

# **The Role of Customer Relationship Management (CRM) in Improving Customer services: An Empirical Study in Cairo Amman Bank**

**Yousef AL-Safadi<sup>1</sup>, Mohammad fathi AlMaaitah<sup>2</sup>**

*Business Management, / Jadara University, the Hashemite Kingdom of Jordan (HKJ)*

## **ABSTRACT:**

This study aimed at identifying Customer Relationship Management (CRM) in improving customer services (responding time, customer experience and product diversity) in the Cairo Amman Bank (CAB). The authors employed a predictive-descriptive approach to identify the level of CRM at CAB. Male and female employees at CAB (No.327) participated in the study. A questionnaire prepared to measure the role of CRM in improving customer services was implemented. Means, standard deviations, multiple linear regression and 1-Way ANOVA analyses were used to examine the data. CRM from the perspective of CAB employees scored a high level at overall test. Customer services level from the perspective of the employees at CAB and its dimensions scored high. The predictive model of CRM and customer services from employee's perspective was statistically significant. Based on these results, the authors recommend ACB to take more interest in improving its CRM to obtain customers satisfaction by encouraging customers to provide the company with feedback that improves the services provided to them.

**Keywords:** Customer Relationship Management, customer services, responding time, product diversity, customer experience

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## **1. INTRODUCTION**

The customer relationship management (CRM) appeared as a result of marketing relational appearance, where it's brought this concept, especially in the late 1990's attention by academicians and professionals. Soliman (2011) stated that the need for the existence of an element of competitive advantage in the light of globalization, increasing competition and erosion of the differences in the product between the companies pushed to focus on companies to provide a unique value to the customer. According to Kubi & Doku (2010), companies in order to be considered a large-scale approach working on the establishment and expansion of relations with the customer, so it is important to implement strategies to understand and anticipate, manage and personalize current customers' needs and potential of the institution. The importance is to create the shared value of all the parties involved in the business process, it is in the process of creating a sustainable competitive advantage through a better understanding of given data, in addition to the development of relationships with existing customers as well as to create and maintain new customers (Hao, 2013). It is a combination of business and technology strategies (Khlif & Jallouli, 2014). That helps business to focus on the customer (Rodrigues, 2012). It is a strategic process for the selection of customers who through them the company can make money and access to them and the interaction of customers to maximize the current and future value of the company's customers (Kumar & Reinartz, 2012). A strategic approach enables the company to use internal resources to manage the relationship with the customer in order to create a competitive advantage to improve the company's performance. Mohammed & bin Rashid (2012) defined it as a competitive

advantage for the company, which aims to maintain the current and future customers through a range of activities, strategy and actions that interact directly with the customer to enhance the company's outlook towards their customers and their markets.

**Problem Statement:** Companies seek to develop and improve the relationship with the customers, also for growth and continued good corporate site competitive, and achieve competitive advantage in performance. the importance of customer led the companies to focus on customer relationship management in order to increase the demand on goods and services and it at the end it will led to achieve the profit and to achieve the goals which companies seek to.

Because of the changes in the demands of the customer service, and the intensity of competition in the market share and the rapid growth in technology, many companies focus their attention to the globalization in order to find new effective system helps the management in procedures and workflow and adjust the various processes and share data and information between various functional activities and reduce waste in stock, in order to sustain and achieve competitive advantage, reduce costs and increase efficiency in the performance and management of the customer's demands. among these systems that may can the change in the nature of the customer service is an customer relationship management, therefore, and based of that the problem of the study to identify the role that working on customer relationship management to improve customer service in the Amman Cairo Bank, we can be illustrated the study problem during the study questions.

### **Study questions**

**Q1:** What is the role of Customer Relationship Management (CRM) in order to improve customer services in Cairo Amman Bank?

**Q2:** What is the level of use Customer Relationship Management at Amman Cairo Bank?

**Q3:** What is the level of applied customer services in Amman Cairo Bank?

**Q4:** What is the impact of Customer Relationship Management to improve customer services represented by dimensions (responding time, product diversity, customer experience) in Cairo Amman Bank?

