
**THE ROLE OF ELECTRONIC CUSTOMER RELATIONSHIP MANAGEMENT
PILLARS IN ACHIEVING COMPETITIVE ADVANTAGE FOR BANKING
SECTOR IN JORDAN**

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ABSTRACT: *This research aimed at investigating the role of electronic customer relationship management pillars in achieving competitive advantage for banking sector in Jordan. Through monitoring the reality of the role of these pillars (E-Customer, E-Relationship, and E-Management) to achieve competitive advantage in the banks of Jordan. This study has identified the most important factors pursuing the implementation of electronic customer relationship management in commercial banks of Jordan. This research paper has used a quantitative technique to collect data from participants, afterwards, SPSS statistical techniques were used to obtain the findings of this research. The results showed that most commercial banks in Jordan use electronic customer relationship management through interacting with all business activities that require direct contact or indirect communications with clients to achieve maximum competition. In light of the results of this research the researcher has introduced a set of recommendations that promote the use of electronic customer relationships management as well as enhance the competitive advantage of commercial banks in Jordan.*

KEYWORDS: CRM, E-CRM, Competitive Advantage, Banking Sector, Jordan.

INTRODUCTION

With the tremendous advance in information technology and the rapid developments in the field of computer and administrative systems, which is greatly influencing the work of business markets, where companies have tended to adopt strategies via developing businesses' systems to be applied within these companies. These business systems are mostly considered as a competitive advantage. Furthermore, these systems can affect companies and markets, the most significant features that companies can acquire is customer relationship management systems, where these systems have emerged to meet the needs of customers and product development based on customer needs and desires.

Customer relationship management (CRM) is a widely implemented model for managing a company's interactions with customers, clients, and sales prospects (Urdzikova et al, 2012). It encloses using technology to organize, automate, and synchronize business processes principally sales activities, but also those for marketing, customer service, and technical support. The overall goals are to find, attract, and win new clients; nurture and retain those the company already has; entice former clients back into the fold; and reduce the costs of marketing and client service. Customer relationship management describes a company-wide business strategy including customer-interface departments and other departments. Measuring and estimating customer relationships is crucial to implementing this strategy (Customer relationship management) (Witkovski, 2009; Horova-Tausl & Prochazkova, 2011).

Understanding the importance of E-CRM will assist companies in their operations; improve the relationship and satisfaction of their customers, and increase their market share. E-CRM can help companies decrease costs, streamline business processes and move from customer acquisition to customer retention and loyalty (Harb and Abu-Shannab , 2009, p.2).

The term electronic customer relationship management (E-CRM) uses technologies such as (websites, email, data capture, data warehousing and data mining) to maximize sales to existing customers and encourage continued usage of online services, that's to enhance the relationship with customers in long term value, and then attain competitive advantages for the company itself. Therefore, this research paper is focused on the current status of E-CRM in banking sector in Jordan.

THEORETICAL UNDERPINNING

A good established relationship between a customer and an organisation creates a high level of customer satisfaction. Most businesses concentrates on enhancing this relationship because customers are the ones who keep the business running (Jayanthi & Vishal,2009). CRM systems are capable of increasing the satisfaction of customers and creating the competitive advantage that companies need to attract customers (Nguyen et al, 2007; Dean et al, 2008).

Since the competition among businesses is getting higher, many businesses concern to develop products and services to match customer needs. eCRM allows a business to understand customer behavior and forecast customer needs easier through online activities and able to improve long-run profitability, thus it becomes more popular. (Christopher et al, 199I cited in Aileen, 2006).

CRM

It is the company's interactions with customers and it involves using technology to organize and automate business process. It consists of sales activities, marketing, customer service and technical support, and its goals are to find and attract new customers. The CRM has several advantages and the most important is to decrease the costs and increase profitability. (Peelen , 2005, p.4).

Customer relationship management (CRM) is an integrated approach to “acquiring, retaining and partnering with selective customers to create superior value for the company and the customer, including “an interactive process that achieves an optimum balance between corporate investments and the satisfaction of customer needs to generate the maximum profit”, and a strategy designed to understand and anticipate current and potential customers' needs. (Wang, 2007, p.896).

