The Impact Of Customer Relationship Management On Competitive Advantage: Case Study In Saudi Arabian Banks

Amina Mohammed Solyman Hussein[1], Hiba Elzobair Abdelmageed Mohmmed[2], Mohammed Mustafa Fadul[3]

Abstract

The aim of this study is to explore the impact of customer relationship management (CRM) dimensions (service performance, communication with customers, realistic promises, problems solving, and continues research) on competitive advantage on the bank of Al-Rajhee in Saudi Arabia. This because of the lack of studies have been done for investigating this issue at banks in Saudi Arabia. So, we collected the data from 70 employees who working in Al-Rajhee Bank. For analyzing the data, we utilized two software were SPSS, and Smart-PLS in order to get proper results. The results revealed that four dimensions of CRM (i.e., service performance, realistic promises, problems solving, and continues research) has a positive effect on competitive advantage except one dimension (i.e., communication with customers) has insignificant relationship with competitive advantage. Therefore, these interesting results would give policymakers new way for paying more attention to the role of CRM and competitive advantage in banks.

Keywords: *Customer Relationship Management, Competitive Advantage.*

Thanks and appreciation

1.0 Introduction

In last decades, business world witness challenges due to the volatile in business environment and keen competition in the marketplace. Hence, companies are working hard to enhance their relationship with their customers in order to achieve a competitive advantage. Customer Relationship Management (CRM) is still being used most regularly by organizations that based on two distinguishing characteristics: customer service and technology. According to Anderson (2001) who depicted that financial services sector, high tech corporations, and telecom industry are the three sectors of business that depend more on CRM and use it to achieve great advantages at workplace (Andersen 2001). Organizations such as (i.e., banks) are particularly tracks the level of customers' satisfaction and what they looking for in terms of changes and individualized features (Alshura 2018). The because CRM is a crucial factor for assisting

---
[1] Assistant Professor of Administration Sciences, Applied College King Khalid University, Abha, Saudi Arabia.
[2] Assistant Professor of Administration Sciences, Applied College King Khalid University, Abha, Saudi Arabia.
[3] Assistant Professor, College of Business Studies, Sudan University of Science and Technology, Khartoum, Sudan.

organizations to become customer oriented and as a valuable capability to remain stable in order to face the competitors in business (Alshura 2018). Moreover, the main objective of CRM is to maximize and prolong the standing development, sustainability, and profitability of the organization through a good understanding of the customers' behavior (Alqershi et al. 2020). Another objective is to provide additional effective feedback and enhance the integration to determine the return on investment through maintaining the existing customers and attracting the potential ones (Alqershi et al. 2020; Nguyen and Khoa 2019). However, in the past, companies focus on finding ways to generate sales rather than relationship building, and on pre-selling and selling rather than customer care (Alqershi et al. 2020). The fundamental aspect for customer retention is customer satisfaction and such satisfaction has to be regularly measured by company. Goodman (2019) said some is very important is that highly satisfied customers will re- purchase, stay longer and spread company reputation by word- of-mouth (Alqershi et al. 2020; Bhat and Darzi 2016). In relation to this, customer voice is valuable and important for the company such as complaints and feedback can be considered as the best thing that could happen to products and services as they are improved based on them (Alqershi et al. 2020). Although, CRM has considered as one of the dynamic topics of the new millennium that grasped the attention of academicians and leaders because it became as a key factor to success of an organization (Bhat and Darzi 2016). Yet, CRM initiatives are still facing high failure rates due to "the firms across the globe are spending billions of dollars on CRM but 50-70 percent of the projects fail to achieve expected results" (Alqershi et al. 2020; Bhat and Darzi 2016). This because of two reasons; first, this is high failure rate could be over-reliance on CRM as an IT initiative and over-emphasis on resource- based CRM capabilities, thereby ignoring the customer-centric view of CRM. Next, some researches focused on identification of critical success factors for the proper implementation of CRM. Whereas, these researches could provide an overview of key success determinants in individual organizations, they fail to identify the factors that distinguish one organization from another, in terms of their performance in managing their customer relationships and thereby gaining a competitive edge (Bhat and Darzi 2016; Elkordy 2014). Although, there are many studies been conducted using CRM, little research has focused on how optimally exploit those resources to suit market conditions, and contribute enhancing the firm's competitive advantage (Alshura 2018). Therefore, this study focuses on to address the relationship between CRM's dimensions (i.e., service performance, communication with customers, realistic promises, problems solving, and continues research) on competitive advantage in Saudi Arabia. More specifically, this study is exploring that relationship from the bank's employees side toward their customers.

