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# Linking Customer Relationship Management to Behavioral Intentions in Islamic Banking System: Evidence from Nigeria

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**Abstract** – In today’s highly competitive market environment, customer relationship management has become a key strategy for personalizing customer experience, improving customer satisfaction, as well as building and maintaining loyalty. The present study investigates the relationship between customer relationship management dimensions and behavioral intentions. Key customer focus, customer relationship management organization, knowledge management, and technology-based customer relationship management are conceptualized as dimensions of customer relationship management. Results, based on a convenience sample of 363 customers of a full-fledged Islamic bank in Nigeria, support the hypothesized model. Specifically, the results show that key customer focus, customer relationship management organization, knowledge management, and technology-based customer relationship management are related to behavioral intentions. Practical implications of these findings and suggestions for future research are discussed.

**Keywords:** Behavioral Intentions; Customer Focus; Customer Loyalty; Knowledge Management; Relationship Management

## **1. Introduction**

In today's increasingly dynamic market environment, creating and maintaining long-term relationships with valued customers is viewed as the key to profitability, loyalty and retention, leading to sustained competitive advantage (Shamma, 2015; Sivaraks, Krairit, & Tang, 2011). Efforts in understanding how managers could effectively build and maintain long-term relationships with their valued customers has led the present study to focus on the construct of “customer relationship management” (CRM) (Abdullateef, Mokhtar, & Yusoff, 2010). CRM can be defined as the process of building and maintaining close relationships with customers through paying attention to individual’s needs, and solving those needs with the hope of keeping them satisfied and loyal to a firm (Baah-Ofori & Amoako, 2015). Over the past two decades, CRM has emerged as one of the key topics of interest among marketing researchers because it has been found to influence a variety of desired outcomes (Minamia & Dawson, 2008; Narteh, Agbemabiese, Kodua, & Braimah, 2013; Sheth & Parvatiyar, 1995). For example, CRM research has shown that the

implementation of CRM is more likely to generate better firm performance, especially when managers focus on maximizing the value of the customer (Chang, Park, & Chaiky, 2010; Chen & Wu, 2014; Gupta, Lehmann, & Stuart, 2004). Managing customer relationships effectively and efficiently is also associated with decreased operational costs, as well as increased customer satisfaction and retention rates (Chen & Popovich, 2003).

Evidence from marketing literature also suggests that CRM is predictive of several customer behavioral outcomes (Lam, Cheung, & Lau, 2013; Lin, Tseng, Hung, & Yen, 2009; Padilla-Meléndez & Garrido-Moreno, 2014; Sivaraks et al., 2011). Despite the aforementioned evidences, relatively little is known about the relationship between CRM and behavioral intentions in the Islamic banking system. Thus, the present study attempts to expand our understanding of the relationship between CRM and behavioral intentions in the context of the Islamic banking system. This study builds on both Islamic banking and marketing literature in the following ways. First, while extant empirical research (Lam et al., 2013; Sivaraks et al., 2011) has examined the effect of CRM on behavioral intentions (e.g., customer loyalty & switching decision) in the conventional banking system, this study focuses mainly on examining the link between CRM and behavioral intentions in the Islamic banking system. The Islamic banking system is gaining momentum in Nigeria, as conventional banks have started to offer non-interest banking, which operate in accordance with the Islamic Shariah principles. However, we are not aware of any existing work that links CRM to behavioral intentions in the Nigerian Islamic banking system. Hence, this justifies the second contribution of the present study to the existing literature on Islamic banking.

In the following sections, we begin with a review of the literature on CRM and its theoretical relation to behavioral intentions toward the development of the research hypotheses. Next, we provide a brief description of the methodology employed in the present study. We then proceed to present our empirical results, which will be based on the data collected for this study. Finally, we conclude with a discussion on the implications, limitations of the study, as well as suggestions for future research.