Customer Relationship Management (CRM) is referred to an integration of business processes and technologies which used to satisfy customers' needs (Ranjit, 2002; Dotan, 2008; Jayanthi & Vishal, 2009). Chlebovsky (2005) defines CRM as an interactive process with goal to reach the optimal balance between the business investment and satisfying the needs of customers. Balance optimum is determined by maximum profit of both sides and assumption of reaching the optimum is creating of long-term partnership relationships with customers.

Many firms expect to improve profitability by implementing CRM solutions, and that is by gaining customer loyalty, customizing offerings, and lowering costs. The increasing pressure on profitability has motivated companies across different industry sectors to invest in CRM solutions (Khaligh et al , 2012 p.151).

Hence, CRM can be seen as creation, development and enhancement of individualised customer relationships with carefully targeted customers and customer groups resulting in maximizing their total customer life-time value.

eCRM

E-CRM is the unification of traditional CRM with e-business marketplace applications. “E-CRM expands that traditional CRM techniques by integrating of new electronic channels, such as Web, wireless and voice technologies, and combines them with e-business applications into the overall enterprise CRM strategy”. Moreover, it has been stated that eCRM is “the ability to capture, integrate and distribute data gained at the organization’s Web site throughout the enterprise.” (Khaligh et al, 2012 p.151).

Electronic Customer Relationship Management (eCRM) is referred to the marketing activities, tools and techniques through the Internet network which are capable to build and enhance relationship between organization and customers (Lee-Kelley et al, 2003, p.241). It is sometime referred to web-enabled or web-based CRM (Aileen, 2006). CRM and eCRM objective is to gather information from customers and adjust service level to match with specific needs which will able to enhance customer relationship (Jerry & Nicholas, 2006, p.23). This is one of the opportunities that organizations received because it can retain profitable and valuable customers by fulfill their requirements (Ing-long & Ching-Yi, 2009).

eCRM is considered as one of the CRM tools. eCRM technical factors are also significant for operating the customer information. Companies must be structured in a way that facilitates communication between functional areas as well (Liu, 2007). The strategic intent of adopting eCRM systems must be regarded to understand the effects of eCRM application in order to determine management actions (Qimei & Hong-Mei, 2004).

Thus, eCRM can be thought as a search engine used by companies in order to look for customers' needs and satisfactions through collecting, codifying, exploiting customers' personalized data so as to build a long-term relationship and maximize profitability in order to attain a competitive advantage.

CUSTOMER RELATIONSHIP MANAGEMENT SYSTEM

CRM is a business strategy that goes beyond increasing transaction volume. Its objectives are to increase profitability, revenue, and customer satisfaction. To achieve CRM, a companywide set of tools, technologies, and procedures promote the relationship with the customer to increase sales (Sweeney Group, 2000).

CRM technology applications link front office (e.g. sales, marketing and customer service) and back office (e.g. financial, operations, logistics and human resources) functions with the

company's customer "touch points" (Fickel, 1999). A company's touch points can comprise the Internet, e-mail, sales, direct mail, telemarketing operations, call centers, advertising, fax, pagers, stores, and kiosks. Often, these touch points are controlled by separate information systems. CRM integrates touch points around a common view of the customer (Eckerson and Watson, 2000).

Figure 1 elucidates the relationship between customer touch points with front and back office operations.