2.0 Literature review

2.1 Competitive advantage

Nowadays, there is a high competition in the global marketplace which leads every company to work hard for maintaining a competitive advantage in both goods and services. Thus, competitive advantage refers to a "company's ability to meet the needs of its customers better than its competitors" (Alghamdi 2023). In addition, Hofer and Schendel (1978, p. 25) defines competitive advantage as "the unique position an organization develops vis-a-vis its competitors". Similarly, competitive advantage is originally derived from the resources and capabilities of the organization (Bhat and Darzi 2016). According to Rogers (1985) competitive advantage is the degree to which the performance of an organization working in the business to business (B2B) context could achieve greater benefits compared to other organizations functioning in similar conditions (Chatterjee et al. 2021). Thus, a competitive advantage can be obtained through a variety of factors, such as superior products, lower prices,

technology used, or better customer service (Alshawawreh, Liébana-Cabanillas, and Blanco-Encomienda 2024; Rodríguez 2023). Hence, the role of competitive advantage for organization development is clear and well established in literature (Alenazi and Alanazi 2023; Gaurav, Karad, and World 2024; Karim and Habiba 2020) because it help organization for facing their competitors through enhancing values in many ways such as marketing capabilities by utilizing CRM competences (Alghamdi 2023). Therefore, the previous research depicted the importance of studying competitive advantage and its antecedents for getting the best streams for developing organizations. For example, competitive advantage studied with CRM (Alshura 2018; Bhat and Darzi 2016; Karim and Habiba 2020), strategic CRM (Hadi 2015), AI-based CRM (Chatterjee et al. 2021), and social adoption CRM during COVID-19 (Alghamdi 2023). Although, there are plethora of research been done in this area, the gap still exists due to the diversity of competitive advantage itself and also the rapid change in business environment. Eventually, this study is addressing the relationship between CRM and competitive advantage which is been discussed in the coming section.

2.2. CRM and Competitive Advantage

CRM has become an essential trigger for any business, especially large enterprises, and it is getting high increasing interest from smaller and mid-sized businesses (Alqershi et al. 2020). CRM is more related to relationship management, lifetime marketing esteem, customer loyalty, marketing loyalty, and one-to-one marketing (Alqershi et al. 2020; Gaurav et al. 2024). Moreover, CRM is formed of three essential terms that Customer, Relationship, and Management which are together showing a good combination if these CRM attention of managers in organization. Thus, CRM refers to a business strategy that expects to comprehend, anticipate and manage the requirements for present and potential customers of organization (Ogbadu and Usman 2012). In similar vein, CRM defined as an ongoing process that provides seamless integration of every area of business that touches the customer relationships (Sinisalo et al. 2007). In other words, well established and management CRM will assist organization to achieve their goals such as profit maximization through maximize the portfolio of customer relationship (Alqershi et al. 2020). Due to the crucial role of CRM in organizations, previous literature indicated that every organization needs to utilize and activate the role of CRM for increasing their competitive advantage. For example, Alqershi et al. (2020) studied the relationship between CRM and competitive advantage in Manufacturing companies in Yamen. The results showed that there is a positive relationship between CRM and competitive advantage (Alqershi et al. 2020). Further, authors indicated that CRM improves competitive advantage in industrial sector in Yamen. In addition, Hadi (2015) explored the relationship between CRM and competitive advantage for 170 employees working in the operational position of Jordanian telecommunication organizations. The results revealed that there is association between CRM and employees' competitive advantage (Hadi 2015). Recently, in Gaurav et al. (2024) examined the impact of CRM on customer loyalty in India. The results showed that there is a significant impact of CRM on customer loyalty as a competitive advantage (Gaurav et al. 2024). In different context, Alghamdi (2023) studied the relationship between social CRM adoption and competitive advantage during the COVID-19 outbreak in Saudi Arabia. The results indicated that social CRM has a significant impact on competitive advantage during the COVID-19 (Alghamdi 2023). To sum up, there are variety of empirical findings suggested the positive impact of CRM on competitive advantage in organizations (Alqershi et al. 2020; Alshura 2018; Bhat and Darzi 2016; Chatterjee et al. 2021; Hadi 2015; Karim and Habiba 2020). However, there is a lack of studies focused on dimensions of CRM in bank industry. Therefore, we hypothesize that; **there is a positive relationship between CRM's dimensions (service performance, communication with customers, realistic**

promises, problems solving, and continues research) on competitive advantage in Al-Rajhee bank in Saudi Arabia, which is specified as follows;

H1: There is a positive relationship between service performance and competitive advantage.

