

*Customer Relationship Management and The Quality of Banking Services**Case Study on Algerian Banking Sector*AbouBakr BOUSSALEM^{1*}¹ University Center of Nour El-Bachir El-Bayadh, (Algeria), a.boussalem@cu-elbayadh.dz

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Abstract:

The objective of this paper was to see if there was a link between customer relationship management and service quality in Algerian banking sector. The one conducted a survey questionnaire to collect data from 150 respondents at the level of several Algerian Banks, using the SPSS program and relying on a descriptive and analytical method. The findings suggested that customer relationship management was given a modest level of priority while improving awareness of service quality in the banking sector of Algerian banks was dominant. In addition, the study discovered a substantial relationship between customer relationship management and service quality. Furthermore, the results revealed that customer relationship management with its dimensions has significant and statistical effects on the service quality of Algerian banking sector. Finally, the study's findings suggested that customer knowledge, customer retention, and customer culture are the most important factors in the quality of Algerian banking services.

Keywords: *customer relationship management, customer, service quality, Algerian banking sector,*

Jel Classification Codes: *M30, M390.*

1. Introduction

The world has had several changes in numerous domains (economic, social, and political), particularly in the fields of technology and information, which has resulted in hyper-competitive environments. In the Knowledge Economy, businesses and organizations must focus on customers who have grown more aware of their requirements, goals, preferences, and priorities as a result of globalization and the development of information and telecommunication technologies (Ngambi & Ndifor, 2015,p.12). As a result, the client is regarded as the most essential element for the institution to achieve and complete its current and projected goals by improving service quality to satisfy and acquire customers (Dominici & Guzzo, 2010, p.4).

As a result, quality service is regarded as a top priority that the firm places a high value on to gain client loyalty, prompting the management of economic institutions to focus their complete attention on him (Dominici & Guzzo, 2010,p.13). As a result, it is imperative to establish customer relationships; as a result, Customer Relationship Management (CRM) has arisen as a strategic instrument for coping with competitiveness. The customer life cycle (from acquiring clients through developing and strengthening them, and finally retaining them) must be completely understood

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and extended beyond their expectations, particularly in terms of their wants and aspirations for product development. In addition to being viewed as a cash cow to be used to expand into other markets (Tekin, 2013,p.10).

CRM stream is not only knowledge that is required for gathering information about customers from various points of contact, but also the interaction between customers and organizations that drives top management to develop marketing strategies to satisfy a diverse range of customers and bring their loyalty to both products and the organization. These are useless unless the organization has the necessary technological tools, such as the internet, an efficient call center, and a customer database and information (Coltman, Devinney, & Midgley, 2010; Simonet, Kamdem, & Nguelefack, 2012,p.207).

Several studies have found that maintaining a unique relationship with customers is critical. Algeria's banking industry, on the other hand, employs customer-centric tactics to fully retain and develop current client relationships to ensure the existence of banks (ALghaswyneh, 2014,p.172). CRM may face numerous issues as telecommunications and technology services evolve. As a result, the effects of Customer Relationship Management (CRM) on Service Quality in the banking industry of Algeria are under study in this article.

1.1. Theoretical Background

Surprisingly, technological advancements, globalization, and competitiveness are having an increasing impact on corporate marketing strategies to be more effective in meeting the issues that companies, including the banking industry, are facing. The greater the time spent tracking consumers' behavior progression, the smaller the information gap between the company and its customers becomes. Therefore, technology has an impact on enhancing the interaction between businesses and their customers, particularly concerning developing customer relationship management, which is an efficient and effective system for forging client relationships (Amoako, et al, 2012, p.25).

Thus, businesses have realized that delivering high-value-added and high-quality services depends not only on the product, its diversity, and qualities but also on the product's end-user (s). Through customer relationship management, it is crucial to focus on the most crucial element, the client, and to understand their wants, desires, and views. Mostly, it focuses on knowledge and how to incorporate it into the customer relationship management philosophy. consequently, businesses confront a significant problem in attracting new clients while retaining existing ones. Customers knowledge systems (or customer relationship management systems) are no longer effectively used and are therefore highly recommended, as they allow the collection of data and information about current and potential customers, and they are easy to access and surf by employees and top management to solve problems quickly and enable organizational opportunities for growth and increasing revenue.