## **2. Literature Review**

### ***2.1. Customer Relationship Management and Behavioral Intentions***

As defined earlier, CRM refers to the process of building and maintaining close relationships with customers through paying attention to individual's needs, solving those needs with the hope of keeping them satisfied, and loyal to a firm (Baah-Ofori & Amoako, 2015). Sin, Tse, and Yim (2005) indicate that CRM is a multifaceted construct that consists of four distinct behavioral components: key customer focus, CRM organization, knowledge management, and technology-based CRM. Key customer focus involves focusing strongly on providing a positive customer experience through personalized/customized offerings (Sin et al., 2005; Vandermerwe, 2004). CRM organization refers to "fundamental changes in the way that firms are organized and business processes are conducted (Sin et al., 2005, p. 1268). Knowledge management involves "utilization of knowledge for, from and about customers in order to enhance the customer-relating capability of organizations (Salomann, Dous, Kolbe, & Brenner, 2006, p. 23). On the other hand, technology-based CRM involves incorporating the latest technology such as Internet to collect, store, analyze, and share customer information in

ways that greatly enhance an organization's ability to respond to the needs of individual customers and thus to attract and retain customers (Payne & Frow, 2005; Sin et al., 2005).

Behavioral Intentions have been defined as "the degree to which a person has formulated conscious plans to perform or not perform some specified future behavior" (Warshaw & Davis, 1985, p. 214). In the context of this study, we contend that behavioral intentions are the outcome of customers' evaluations of the intrinsic quality of the relationship (Verhoef, 2003). This argument is consistent with the relationship marketing theory (Hunt, 1997; Morgan & Hunt, 1994). Relationship marketing theory posits that when bank customers are satisfied with the intrinsic quality of the relationship, they are more likely to engage in some favorable future behaviors, such as being loyal to the bank, expressing positive word-of-mouth, switching to other service providers, expressing negative word-of-mouth, and complaining (Verhoef, 2003; Zeithaml, Berry, & Parasuraman, 1996). Consistent with this notion, extant empirical studies have provided support for a relationship between CRM and behavioral intentions.

For example, a panel survey carried out by Lopez, Redondo, and Oliván (2006) reveals that the length, depth and breadth of relationships play a significant role in predicting customers' propensity to switch fixed-telephone suppliers. Specifically, their findings suggest that when customers maintain a long-lasting relationship with the firm, use the service more, and invest in complementary services, they will be less likely to switch. Likewise, Amir, Yousof, and Asma (2014) found that CRM dimensions (i.e., organizing the business process, knowledge management, and using updated technologies) have a significant relationship with customer loyalty. A recent study conducted by Wali, Wright, and Uduma (2015) among 250 customers of Nigerian conventional deposit accepting banks showed that the CRM strategy was positively related to brand commitment and loyalty behaviors. Other evidence suggests that CRM tends to increase positive word-of-mouth behavioral intentions. Gremler, Gwinner, and Brown (2001) found that banks can generate a positive word-of-mouth communication through superior customer-employee relationship capability. The aforementioned empirical contributions lead to the following hypotheses:

*Hypothesis 1:* Key customer focus is positively related to behavioral intentions.

*Hypothesis 2:* CRM organization is positively related to behavioral intentions.

*Hypothesis 3:* Knowledge management is positively related to behavioral intentions.

*Hypothesis 4:* Technology-based CRM is positively related to behavioral intentions.

### **3. Methodology**

#### ***3.1 Participants and procedure***

The participants in this study are customers of a full-fledged Islamic bank in Nigeria. Additionally, the participants were selected through a convenience sampling method. We focused on a non-interest bank because its offerings are open to all customers regardless of race or religion and currently, about 41% of Nigeria's total population of 183 million are desirous of ethical banking services, which provide for socially responsible investment outlets (Jaiz Bank Plc, 2014). To minimize the common method variance, participants were assured anonymity and confidentiality of their responses. Six hundred self-administered questionnaires were distributed to the participants. Of the 600 questionnaires sent to the participants, 382 were returned. After deleting 19 cases with multivariate outliers, we utilized 363 datasets to test our hypotheses. Thus, the cooperation of the

registry staffs yielded a valid response rate of 61%. 75% of the participants, representing about 271, are male, while the remaining 25% (92) are female. The mean age of participants is 32.85 years. Of the 363 participants, 21% (75) work as teachers/lecturers, 26% (94) are administrative staffs, 49% (178) full time students, and the remaining 4% (16) are part time students. In terms of educational levels, 13% (46) of the participants have secondary certificates, 5% (19) have diploma certificates, 37% (133) are Bachelor degree holders, 36% (131) have Masters, 7% are doctorate degree holders, and the rest are classified as Others.