**Importance of the Study:** The importance of the subject studied gives importance to the study. Customer's volume is of the main factors of success for any organization. Companies may plane strategies to manage customers relationships and to enhance them by CRM, the study is hoped to be a corner stone for further studies and to:

1. Guide researchers in CRM with the results and recommendations;
2. Help Cairo Amman Bank managers in developing the relationship with customers by CRM;
3. Clarifies the effective role of the CRM in supporting customer services.

**Objectives of the study:** The main objectives of this study are to investigate issues as following:

- The level of use Customer Relationship Management in customer services in Cairo Amman Bank.
- The level of customer services implementation in Cairo Amman Bank.
- The role of Customer Relationship Management in order to improve customer services in Cairo Amman Bank.

**Model of the Study:** The proposed model of this study with three independent variables represents CRM system and its dimensions in addition to, the model include four dependent variables represent customer relationship management dimensions as shown in Figure 1.



Figure 1: Proposed Research Model

**Study Hypotheses** The following hypothesis will guide the researcher in making presumptions and deep analysis.

**H1:** There is a significant influence for the Customer Relationship Management on customer services.

The sub-hypotheses that can be derived from the previous hypothesis are:

H1a: There is a significant influence for Customer Relationship Management in Responding time.

H1b: There is a significant influence of Customer Relationship Management in Product diversity.

H1c: There is a significant influence for Customer Relationship Management in Customer experience.

**H2:** There is a significant difference of Customer Relationship Management for sample study evaluation level depending on demographic variables (Gender, job description, qualification and experience).

**H3:** There is a significant difference of customer services for sample study evaluation level depending on demographic variables (Gender, job description, qualification and experience).

## 2. LITERATURE REVIEW

**Customer relationship management system (CRMs):** CRMs was designed in early 1990s to support the relevant processes with the customer in order to maintain customer data, access to customer preferences through previous sales, communications, sales management teams and dealing with direct marketing. Bygstad & Presthus, (2012) suggest to form a group of biological tools, the company's suit various sizes and industries to give the ability to control, tracking and sharing customer data (Oren, 2015). In order to help employees in sales and marketing in the analysis of consumer behavior, and the formation of the value of the company through the use of technology and human resource (Bibiano et al, 2014). Companies take actions to be more competitive, to maximize profits, and reduce duplication of effort and effectiveness of the stored information. Also through making it accessible to all employees, providing a unified overview for customers and partners, to include customer relations methodologies and technology and capabilities that the company supports in managing the relationship with the customer management system. A large part of this task and the associated relationship directly in the development of information and communication technologies enable companies to collect a larger amount of information about customers, including their behavior and ways to contact them. As well as providing the means and effective tools to manage this information. Therefore, the idea of the general customer relationship management is to enable companies to their customers to better manage through the introduction of systems and processes reliable and procedures. The company has to operate on a larger amount of information about customers, gather and do business communications broadly to get detailed information help them to target products and services, and new markets (Ronchi, 2009).

**Customer relationship management (marketing, sales, and demand management, and server):** Customer relationship management is divided into marketing, sales, demand management, and call center as illustrated below (Chopra & Meindel, 2007):

1. Marketing: marketing practices described as all activities that occur at the interface between the company and the outside world. Marketing is the process of developing products and services so as to provide benefits to the customer, for a sum of money provided by the company (Blythe, 2006; Blythe, 2009).

3. Sale: The sale is the main pillar in the business arc, but this part requires from the procurement process in cases where interaction with the human be necessary to meet the needs of the buyer in full, it is a combination of processes and the arts that depend for their success on skilful sales techniques basic use (zimmerman, 2008).