Customers are growing more conscious of their requirements, desires, and preferences than ever before, and it is difficult to satisfy them since their demands are more severe, and there are too many options to meet them. In addition, the goal of customer relationship management is to enhance the company's market share by combining technology, procedures, and people (Shaon and Rahman, 2015, p.30). The

Algerian banking sector has realized that consumers who have the potential to influence its operations are the backbone of its activities and companies; as a result, they are meeting their clients face to face in order to maintain their business. Therefore, the following problem can be summarized in the follow questions:

1. Is Customer Relationship Management gaining traction in Algeria's banking sector?
2. What is the link between CRM and Service Quality (Products) in Algeria's Banking Sector?
3. Does CRM have an impact on the quality of services (products) provided by Algeria's banking sector?

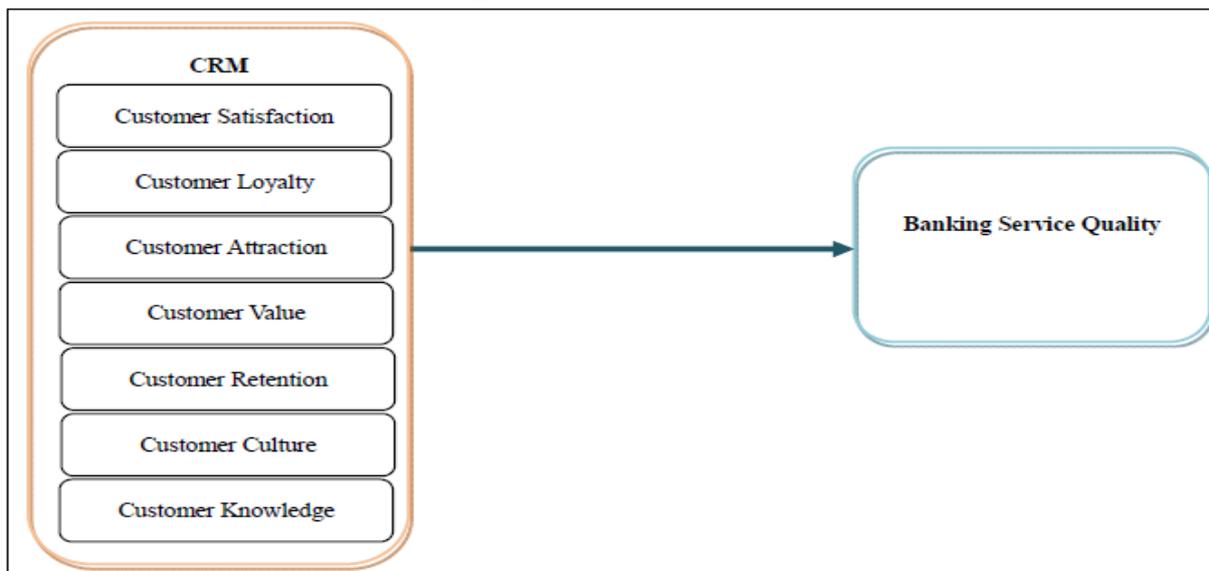
1.2. Research Objectives

This paper objectives are as following:

1. Defining the terms Customer Relationship Management and Quality of Service in the Algerian banking sector.
2. Defining the CRM characteristics that have an impact on the quality of products and services provided by Algeria's banking sector, and hence on its performance and profitability.
3. To investigate the relationship between CRM and the quality of services and products provided by Algeria's banking sector.
4. To contribute to the current Arabic literature on the causes and consequences of CRM in the Algerian banking sector's service quality.

1.3. Research Model

Figure 01: Research Model



Source: prepared by the researcher According to (Kotler & Keller, 2016).

1.4. Research Hypothesis

The researcher draws the assumptions as follow:

At P0.05, Customer Relationship Management and its characteristics (Customer Satisfaction, Customer Loyalty, Customer Attraction, Customer Value, Customer Retention, Customer Culture, and Customer Knowledge) have no meaningful effect on the Service Quality of Algeria's Banking Sector.

