding the results. In order to select the sample members, cluster random sampling method has been employed. For this purpose, 10 branches of Isfahan Saderat bank have been selected randomly from different regions across the city of Isfahan and then the questionnaires have been distributed among customers of these branches randomly. For this purpose, a self-administrated questionnaire has been employed for collecting the necessary data about customer relationship management and marketing performance. Kendal coefficient has been measured for examining validity of the questionnaire. This value is 0.75 for our questionnaire and confirms its validity. Also reliability of the questionnaire has been examined through Crocbachs' Alpha. This coefficient is 0.83 for our questionnaire that confirms its reliability. In order to analyze the data and test the hypotheses, descriptive and inferential statistics have been used. Descriptive statistics have been used for summarizing demographic characteristics of the sample members and inferential statistics have been used for testing the research hypotheses through structural equation modeling in Amos 19.

## Findings

The demographic characteristics of the sample members have been presented in table 1.

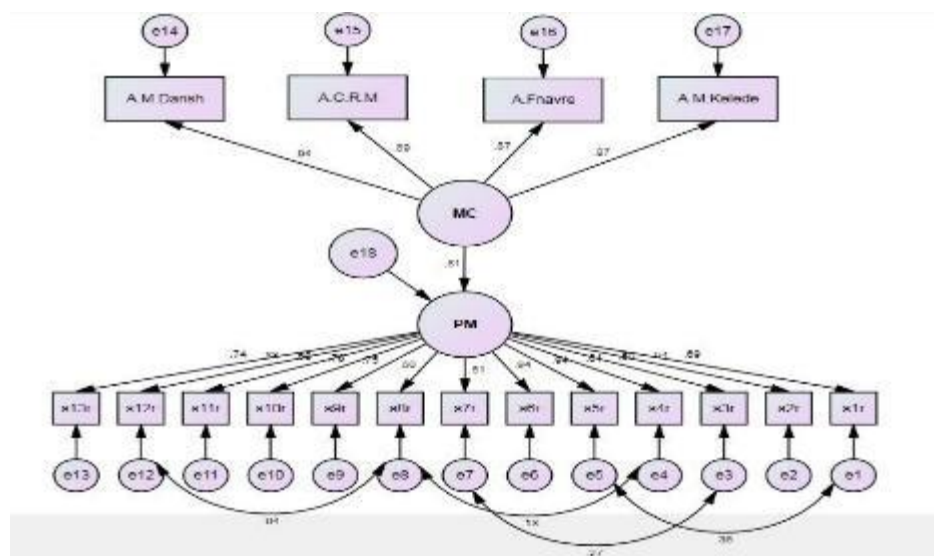
**Table 1: demographic characterizes of the sample members**

<b>Factor</b>	<b>Distribution</b>	<b>%</b>
<b>Gender</b>	Male	56.5
	Female	33.5
<b>Educational level</b>	Less than university	29.5
	University	70.5

<b>Job experiences</b>	Employed	46
	Self-employed	44.6
	Not respond	9.4

As the results of table 1 indicate, 33.5% of the respondents were female and 56.5% of them were male. From educational levels perspective, 29.5% of the respondents had educational levels less than university education and remaining 60.5% of them had university educations. Also the findings indicate that 46% of the respondents were employed and 44.6% of them were self-employed.

The results of structural equation modeling have been presented in fig 2.



**Fig 2: results of structural equation modeling**

In order to examine goodness of the model fit, six indexes have been examined in this model. The first index is X2/df. If this coefficient is between 1 and 3, then the goodness of model fit will be confirmed. The results of this study indicate that this index is 1.72 for our model and so this index is confirmed in this study. Root Mean Squared of Approximation (RMSEA) is the second index that if it is close to 0.05 then model fit will be confirmed. This coefficient is 0.071 for our model that confirms goodness of model fit. Goodness Fit Index (GFI), Incremental Fit Index (IFI), Normed Fit Index (NFI), and Comparative Fit index (CFI) are remaining goodness of model fit indexes that their coefficient is 0.85, 0.91, 0.87, and 0.92 respectively. Table 3 summarizes these indexes.

**Table 3: the results of goodness of model fit**

RMSEA	CFI	NFI	IFI	GFI	X2/df
0.071	0.92	0.87	0.91	0.85	1.72

As indicated in the hypotheses development section, this study was aimed to examine a main hypothesis (customer relationship management influences marketing performance in Isfahan Saderat Bank significantly) and four secondary hypotheses (concentration on the key accounts influences marketing performance in Isfahan Saderat Bank significantly. customer relationship management organization influences marketing performance in Isfahan Saderat

Bank significantly. Knowledge management influences marketing performance in Isfahan Saderat Bank significantly. Technology-based customer relationship management influences marketing performance in Isfahan Saderat Bank significantly). The results of structural equation modeling reveal that all of these hypotheses are confirmed. The results of this hypotheses test have been presented in table 4. Critical Rate (CR) is the main coefficient that was examined to confirm or reject hypotheses. In other words, if this coefficient is more than 1.96, the hypothesis is confirmed and otherwise it is rejected.

**Table 4: the results of confirmatory analysis for structural model**

Hypothesis	Critical ratio	Result
Main hypothesis: customer relationship management influences marketing performance in Isfahan Saderat Bank significantly.	3.83	Confirmed
H1: concentration on the key accounts influences marketing performance in Isfahan Saderat Bank significantly.	4.16	Confirmed
H2: customer relationship management organization influences marketing performance in Isfahan Saderat Bank significantly.	4.22	Confirmed
H3: knowledge management influences marketing performance in Isfahan Saderat Bank significantly.	4.54	Confirmed
H4: technology-based customer relationship management influences marketing performance in Isfahan Saderat Bank significantly.	5.37	Confirmed

As the results of table 4 indicate, the main hypothesis and the secondary hypotheses are confirmed.