3. Demand management: is the decisions and actions in a timely manner to track, evaluate and deal with the demand in the context of the plans and expectations. It involves achieving a balance between supply and demand, between forecasting and planning departments. Additionally, it is becoming increasingly important operations demand management as part of the breadth of the supply chain, which earns organization management such competitive advantage, as some organizations rely on the supply chain to integrate the elements relating to the capabilities of the customer to face the demand management processes in order to complete the formation of the customer's request (Lapide, 2006).

4. Call Canter: is the first responder to the customer via the interactive response that individual's works out partially or completely to customer service, to be made set of expectations for respondents to help employees in the planning process, but is recognized as the number of customers by calculating the percentage of respondents by telephone compared to the company's website. (Haimowitz, 2011) this means that the functions of the call center is supposed to be in all the companies, most of the customers who suffer from the problem or they want an answer to a question they need to talk to someone to help them solve these problems or answer their questions (Soliman, 2011).

**Customer Service:** Customers are individuals who deal with the company and get services and products from it. Customer service is the result gained by activities between the customer and company (Mansour, 2008).

Customer services represent the efforts the company exhaust to provide customers with services comfortably and to maintain them. It is a group of activities that the company constructs to help find the comfort and trust atmosphere leading to continues transactions (Moala, 2010). Customer service according to Stclair (2012) is good continuous transaction with the customer. A service provider owns good communication skills, a total understanding of the product, ability to listen to customers' needs and to meet them effectively (Copeland, 2013).

**Response Time:** The design of e-commerce website of a company considers including important means of communicating with the company, such as a fast e-mail button, where customers may choose to contact the company to obtain the general answers about product inquiries, or they may ask or complain about transactions over the internet. Customers expect quick answers to their e-mails, in twenty-four hours or less. Customers know buy receiving fast answers that the company values their opinions and experiences and works hard to satisfy them (Korper & Ellis, 2011).

Response time reflects continuous willingness to provide the service. Responding is concerned primarily with time, indicators of response include: speed of completing the transaction, answering questions and inquiries, self-service configuration, less occupation with other matters, increasing service access points and accommodate service providing times. Response time length may be reduced by collecting data from customers most frequently asked questions and provide customer services representatives with proper answers to offer outstanding customers services (Morsi& Abu Baker, 2006; Karr, 2003)

**Products diversity:** Products diversity is defined by (Schoute, 2011) as the company products meet different needs and activities or companies activities that offer different requirements on its supply. Sukpanich & Rugman (2007) noted that products diversity improves corporate performance.

Customers find many products choices, they chose depending on two sources: commercial and social, this includes the commercial information on a certain product advertisement in the media, telemarketing and direct e-mail, and by improving customers services social information may turn more positive. (Fjermestab & Romano, 2004)

Customer experience: Customers have different tastes in online shopping from different online stores, companies try to meet customers' needs, therefore the most important factor affecting buying decisions is the customer trust that the product will

satisfy him now and maybe in future, the other important factor is customers comfort ability about buying online in general, and about buying from a certain store on line in specific. (Gurevych, 2007).

### 3. METHODOLOGY

This proposal develop particular model of questions derived from previous research concerning the role of CRM for improving customer service, and use the principles of CRM in a context within the late publications. This model is as guideline helped to frame a set of questions to solve the problem of this investigation. Therefore, the research follow a line of deductive approaches to measure this established criteria in Jordan an empirical study, and compound of evaluative methods aim to assess the competitiveness of CRM on customer service.

This study involves a descriptive analysis; descriptive research identifies what is, while analytical research determines “why it is that way or how it came to be” (Ethridge, 2004).

A quantitative approach used in this research in order to identify the role of CRM for improving customer service. In addition, primary data collected from the questionnaire. Consequently, after collecting and analysing the data, the results will be discussed; the conclusion and recommendations can be reached.

**Research sample:** The population of the study are equal to (2207) employees who are included in all branches of the CAB in Jordan, (85 branches). The study sample consists of 327 employees of the following functional departments: marketing, stores, sellers, control, information technology and administration.