1.5. Independent variables

Customer Relationship Management (CRM)

Customer relationship management (CRM) is the process of carefully monitoring accurate customer information and all points of interaction with them to promote loyalty (Kotler & Keller, 2016, p.65). Customer satisfaction, switching hurdles, service recovery, relationship relationships, and trust are all factors that affect customer loyalty in this program. (According to Ashour et al., 2006) Client pleasure and contentment are linked to the quality of service, which leads to customer loyalty (Shaon and Rahman, 2015, p.27). Customer loyalty is influenced by communication quality, sales promotion, and network coverage (Ali Attafar&al,2014, p.06). Customer loyalty is influenced by communication quality, sales promotion, and network coverage (Ali Attafar&al,2014, p.07). Client relationship management (CRM) has a huge impact on customer loyalty and retention, and it's growing more prevalent in today's business world. Customer loyalty is still mostly determined by trust (Malik, 2016, p. 13).

CRM also refers to the practices, strategies, and techniques that business organizations use to collect, manage, develop, analyze, and retain information about customers by scanning products and services offered to customers on a regular basis in order to a) improve customer communication processes, b) maintain key CRM elements, c) identify factors related to CRM effectiveness, and d) increase the company's sales growth. Despite their high cost, CRM systems can give personnel with detailed information about consumers, including as personal information, product or service purchase history, and client preferences and interests. (, Shaon and Rahman, 2015,pp. 25-26).

Many studies argue that customer relationship management involves a wide range of issues; nonetheless, this paper will focus on the following critical elements:

a. **Customer Satisfaction:** is a favorable emotional reaction to expressing the gap between perceived service and consumer expectations for a given product or service (Jeong and Lee, 2010). Customer satisfaction is the most essential criterion by which a corporation may assess the quality of a product or service, as well as a source of loyalty and consequently market survival. As a result, many organizations are currently attempting to establish a long-term relationship with customers to persuade them that the product or service perfectly meets their expectations and needs and that it is beneficial to both the customer (complete satisfaction) and the organization (high profits). (John and Hall, 1997 ; Kotler, 2003).

b. **Customer Loyalty** is the customer's good (or negative) attitude towards the company and its products and services. It is significant because a devoted consumer will contribute to the company over time. As a result, customer loyalty is largely

determined by a provider's ability to retain consumers and persuade them to suggest its goods and services to others (Zeithaml, Berry, and Parasuraman, 1996; Zeithaml, 2000). According to the customer loyalty model, there are three levels of loyalty:

1) strong loyalty, where the consumer is willing to buy at all times. 2) moderate loyalty, where the client is loyal to more than two trademarks.

03) lack of loyalty, in which the customer's tastes vary from one brand to the next (Casalo et al., 2010; Lin and Wang, 2006, pp.08-09), the Customer loyalty is intended to keep a customer for as long as feasible, if not always.

c. **Customer Value:** The process by which customer exchanges or swaps benefits acquired from a product or service for the cost of obtaining them in terms of product benefits, service attribution, parties engaged in the transaction, time and effort required to obtain the product, and perceived risk. To find out a unique product-service value for the customer and also achieve better value for the organization, which usually appears in the form of sales volume, revenue, market share, and exploiting opportunities, organizations must first understand their customers' needs, desires, and preferences (Cheverton, 2010; Kotter, 1995). Finally, it appears that three primary areas should be properly dealt with to increase customer value: targeting customers, creating consensus, and organizing the organization's capabilities.

d. **Customer Attraction:** This refers to an organization's ability to attract new potential customers by focusing on quality standards that favorably reflected on changes in customer behavior and matched the customer's requirements and wishes. Satisfying customers' needs and desires, as well as taking into account their suggestions and opinions, creates a strong push to improve the product and/or service, resulting in customer loyalty to the brand and organization; in other words, it's about exceeding customers' expectations so that they become loyal brand advocates. (Kipkosgei and Njeru, 2014; Pierce and Robinson, 2005, pp.112-119).

e. **Customer Retention:** It refers to a company's proactive efforts to keep customers from defecting to competitors. Customer retention begins with the initial contact and continues throughout the relationship. It speaks about retaining long-term customer loyalty to a brand or organization.

f. **Customer culture:** It refers to the values, knowledge, experiences, and attitudes customers have regarding the products and services they receive, whether they are of poor or high quality. As a result, numerous studies have demonstrated that a strong customer culture is an effective engine for improving an organization's performance as well as boosting market strategy.

g. **Customer Knowledge (CK):** is a dynamic combination of experience, value, and insight information that is examined, interpreted, and translated into knowledge exchange between businesses and their customers (Zanjani, Rouzbehani, and Dabbagh, 2008; Ogunde et al, 2010, p.52).

