

**INTEGRATION OF CUSTOMER RELATIONSHIP MANAGEMENT AND
SERVICE QUALITY TOWARDS CUSTOMER SATISFACTION LEADING
TO CONSUMER INTENTION TO PURCHASE BANKING PRODUCTS**

SHEILA SA'ODAH BTE HASSAN

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Faculty of Management and Human Resource Development
Universiti Teknologi Malaysia

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To my beloved Husband and my ever supporting Mother..
To my dear children..
Dania & Danial,
To a special person, who is dear to me..
And friends,
Thanks for all your love and encouragements.

Sheila Sa'odah Hassan

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ABSTRACT

Organization especially banks have realized the importance of becoming customer oriented and therefore customer relationship management (CRM) and service quality (SQ) are seen to be very important factors affecting to the banking industry. Based on research studies, the scholars have done their research of the two factors separately. This study explores the need of the two factors namely CRM and SQ to be integrated in order to enhance customer satisfaction level leading the consumers' intention to purchase banking products. In this study, six dimension are involved in CRM namely response, acquisition, knowledge, information system, value evaluation and information processing. For SQ, SERVQUAL five dimensions are used as part of the research study namely responsiveness, reliability, empathy, assurance and tangible. As for the customer satisfaction (CS) and consumer intention to purchase (CI) are merely depending on the overall result against the perception from the consumers. A total of 64 questions comprises of 7 demographic data, 57 questions were measured by 5 likert points scale to ascertain each level of CRM, SQ, CS and CI. These data was analysed using several tools such as mean score and hierarchical regression. The objective of this research study is to measure the perception of the consumers towards customer relationship management, service quality, customer satisfaction and consumer intention to purchase the banking product from the specific banking branch. Having that, another 3 of its objectives are (1) to determine the mediating effect of customer satisfaction on the relationship between the customer relationship management and consumer intention to purchase products in a bank, (2) to determine the mediating effect of customer satisfaction on the relationship between the service quality and consumer intention to purchase products in a bank, and (3) to determine mediating effect of customer satisfaction on the relationship between the integration of customer relationship management and service quality, and consumer intention to purchase products in a bank. Based on the finding results, all hypotheses were significant. Finally, this research purposes supports the ideas of the integration of customer relationship management and service quality

gives the great influences to customer satisfaction, leading to greater desirous consumer intention to purchase banking products. The result of this research can be used by banks and future researchers in the issue relating to customer relationship management, service quality, customer satisfaction and consumer intention to purchase.

ABSTRAK

Sesebuah organisasi terutamanya di sektor perbankan telah menyedari akan kepentingan sesebuah bank. Ianya berasaskan ciri “pelanggan diutamakan” dan seterusnya menjadi faktor dimana pengurusan perkhidmatan pelanggan dan servis kualiti sebagai pendorong utama setiap pelanggannya di dalam sektor perbankan. Berdasarkan kaji selidik yang telah dijalankan oleh para penyelidik, mereka telah mengendalikan kedua-dua faktor tersebut secara berasingan. Namun, bagi kaji selidik ini, kedua-dua faktor iaitu pengurusan perkhidmatan pelanggan dan servis kualiti akan digabungkan bagi mendorong kepada pencapaian kepuasan hati semua pelanggan runcit dan seterusnya dapat mencapai tahap keinginan pelanggan untuk terus membeli produk perbankan. Berdasarkan kaji selidik yang dikendalikan, pengurusan perkhidmatan pelanggan menggunakan kaedah 6 dimensi, manakala servis kualiti pula menggunakan kaedah lima dimensi asas “SERVQUAL”. Bagi mengukur tahap kepuasan hati pelanggan dan tahap keinginan pelanggan untuk terus membeli rangkaian produk perbankan, ianya perlu berdasarkan kepada keseluruhan jumlah gred tahap kepuasan hati pelanggan dan juga tahap keinginan pelanggan runcit. Kaji selidik ini, mengndungi sebanyak 64 soalan, dimana, 7 soalan merupakan soalan demografik pelanggan dan baki sebanyak 57 soalan lagi merupakan soalan-soalan berkaitan dengan pengurusan perkhidmatan pelanggan, servis kualiti, tahap kepuasan hati pelanggan dan tahap keinginan untuk membeli produk perbankan. Bagi mengkaji setiap faktor tersebut, ianya akan diukur dengan menggunakan skala “Likert” lima mata. Semua data akan dianalisa dengan menggunakan perisian seperti skor min dan hierarki regrasi pelbagai. Objektif sebenar bagi kaji selidik ini adalah untuk menunjukkan sejauh mana tahap pertasi pandangan pelanggan di sebuah cawangan bank tempatan dari sudut pengurusan perhubungan pelanggan, servis kualiti, tahap kepuasan hati pelanggan dan juga tahap keinginan pelanggan runcit untuk membeli produk perbankan. Selain itu, terdapat 3 objektif yang lain iaitu (1) mengadakan sesi menilai tahap kepuasan hati pelanggan adalah merupakan meditor di antara