H2: There is a positive relationship between communication with customers and competitive advantage.

H3: There is a positive relationship between realistic promises and competitive advantage.

H4: There is a positive relationship between problem-solving and competitive advantage.

H5: There is a positive relationship between continues research and competitive advantage.
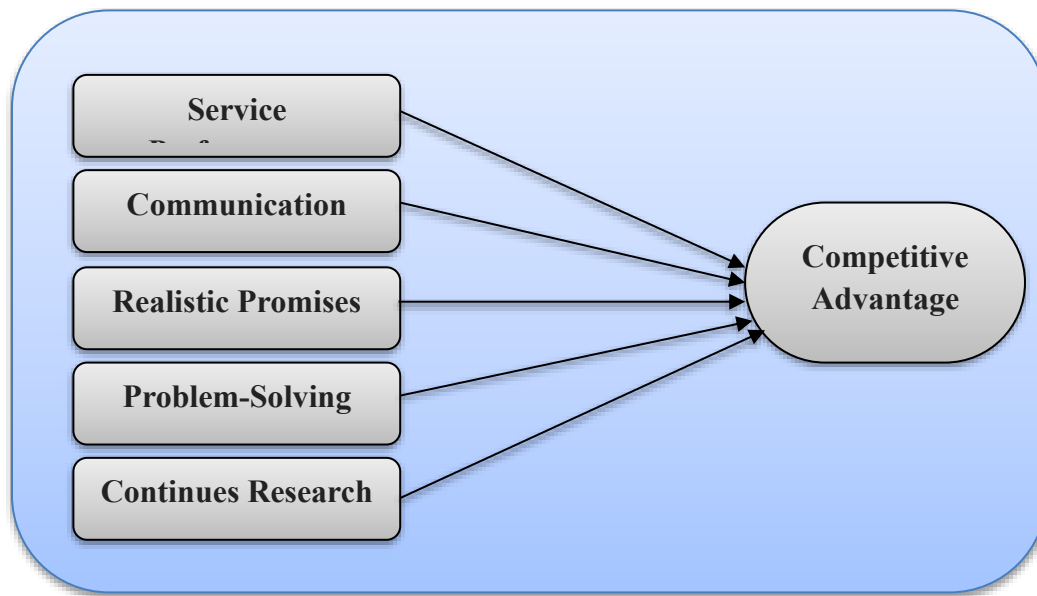
2.3 Conceptual framework

Figure1: Study framework

3.0 Methodology

3.1 Participants

The data employed in this study were obtained from employees working in bank of Al-Rajhee located in Saudi Arabia during the both months of November and December 2023. We anticipated to collect 80 questionnaires from respondents because the total number of population was 85 employees. Moreover, the sample was extracted base on the rule of thumb depicted by the methodologist for sample size determination. Thus, according to Kerjcie and Morgan (1970) and Cohen (1969) table of minimum samples size (Krejcie and Morgan 1970; Sekaran 2003; Sekaran and Bougie 2016). So, we managed to collect 70 questionnaires which its showing a higher degree of accuracy for achieving good results.

3.2 Measures

The questionnaire's items for measurement were administrated in Saudi Arabia. The technique of back to back translation (Brislin 1970) applied to the questionnaire's items because the language of respondents is Arabic, so the questions have translated into Arabic language. While, the final draft of items after more revisions, the questionnaires had been allocated to the respondents. Whereas, the constructs' measures were specified in details. First, CRM is assessed by five (5) dimensions and competitive advantage was measured by six (6) items were adapted from the previous scholarly works and translated into Arabic language which have shown higher degree of internal consistency based on Cronbach's alpha that recommended in the previous literature.