### **3.2 Measures**

#### *3.2.1 Customer relationship management*

CRM was assessed with 18 items adapted from Sin et al.'s (2005) multidimensional measures of CRM. This scale measures the four dimensions of CRM that have been identified in the preceding section. The number of items in each dimension of CRM is as follows: key customer focus (4 items); CRM organization (5 items); knowledge management (4 items); and technology-based CRM (5 items). Sample items are reflected in parentheses: key customer focus ("My bank provides customized services and products to our key customers"), CRM organization ("My bank has the sales and marketing expertise and resources to succeed in CRM"), knowledge management ("My bank's employees are willing to help customers in a responsive manner"), and technology-based CRM ("My bank has the right technical personnel to provide technical support for the utilization of computer technology in building customer relationships"). Responses ranged from 1 = (*strongly disagree*) to 7 = (*strongly agree*).

#### *3.2.2 Behavioral intentions*

To measure behavioral intentions, we adapted ten items from the work of Liu, Furrer, and Sudharshan (2001). Specifically, the items adapted reflect Zeithaml et al.'s (1996) aspects of behavioral intentions, namely: loyalty to the company, positive word of mouth, propensity to switch, negative word of mouth, and complaining. Sample items are: "I will continue to do more business with Bank X in the next few years", and "I will encourage friends and relatives to do business with Bank X". Responses were given on a seven-point Likert scale ranging from 1 = (*strongly disagree*) to 7 = (*strongly agree*).

### **3.3 Analytical Approach**

The PLS path modeling is considered the most suitable technique for this study due to the following reasons: First, the PLS path modeling has the advantage of estimating the relationships between constructs (theory) and relationships between indicators and their corresponding latent constructs (data) simultaneously (Chin, 1998; Chin, Marcolin, & Newsted, 2003). Second, the PLS path modeling is suitable when the goal of the research is to predict the endogenous latent construct. Finally, compared to other path modeling software (e.g., AMOS; Analysis of Moment Structures), the SmartPLS 3 software was selected as a tool of analysis because of its friendly graphical user interface (Temme, Kreis, & Hildebrandt, 2006, 2010).

## 4 Results and discussion

### 4.1 Measurement Model

In this study, we adopted Henseler, Ringle, and Sinkovics' (2009) two-step process to present and evaluate the results of the PLS path modeling analyses. We first assessed the measurement model before evaluating the structural model. The assessment of a measurement model involves determining individual item reliability, internal consistency reliability, convergent validity, and discriminant validity (Henseler et al., 2009). Individual item reliability was ascertained by examining the outer loadings of each construct's measure. As a rule of thumb, loadings of above .707 should be retained (Hair, Hult, Ringle, & Sarstedt, 2014). As indicated in Table 1, out of 28 items, only 5 were deleted because such deletion improved both the composite reliability and the average variance extracted (AVE) for each construct. Thus, in the whole model, only 23 items were retained as they had loadings of between .726 and .959.

Table 1: Results of the Measurement Model

Latent constructs and indicators	Loadings	Composite Reliability	AVE
Key customer focus		.926	.761
KSF01	.726		
KSF02	.826		
KSF03	.959		
KSF04	.955		
CRM organization		.918	.789
RMO02	.902		
RMO04	.864		
RMO05	.898		
Knowledge management		.935	.826
KNM01	.930		
KNM02	.907		
KNM03	.890		
Technology-based CRM		.939	.756
TRM01	.852		
TRM02	.854		
TRM03	.851		
TRM04	.883		
TRM05	.906		
Behavioral intentions		.953	.718
BHI02	.730		
BHI04	.865		
BHI05	.879		
BHI06	.779		
BHI07	.849		
BHI08	.874		
BHI09	.890		
BHI10	.897		

In this study, the assessment of internal consistency reliability is based on the composite reliability coefficient. Following Bagozzi and Yi's (1988) rule of thumb, internal consistency reliability of measure is established when the composite reliability coefficient is .70 or more. As shown in Table 1, we found the composite reliability coefficients to be between .918 and .953. Hence, satisfactory internal consistency reliability for each construct was achieved based on the composite reliability coefficient of above .70.

Convergent validity, which represents the extent to which items truly measure the intended latent construct, was assessed by examining the AVE of each latent construct. To achieve a satisfactory convergent validity, Chin (1998) recommends that the AVE of each latent construct should be .50 or more. Following Chin (1998), the AVE values (see Table 1) demonstrated high loadings of above .50 on their respective constructs, indicating a satisfactory convergent validity.