pengurusan perkhidmatan pelanggan dan tahap keinginan pelanggan untuk membeli produk perbankan, (2) mengadakan sesi menilai tahap kepuasan hati pelanggan adalah merupakan meditor di antara servis kualiti dan tahap keinginan pelanggan untuk membeli produk perbankan, dan (3) mengadakan sesi menilai tahap kepuasan hati pelanggan adalah merupakan meditor di antara gabungan pengurusan perkhidmatan pelanggan dan servis kualiti, dan tahap keinginan pelanggan untuk membeli produk perbankan. Melalui penemuan kajian yang telah dijalankan, keputusannya mendapati semuanya adalah signifikan. Dengan penilaian dan analisa yang dijalankan, maka konklusinya gabungan pengurusan perkhidmatan pelanggan dan servis kualiti dapat mendorong kepada tahap kepuasan hati pelanggan dan seterusnya dapat meningkatkan tahap keinginan pelanggan untuk membeli produk perbankan. Keputusan kajian ini boleh digunakan oleh institusi perbankan dan untuk kajian masa akan datang dalam isu mengenai perhubungan perkhidmatan pelanggan, servis kualiti, tahap kepuasan pelanggan dan tahap keinginan pelanggan.

TABLE OF CONTENTS

CHAPTER	TITLE	PAGE
	DECLARATION	ii
	DEDICATION	iii
	ACKNOWLEDGMENT	iv
	ABSTRACT	v
	ABSTRAK	vi
	TABLE OF CONTENTS	vii
	LIST OF TABLES	xi
	LIST OF FIGURE	
	LIST OF APPENDICE	
	LIST OF ACRONYMS	
1	INTRODUCTION	
	1.1 Introduction	1
	1.2 Background of the Problem	4
	1.3 Problem Statement	7
	1.4 Research Objectives	9
	1.5 Scope And Limitation of Research	10
	1.6 Significant of the study	11
	1.7 Conclusion	12

2 LITERATURE REVIEW

2.1	Introduction	13
2.2	The banking branch of the financial services industry	14
2.3	Differentiation between consumer, customer and client	19
2.4	The differences between customer relationship marketing and customer relationship management	20
2.5	Customer Relationship Management (CRM)	21
2.5.1	Customer Relationship Management Dimension	24
2.5.2	Benefits of Customer Relationship Management to Clients	25
2.5.3	Benefits of Customer Relationship Management to service firms	28
2.6	Service Quality (SQ)	30
2.6.1	Service Quality Dimensions	32
2.6.2	Gronroos Service Quality Model	36
2.6.3	Lehtinen and Lehtinen Service Quality Model	37
2.6.4	Parasuraman-Zeithaml-Berry Service Quality Model	38
2.6.5	The importance of service quality for service firms	41
2.7	Customer Satisfaction (CS)	43
2.8	Customer Satisfaction Models and Measurements	45
2.9	Customer Intention (CI)	47
2.9.1	The influence of CI on CRM	48
2.9.2	Customer intention behaviour in Purchasing by previous researchers	48

2.10	Conceptual framework	49
2.10.1	The relationship between CRM and CS	50
2.10.2	The relationship between SQ and CS	51
2.10.3	The relationship between CRM and CI	52
2.10.4	The relationship between SQ and CI	52
2.10.5	The relationship between CS and CI	53
2.11	Summary and Conclusion	53
3	RESEARCH METHODOLOGY	
3.1	Overview	55
3.2	Research Design	57
3.2.1	Research Instrument	58
3.2.2	Questionnaire	59
3.2.3	Data Collection Analysis	66
3.3	Pilot Study	66
3.4	Population and Sampling	68
3.5	Quality Standard Measurement	70
3.5.1	Validity	69
3.5.2	Reliability Data Analysis	72
3.6	Procedures of Data Analysis Method	73
3.6.1	Hierarchical Multiple Regression	73
3.7	Conclusion	74
4	RESEARCH ANALYSIS AND FINDINGS	
4.1	Overview	75
4.2	Respondents Demographic Information	76
4.3	Research Question Data Analysis	85
4.3.1	Analysis by respondents towards CRM (IV)	85
4.3.2	Analysis by respondents towards SQ (IV)	90