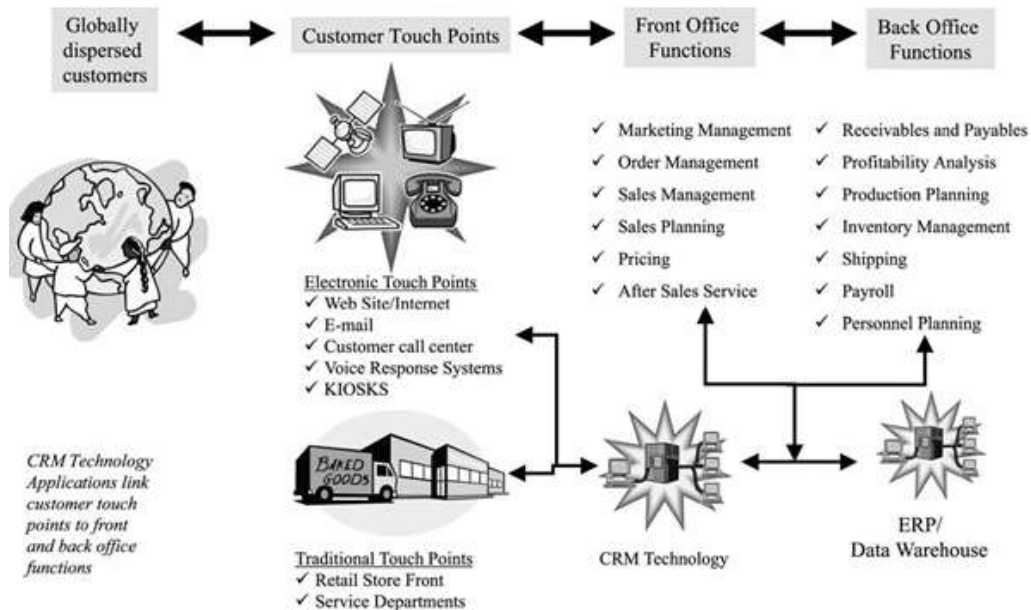
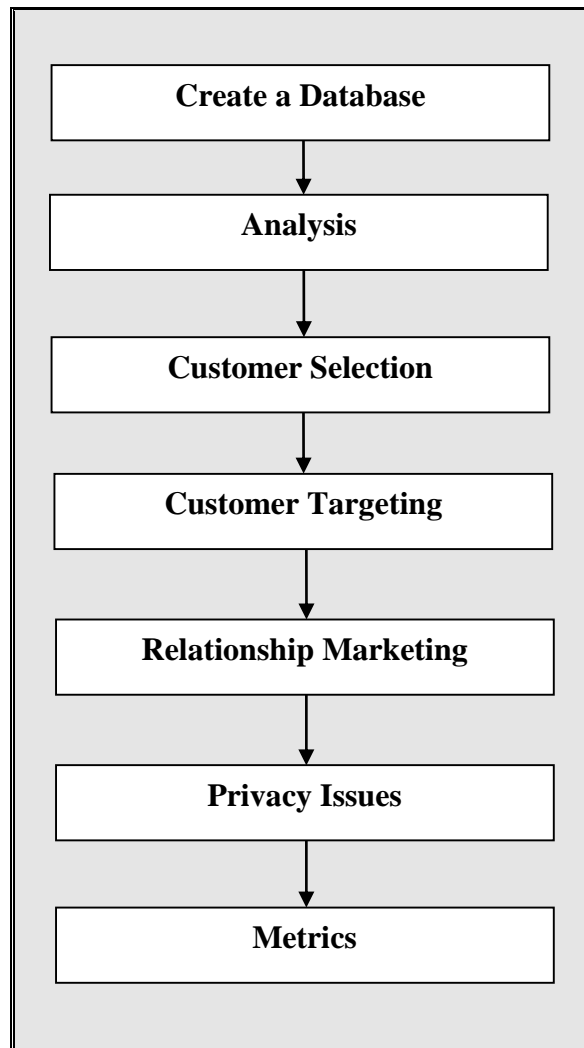


Figure 1. CRM Applications, Supported by ERP/Data Warehouse, Link Front and Back Office Functions(Eckerson and Watson, 2000).

CRM system includes many aspects that are directly related to each other:

- Front office operations : direct interaction with customers , such as meetings face- to-face , telephone calls , e-mail, and e-services.
- Back office operations : the processes that ultimately affect the desk activities such as billing, maintenance , planning , marketing, advertising , and finance.
- Trade relations : The interaction with other companies and partners , such as suppliers.

A major purpose of this research paper is to provide a managerially useful, end-to-end view of the eCRM process from a marketing perspective. Therefore, the following figure (2) articulates the implementation steps of CRM



Implementation Steps
(Winer, 2001, p. 8)

Figure 2 :
of CRM (Winer,

The above steps can be illustrated as follows (Winer, 2001):

1. Creating a Customer Database: preferably, the database should contain information about the following:
 - Transactions: should include all the details associated with the procurement process (e.g. the paid price, the product, the date of delivery).
 - Customer contacts: Today, there is an increasing number of customer contact points from multiple channels and contexts. This should not only include sales calls and service requests, but any customer- or company-initiated contact.
 - Descriptive information: This is for segmentation and other data analysis purposes.
 - Response to marketing stimuli: This part of the information file should contain whether or not the customer responded to a direct marketing initiative, a sales contact, or any other direct contact.
 - The data should also be over time.