1.6. Dependent variables

a. **Quality Service (QS):** meaning a set of behaviors, traits, and procedures used to fulfill and satisfy the demands, goals, priorities, and preferences of customers. (Parasuraman, Berry, and Zeithaml, 1988, p.80) created the 'SERVQUAL' model, which is based on customers' expectations and impressions of actual service performance. The 'SERVQUAL' model's main goal is to discover the gaps that influence consumers' perceptions of service quality. As a result, this model aims for

customer happiness and loyalty, which is regarded as the cornerstone of measuring service quality in terms of actual performance in meeting their needs (Lee, 2011; Mualla, 2011; Wahab, Al-Momani, and Mohd Noor, 2010, p.01). However, the following aspects of quality banking services can be used to assess the quality of service provided to customers as well as the level of genuine value gained from this product or service: Empathy, tangibility, dependability, responsiveness, assurance (Adeoye and Lawanson, 2012, p.28)

b. The SERVQUAL Model: Customers are supposed to rate service quality on five different aspects, according to the SERVQUAL model: reliability, responsiveness, assurance, empathy, and tangibles. The SERVQUAL instrument consists of 22 statements that are used to examine consumer perceptions and expectations about service quality. Consumers' expectations are compared to their views of service provided by service providers to determine perceived service quality (Zeithaml et al., 1990, p.67). Meeting client expectations, it may be said, is the factor that underpins the achievement of good perceived service quality. As a result, exceptional service quality exceeds client expectations. Customer expectations, according to Zeithaml and Bitner (2000), are perceptions about a service that serve as benchmarks against which service performance is measured.

c. The SERVQUAL Gaps

Table 01: Definition of the SERVQUAL Gaps

Gap01 (The positioning gap)	Managers conception of consumers expectations and the relative importance consumer attach to the quality dimensions
Gap 02 (The specification gap)	The difference between what management believes the consumer wants and what the consumers expect the business to provide
Gap 03 (The delivery gap)	The difference between the service provided by the employee of the business and the specification set by the management
Gap 04 (The communication gap)	The promises communicated by the business to the consumer do not match the consumers expectations of those external promises
Gap 05 (The perception gap)	The difference between the consumers internal perception and expectation of the services

Source: prepared by the researcher according to (Zeithaml et al., 1990)

d. Criticisms of SERVQUAL

Several objections have been directed towards the Service Quality Tool for Service Quality Assessment. The five-factor structure of service quality proposed by Parasuraman et al. (1988) is not supported by most research investigations, and

management of expectation clauses is deemed unnecessary (Jean pierre bootoekionea et al, 2010, p.01). In addition, Cronin and Taylor (1992) created SERVPERF, a performance-based measure. The SERVPERF scale is the unweighted perception component of service quality, which consists of 22 perception items and does not take into account expectations. Cronin and Taylor (1992) discovered that the unweighted SERVPERF measure (performance only) performs better than any other measure of service quality and that it can produce a more accurate service quality score than service quality in their empirical study in four industries. They assure that the customer's vision of service quality is better reflected by current performance and that expectations are not part of this concept. Despite criticisms, service quality has been used to assess service quality in a variety of settings, including hospitals (Amoako et al, 2012, pp.17-29), universities, and government agencies, banks (Awwad et al, 2012, p.208), travel companies, and public utilities. The diversity of using service quality as a method for assessing service quality in many business sectors and service industries inspires confidence in its use as a method for measuring service quality in various business sectors and service industries (Surarchith, & Singh, 2013, p.58).

e. **Banking Service:** is a set of operations with a utilitarian content, characterized by the predominance of intangible elements over tangible elements that are perceived by individuals or institutions through their significance and utilitarian values, and which serve as a source of meeting their current and future financial and credit needs while also serving as a source of bank profitability through a reciprocal relationship between the two parties (Casalo et al,2010, pp.1-11)

2. Literature Review

Virgiyanti, Abu Bakar, and Tufail, investigated the Customer Relationship Management (CRM) system at the Student Admission section of a Indonesian higher education institution to determine the customers' satisfaction with the university's service. A survey was done to assess the CRM implementation and the quality of the service offered to meet the objectives. The study's key finding was dissatisfaction with University personnel service and a lack of relationship management with students (as customers).