4.0 Data analysis and results

The Data has been collected and cleaned in order to be ready for final analysis. Regarding the theory of testing, we conducted descriptive analysis for demographic data and descriptive analysis for items have done through using SPSS 20.0 software which was ranged between 0.76 to 0.88 for all constructs' items in the study. In other words, Internal consistency reliability (Cronbach's alpha) exceeded 0.70 for all items which it was reached the minimum threshold above 0.70. Then, we employed Smart-PLS version 4.0, for running the two stages analysis based on Structural Equation Modelling (SEM) (Hair, Joe F.Ringle and Sarstedt 2011; Nitzl 2014; Sarstedt, Ringle, and Hair 2017); first, Confirmatory Factor analysis (CFA) which includes convergent and discriminant validity test for assessing the reliability and validity of constructs. Next, the second test is to run the path coefficient analysis, this mainly for hypotheses testing in order to come out with the results based on the primary data that collected from the respondents.

4.1 Demographic Data

Table 1: Showing the Description of Sample

Items		Frequency	Percent%
Gender	Male	55	78.6
	Female	15	21.4
	Total	**70**	**100**
Age	Less Than 30	23	32.9
	From 30 - 40	24	34.3
	From 41 - 50	12	17.1
	More than 50	11	15.7
	Total	**70**	**100.0**
Education	Secondary School	7	10.0
	Diploma	17	24.3
	Bachelor	33	47.1
	Postgraduate	13	18.6
	Total	**70**	**100.0**
Working Experience	Less than 1 year	29	41.4
	1 – 5 years	32	45.7
	More than 5 years	29	41.4
	Total	**70**	**100.0**

The results of demographic data of this study includes males (n=55) 78.6% and females (n=15) 21.4% working in Bank of Al-Rajihee in Saudi Arabia, and their ages between less than 30 (n=23) 32.9%, between 30 to 40 (n=24) 34.3%, between 41 to 50 (n=12) 17.1%, and more than 50 (n=11) 15.7%. Further, in terms of education, the participants holding secondary school certificate (n=7) 10.0%, diploma degree (n=17) 24.3%, bachelor degree (n=33) 47.1%, and postgraduates were (n=13) 18.6%. Finally, in term of experience, most of respondents are having experience ranged from less than 1 years (n=29) 41.4%, then from 1 to 5 years (n=32) 45.7%, and who their experience is more than 5 years (n=29) 41.4%. whereas, for more details see Table 1.

4.2 Measurement Model

This measurement model consists some tests such as construct reliability and validity, factor loadings, and discriminant validity analysis. According to Hair et al. (2017), the test of constructs' items reliability and validity is assessing by establishing the composite reliability and discriminant validity which consist Composite Reliability (CR), Average Variance Extracted (AVE), Variance Inflation Factor (VIF), and Cronbach's Alpha (CA) (Hair et al. 2017). Therefore, the Table 2, Table 3 (Fronell-Lacker), and Table 4 are showing the construct reliability and discriminant validity of the measurement model which consists Customer Relationship Management (CRM) as an independent variable which formed from five dimensions (i.e., service performance, communication with customers, realistic promises, problems solving, and continues research), and Competitive Advantage (CA) as a dependent variable. The results showed that the model is consistent with threshold of validity by employing the CA was more than 0.70 for all constructs, CR was over 0.75, AVE was over 0.5, and VIF for multi-collinearity is less than 3. Therefore, and based on assessment of previous tests is ensuring the establishment of constructs validity and reliability for the model understudy.

Table 2: Showing the construct reliability and validity

Variables	CA	CR	AVE	VIF
Comp-Ad	0.93	0.95	0.76	
Com-customer	0.94	0.96	0.85	
Problem-solve	0.87	0.91	0.72	All constructs were less than 3.00 in average
Realistic promises	0.84	0.90	0.76	
Research	0.94	0.96	0.85	
Services	0.88	0.91	0.67	

Note: Composite Reliability (CR), Average Variance Extracted (AVE), Cronbach's Alpha (CA), Variance Inflation Factor (VIF)

Table 3: Showing the Fronell-Larcker criterion

Variables	Comp-Ad	Com-Customer	Problem-Solve	Realistic promises	Research	Services
Comp-Ad	0.872					
Com-customer	0.848	0.924				
Problem-solve	0.892	0.828	0.846			
Realistic promises	0.892	0.887	0.778	0.869		
Research	0.965	0.833	0.853	0.892	0.920	

| Services | 0.784 | 0.745 | 0.866 | 0.708 | 0.728 | 0.818 |

Note: the threshold is not exceeding 1%.