2. Analyzing the Data: This can be done through a series of procedures to extract specifications and relationships of data and provide new information were not known in advance assists to better decision-making, through the use of Data Mining as follows:
 - Identify areas or problems where the analyzing value is high.
 - convert the data into useful information using data mining technology.
 - Act to be based on the findings.
 - Evaluate the results and lessons learned from useful information.
3. Customer Selection: the most important issue in this step is to consider which customers to target with the firm's marketing programs. The results from the analysis could be of various types. If segmentation-type analyses are performed on purchasing or related behavior, the customers in the most desired segments (e.g., highest purchasing rates, greatest brand loyalty) would normally be selected first.
4. Targeting the Customers: in this step many conventional approaches for targeting selected customers include a portfolio of direct marketing methods such as telemarketing, direct mail, and, when the nature of the product is suitable, direct sales.
5. Relationship Marketing: While customer contact through direct e-mail offerings is a useful component of CRM, it is more of a technique for implementing CRM than a program itself. Relationships are not built and sustained with direct e-mails themselves but rather through the types of marketing programs that are available for which e-mail may be a delivery mechanism. A comprehensive set of relationship marketing programs imply, Customer service, Frequency/loyalty programs, Customization, Rewards programs, and Community building.
6. Privacy Issues: The CRM system described above depends upon a database of customer information and analysis of that data for more effective targeting of marketing communications and relationship-building activities. Lately, with the popularity of the Internet, many consumers and advocacy groups are concerned about the amount and types of personal information that is contained in databases and how it is being used.
7. Metrics: increased emphasis is being placed on developing measures that are customer-centric and give the manager a better notion of how her/his CRM policies and programs are working. Some of these CRM-based measures, both Web and non-Web based are the following (Lehmann & Winer, 2001):
 - Customer acquisition costs
 - Conversion rates (from lookers to buyers).
 - Retention/churn rates
 - Same customer sales rates
 - Loyalty measures.
 - Customer share or share of requirements (the share of a customer's purchases in a category devoted to a brand).

CUSTOMER RELATIONSHIP MANAGEMENT COMPONENTS

CRM can be understood as a strategic business and process matter rather than a technical issue. CRM consists of three components:

- Customer,
- Relationship, and
- Management

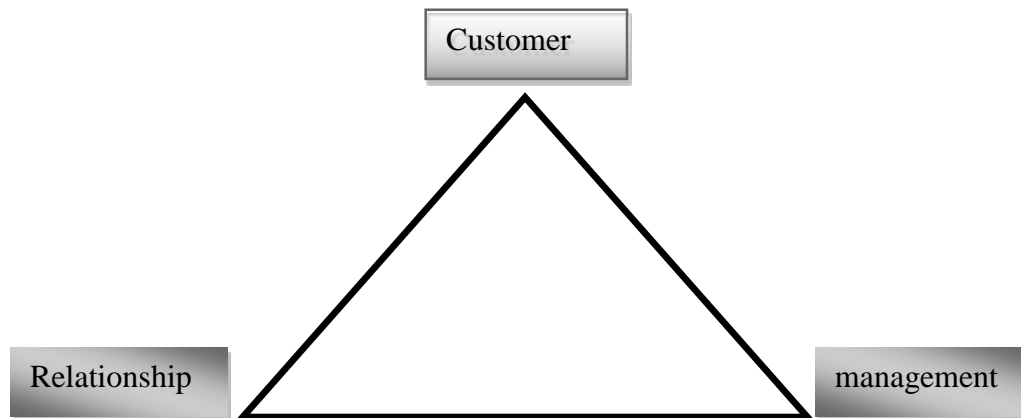


Figure 3. Components of CRM (Gray & Byun,2001, p,8)

Customer: The customer is the only the main source of the company’s present profit and future growth. However, a good customer, who provides more profit with less resource, is always scarce because customers are knowledgeable and the competition is fierce. Sometimes it is difficult to distinguish who is the real customer because the buying decision is frequently a collaborative activity among participants of the decision-making process (Wyner, 1999). Information systems and technology can therefore provide the capabilities to distinguish and manage customers.