The collected data from the questionnaire will be analyzed by the SPSSv16, to obtain the expected results. SPSSv19 fit with quantitative approach and survey strategy which will be adopted in this research.

**Tests related to study instrument: Face validity:** This is the process of ascertaining that the items contained in the tool of the study results in collecting accreted data (Sekaran & Bougie, 2014, p268). In order to achieve this, The instrument items was expose to a group of academic referees from number in department of Business Administration. After read it, they referred some amendment to questionnaire items, where they modified until appeared in the final copy.

**Content validity:** Attention was focused on ascertaining that each dimension is represented accurately by its items appropriately and that the items measure their dimensions (Sekaran & Bougie, 2014). The confidents higher than (30%) were employed with the significance level at  $(0.05 \geq \alpha)$  (AL-Shwiyat, 2013). Table (1) shows the presence of statistically significant relation  $(0.05 \geq \alpha)$  among the items of the Variable which indicates the construct validity of the items.

**Table (1): Pearson correlation coefficients to the Independent and Independent Variables**

Variables	No. of items	Correlations	Significant
<b>Customer Relationship Management</b>	15	0.791	0.000
Responding time	4	0.826	0.000
<b>Customer services</b>			
Product diversity	5	0.849	0.000
Customer experience	4	0.789	0.000

**Factor analysis:** The factor analysis was applied with the principal comment on the responses of the study sample on the items, The loading and communalities values of each factor was calculated for each variable. Table (2) revealed that all loadings and communalities for all factors were high and pointed out that most of statistical resource accepted these results in case they were higher than (0.35) (Sekaran& Bougie, 2014).

Table (2) the value of loadings and communalities

Customer Relationship Management, % of Variance: (37.56%)						Customer services, %of Variance: (44.06%)					
No	Loading	Comm	No.	Loading	Comm	No.	Loading	Comm	No.	Loading	Comm
1	0.618	0.415	9	0.670	0.640	1	0.667	0.635	2	0.675	0.637
2	0.723	0.613	1	0.569	0.492	1	0.798	0.746	2	0.645	0.556
3	0.561	0.532	0	0.447	0.410	1	0.821	0.732	2	0.467	0.421
4	0.442	0.435	1	0.619	0.594	1	0.796	0.720	2	0.694	0.647
5	0.517	0.494	2	0.649	0.610	2	0.495	0.441	2	0.659	0.597
6	0.714	0.462	3	0.425	0.406	0	0.481	0.408	8		
7	0.782	0.686	1	0.414	0.390	2	0.663	0.642			
8	0.513	0.491	4			2	0.520	0.441			

**Reliability test:** Researcher used internal consistency coefficient (Cronbach alpha), to assure the consistency and stability of the questionnaire items. The acceptable value is (70%) and more (Sekaran & Bougie, 2014). The result shows that correlation values were high with average (0.926) which is above (0.70). This leads to accept reliability of the study instrument.

**Characteristics of the sample of the study:** Table (3) revealed that which Percentage of males represented (65.75%) while the Percentage of female represented (34.25%). and the highest percentage of the sample (92.35%) to Bachelor's degree holders, and the second ranked to Master's degree holders which represented (5.20%), while the lowest percentage to a doctorate degree, which represented (2.45%) of total study sample. So the highest percentage of sample (41.59%) to group experience (from 10<15 years), and the second ranked in the group experience (from 5<10 years) which represented (23.85%). In additional the highest percentage of sample (31.19%) to group Job description (HR), and the second ranked in the group Job description (Management), represented (29.97%). The results indicate that most of participants are mature enough to limit the Role of Customer Relationship Management (CRM) in improving customer services at CAB in Jordan.