Awwad and Al-adaileh (2012) conducted a study to investigate the factors influencing CRM practices in the context of Egyptian Commercial Banks (JCBs). 400 questionnaires were distributed, and 309 of them were analyzed using SPSS. According to their study findings, there were five factors generated from this study that contributed to CRM implementation in JCBs: interactive management, customer prospecting, customer surveying, responsiveness to customers, and partnerships.

Surarchith and Singh (2013), on the other side, analyze the important dimensions of service quality in the telecom sector for mobile services and determine which component of service quality has a substantial impact on customer satisfaction. The findings confirmed that achieving customer satisfaction is largely dependent on the firm's ability to maintain high service quality standards. Furthermore, quality processes have a substantial impact on customer satisfaction. Competence, civility, tangibility, reliability, responsiveness, and communication are some of the service quality elements that have a substantial impact on customer satisfaction.

Melisidou, Venetsanopoulou, and Sergopoulos (2015) conducted a study titled “Service Quality and CRM Implementations: Keys for Excellence in the Hospitality Industry,” the goal of which was to investigate the effectiveness of using Customer Relationship Management Systems and their positive impacts on Service Quality issues, as well as to establish that CRM applications can be used to improve customer satisfaction, retention, and service quality, and finally to establish that CRM applications can be used to improve customer satisfaction, retention, and service quality. Perceived quality and satisfaction have been demonstrated to be good predictors of visitors’ future behavioral intentions, according to the findings.

3. Research Methodology

3.2. Sampleing

The study concentrated on Algerian banks that were active and in operation and took the state of Laghouat as a sample. These banks are a mix of governmental (03banks) and foreign banks (01 banks). A random sample of 150 employees was selected from those banks.

3.3. Research Instrument

To achieve the study’s objectives and answer its questions, the researchers created a Questionnaire based on a Likert-Scale; 1 as Strongly Agree to 5 as Strongly Disagree, with the following variables:

- o Demographic factors such as gender, age, experience, educational qualification, job level, and the number of branches of the bank.

Customer Satisfaction, Customer Loyalty, Customer Attraction, Customer Value, Customer Retention, Customer Culture, and Customer Knowledge were among the key Customer Relationship Management variables.

O Variable Service Quality 150 questionnaires were distributed, but only 47 were returned, leaving 03 valid for statistical analysis with an 85.3 percent response rate.

3.4. Data Analysis

Frequencies and Standard Deviation, as well as Spearman correlation coefficient analysis and Multiple-Regression analysis, are used to determine the relationship between study variables, as well as Multiple-Regression analysis to examine the effect of independent variables (CRM) on the dependent variable (SQ) in Algeria’s banking sector.

3.5. Validity and Reliability

The questionnaires used in this study had content validity and were reliable according to Chronbach’s Alpha. Table 1 shows the results.

Table 02: Study instrument reliability

Variables	Choronbach

	Alpha	
Customer Relationship Management (CRM)	0.932	
Customer Satisfaction		0.929
Customer Loyalty	0.921	
Customer Attraction		0.924
Customer Value	0.916	
Customer Retention		0.912
Customer Culture	0.917	
Customer Knowledge	0.893	
Services Quality	0.91	
** Significant at ≤ 0.05 .		

Source: Prepared by the researcher

4. Results

4.2. Demographic Variables

Table 2 illustrates the results of the study sample’s characteristics, which demonstrate that males (57 percent) outnumber females (43 percent) in the Algerian banking sector. It also mentions that young and ambitious employees in their age range (31-39) account for 40.6 percent, with 40-49 accounting for 27.3 percent. The level of education is high when compared to the age groups, with 71.9 percent holding a Bachelor’s degree, 15.6 percent holding a Master’s degree, and eventually 3.9 percent earning a Ph.D. The statistics reported in Table 2 reveal that personnel in the Algerian banking sector had more experience. Those with an average of 6-11 years of experience accounted for 47.7%, while those with 12-17 years of experience accounted for 32.8 percent, and those with experience had more experience than others. It covers 10.2 percent of those aged 18 and up, implying that Algerian banking industry personnel have high cumulative worth and experience and can considerably contribute to the attainment of the banks’ strategic goals. The majority of employees work at the operational level (56.3%), followed by the head division (31.3%). Finally, the banks ranged in size from medium to large businesses with more than six locations around Algeria.