Relationship: The relationship between the organization and its customers is an ongoing process in both directions based on communication and interaction. This relationship can be short-term or long-term , continuous or discrete , and recurring or one-time, CRM involves managing this relationship so it is profitable and mutually beneficial. The relationship between CRM system and the customer is clarified by the following figure (4):

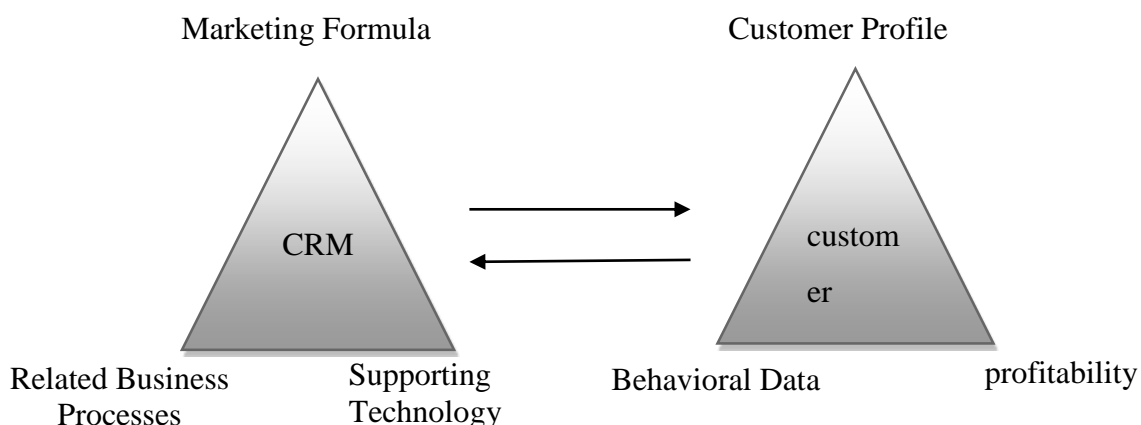


Figure 4. Relation between CRM and the customer(Gray & Byun,2001).

Management: all CRM activities are not determined within a marketing department , but includes the constant change in the culture of organizations and operations. The customer information collected is transformed into corporate knowledge that leads to activities that take

advantage of the information and of market opportunities. CRM required a comprehensive change in the organization and its staff.

Specific software to support the management process involves:

- Field service,
- E-commerce ordering,
- Self service applications,
- Catalog management,
- Bill presentation,
- Marketing programs, and
- Analysis applications.

Each of these techniques , processes and procedures designed to promote and facilitate the functions of marketing , sales and service .

Based on the conceptualized CRM components model, this research paper will use the components of CRM as main pillars of eCRM in order to investigate the role of these components in achieving competitive advantage within banking sector in Jordan. The following model presenting these components associated within eCRM and their role in achieving competitive advantage in the banks of Jordan.