Table (3): demographical characteristics of the respondents (n=327)

Categories	Frequency	Percentage
<b>Gender</b>		
Male	215	65.75
Female	112	34.25
<b>Qualification</b>		
Bachelor	302	92.35
Master	17	5.20
Doctorate	8	2.45
<b>Experience</b>		
< 5 years	36	11.01
From 5<10 years	78	23.85
From 10<15 year	136	41.59
From 16< 20 year	45	13.76
20 years or more	32	9.79
<b>Job description</b>		
Management	98	29.97
Marketing	53	16.21
HR	102	31.19
Financial	74	22.63
<b>Total</b>	<b>327</b>	<b>100.0</b>

**Results and Discussion: First: Customer Relationship Management:** Table (4) showed the means and standard of the Customer Relationship Management at Amman Cairo Bank in Jordan as perceived by employees.

**Table (4): The attitudes about Customer Relationship Management**

Order	No	Items	Mean	SD	Level
1	12	The form and documents of reports issued by the Customer Relationship Management satisfy the users of the systems.	4.27	0.86	High
2	1	Customer Relationship Management is easy to learn.	4.25	0.78	High
3	11	The results I get from using Customer Relationship Management meet my needs.	4.24	0.82	High
4	3	Customer Relationship Management is characterized in efficiency.	4.24	0.85	High
5	15	Training that I receive contributes in improving my usage of Customer Relationship Management.	4.18	0.83	High
6	4	Customer Relationship Management provides accuracy in the basic input and output data.	4.14	0.86	High
7	10	Customer Relationship Management provides information constantly.	4.13	0.92	High
8	7	Customer Relationship Management provides accurate information for decision-makers.	4.09	0.96	High
9	2	Customer Relationship Management is characterized in high reliability.	4.8	0.74	High
10	14	Customer Relationship Management provides an interface suitable for using.	4.06	0.81	High
11	6	Customer Relationship Management provides information at the required time.	4.04	0.85	High
12	5	Customer Relationship Management characterized by flexibility in use.	4.01	0.84	High
13	8	Characterized information provided by the Customer Relationship Management in clarity.	3.97	0.85	High
14	9	Characterized information provided by the Customer Relationship Management in the comprehensiveness.	3.95	0.87	High
15	13	Information technology department of the company provides appropriate solutions to the problems facing the user Customer Relationship Management.	3.91	0.96	High
<b>General tendency</b>			<b>4.15</b>	<b>0.46</b>	<b>High</b>

Table 4 shows that the attitudes of the participants in the study sample were very high towards all the items related to the Customer Relationship Management which ranged between (3.91- 4.27); reviewing the order of the items shows that the item (12) stating that "The form and documents of reports issued by the Customer Relationship Management satisfy the users of the systems" which was ranked first (Mean= 4.27, SD=0.86). then for item (1) "Customer Relationship Management is easy to learn" which was ranked second with (Mean= 4.25, SD=0.78), then the lowest mean for item (13) stating that "Information technology department of the company provides appropriate solutions to the problems facing the user Customer Relationship Management" which was ranked final with a mean of (3.91) by high agreement degree, with (0.96) standard deviation.

In general, the total results suggest the presence of a high level of Customer Relationship Management at Amman Cairo Bank in Jordan, The average mean was (4.15, SD= 0.46), indicating that the attitudes are similar with the absence of variance among the responses of the participants of the study concerning at this variable.

**Second: customer services:** The following Tables showed the means and standard of the customer services (Responding Time, product diversity, customer experience) at Cairo Amman Bank in Jordan as perceived by employees.