Table 3. Descriptive variables

Variable		Frequency	Percent
Gender	Male	73	57
	Female	55	43
Age	less than 30	32	25
	31 - 39	52	40.6
	40 - 49	35	27.3
	More than 50	9	7
Education Level	Diploma and less	11	8.6
	Bachelor	92	71.9
	Master	20	15.6
	PhD	5	3.9
Experience	Less than 5 Years	12	9.4
	6 - 11	61	47.7
	12 - 17	42	32.8
	More than 18	13	10.2

Post	Branch Manager	5	3.9
	Department Manager	11	8.6
	Head Section	40	31.3
	Staff	72	56.3
Bank Branches	less than 5 Branches	17	13.3
	6 – 10	36	28.1
	11 – 15	57	44.5
	More than 12	18	14.1

Source: Prepared by the researcher

4.3. Basic Study Variables

The significance of the dimensions of CRM and the proportions of Service Quality in the Algerian banking sector was examined in Table 3. The respondents' attitudes regarding the relevance of customer relationship management in the Algerian banking industry were moderate (mean=3.290), which was in contrast to the predictions of high levels of CRM importance. This means that the level of consciousness of employees did not evolve at the same time. Do any CRM dimensions that generate high amounts of relevance do the same? Respondents' attitudes toward the importance of banking service quality, on the other hand, were positive (mean=3.653). As a result, the considerable weight placed on bank service quality reflects a managerial perspective that pays little regard to consumer needs and prospects. In contrast to the minimal relevance of CRM, one believes that Algeria's operated banks have not focused on customers' perceptions, desires, and preferences in terms of quality products and services given and that this is why customers are switching banks.

Table 4. Study variables

Variable	Mean	Standard Deviation	Level of Importance
Customer Relationship Management	3.281	0.9085	Moderate
Customer Satisfaction	3.220	0.9094	Moderate
Customer Loyalty	3.313	0.8182	Moderate
Customer Attraction	3.338	0.8876	Moderate
Customer Value	3.308	0.8425	Moderate
Customer Retention	3.306	0.8755	Moderate
Customer Culture	3.255	0.9031	Moderate
Customer Knowledge	3.290	0.7550	Moderate

Source: Prepared by the researcher

4.4. Hypothesis Testing

4.4.1. Correlation Coefficients

As stated in Table 4, the first hypothesis was investigated by using a Pearson correlation to see if there were any links between Customer Relationship Management and Service Quality. Customer Relationship Management was substantially favorable

in associations with Services Quality (0.985, $P \leq 0.05$) according to correlation analysis. Furthermore, even though the results show a strong and positive relationship between each CRM dimension and Service Quality; Customer Attraction (0.784), Customer Value (0.902), Customer Retention (0.924), Customer Culture (0.903), and Customer Knowledge (0.942), The same results demonstrate no significant and positive link between Customer Satisfaction (-0.067), Customer Loyalty (-0.017), and Service Quality, all of which were statistically significant at $P \leq 0.05$. The researcher was surprised by the findings, which showed that consumer pleasure is linked to the quality of services given by various businesses.

Table 5. Correlations

Independent Variable	Dependent Variable
Customer Relationship Management	0.985**
Customer Satisfaction	-0.067
Customer Loyalty	-0.017
Customer Attraction	0.784**
Customer Value	0.902**
Customer Retention	0.924**
Customer Culture	0.903**
Customer Knowledge	0.942**

** Significant at ≤ 0.05 .

Source: Prepared by the researcher

4.5. Regression Analysis

The regression analysis results for CRM on Services Quality are summarized in Table 5. In the Algerian banking sector, CRM characteristics are found to have a positive link with Services Quality ($R=0.977$). Nevertheless, these dimensions explain 95.4 percent of the variation of the dependent variable, Services Quality, based on the modified R square value of 0.954. The dimension of Customer Knowledge has a significant impact on Services Quality with a t-statistic of 6.759 and a significance level of 0.000, which is less than the P-value of 0.05, and the Beta value ($\beta=.623$, sig<.05) is the most influential dimension on SQ, followed by Customer Retention with Beta value ($\beta=.157$, sig<.05), t-statistic of 6.759 and a significance level of 0.000, which is less than P-value. Besides that, Customer Culture has shown to be the third most influential dimension, with t-statistics of 1.455 and significance of 0.001, as well as the Beta value ($\beta=.147$, sig<.05) reflects the percent of change independent variable if Customer Culture changed by 1 percent, Customer Value ($\beta=.121$, sig<.05), Customer Attraction ($\beta=.076$, sig<.05), Customer Loyalty ($\beta=.049$, sig<.05), Finally, Customer Satisfaction ($\beta=.046$, sig.05) was found to be significant at 0.002, 0.004, 0.000, and 0.001. As a result, H0 confirms the hypothesis that CRM and its dimensions have a positive and significant impact on the banking sector's service quality in Algeria.