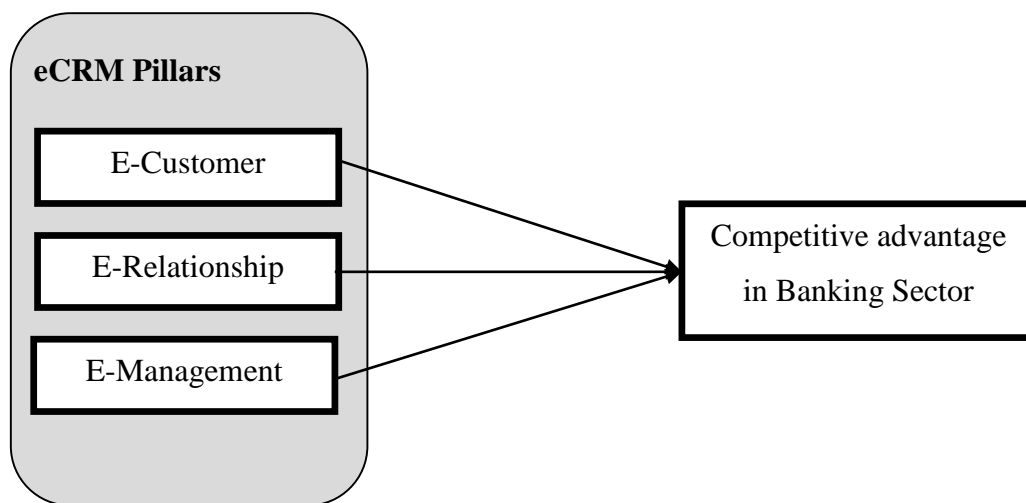


Figure 5: The Role of eCRM Pillars on Achieving Competitive Advantage

E-Customer: The customer is the average person or legal entity who is buying products or services from the market for personal consumption or for others in a rational way in the purchase and consumption. Customer is considered as receiver of companies' services whether in a traditional or automated methods. Recently, customer is forming the way that organizations reach him/her. Therefore, the two way communication and interaction between customer and company can shape eCRM strategy and then achieve competitive advantages that companies looking for.

E-Relationship: relationship is mainly depends on the ways that companies penetrate Segmented customer's needs and desires. This relationship can be attained fast by using electronic means such eCRM.

E-Management: the overall activities within the company that should be unified. In addition, eCRM requires a comprehensive change in the organization and its members in order to reach an enormous number of customers that can assists the company in achieving a competitive advantage.

The proposed research paper posits that the application of Electronic Customer Relationship Management will allow for more effective and efficient competitive advantage within banks in Jordan. Accordingly, the following hypotheses, utterly formulated in the setting of the banking sector in Jordan, are predicted to be true. Hence, the questions employed in the questionnaire will attempt to sustain all of these hypotheses.

H1: there will be a positive relationship between Electronic Customer Relationship Management and competitive advantage in the banks of Jordan.

This hypothesis is divided into three sub-hypotheses as follows:

H1_a: there will be a positive relationship between Electronic Customer as a pillar of Electronic Customer Relationship Management and competitive advantage in the banks of Jordan.

H1_b: there will be a positive relationship between Electronic Relationship as a pillar of Electronic Customer Relationship Management and competitive advantage in the banks of Jordan.

H1_c: there will be a positive relationship between Electronic Management as a pillar of Electronic Customer Relationship Management and competitive advantage in the banks of Jordan.

METHODOLOGY

The author's philosophical standpoint lies in the territory of positivism, which typically apply deductive research approach to test and verify existing theories in a new context. In this research paper, a quantitative approach is applied, in view of the fact that, there are elements which need to be investigated by quantitative tools for instance E-Customer, E-Relationship, E-Management, and competitive advantage.

The quantitative research technique has been conducted for the internal consistency reliability which was fulfilled to demonstrate the reliability of the measurement constructs. The generalization of the research findings from positivism depends on statistical probability. The research population in this study is all Jordanian banks presented by 16 banks as following (Association of Banks of Jordan, 2014):

Table 1: list of Jordan banks (research population)

Sequence	Bank Name
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1	Arab Bank
2	Jordan Ahli Bank
3	Cairo Amman Bank
4	Bank of Jordan
5	The Housing Bank for Trade and Finance
6	Jordan Kuwait Bank
7	Arab Jordan Investment Bank
8	Jordan Commercial Bank
9	Jordan Islamic Bank
10	Investment bank
11	Arab Banking Corporation Jordan
12	Bank Al Etihad
13	Societe General Bank of Jordan
14	Capital Bank of Jordan
15	Islamic International Arab Bank
16	Jordan Dubai Islamic Bank

a random sample has been chosen of employees in the banks of Jordan. The actual sample size was approximately 70 employees. A self-administrated questionnaire was used to collect data from respondents.

In addition, the internal consistency reliability method was used to verify the reliability of the scales employed in the questionnaire. Cronbach Alpha was used to measure internal consistency for survey and research variables based on sample estimation. Cronbach Alpha can be increased in either the average correlation or number of items (Zander & Kogout, 1995). Nunnally (1978) stressed that Cronbach Alpha must be greater than 0.7 to be considered good and acceptable for most research. Furthermore, value more than 0.6 is regarded as a satisfactory level (Dinev & Hart, 2002; Nunnally, 1978; Hair et al, 2000).