Table 4: Showing the factor loadings of all constructs

Items	Comp-Ad	Com-Customer	Problem-Solve	Realistic promises	Research	Services
Competitive1	0.932					
Competitive2	0.920					
Competitive3	0.937					
Competitive4	0.942					
Competitive5	0.704					
Competitive6	0.763					
Communicate1		0.954				
Communicate2		0.948				
Communicate3		0.896				
Communicate4		0.896				
Problem-solve1			0.726			
Problem-solve2			0.856			
Problem-solve3			0.913			
Problem-solve4			0.877			
Realistic1				0.745		
Realistic2				0.935		
Realistic3				0.914		
Research1					0.938	
Research2					0.935	
Research3					0.852	
Research4					0.952	
Service1						0.702
Service2						0863
Service3						0.865
Service4						.0787
Service5						0.861

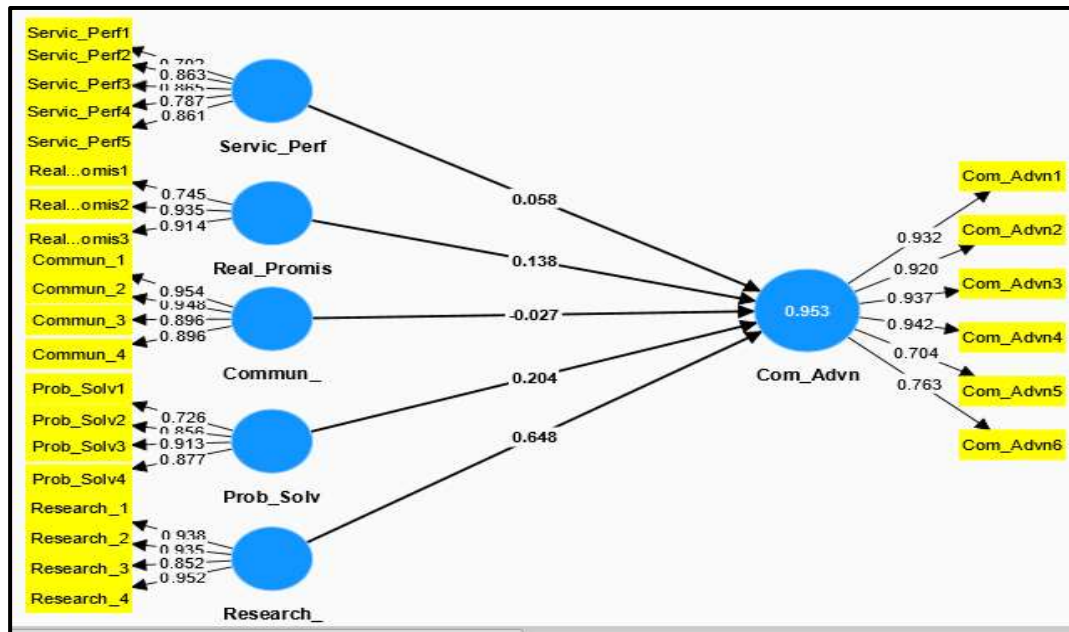Note: any factor loaded less than 0.60 showed be deleted immediately.

Figure 2: Showing the measurement model

4.3 Path analysis

Path coefficient analysis is the second stage for assessing the model through examining the direct path and indirect path for the relationships in the model for extracting the values such as P-values and t-values that are more important for validating the hypotheses.

Table 5: Showing Structural Path Model (Hypotheses testing)

Structural Path	Beta value	S.E.	T- value	P-value	Decision
H1: Service perform -> CA	0.267	0.146	1.830	0.034	Accepted
H2: Realistic promise -> CA	0.602	0.286	2.110	0.017	Accepted
H3: Com-customer -> CA	0.117	0.256	0.455	0.325	Rejected
H4: Problem-solve -> CA	0.274	0.132	2.068	0.019	Accepted
H5: Researches -> CA	0.730	0.141	5.190	0.000	Accepted

Notes: SE = standard error; T- Value = > 1.645; P- Value = < 0.05.