Table 6. Multiple-Regression for CRM on Services Quality

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.977 ^a	.954	.952	.06287

Source: Prepared by the researcher

a. Predictors: (Constant), CRM, Satisfaction, Loyalty, Customer attraction, Customer value, Customer culture, Customer retention, Customer knowledge

Table 7. ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.885	6	1.648	416.863	.000 ^a
	Residual	.478	121	.004		
	Total	10.364	127			

Source: Prepared by the researcher

a. Predictors: (Constant), CRM, Customer satisfaction, Customer Loyalty, Customer Contraction, Customer Value, Customer Culture, Customer Retention, Customer Knowledge

b. Dependent Variable: SERVICEQUALITY.

Table 8. Coefficients

Mode		B	Std. Error	Standardized Coefficients Beta	t	Sig.
	(Constant)	0.369	0.125		2.951	0.004
	Satisfaction	0.044	0.081	0.046	0.536	0.001
	Loyalty	0.046	0.064	0.049	0.718	0.000
	Attraction	0.081	0.119	0.076	0.681	0.004
	Value	0.927	0.235	0.121	0.785	0.002
	Retention	0.138	0.091	0.157	1.522	0.000
	Culture	0.133	0.091	0.147	1.455	0.001
	Knowledge	0.564	0.084	0.623	6.759	0.000

Source: Prepared by the researcher

5. Conclusion

Following the growing importance of the services sector in global economies and institutions' recognition of the need to go to the customer, attention to the issue of service quality has become an urgent necessity and a key demand that banks cannot ignore. Because of the unique characteristics of banking services, assessing service quality is very different from measuring the quality of physical objects, and the models used to measure the quality of banking services are based mostly on the service beneficiary's evaluation. Thus, and after this modest research and through the above results and findings which indicates that Customer relationship management and its aspects were assigned a moderate level of priority, whereas quality banking services were given a high level of value. Furthermore, the findings revealed a positive

relationship between customer relationship management (customer attraction, customer value, customer retention, customer culture, and customer knowledge) and banking service quality, but the findings also revealed a lack of or negative relationship between customer satisfaction and customer loyalty of customer relationship management and banking service quality. These results have come out in the opposite direction of what was expected, where the one assumed a favorable and significant link between client happiness and loyalty and the quality of services.

The idea is that as service quality becomes more essential to both businesses and customers, product and service brand satisfaction and loyalty will rise (Dhman, 2011; Shavazi, 2013). This is something worth investigating further. Despite this, numerous studies on the influence of CRM on service quality, organizational performance, customer happiness, loyalty, and retention have found that CRM has a stronger impact on customer perception, satisfaction, loyalty, and retention.

The results of this study, on the other hand, found that the CRM aspects (customer dissatisfaction, loyalty, attraction, retention, value, culture, and knowledge) had a statistically significant impact on the quality of banking services in Algeria at $P \leq 0.05$.

Overall, the study revealed that the most important factors influencing the quality of banking services were (customer knowledge, customer retention, customer culture, followed by customer value, customer attraction, customer loyalty, and customer satisfaction). Of course, in today's world, customer knowledge is becoming increasingly crucial, since the new era of technological advancement has made customers more aware than ever, making them tough to satisfy in terms of products and services. Organizations must place a greater emphasis on client interactions in order to persuade them that their products and services not only meet but also surpass their expectations (Amoako et al., 2012; Krishnamoorthy & Srinivasan, 2013).

6. Recommendation

This article contains essential recommendations for efficient customer relationship management, based on the study's findings, which include all sub-variables that have a major impact on service quality in all firms. As a result, future research should concentrate on more CRM studies in both the service and non-service sectors, incorporating all customer attributes and relating them to Customer Relationship Perception (CRP) and Relationship Marketing Tool (RMT) (RMI). CRM can also be investigated further in terms of its effect on financial performance and corporate citizenship behavior.

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