Table (5): The attitudes about Customer Services

Order	No.	Items	Mean	SD	Level
<b>Responding Time</b>					
1	17	The customer's requirements are answered promptly.	4.16	0.97	High
2	19	The company works to create customer confidence in a timely manner for service	4.13	0.92	High
3	18	Staff responds to customer inquiries quickly and effectively.	4.12	0.75	High
4	16	The company provides services at all times.	4.09	0.84	High
<b>(Responding Time)</b>			<b>4.12</b>	<b>0.65</b>	<b>High</b>
<b>Product Diversity</b>					
1	22	The company is keen to achieve customer needs.	4.18	0.79	High
2	20	The company is constantly improving its products based on Feedback from customers.	4.16	0.74	High
3	24	The company offers premium products at different prices.	4.08	0.76	High
4	23	The management ensures the customers satisfaction about its goods and services.	4.03	0.69	High
5	21	The company is characterized by the innovation of its products.	3.84	0.98	High
<b>(product diversity)</b>			<b>4.06</b>	<b>0.42</b>	<b>High</b>
<b>Customer Experience</b>					
1	26	Customer services offered help to meet the customer's expectations.	4.33	0.76	High
2	28	The company allows interaction with customers through a variety of communication means (phone, e-mail ...etc).	4.31	0.68	High
3	25	The company allows change process to customers for purchasing products.	4.05	0.93	High
4	27	The company allows self-service to customers when they are buying products.	3.99	0.95	High
<b>(customer experience)</b>			<b>4.17</b>	<b>0.56</b>	<b>High</b>
<b>General tendency (customer services)</b>			<b>4.11</b>	<b>0.39</b>	<b>High</b>

Table (5) shows that the attitudes of the participants in the study sample were very high towards all the variables related to the customer services, and shows that the total results suggest the presence of a high level of responding time which average mean was (4.12, SD=0.65). so high level of product diversity which average mean was (4.06, SD=0.42), and high level of customer experience which average mean was (4.17, SD=0.56), In general, the total results suggest the presence of a high level of m customer services at Amman Bank in Jordan, The average mean was (4.11), and low standard deviation (0.39),, indicating that the attitudes are similar with the absence of variance among the responses of the participants of the study concerning at this variables.

### Hypotheses Test

**Testing the first hypothesis:** The first hypothesis state that "There is a significant influence for the Customer Relationship Management on customer services", In order to test the Customer Relationship Management on customer services for each variable in isolation, the main hypothesis was divided into three sub hypotheses. and Simple Linear Regression analysis was used to test the sub hypotheses.

**Testing the first sub hypothesis:** State that "There is a significant influence for Customer Relationship Management in Responding time", for the testing this hypothesis the Simple Linear Regression analysis was used.

Table 6: Results of simple regression test of the CRM in Responding time

Independent Variable	Adjusted R <sup>2</sup>	F-value	Coefficient	T-value	Sig.
Customer Relationship Management	0.493	712.180	0.682	26.181	0.000

Table (6) revealed a positive effect of statistically significant at level ( $0.05 \geq \alpha$ ) of the CRM on the Responding time, and the effect level was (Coefficient= 0.682,  $p > 0.000$ ), which means that the increase in the CRM by one degree will lead to increase Responding time at (68.2%). this also ensures the t-Statistic Value (26.181) with statistically significant (0.000), which showed moral regression at ( $0.05 \geq \alpha$ ). Results suggest also that the Adjusted R<sup>2</sup> reached (0.493) which indicated that the independent



variable (CRM) could explain (49.3%) of the changes that occur in the dependent variable (Responding time) which implied that the variables are important in the Responding time. Accordingly, we accept the first sub hypothesis which state that “There is a significant influence for Customer Relationship Management in Responding time”.

**Testing the second sub hypothesis:** State that “There is a significant influence for Customer Relationship Management in Product diversity”, for the testing this hypothesis the Simple Linear Regression analysis was used.

**Table 7: Results of simple regression test of the CRM in Product diversity**

Independent Variable	Adjusted R <sup>2</sup>	F-value	Coefficient	T-value	Sig.
Customer Relationship Management	0.399	141.652	0.632	12.214	0.000

Table (7) revealed a positive effect of statistically significant at level ( $0.05 \geq \alpha$ ) of the CRM on the Product diversity, and the effect level was (Coefficient= 0.632,  $p > 0.000$ ), which means that the increase in the CRM by one degree will lead to increase Product diversity at (63.2%). this also ensures the t-Statistic Value (12.214) with statistically significant (0.000), which showed moral regression at ( $0.05 \geq \alpha$ ). Results suggest also that the Adjusted R<sup>2</sup> reached (0.399) which indicated that the independent variable (CRM) could explain (39.9%) of the changes that occur in the dependent variable (Product diversity) which implied that the variables are important in the Product diversity. Accordingly, we accept the second sub hypothesis which state that “There is a significant influence for Customer Relationship Management in Product diversity”.

