University of Hradec Králové

Faculty of Informatics and Management

The impact of Customer Relationship Management on Marketing Performance

Master's Thesis

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The impact of Customer Relationship Management on Marketing Performance

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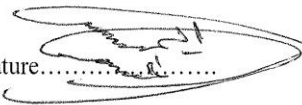
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Declaration:

I declare I wrote the Master's thesis myself, using only the listed bibliography.

In Hradec Králové,

Dated 3ʳᵈ May 2019   Signature................................

Aymen Alsanhani

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Annotation

The study aims to investigate the impact of customer relationship management on marketing performance on the Yemeni's commercial banks. The study assesses the CRM practices on the Yemeni's commercial banks of its dimensions Client focus, Customer efficiency, Customer value, and Trust. Furthermore, the study evaluates the marketing performance from two main dimensions Financial and non-financial performance. Financial performance covers market share, sales and profit. Non-financial performance covers customer retention, customer attraction and customer satisfaction. Then the study clarified the relationship between the customer relationship management and marketing performance and the impact of CRM on each factor of marketing performance evaluation.

A descriptive study was conducted with a survey-based study. A questionnaire was designed and distributed to a sample of two commercial banks working on Yemen. 120 questionnaires were distributed 60 for each bank and 92 questionnaires were collected (50 CAC and 42 Yemen international bank). Mean, standard deviation, correlation and regression are the statistical tools used to analyses the data of the questionnaire responses.

The study concludes that the level of the practice of customer relationship management in the Yemeni commercial banks in question was high in most dimensions. In addition, the level of marketing performance of financial and non-financial performance in Yemeni commercial banks subject to research was high in most dimension. Finally the result shows there a strong impact of the adoption of customer relationship management on marketing performance on Yemeni commercial banks.

Anotace

Cílem studie je prozkoumat dopad řízení vztahů se zákazníky na marketingové výsledky komerčních bank v Jemenu. Studie hodnotí praktiky CRM v komerčních bankách Jemenu v jeho dimenzích zaměření na zákazníka, efektivita zákazníků, hodnota pro zákazníky a důvěra. Studie dále hodnotí marketingový výkon ze dvou hlavních dimenzí a to je finanční a nefinanční výkonnost. Finanční výkonnost pokrývá tržní podíl, tržby a zisk. Nefinanční výkonnost zahrnuje udržení zákazníků, přitažlivost zákazníků a spokojenost zákazníků. Studie pak objasnila vztah mezi řízením vztahů se zákazníky a marketingovým výkonem a dopadem CRM na každý faktor hodnocení marketingového výkonu.

Popisná studie byla provedena na základě studie založené na průzkumu. Byl vytvořen dotazník, který byl distribuován dvou komerčních bank pracujících v Jemenu. 120 dotazníků bylo rozesláno, 60 pro každou banku a bylo vybráno 92 dotazníků (50 CAC a 42 Jemen mezinárodní banka). Průměr, směrodatná odchylka, korelace a regrese jsou statistické nástroje používané k analýze dat z odpovědí na dotazník.

Studie dospěla k závěru, že úroveň praxe řízení vztahů se zákazníky ve zmíněných jemenských komerčních bankách byla ve většině dimenzí vysoká. Úroveň marketingového výkonu finančního a nefinančního plnění v jemenských komerčních bankách, které jsou předmětem výzkumu, byla navíc ve většině dimenzí vysoká. Konečný výsledek ukazuje silný dopad na přijetí řízení vztahů se zákazníky na marketingové výkony na jemenských komerčních bankách.

Contents

1. Introduction

Today, business organizations are living in a highly competitive world, and in order, organization to be distinguished organization has to know its customers because they are the cornerstones on which business is based. In addition, it must have leading management to be in the front row and maintain its position in the market among the competing organizations. The success of an organization depends mainly on how it manages its customer relationships that lead to the achievement of lifelong clients. Customer Relation Management (CRM) has recently emerged as a strategic solution to modern business problems and is based on a business philosophy that all business activities must revolve around consumers where the essence of business changed from product orientation to customer orientation. This means changing the marketing strategy from (inside to outside) to (outside to inside) which focuses on the needs of the customer rather than on the characteristics of the product, as customers differ in their preferences, tastes and purchasing habits.