Accordingly, Table 5 is showing the effect of CRM dimensions (i.e., service performance, communication with customers, realistic promises, problems solving, and continues research), and competitive advantage. Hence, the statistical results showed that; first, there is a positive relationship between service performance and competitive advantage ($\beta = 0.267$, SE = 0.146 t = 1.830, p < 0.034), second, there is a positive relationship between realistic promises and competitive advantage ($\beta = 0.602$, SE = 0.286, t = 2.110, p = 0.017), third, there is insignificant relationship between communication with customer and competitive advantage ($\beta = 0.117$, SE = 0.256, t = 0.455, p = 0.325), fourth, there is a positive relationship between problem-solving and competitive advantage ($\beta = 0.274$, SE = 0.132, t = 2.068, p = 0.019), and finally, there is a positive relationship between continues researches and competitive advantage ($\beta = 0.730$, SE = 0.141, t = 5.190, p = 0.000) (see, Figure 2).

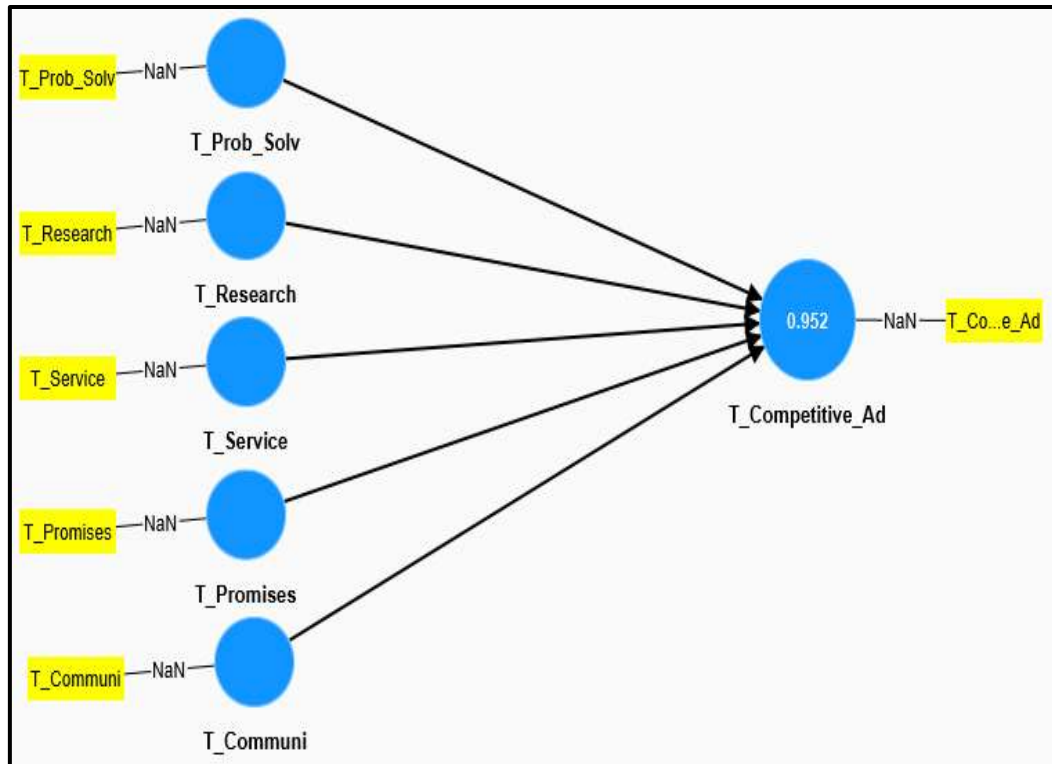Figure 3: Structural Path Model

Therefore, the statistical results indicated that H1(there is a positive relationship between service performance and competitive advantage), H2 (there is a positive relationship between realistic promises and competitive advantage), H4 (there is a positive relationship between problem-solving and competitive advantage), and H5 (there is a positive relationship between continues researches and competitive advantage) were supported the author's hypotheses. However, H3 (there is a positive relationship between communication with customer and competitive advantage) was not supported which is showed that insignificant result (for more details, see Table 5).