Table 2: Results of the Discriminant Validity Analysis

Latent constructs	1	2	3	4	5
1 Key customer focus	.872				
2 CRM organization	.014	.888			
3 Knowledge management	-.038	.859	.909		
4 Technology-based CRM	-.021	.537	.490	.869	
5 Behavioral intentions	.066	.555	.542	.598	.847

Note: Diagonal elements represent the square roots of average variance extracted

Finally, the discriminant validity was ascertained using the Fornell-Larcker's criterion (1981). According to this criterion, discriminant validity is ascertained by comparing the correlations between the latent constructs and the square roots of the average variance extracted (Fornell & Larcker, 1981). Further, adequate discriminant validity is realized when the square root of the AVEs is significantly greater than the off-diagonal elements in the corresponding rows and columns (Barclay, Thompson, & Higgins, 1995). As indicated in Table 2, this condition is satisfied. Hence, acceptable discriminant validity is demonstrated in this study.

## 4.2. Structural Model

### 4.2.1 Significance of the path coefficients

The present study applied the standard bootstrapping procedure with a total of 5000 bootstrap samples to assess the significance of the path coefficients (Hair et al., 2014; Hair, Ringle, & Sarstedt, 2011). Results pertaining to the hypothesized relationships in the proposed model are presented in Table 3 and Figure 2. Hypotheses tested are based on the direction and magnitude of estimates of the standardized path coefficients (i.e., directional hypotheses).

With respect to Hypothesis 1, we found a significant positive relationship between key customer focus and behavioral intentions ( $\beta = .08$ ,  $t = 1.67$ ,  $p < .05$ ). As such, Hypothesis 1 is fully supported. Similarly, CRM organization was associated with increased behavioral intentions ( $\beta = .15$ ,  $t = 1.83$ ,  $p < .01$ ). Thus, Hypothesis 2 is also supported. For Hypothesis 3, we found a significant positive relationship between knowledge management and behavioral intentions ( $\beta = .22$ ,  $t = 2.48$ ,  $p < .001$ ), thereby confirming Hypothesis 3. Regarding Hypothesis 4, we found a significant positive relationship between technology-based CRM and behavioral intentions ( $\beta = .42$ ,  $t = 8.39$ ,  $p < .01$ ). Hence, Hypothesis 4 is also fully supported.

Table 3: Results of the Structural Model

Hypotheses	Exogenous Variables	Beta	SE	t-value	Decision
H1	Key customer focus	.08	.05	1.67*	Supported
H2	CRM organization	.15	.08	1.83**	Supported
H3	Knowledge management	.22	.09	2.48***	Supported
H4	Technology-based CRM	.42	.05	8.39***	Supported

Note. Endogenous Variable = Behavioral intentions

\*p < .05; \*\*p < .01; \*\*\*p < .001.

#### 4.2.2 Assessment of R-square value

The result for the assessment of R-square value is provided in Table 4. As shown in Table 4, cumulatively, the four exogenous latent variables in this study account for 45% of the variance in behavioral intentions. According to Falk and Miller (1992), a value of at least 0.10 or 10% for the variance explained is acceptable. Hence, following this rule of thumb, the proposed model has demonstrated an acceptable level of R-squared values.

Table 4: Variance Explained in the Endogenous Latent Variable

Endogenous Variable	R Square
Behavioral intentions	.45

#### 4.2.3 Assessment of effect size

Effect size ( $f^2$ ) refers to the relative effect of independent variables on the dependent variable (s) in a given study (Chin, 1998). According to Cohen (1988),  $f^2$  values of 0.02, 0.15, and 0.35 can be considered small, medium, and large effects, respectively. The relative effect sizes of exogenous variables on endogenous latent variables are presented in Table 5. As shown in Table 5, the effect sizes of Key customer focus, CRM organization, Knowledge management, and Technology-based CRM on behavioral intentions are 0.01, 0.01, 0.02, and 0.22, respectively. Although these statistics suggest no effect on key customer focus and CRM organization with f Squares of only .01, Chin et al. (2003) stress that a small effect size does not necessarily mean that the underlying effect is insignificant.