In order to rank the effects of the components of customer relationship management on the marketing performance, Freedman test has been employed. The results of this test show that technology-based customer relationship management has the most effect and the concentration on the key accounts has the least effect on the customer relationship management implementation in Isfahan Saderat Bank branches. The results of this test have been presented in table 5.

**Table 5: the results of Freedman test**

Ran k	Factor	Avera ge	df	Freedman test	Sig
1	Technology-based customer relationship management	3.50	3	426.11	0.001
2	Knowledge management	2.91			

3	Customer relationship management organization	2.41			
4	Concentration on key accounts	1.19			

### Conclusion

The main hypothesis of this study indicates that customer relationship management influences marketing performance in Isfahan Saderat Bank significantly. The results of testing this hypothesis indicate that customer relationship management influences marketing performance significantly. In other words, it is possible to improve the employees' efforts for attracting customers through increasing their job knowledge, improving their flexibility and speed in responding the customers, and paying attention to their needs and wants. As Stifla et al. (2005) indicated, this process results in a trust and reliability sense among customers and the organization. Therefore, the customers demand services from organization in every time. 8. consider the powerful relationship between organization and its customers as the successfulness prerequisite in every business. Also the first hypothesis of this study indicates that concentration on the key customers influences marketing performance in Isfahan Saderat Bank significantly. The results of testing this hypothesis indicate that concentration on the key customers influences marketing performance significantly. This indicates that concentration on the key customers leads to improve marketing performance of the organizations. This also helps the organizations to be successful in customer attraction. In other words, delivering more high-level services for customers and powerful communicational skills between employees leads that they have more effective performance in attracting new customers and maintaining existing ones. This results in organizational successfulness. The customer-oriented marketing model efforts to help the employees to perceive customers' needs and wants totally. Also key customers are strategically attended, because they have more profitability potentials for organizations. Also Pareto (80/20) principle should be considered in marketing efforts especially in banking industry. pointed out that the profitable customers must be attended by banking systems. Maintaining these customers is one of the effective strategies in the marketing efforts successfulness in every organization. The second hypothesis of this study indicates that customer relationship management organization influences marketing performance in Isfahan Saderat Bank significantly. The results of this hypothesis indicate that customer relationship management organization influences marketing performance significantly. In other words, it is necessary to employees that have necessary flexibility in responding the customers and delivering the services. In the model of customer relationship management, it is necessary to pay attention to collect data for categorizing customers in order to recognize the sale potentials and maintain the customers. Indeed, this model considers the data of customer needs and wants to deliver more desirable services for customers. The organizations that follow this model will be able to adapt themselves with customers' needs and wants in the shortest time and also can deliver the best services for them. 11 reports the use of analytical customer relationship management as a necessary organizational need for its successfulness. This is because that this model is very important and necessary for organization's compatibility with customers' needs. The third hypothesis of this study indicates that knowledge management influences marketing performance in Isfahan Saderat Bank significantly. The results of this hypothesis

confirm that knowledge management influences marketing performance significantly. The sense of commitment and belonging is necessary for satisfying customers' demands in the employees. This is necessary that the employees have responsibility for delivering services to the customers. All in all, these can improve the organization's marketing performance. This is because that the satisfied employees have more loyalty toward their organization and hereby can improve marketing performance. The employees' organizational and job knowledge is attended in knowledge management approach. This also is attended for delivering more services to the customers. On the other hand, knowledge management is created based on the increase in the information and employees' knowledge about organizational environment and effective organizational performance. This can be used for attracting investments to the organization and also increase its profitability. 5 report flexible knowledge management as one of the most important prerequisites of organizational success. They indicate that this system helps the organizations to adapt themselves with customers' needs and wants and to acquire the best marketing performance. The fourth hypothesis of this study indicates that technology-based customer relationship management influences marketing performance in Isfahan Saderat Bank significantly. The results of this hypothesis confirm this hypothesis. Therefore, it can be concluded that technology-based customer relationship management influences marketing performance significantly. In other words, the use of customers' viewpoints and perspectives can be helpful in delivering services to the customers based on their individual information. In the participative management model, it is suggested to use information and communication technologies in delivering more desirable services to the customers. With regard to the rapid technology development, the organizations need these technologies. Information and communication technologies have been attended for delivering more desirable services. In analytical customer relationship management, collection of the customer information is attended. 4 reports the use of these technologies as the prerequisite of every organization's successfulness.

This study was aimed to examine the effects of customer relationship management on the marketing performance. The statistical population of this study includes branches of Isfahan Saderat bank. In order to collect the data, a self-administrated questionnaire has been used. Validity of this questionnaire has been examined through Kendal coefficient. This value is 0.75 for this questionnaire and confirms its validity. Also Crocbachs' Alpha coefficient has been use to examine and confirm reliability of the questionnaire. This value is 0.82 for our questionnaire that confirm its reliability. In order to test the hypotheses and analyze the data, structural equation modeling has been used in Amos 20. The results of this study revealed that the customer relationship management implementation influences marketing performance (path coefficient: 0.79, t-value: 3.83). Also the results show that concentration on the key accounts, technology-based customer relationship management, knowledge management, customer relationship management organization has significant positive effects on the marketing performance. Also the results of Freedman test showed that technology-based customer relationship management has the most effect and the concentration on the key accounts has the least effect on the customer relationship management implementation in Isfahan Saderat Bank branches.

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