**Testing the third sub hypothesis:** State that “There is a significant influence for Customer Relationship Management in Customer experience”, for the testing this hypothesis the Simple Linear Regression analysis was used.

**Table 8: Results of simple regression test of the CRM in Customer experience**

Independent Variable	Adjusted R <sup>2</sup>	F-value	Coefficient	T-value	Sig.
Customer Relationship Management	0.364	74.182	0.416	14.321	0.000

Table (8) revealed a positive effect of statistically significant at level ( $0.05 \geq \alpha$ ) of the CRM on the Customer experience, and the effect level was (Coefficient= 0.416,  $p > 0.000$ ), which means that the increase in the CRM by one degree will lead to increase Customer experience at (41.6%). this also ensures the t-Statistic Value (14.321) with statistically significant (0.000), which showed moral regression at ( $0.05 \geq \alpha$ ). Results suggest also that the Adjusted R<sup>2</sup> reached (0.364) which indicated that the independent variable (CRM) could explain (36.4%) of the changes that occur in the dependent variable (Customer experience) which implied that the variables are important in the Customer experience. Accordingly, we accept the third sub hypothesis which state that “There is a significant influence for Customer Relationship Management in Customer experience”.

**Test the Second hypothesis:**

The Second hypothesis, which state that “There is a significant difference of Customer Relationship Management for sample study evaluation level depending on demographic variables (Gender, job description, qualification and experience)”, To investigate this hypothesis the means and standard deviation were conducted for CRM depending on demographic variables, and used Multivariate Analysis of Variance (MANOVA).

**Table (9): The means and standard deviation of CRM depending on (demographic variables)**

Variables	Description	Frequency	Mean	SD
Gender	Male	215	4.222	0.421
	Female	112	4.081	0.512
Qualification	Bachelor	302	4.068	0.298
	Master	17	4.142	0.334
	Doctorate	8	4.239	0.352
Experience	< 5 years	36	4.185	0.512
	From 5<10 years	78	4.126	0.289
	From 10<15 year	136	4.134	0.312
	From 15< 20 year	45	4.118	0.249
	20 years or more	32	4.193	0.412
Job description	Management	98	4.256	0.198
	Marketing	53	4.122	0.176
	HR	102	4.228	0.254
	Financial	74	3.994	0.393

Table (9) revealed that there is an apparent difference in respondents about CRM depending on demographic variables, in order to verify the significant of these differences; the MANOVA was applied to find out the differences, table (10) shows that:

**Table (10): MANOVA of CRM depending on (demographic variables)**

Source	Sum of Squares	Df	Mean Square	F	Sig.
Gender	0.764	1	0.253	1.432	0.245
Qualification	0.826	2	0.812	4.735	*0.031
Experience	0.821	4	0.264	1.532	0.189
Job description	6.234	3	2.086	11.729	*0.002
Error	20.324	316	0.181		
<b>Total</b>	<b>28.969</b>	<b>326</b>			

Note: Significance levels at 5% (\*).

It can be noted many results from table (10). There is an insignificant difference in respondents about CRM depending on (Gender, Experience) variable, where (F) value was not statistically significant at the level of  $(0.05 \geq \alpha)$ . While there is a significant differences in respondents about CRM variable depending on Qualification at level of  $(0.05 \geq \alpha)$ , where (F) value reached  $(0.632, p > 0.031)$ . Therefore, Scheffe test was applied to find out the differences. Table (11) shows that:

**Table (11) Scheffe test for variances of CRM depending on (Qualification)**

Qualification	Mean	Bachelor	Master	Doctorate
		4.068	4.142	4.239
Bachelor	4.068		0.074	0.171**
Master	4.142	-0.074		0.097
Doctorate	4.239	-0.171**	-0.097	

\*\* The mean difference is significant Significance levels at 5%.