5.0 Discussion

The study focused on investigating the effect of CRM dimensions (service performance, communication with customers, realistic promises, problems solving, and continues research) on competitive advantage. The results revealed that; first, there are four (4) hypotheses were supported with our conceptual framework that; H1: there is a positive relationship between service performance and competitive advantage, H2: there is a positive relationship between realistic promises and competitive advantage, H4: there is a positive relationship between problem-solving and competitive advantage, and H5: there is a positive relationship between continues researches and competitive advantage were supported the author's hypotheses. Furthermore, the stated results are congruent with the previous scholarly findings such as (Alqershi et al. 2020; Alshura 2018; Chatterjee et al. 2021; Hadi 2015; Zhang, Chen, and Fu 2006) who concluded that CRM has a significant effect on competitive advantage at workplace. In contrast, second, H3: there is a positive relationship between communication with customer and competitive advantage was not supported and it contradicted to the previous literature.

Therefore, the current study overall shows that CRM has a positive effect on competitive advantage in banks. In other words, when the bank administration pays more attention to the

CRM, that can be multiply the competitive advantage of the bank among its customers and competitors. However, there is an interesting result of this study that there is a lack of communication CRM as management with bank customer which is reflected insignificant results. So, the bank' CRM need to work hard in promoting their communication with customer by using all the facilities in order to satisfy them. Finally, this study opened new trajectories for future studies to focus more on bank competitive advantage and how to make sustainable.

6.0 Conclusion

The aim of this study is to explore the effect of CRM dimensions (service performance, communication with customers, realistic promises, problems solving, and continues research) on competitive advantage on the bank of Al-Rajhee in Saudi Arabia. Due to the lack of studies were addressing the issue at banks, we collected data from employees who working in Al-Rajhee bank as a case study. For analyzing the data, we utilized two software were SPSS, and Smart-PLS in order to get proper results. The results revealed that four dimensions of CRM (i.e., service performance, realistic promises, problems solving, and continues research) has a positive effect on competitive advantage except one dimension (i.e., communication with customers) has insignificant relationship with competitive advantage. Therefore, these interesting results would give policymakers new way for paying more attention to the role of CRM and competitive advantage in banks.

7.0 Limitations

Every research has surrounded by some limitations due to variety of aspects. Firstly, the objective of this study is to address the direct effect of CRM dimensions on employee competitive advantage. In contrast, future research should focus on the indirect effect of CRM such as mediating or moderating role of other variables between CRM and competitive advantage. Secondly, the sample of the study is oriented to specific bank. However, the future studies need to have enlarging the sample size and may be from different context. Thirdly, in term of dimensions, there are other dimensions didn't employ in this study, so the future works can have focused on them. Finally, this study guided by quantitative methods procedures and rule of thumbs, on the other hand, upcoming scholarly work may attempt other research methods such as qualitative approaches or mixed methods for providing interesting suggestions in future.

References

Alenazi, Sultan Alaswad, and Tawfeeq Mohammed Alanazi. 2023. "The Mediating Role of Sustainable Dynamic Capabilities in the Effect of Social Customer Relationship Management on Sustainable Competitive Advantage: A Study on SMEs in Saudi Arabia." Sustainability (Switzerland) 15(3). doi: 10.3390/su15031952.

Alghamdi, Omar A. 2023. "The Relationship Between Social CRM Adoption and Competitive Advantage: A Study During the COVID-19 Outbreak." International Journal of Customer Relationship Marketing and Management 14(1). doi: 10.4018/IJCRMM.317333.

Alqershi, Nagwan, Abdussalaam I. Ismail, Hussein Abualrejal, and Shahrul N. Salahudin. 2020. "Competitive Advantage Achievement through Customer Relationship Management Dimensions." Journal of Distribution Science 18(11):61–67. doi: 10.15722/jds.18.11.202011.61.

Alshawawreh, Ali Ra Ed, Francisco Liébana-Cabanillas, and Francisco Javier Blanco-Encomienda. 2024. "Impact of Big Data Analytics on Telecom Companies' Competitive Advantage." Technology in Society 76(November 2023). doi: 10.1016/j.techsoc.2024.102459.

Alshura, Mohammed Saleem. 2018. "Customer Relationship Management (CRM) Capabilities & Building a Sustainable Competitive Advantage in Mobile Phone Operators in Jordan."

International Journal of Business and Management 13(3):262. doi: 10.5539/ijbm.v13n3p262.