4.3.3	Evaluation of CS (MV)	95
4.3.4	Evaluation towards CI (DV)	96
4.4	Reliability Analysis	98
4.5	Analysis Using Hierarchical Multiple Regression	99
4.6	Conclusion	103

5 SUMMARY, DISCUSSION AND RECOMMENDATIONS

5.1	Overview	104
5.2	Discussion on findings	104
5.3	The overall result in determining the mediating effect of CS on the relationship between the CRM and CI	105
5.4	The overall result in determining the mediating effect of CS on the relationship between the SQ and CI	106
5.5	The overall result in determining the effect of CS on the relationship between the integration of CRM and SQ, and CI	107
5.6	Research Suggestion and Recommendation	107
	5.6.1 Implications of the study	108
	5.6.2 Suggestion for Future Research	114
5.7	Conclusion	115

LIST OF REFERNCES

APPENDICES

LIST OF TABLES

TABLE NO.	TITLE	PAGE
2.1	Customer Relationship Management Definition	23
2.2	Customer Relationship Management Dimension	25
2.3	Service Quality Definition	32
2.4	Service Quality Dimension	35
2.5	Customer Satisfaction Definition	44
2.6	Summary of Customer Satisfaction Model (Macro)	45
2.7	Summary of Customer Satisfaction Model (Micro)	46
3.1	Scale of Measurement for Customer Relationship Management, Customer Service Quality, Customer Satisfaction and Customer Intention	60
3.2	Alpha Coefficient Reliability Value	67
3.3	Appropriate Amount of Sample Size for Construct Factor Loading	71
3.4	Value Range of Alpha Cronbach	72
3.5	Analysis Methods to Conduct Research Objective	73
4.1	Respondent Distribution on Gender	76
4.2	Analysis of Respondents based on Age	77
4.3	Analysis of Respondents based on Race	79
4.4	Analysis of Respondents based on Monthly Income	80
4.5	Analysis of Respondents based on Academic Achievement	81

4.6	Analysis of Respondents based on Number of Years of Banking	83
4.7	Analysis of Respondents based on frequency	84
4.8	Mean Score for Response	85
4.9	Mean Score for Acquisition	86
4.10	Mean Score for Knowledge	87
4.11	Mean Score for Information System	88
4.12	Mean Score for Information Process	88
4.13	Mean Score for Value Evaluation	89
4.14	Mean Score of CRM Dimension (Sub-Category)	89
4.15	Mean Score for Reliability	90
4.16	Mean Score for Empathy	91
4.17	Mean Score for Responsiveness	91
4.18	Mean Score for Assurance	92
4.19	Mean Score for Tangible	93
4.20	Mean Score for SQ Dimension (Sub-Category)	94
4.21	Mean Score for CS	95
4.22	Overall Mean for CS	96
4.23	Mean Score for CI	97
4.24	Overall Mean Score for CI	97
4.25	Reliability Analysis Results	98
4.26	Analysis for mediating effect of CS on the relationship between CRM and CI	99
4.27	Analysis for mediating effect of CS on the relationship between SQ and CI	100
4.28	Analysis for mediating effect of CS on the relationship between integration of CRM and SQ, and CI	102
5.1	Summary of Overall Results	105
5.2	Result of overall relationship between CRM and CI	105

5.3	Result of overall relationship between SQ and CI	106
5.4	Result of overall relationship between integration of CRM and SQ, and CI	107

LIST OF FIGURES

FIGURE NO.	TITLE	PAGE
2.1	Conceptual Framework	50
3.1	Research Design Flow Chart	56
4.1	Diagram of Analysis for mediating effect of CS on the relationship between CRM and CI	100
4.2	Diagram of Analysis for mediating effect of CS on the relationship between SQ and CI	101
4.3	Diagram of Analysis for mediating effect of CS on the relationship between integration of SQ and CRM, and CI	102