Table 5: Effect Sizes Based on Cohen's (1988) Guideline

Exogenous Variables	f Square	Effect Size
Key customer focus	.01	None
CRM organization	.01	None
Knowledge management	.02	Small
Technology-based CRM	.22	Large

#### 4.2.4 Predictive relevance

This study ascertained the predictive relevance of the proposed model by calculating the cross-validated redundancy (Q<sup>2</sup>; Geisser, 1974; Stone, 1974). Cross-validated redundancy measure is the sample re-use techniques consisting of cross-validation and function fitting that fits the PLS-SEM well (Wold, 1982). A research model with Q<sup>2</sup> statistics greater than zero is indicative of predictive relevance (Henseler et al., 2009). As presented in Table 6, the cross-validation redundancy measure Q<sup>2</sup> for the endogenous variable (i.e., behavioral

intentions) is .308. Hence, this suggests that the model has predictive relevance (Henseler et al., 2009).

Table 6: Construct Cross-Validated Redundancy

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
Key customer focus	1452.000	1452.000	
CRM organization	1089.000	1089.000	
Knowledge management	1089.000	1089.000	
Technology-based CRM	1815.000	1815.000	
Behavioral intentions	2904.000	2008.809	.308

## 5 Conclusion

The main goal of this study was to link the CRM dimensions and behavioral intentions. The relationship marketing theory (Hunt, 1997; Morgan & Hunt, 1994) is purported to be a theory that underpins the positive relationships between CRM dimensions and behavioral intentions. The theory acknowledges that when bank customers are satisfied with the intrinsic quality of the relationship, they are more likely to engage in some favorable future behaviors, such as being loyal to the bank, expressing positive word-of-mouth, switching to other service providers, expressing negative word-of-mouth, and complaining (Verhoef, 2003; Zeithaml et al., 1996). Our findings were consistent with previous research linking CRM dimensions to behavioral intentions (Amir et al., 2014; Lopez et al., 2006; Wali et al., 2015), suggesting that CRM is an important consideration in generating positive behavioral intentions.

There are several limitations in the present study that should be discussed. One limitation of the study is the issue of common method variance. All the variables in the present study were assessed using self-reported measures. Although self-reported measures are valid in assessing CRM dimensions and behavioral intentions (Liu et al., 2001; Sin et al., 2005), the use of self-reports is associated with common method variance (Podsakoff, MacKenzie, & Podsakoff, 2012; Podsakoff & Organ, 1986). While we have attempted to minimize the issue of CMV in the present study by ensuring anonymity and confidentiality (Podsakoff et al., 2012; Podsakoff & Organ, 1986), it is likely that the participants in this study might have over-reported or under-reported the quality of their relationships with their banks in the survey questionnaires. Thus, to control for the CMV, future studies might consider replicating the present study by collecting data at a different time with a different source, thereby ensuring independence of data points (Sharma, Yetton, & Crawford, 2009).

Final limitation of this study relates to focusing mainly on examining the direct relationships between CRM dimensions and behavioral intentions. Hence, we only provide a partial explanation for the influence of CRM on behavioral intentions because there may be some thought mechanisms behind these relationships. The results have provided many avenues for future research opportunities in the area of CRM. For example, one could explore whether the relationship between CRM dimensions and behavioral intentions is mediated by thought mechanisms, such as cognitive trust (Lee, Lee, & Tan, 2015; Setó-Pamies, 2012) and customer commitment (Fullerton, 2003; Keh & Xie, 2009; Lariviere, Keiningham, Cooil, Aksoy, & Malthouse, 2014).



The results of this study suggest implications for practice and future research. The results suggest that CRM is an important consideration in the prediction of behavioral intentions. Furthermore, the results suggest that Islamic banks can generate positive behavioral intentions by creating and maintaining long-term relationships with their valued customers. Specifically, one way of actualizing this marketing intervention is by creating a customer centric strategy, embracing a new technology, providing customized/personalized marketing programs, as well as creating a greater mutual understanding, trust, and being patient with customers (Almunawar & Anshari, 2012; Sin et al., 2005). In conclusion, the present study has extended the knowledge of the underlying factors explaining customer behavioral intentions, focused specifically on the four dimensions of CRM. The results are notable because they are well-grounded in aspects of literatures on marketing and Islamic banking. Key customer focus, CRM organization, knowledge management, and technology-based CRM play an important role in generating positive behavioral intentions.

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