It can be seen that there is a significant differences in respondents about CRM depending on Qualification (Bachelor) and (Doctorate), where the Scheffe value reached (0.171) related to (Doctorate) by Mean (4.239).

In additional, there is a significant differences in respondents about CRM variable depending on Job description at level of  $(0.05 \geq \alpha)$ , where (F) value reached (11.729,  $p > 0.002$ ). Therefore, Scheffe test was applied to find out the differences. table (11) shows that:

**Table (12) Scheffe test for variances of CRM depending on (Job description)**

Job description	Mean	Management	Marketing	HR	Financial
		4.256	4.122	4.228	3.994
Management	4.256		-0.134	-0.028	-0.262**
Marketing	4.122	0.134		0.106	-0.128
HR	4.228	0.028	-0.106		-0.234**
Financial	3.994	0.262**	0.128	0.234**	

\*\* The mean difference is significant Significance levels at 5%.

It can be seen that there is a significant differences in respondents about CRM depending on Job description (Financial) and (Management, HR), where the Scheffe value reached (0.262, 0.234) related to (Management, HR) by Mean (4.256, 4.228) respectively.

**Test the third hypothesis:**

The third hypothesis, which state that “There is a significant difference of customer services for sample study evaluation level depending on demographic variables (Gender, job description, qualification and experience)”, To investigate this hypothesis the means and standard deviation were conducted for customer services depending on demographic variables, and used Multivariate Analysis of Variance (MANOVA).

**Table (13): The means and standard deviation of customer services**

Variables	Description	Frequency	Mean	SD
Gender	Male	215	4.092	0.221
	Female	112	4.136	0.186
Qualification	Bachelor	302	4.102	0.301
	Master	17	4.081	0.343
	Doctorate	8	4.152	0.192
Experience	< 5 years	36	4.092	0.162
	From 5<10 years	78	4.086	0.195
	From 10<15 year	136	4.141	0.173
	From 15< 20 year	45	4.093	0.223
	20 years or more	32	4.146	0.176
Job description	Management	98	4.152	0.146
	Marketing	53	4.112	0.213
	HR	102	4.143	0.156
	Financial	74	4.052	0.319

Table (13) revealed that there is an apparent difference in respondents about customer services depending on demographic variables, in order to verify the significant of these differences; the MANOVA was applied to find out the differences, table (14) shows that:

**Table (14): MANOVA of customer services depending on (demographic variables)**

Source	Sum of Squares	Df	Mean Square	F	Sig.
Gender	0.762	1	0.267	1.124	0.342
Qualification	1.324	2	0.443	1.869	0.124
Experience	0.241	4	0.082	0.337	0.789
Job description	0.845	3	0.214	0.942	0.434
Error	23.248	316	0.229		
<b>Total</b>	<b>26.420</b>	<b>326</b>			

Table (14) shows that There is insignificant differences in respondents about customer services depending on demographic variables (Gender, Qualification, Experience, and Job description), where (F) value was not statistically significant at the level of  $(0.05 \geq \alpha)$ .

#### 4. CONCLUSION

The results of the first question showed that CRM level at ACB was high, The results of the second question showed that customer services level at CAB and its dimension from CAB employees perspective was high, The results of the third question showed that CRM and customer services at CAB from employee's perspective was functional at  $(\alpha \leq 0.05)$ .

#### 5. RECOMMENDATIONS

Based on the results found the researchers recommends ACB; to increase interest in developing CRM because of its role in customer services enhancement. To increase using the information provided by online sales system in decision making; To consider products diversity more as it affects sales volume positively; To consider customers feedback, listen to their opinions about the products and services provided to enhance customers services; To conduct more studies tackling buying and online sales and its relationship with customer services improvement in different organizations.

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