LIST OF APPENDICES

APPENDIX	TITLE	PAGE
A	Letter to Respondent	130
A	Section A: Profile Information (Respondent's Demographic Information)	131
B	Section B: Accessing Banking Customer Relationship Management	132
C	Section C: Accessing Banking Service Quality	134
D	Section D: Accessing Customer Satisfaction	136
E	Section E: Customer Feedback	137

LIST OF ACRONYMS

CRM	Customer Relationship Management
CI	Customer Intention
CS	Customer Satisfaction
DV	Dependent Variable
GDP	Gross Domestic Product
IBBM	Institute Bank-Bank Malaysia
IV	Independent Variable
MV	Mediating Variable
SQ	Service Quality
SPSS	Statistical Packages of Social Science

CHAPTER 1

INTRODUCTION

1.1 Introduction

Today the banking sector is seen as a catalyst in the economic growth of a country and faces numerous challenges and expectations from the banking fraternity. The recognition of banking, as a tool for the all inclusive growth by economists, financial planners and reformists, has made it an important sector in the Government's planning of economic growth.

As such banks are wooing existing customers and prospective customers by offering new facilities, products, and services in order to retain and increase their base in the financial market. The way the banking industry has evolved over the years, reflects the range of customer needs and services provided over time. The customers of today are not what they were yesterday. Today the customers are more informed, knowledgeable, demanding, analytical and aware of their rights. It is therefore a challenging task before the banking sector to re-evaluate their entire working module, upgrade skills and technology and revise its policies so that it is competent to withstand the international competitive environment in the future.

In order to be competitive or to be competent, service companies such as banking and financial institutions do require solid support from both new and loyal clients. As such, soliciting new customers and retaining existing customers can be ensured through sufficient customer relationship management (CRM) strategies with the adoption of higher level of service quality.

In simple terms, “Customer Relationship Management “ (CRM) can be defined as managing the relationships between a firm and its customers. However, managing customer relationships requires managing customer knowledge. Thus, CRM and knowledge management are directed towards improving and continuously delivering good services to customers.

CRM begins with the concept relationship marketing introduced by Berry in 1993 (as cited by Ryals and Payne, 2001). According to the concept, it examines ways of attracting and maintaining the multi-service organizations to enhance its customer relationship with organizations. Increasing the relationship with a high demand from customers has eventually changed the term from relationship marketing to the customer relationship management (CRM). It involves organizations providing and satisfying customers’ needs. This will then lead to maintaining customer loyalty and ultimately contribute to the profitability of the organizations. However, previous researchers had determined customer relationship management (CRM) in different ways.

According to Ryals and Payne (2001), they have defined CRM as a management approach by using information technology (IT) to build a long-term relationship with customers and profitability for the organization. Another aspect with a similar result comes from Chen and Ching (2004), whereby they have defined CRM as a relationship of information technology (IT) , and find that customers from the database are to be more effective in terms of maintaining or building up a relationships. Mylonakis (2009) recognized CRM as the most innovative process that creates loyalty by maintaining a long term relationships of trust between customers and organizations. In addition, Brown (2000) defines CRM as a process of acquiring, retaining and growing profitable customers and business strategy that aims to understand, anticipate and manage the needs of an organization’s current and potential customers. For Jham and Kalem (2008), CRM is a comprehensive strategy and a process which focuses to establish, maintain and enhance a certain degree of relationship with the customers to create value for the organization.

Nowadays, CRM is an important aspect to increase opportunities by using data which will be used in order to understand customers' loyalty and satisfaction levels before proper implementation of relationship marketing strategies. According to Ryals and Payne (2001), CRM is also an important tool as it gives more advanced financial services that represent the largest sector of United Kingdom domestic product. CRM is able to create sustainable, competitive advantage to organizations by being understanding and communicative by delivering and serving existing customers and attracting new prospective customers for the organization (Zineldin, 2005).

In order to understand better about customer relationship management, firstly we need to understand the three components namely the customer, the relationship and the management (Peppers and Roger, 2004). Establishing a relationship by making customers feel satisfied with the products and services by lowering the price is not enough. However, it is more essential to examine how the managers and the executives treat the customers and how they feel when dealing with the organization.

Is important to note that Peppers and Rogers (2004) reported that, often managers make a mistake of estimating customer's satisfaction based on their own assumptions rather than from the customers' perspective. The banking sector is a customer-oriented service industry where the customers' focus is the top priority. As such, research is needed in the banking industry to understand customers' needs and attitudes so as to build a long-term relationship with them.