Andersen, Paul Houman. 2001. "Relationship Development and Marketing Communication: An Integrative Model." Journal of Business and Industrial Marketing 16(3):167–82. doi: 10.1108/08858620110389786.

Bhat, Suhail Ahmad, and Mushtaq Ahmad Darzi. 2016. "Customer Relationship Management: An Approach to Competitive Advantage in the Banking Sector by Exploring the Mediational Role of Loyalty." International Journal of Bank Marketing 34(3):388–410. doi: 10.1108/IJBM-11-2014-0160.

Brislin, Richard W. 1970. Back-Translation for Cross-Cultural Research. Vol. 1.

Chatterjee, Sheshadri, Nripendra P. Rana, Kuttimani Tamilmani, and Anuj Sharma. 2021. "The Effect of AI-Based CRM on Organization Performance and Competitive Advantage: An Empirical Analysis in the B2B Context." Industrial Marketing Management 97(January):205–19. doi: 10.1016/j.indmarman.2021.07.013.

Elkordy, Manal. 2014. "The Impact of Crm Capability Dimensions on Organizational Performance." European Journal of Business and Scocial Sciences 2(10):128–46.

Gaurav, Kunal, Vishwanath Karad, and M. I. T. World. 2024. "Impact of Customer Relationship Management (CRM) on Customer Loyalty in Indian Organized Retailing – an Agenda for Inquiry." Academy of Marketing Studies Journal 28(2):1–11.

Hadi, Wa'el. 2015. "The Relationship between CRM Strategies Stage on Competitive Advantage: An Analytical Perspective." International Journal of Business and Management 10(8):245–51. doi: 10.5539/ijbm.v10n8p245.

Hair, Joe F.Ringle, Christian M., and Marko Sarstedt. 2011. "PLS-SEM: Indeed a Silver Bullet." The Journal of Marketing Theory and Practice 19(2):139–52. doi: 10.2753/MTP1069-6679190202.

Hair, Joseph F., Marko Sarstedt, Christian. M. Ringle, and S. P. Gudergan. 2017. "Advanced Issues in Partial Least Squares Structural Equation Modeling." (June):254.

Karim, R. Al, and W. Habiba. 2020. "Effects of CRM Components on Firm's Competitive Advantage: A Case on Bangladesh Banking IndustryQ21Management Research; H-Index: 20: Q2   CORE: NA   BFI: NA   AJG: 1   ABDC: NA." Management Research Spectrum 10(1):1–7.

Krejcie, Robert V, and Daryle W. Morgan. 1970. "Determining Sample Size for Research Activities." Educational and Psychological Measurement 30(3):607–10.

Nguyen, Minh Ha, and Bui Thanh Khoa. 2019. "Customer Electronic Loyalty towards Online Business: The Role of Online Trust, Perceived Mental Benefits and Hedonic Value." Journal of Distribution Science 17(12):81–93.

Nitzl, Christian. 2014. "Partial Least Squares Structural Equation Modelling (PLS-SEM) in Management Accounting Research : Critical Analysis , Advances , and Future Directions." Management Accounting Section Meeting 1–26.

Ogbadu, dr. Elija. E., and Abdullahi Usman. 2012. "Imperatives of Customer Relationship Management in Nigeria Banking Industry." Kuwait Chapter of Arabian Journal of Business and Management Review 2(1):59–72.

Rodríguez, María Alejandra Moncayo. 2023. "The Role of Customer Relationship Management (CRM) in Building Long-Term Brand Loyalty."

Sarstedt, Marko, Christian M. Ringle, and Joseph F. Hair. 2017. Handbook of Market Research.

Sekaran, Uma. 2003. Research Methods for Business. Vol. 65.

Sekaran, Uma, and Roger Bougie. 2016. Research Methods for Business: A Skill Building Approach. John Wiley & Sons.

Sinisalo, Jaakko, Jari Salo, Heikki Karjaluoto, and Matti Leppäniemi. 2007. "Mobile Customer Relationship Management: Underlying Issues and Challenges." Business Process Management Journal 13(6):771–87. doi: 10.1108/14637150710834541.

Zhang, Guozheng, Yun Chen, and Chuan Fu. 2006. "A Study on the Relation between Enterprise Competitive Advantage and CRM Based on Data Mining." IET Conference Publications (524):1710–14. doi: 10.1049/cp:20061042.