Table 2 reflects the Cronpach's Alpha scores number of items used in the final scale of the study.

Table 2: Reliability coefficient for internal consistency of Cronbach alpha

Construct	Number of items	Cronpach's Alpha
Customer	3	72
Relationship	3	68
Management	3	75
Competitive Advantage	2	72

Reliability coefficient as shown in the table explaining that all multi-item scales produced high reliability scores and therefore were valid for large samples.

Research results from quantitative analysis were based on a number of statistical techniques (SPSS) such as descriptive statistics, multiple linear regression, simple linear regression, and f-test.

FINDINGS

This part presents findings of this study, which shows that there is a confirmation of the relationships between the pillars of eCRM presented by e-customer, e-relationship, and e-management with competitive advantage . From the table (3), it can be noticed that a high level of confirmation of the significance of e-customer to the targeted banks (M=4.03, SD=93.6). the table also points out that a high level of contribution referred to e-relationship from the standpoint of surveyed banks (M=4.02, SD=89.4). the e-management pillar also has received a high level of importance by tested banks presented by (M=3.91, SD= 83.6), last but not least, respondents have given the competitive advantage variable the highest mean of the mentioned pillars (M=4.19, SD=0.82).

Table 3. Descriptive Statistics

Construct	N	Mean	Std. Deviation
Customer	70	4.03	93.6
Relationship	70	4.02	89.4
Management	70	3.91	83.6
Competitive Advantage	70	4.19	0.82

To test the main hypothesis of this research:

H1: there will be a positive relationship between Electronic Customer Relationship Management and competitive advantage in the banks of Jordan.

A Multiple Linear Regression Analysis was used between competitive advantage as dependent variable, and eCRM as the independent variable. Table 4 shows the relationship between eCRM and competitive advantage .

Table 4. Results of Multiple Regressions Analysis for Competitive Advantage (Dependent Variable) and eCRM Pillars (Independent Variables)

Model (Independent Variable)	sig	F	R	R ²
Electronic Customer Relationship Management	0.02	2.65	0.49	0.22

($\alpha \leq 0.05$)

As shown in table 4, the entire model has a significant effect on Competitive Advantage, and the calculated F value is (2.65), indicate at the level of ($\alpha =0.02 < 0.05$). In the complete model for all the predictors, R² explains 22% of the variance related to Competitive Advantage , and consequently supports hypothesis H1. To test the sub-hypotheses of this research, simple linear regression used in order to explain the relationship between the components of the model as following:

H1_a: there will be a positive relationship between Customer as a pillar of Electronic Customer Relationship Management and competitive advantage in the banks of Jordan.

A Simple Linear Regression Analysis was utilised between Competitive Advantage, as the dependent variable, and E-Customer as the independent variable. According to table 5, the Standardized coefficient (beta) value for Customer is positive, and the entire model has a significant effect on Competitive Advantage, the calculated F value is (5.56) indicate at the

level of ($\alpha = 0.00 < 0.05$). In the entire model, R^2 explains 23% of the variance related to Competitive Advantage. Thus, $H1_a$ was confirmed.

Table 5. Results of Simple Linear Regressions Analysis for Competitive Advantage (Dependent Variable) and E-Customer (Independent Variables)

Model Variable	(Independent	sig	Beta	F	R	R^2
E-Customer		0.00	.19	5.56	0.47	0.23

($\alpha \leq 0.05$)

$H1_b$: there will be a positive relationship between E-Relationship as a pillar of Electronic Customer Relationship Management and competitive advantage in the banks of Jordan.

A Simple Linear Regression Analysis was utilised between Competitive Advantage, as the dependent variable, and Relationship as the independent variable. As per table 6, the Standardized coefficient (beta) value for Relationship is positive, and the entire model has a significant effect on Competitive Advantage, the calculated F value is (5.98) indicate at the level of ($\alpha = 0.01 < 0.05$). In the entire model, R^2 explains 24% of the variance related to Competitive Advantage. Therefore, $H1_b$ was supported.

Table 6: Results of Simple Linear Regressions Analysis for Competitive Advantage (Dependent Variable) and Relationship (Independent Variables)

Model Variable	(Independent	sig	Beta	F	R	R^2
E-Relationship		0.01	.25	5.98	0.49	0.24

$H1_c$: there will be a positive relationship between E-Management as a pillar of Electronic Customer Relationship Management and competitive advantage in the banks of Jordan.