Based on several studies on customer relationship management, greater focus appears to be placed on the organization's perspectives to retain customers in their organizations. According to Dutta and Dutta (2009), their study was on customer expectations and perceptions, while Jham and Kallem (2008) solely focused on customer satisfaction levels. Based on the research by Park and Kim (2003), they had worked on a framework on the dynamic aspects of customer relationship management.. However, Lu and Shang (2007) have noted that research on CRM for the financial services industry is still lacking and inadequate in several aspects.

For “service quality” (SQ), it can be described as “the overall impression or appraisal by clients of the relative inferiority or superiority of a company and its services” (Rust and Oliver, 1994). Traditionally, good marketing and customer service were viewed as providing the right product at the right time and at the right place, as illustrated by mainly focusing on channels of distribution. However, based on the study by Christopher, Payne and Ballantyne (1993), the new vision perspective on marketing and customer service has emerged whereby greater focus would be placed on the clients, their needs and preferences. This constitutes a more complex and multifaceted approach, for example, investigating the consumer needs, maintaining good relationship with existing clients, enhancing relationship with new potential clients and satisfying consumer needs. In essence, a company has the obligation to listen to their current and potential clients and build relationship with them (Duhan, Johnson, Wilcox and Harrell, 1997:283). The needs and perceptions of the clients of a service company must therefore be examined so that the delivery service can be adapted and improved to meet their requirements. Any service-oriented firms will need to pander to their clients’ needs and continuously focus on satisfying those needs.

At this stage, it will suffice to describe the integration of CRM with SQ as part of business strategy employed by a company or firm not only to build new relationships but develop long- term relationship with their customers. As this study only involves a specific branch of My Bank, the effectiveness and integration of CRM and SQ will be adopted as the main successful tools towards customer satisfaction leading to consumers purchasing banking products that will be explored in Chapter 2.

1.2 Background of the Problem

Since the 1990’s, the marketing of both services and tangible products have been tremendously increasing with special focus on the concept of developing relationship with consumers. The essential aspect of customer relationship ensures that the consumers develop the perception of customization, empathy, appreciation, friendliness and feelings of trust (Swartz and Iacobucci, 2000). This perception leads to a degree of support and loyalty among the consumers to their preferred/selected firms. Establishing personal relationship with clients is indeed important, as loyalty to

service firms has been associated with clients' personal relationship with a service provider. Therefore, any service provider, including banking or financial institutions like banks, should focus on building relationships with their customers to reap the long- term rewards of support and loyalty.

Customer Relationship Management (CRM) can somehow be defined as “the core business strategy that integrates internal processes and functions with external networking to create and deliver value to targeted consumers at a profit” (Buttle, 2004). According to Wilmshurst and Mackay (2002), CRM can further be described as “a comprehensive set of activities that covers all functions of the organization interacting with and supporting a consumer”. These activities will ultimately enhance customer satisfaction by providing for their needs, wants and preferences over a longer period of time.

Firms or organizations are encouraged to adopt CRM strategies for both defensive and offensive reasons. Offensive arguments are associated with the desire to improve profitability by reducing costs and to increase revenue through improvement in customer satisfaction and loyalty. On the other hand, defensive arguments apply when an organization's leading competitors have adopted the CRM successfully, and therefore develops a fear of losing consumers and revenue (Buttle, 2004). The fundamental reasons why organizations desire to build relationship with consumers are based on economic considerations. Likewise, firms or organizations generate better results when they are able to handle their consumer base so as to ensure that they are identified, satisfied and retained as their most profitable consumers. The rationale for the implementation of CRM strategies is that it improves business performance by enhancing customer satisfaction and increasing customer loyalty (Wilmshurst and Mackay, 2002; Mudie and Cottam, 1999).

Knowing effective CRM strategies can lead to many benefits for an organization, however, the extent and quality of the implemented strategies by the organization may be influenced by many variables. There has been an extensive focus on service quality research, as it has become more important in the business environment. According to the study by Rust and Oliver (1994), service quality can be

explained as “the overall impression or appraisal by clients of the relative inferiority or superiority of a firm and its services”.

Based on the research by Tait (1996) over the past few decades, the perception of clients towards the service quality of a firm has proven their loyalty towards a particular firm. Positive evaluations of a firm’s service quality have led to increase support for the firm among clients. Additionally, a firm’s service quality does influences three aspect of the firm namely its profitability, employee turnover and market share. Thus, high level of service quality may to lead to increase in profitability, lowering of employee turnover and increase in market share.

In the foregoing paragraphs, the effectiveness of the banking customer relationship management and service quality as an important driver towards the accomplishment of the specific banking organization objectives will be explored. Therefore, it is essential for firms, including the banking and financial institutions to ensure high standards of their customer relationship management and service quality at all times.

1.3 Problem Statement

Having a good CRM alone is not sufficient to achieve the mission of getting the customers to purchase the banking products or services without the presence of good banking quality services.

This study will eventually address the need for a deeper understanding of the importance of integration of CRM and SQ in the banking industry that is required by a specific banking institutional branch. Any service company can benefit from superior CRM, as customers focus on the service aspect and interaction with the service provider when evaluating a service form, as no physical product is involved. It is evident that banking institutions need to be aware of the variables that influence their CRM activities as well as their service quality.

In practice, it is a norm in the banking sector that CRM and SQ are both offered to customers in order to achieve the objectives of enhancing the overall customers' experience and satisfaction in terms of services and products.

Customer service is primarily about the consistency in the delivery of quality and service through the development of a set of processes and behaviours. In the current challenging and competitive banking environment, CRM and service quality are essential and will give an extra edge against competitors.

Some of the crucial contributing factors to improve CRM and SQ are in the areas affecting the professionalism, respect, integrity, accountability, dynamism, excellence and communication. Thus, examining the factors that influence satisfaction based on only one factor is insufficient as it is not reflecting the true picture. Therefore, by understanding both factors, we will be able to know the importance of the contribution of each of the factors that will be further be divided into sub-categories that will be discussed in the following chapters.

Apart from understanding the contribution of CRM and SQ, the purpose of this study is to also to investigate the effectiveness of the integration of both factors which would improve the customers' satisfaction level and enhance the consumer's desire to purchase any of the banking products available at the branch level. Such awareness would assist this banking branch and the financial institution to identify the required variables to ensure sufficient and beneficial integration of CRM and SQ towards gaining more customers for the purpose of purchasing or re-purchasing the banking products or services at the branch level which will be explored in Chapter 2 under Literature Review.

Previous researchers have studied the influence of CRM and SQ towards customer satisfaction and addressed them as two separate issues. Some of theoretical aspects come from previous studies conducted by Ryals and Payne (2001), Chen and Ching (2004) and Brown (2001) whereby their research studies were solely focussing on customer relationship management which is leaning more towards marketing strategies. While Parasuraman, Zaithaml and Berry (1985), Crosby (1979) and Juran

(1988) were more focused on the physical products, product specifications and product performance with primary focus on quality service mainly.

According to the researchers, today's world of banking is significantly different from that which was common in the 1980's and 1990's. Generally, the banking industry had grown more complex and is even more challenging compared to previous decades. Nowadays, the banking environment has become more stiff and any banking or financial institution should strive harder in order to remain competitive in the banking industry. A closer look of the CRM elements involving the process, the people, the technology and the knowledge, would somehow lead to the connection of the elements of the banking SQ such as reliability, responsiveness, empathy, assurance and tangibles. Thus, the researcher hopes that by integrating both the CRM and SQ, it will be able to improve the customers' satisfaction level leading to an increase in the customer's intention to purchase any of the banking products or services available at the branch level.

Hence, this primary objective is to determine whether the integration of CRM and SQ would increase the customer's level of satisfaction leading them to either purchase or re-purchase any of the banking products or services. The findings of the study will be used to improve the tools as the basis of "My Bank" of a specific branch towards their achievement, simultaneously with their annual financial targets and other factors such as current economic and business conditions.

With such limitations of these researches in accessing of the banking service quality, satisfaction and customer intentions in relation to consumer attitudes, thus their studies have yet to address the main issue in this study, that is, What are the effects of integrating CRM and SQ on "customer satisfaction" (CS) and "consumer intention" (CI)? In order to learn the effects of integration on those variables, the following research questions have yet to be asked?

1. What is the perception level of integration of customer relationship management and service quality, customer satisfaction and customer intention towards purchasing any banking products?

2. Does customer satisfaction mediate the relationship between customer relationship management and consumer intention to purchase products in a bank?
3. Does customer satisfaction mediate the relationship between service quality and consumer intention to purchase products in a bank?
4. Does customer satisfaction mediate the relationship between integration of customer relationship management and service quality, and consumer intention to purchase products in a bank?