A Simple Linear Regression Analysis was utilised between Competitive Advantage, as the dependent variable, and Management as the independent variable. Based on table 7, the Standardized coefficient (beta) value for Relationship is positive, and the entire model has a significant effect on Competitive Advantage, the calculated F value is (8.11) indicate at the level of ($\alpha = 0.00 < 0.05$). In the entire model, R^2 explains 20% of the variance related to Competitive Advantage. Accordingly, $H1_c$ was confirmed.

Table 7: Results of Simple Linear Regressions Analysis for Competitive Advantage (Dependent Variable) and Management (Independent Variables)

Model Variable	(Independent	sig	Beta	F	R	R^2
E-Management		0.00	.49	8.11	0.41	0.20

DISCUSSION

modern tendency in the field of customer relationship management bring new ways how to use better the tools to reach high system productivity and improvement of enterprise financial performance (Saniuk-Saniuk, 2010). constantly changing market environment, enterprises have to use modern methods, techniques and ideas of management. At the same time, they need to learn how to implement these to the practice (Witkowski, 2009). Implementation of eCRM in enterprises should bring positive effect mainly by increasing the number of loyal customers, optimizing cost of sales activity and so increasing the competitive advantage. Findings of the research indicate that all pillars of eCRM are positively related to competitive advantage. This would be presented by the importance of the role of electronic customer relationship management and its associated pillars in achieving competitive advantage that there is a consensus between what is assumed in this research and the responses from the individuals in the research sample of Jordanian banks .

Based on the research's findings, the correlation coefficient between the variable customer and achieving competitive advantage in the Jordanian banks was confirmed. This would be explained by the assumption that the customer is the main targeted category by Jordanian banks in order to survive and maintain sustainability in the competition Environment. This was confirmed through several studies such as (Paul & Jongbok, 2001; Opuni et al, 2014; Rabbai, 2013; Urdzikova, 2012).

Following the research results, it is possible to say that the banks in Jordan showed greatest interest in developing their relationship with customers via a strategy focused on eCRM in order to obtain a high market share. This would be explained by the importance of establishing and strengthening relationships with customers through developing strategies as a key target to acquire the largest number of profitable customers and so to keep the bank in a sustainable competitive status. This was supported by different studies in various contexts for instance (Mettagarunagul & Puengprakiet, 2011, Brunjes & Roderick, 2002).

Eventually, a significant empirical findings supported in this research is the fact that That the correlation coefficient between the variable management and achieving competitive advantage in the Jordanian Commercial Banks. This explains the importance assigned by management for the polarization and maintaining existing and potential customers in order to achieve competitive advantage for the bank.

IMPLICATION TO RESEARCH AND FUTURE RESEARCH

The main objective in this research paper is to examine the role of electronic customer relationship management pillars (E-customer, E-relationship, and E-management) in achieving competitive advantage within banking sector in Jordan. Therefore, It began with the process of administrating questionnaires. Subsequently, the internal consistency reliability was fulfilled to demonstrate the reliability of the measurement constructs. Both validity and reliability were pointed out and acceptable for further analysis. Research findings were based on a number of statistical methods for instance descriptive statistics, multiple linear regression, simple linear regression, F test. Moreover, the empirical evidence of the role of ECRM in achieving competitive advantage within banks of Jordan is confirmed . It interprets the figures and tables from statistical analysis into comprehensible statements. The findings are debated in

consistency with previous research. The role of each determinant pillar influencing the achieving of competitive advantage is exhaustively argued.

Explanations are discussed and some suggestions for future research are stated as follows:

- Customer service quality is crucial in establishing relationships. Management should examine existing processes and techniques in which services is offered, and where changes which can enhance the service for customers.
- Working on expanding the use of electronic customer relationship management to all marketing activities to take advantage of it by other departments with business organizations when needed.
- Top management should adopt strategic thinking for electronic customer relationship management , and encouraging the implementation of it through various programs .
- Banks should organize and manage training courses in order to develop skills and knowledge of employees regarding electronic customer relationship management practices.

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