1.4 Research Objectives

From the research questions, the researcher has identified the main objectives of this study. Hence, the research objectives are as follows:-

1. To measure the perception level of customer relationship management, service quality, customer satisfaction and consumer intention towards purchasing any banking products.
2. To determine the mediating effect of customer satisfaction on the relationship between the customer relationship management and consumer intention to purchase products in a bank.
3. To determine the mediating effect of customer satisfaction on the relationship between the service quality and consumer intention to purchase products in a bank.

4. To determine mediating effect of customer satisfaction on the relationship between the integration of customer relationship management and service quality, and consumer intention to purchase products in a bank.

1.5 Scope And Limitation of Research

As with all research, the present research study has some limitations. As a result, this study is solely based on the responses for the questionnaire distributed and therefore the information from data collected is rather limited.

This study was meant to confine itself to determine the level of integration of the customer relationship management and the quality of the banking services. This aspect does have a greater power to enhance the level of customer satisfaction and that may influence the consumer intention to purchase banking products in all banks in Malaysia.

In the context of this study, the research student will be focusing on the integration of banking CRM and SQ of one the local financial institutional branches. Specifically the study will focus on the CRM and banking SQ of the selected banking branch so called “My Bank“ within the Pasir Gudang vicinity in State of Johor. This means that the only information and responses obtained from this one local banking branch distinguished as My Bank customers are being collected and analysed. As such, it might have some limitations in the data and the results of the study.

The set up for this financial institution, the so called “My Bank” was way back in 1913. The nature of business was similar to other local banking and financial institutions operating in Malaysia and involving in banking businesses. Today, as one of the leading local banking institutions, the bank is operating with its 194 branches throughout Malaysia.

The selection of the specific branch of My Bank for this research is located in Pasir Gudang, Johor. The selected My Bank branch for this research study has been operating for more than 10 years with its official opening on 1st July 2003. The

current total of 4,600 active customers comprises the two categories of customers namely consumers and corporate bodies. The criteria of choosing My Bank branch was based on the poor branch performance as reflected in its credit worthiness for the past 5 years. Furthermore, from the branch monthly statistics reports, it shows that the branch sales volume had been declining.

As such, some issues are to be observed and revised together with some implementation of new strategies to enhance the performance of the branch in the near future. In order to adopt some new policies for improvement, it is necessary to get some feedback from the branch customers, merely from the consumer category as their numbers have contributed more than 70% to the whole branch customers database of My Bank branch.

Besides, this study is also seeking ways for the whole organization of My Bank to keep improving their customer relationship management with the integration of its banking service quality in order to remain competitive in the Malaysian banking industry.

1.6 Significant of the study

The significance of this study is to provide a deeper knowledge of the salient features studied, the implementation of useful tools and ideas about the important characteristics of the customer service management in the Malaysia banking industry for the benefit of the academicians as well as the practitioners. This study will be examining the important aspects that will contribute to the customer relationship management as well as the banking service quality. Providing some deeper considerations will eventually help the banking industry to enhance the managing of their CRM and to deliver good SQ to their customers.

This study will benefit many banking organisations especially My Bank as a whole and their various customers knowing that CRM does play an important role in influencing the consumer intention to purchase banking products. Therefore, serious

considerations must be placed on the specific strategies and tactics in order to plan the next course of action for My Bank to upgrade its services as a viable branch.

Effective CRM and SQ are the foundation of any business. They provide a platform for continued growth and help to build a business reputation along the way. It is obvious that any bank may offer many attractive products and services to both new and exiting customers. However, with better management there would be a greater volume of business in terms of purchasing or re-purchasing of such products or services. Otherwise, the organization would not be able to achieve its profit margin despite all the planning and efforts.

1.7 Conclusion

Today the world of banking is getting gradually tougher with more challenging activities carried out yearly. No doubt having good CRM does not guarantee that the customers especially the regulars will keep coming back to the banking branch. In fact, most of the viable businesses have a strong base with loyal customers as an imperative factor for the profitability of the companies. Thus, customers need to feel connected to the business and that is where the role of the CRM comes in.

With such good CRM strategies and efficient SQ, the strong support will eventually enhance the customer level of satisfaction and influence their consumers intention to purchase the banking products and services from the banking branch itself.

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