CRM impacts are reflected directly in marketing performance where marketing represents the extent to which the organization can achieve the targeted objectives in the existing business and represents the common attention of management scientists. Furthermore, it is a central element of all branches and fields of administrative knowledge, as well as being the most important dimension of the various business organizations, Whether or not the organization exists and expresses its performance through the extent to which the company achieves its long-term goals such as survival, adaptation, and growth. This is illustrated by customer satisfaction as the main indicator of market share.

Based on the above, the current research seeks to study and analyze the impact of CRM on marketing performance, which is recent in the field of marketing. As well as, being a strategic direction in dealing with business organizations in general with the market through its current or potential customers.

2. Objectives and Methodology

2.1 Objectives
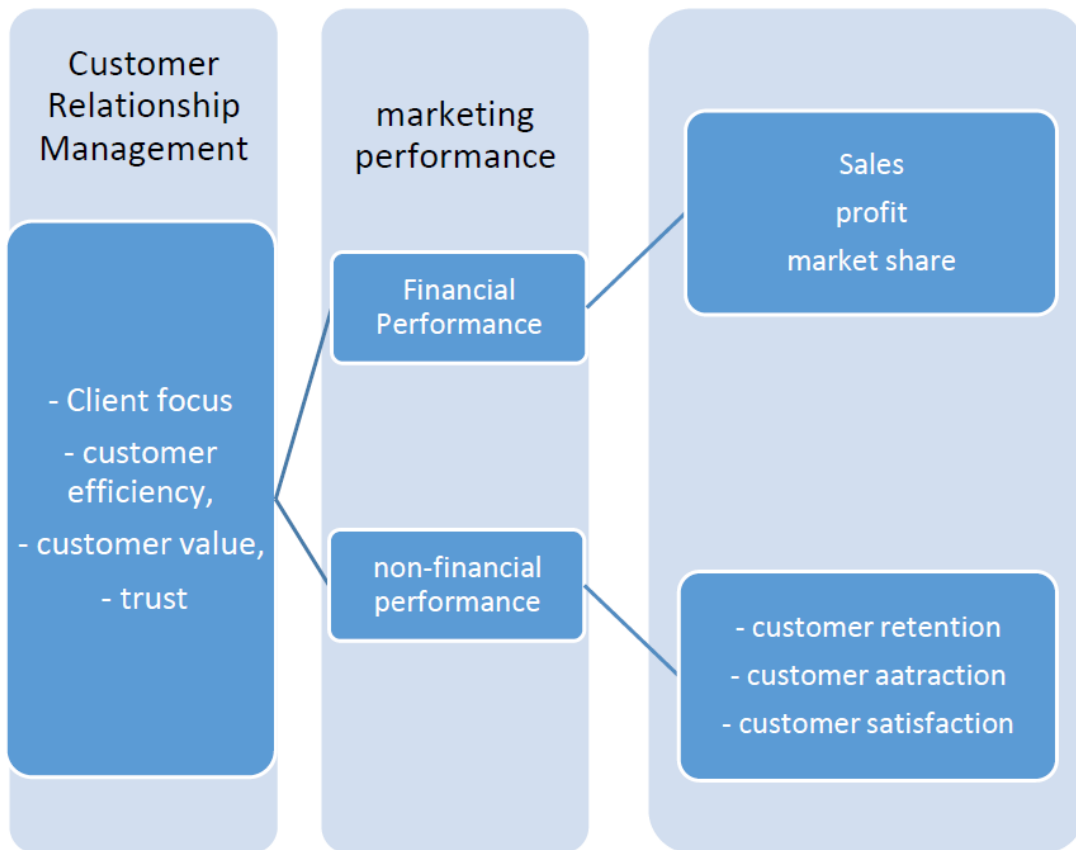
2.1.1 Statement of the Problem:

The problem of research can be seen through the size of the competition in the Yemeni market between the banks operating in it, which are (20) Yemeni and foreign banks (Public, Private, and Islamic) and the number of Yemeni commercial banks, including (13) bank. Therefore, this research is essentially trying to determine the impact customer relations management on commercial banks to improve the level of marketing performance provided to customers, starting from the fundamental

consideration is that the customer, is the essence of marketing activity to achieve the banking service differentiated from other competitors. The problem can be framed into the following main question:

> **Is there a customer relationship management impact on marketing performance in Yemeni commercial banks? What is the magnitude of that effect and what is its strength?**

Researcher have reviewed and used many models that examine and evaluate marketing performance and those models focus on specific factors and stages, some of them consider customer reputation, customer loyalty and market position (Fernando & Karunanithy, 2015) and other studied effectiveness, efficiency and adaptability (Sorayaei, Valiollahi, Zadeh, Ghoryshian, & Dinari, 2013) also, other researcher used Balanced Scorecard to evaluate the marketing performance (Kim, et al., 2003) Invalid source specified.. In addition, the searcher used a model was proposed by (Kim, et al., 2003), (Swaminathan, 2004), and others showing the dimensions of the problem being investigated and testing the hypothesis. (Client focus, customer efficiency, customer value, trust), and the dependent variable (marketing performance), which reflects two main groups: the dimensions of financial performance (market share, sales, and Profits) and non-financial performance dimensions (customer retention, customer attraction, customer satisfaction). The model is figured down :

Figure 1 research model

Need of the study:

This research intends to give contributions for many parties concerned with the successful implementation of CRM in Yemeni's commercial banks. Because many parties concerned with the development of marketing performance of their banks and how they survive on the high competition market. Furthermore, encourage banks to develop marketing strategies of customer relationship management by provide theoretical and practical contribution about managing customer relationship, this research is expected to give beneficial contributions to those parties.

2.1.2 Objectives of the Study:

The main objective of this research is to study the impact of customer relationship management on marketing performance on the Yemeni commercial banks.

The research in hand intends to achieve the following objectives:

- ➢ To determine the effect of CRM on market share of commercial banks in Yemen,
- ➢ To examine the impact of CRM on sales of commercial banks in Yemen,
- ➢ To investigate the influence of CRM on profit of commercial banks in Yemen,
- ➢ To study the effect of CRM on customer retention of commercial banks in Yemen,
- ➢ To determine the impact of CRM on customer attraction of commercial banks in Yemen and,
- ➢ To investigate the influence of CRM on customer satisfaction of commercial banks in Yemen.

Formulation of Hypothesis:

For achieving the present study objectives, the following hypotheses are developed:

1- H1: There is a no significant relationship between customer relationship management and marketing performance (financial performance)

- H1a: There is a no significant relationship between customer relationship management and market share.
- H1b: There is a no significant relationship between customer relationship management and sales
- H1c: There is a no significant relationship between customer relationship management and profit.

2- H2: There is a no significant relationship between customer relationship management and marketing performance (non-financial performance).

- H2a: There is a no significant relationship between customer relationship management and customer retention.
- H2b: There is a no significant relationship between customer relationship management and customer attraction.
- H2c: There is a no significant relationship between customer relationship management and customer satisfaction.

2.2 Research Methodology:

Sampling:

The survey population and selection solicited feedback from commercial banks working in Yemen. The survey will be hold in banking sector in Yemeni commercial banks which are 13 banks of 20 total Yemeni banks working in Yemen.

Data Collection:

This study is based on primary and secondary data

1. **Primary Data**:

Primary data will be collected by the researcher by using both observation and survey methods. A questionnaire will be generated and distributed to the marketing managers and employees of a sample of commercial banks in Yemen.

2. **Secondary Data**:

Secondary data will be collected from relevant books, web-enabled sources, journals, magazines and companies reports during the period of the last ten years.

Statistical Tools and Techniques to Be Used:

The tools that will be taken to analyze the data gathered conducted statistical package for social sciences (SPSS). The tools that will be used are mean, SD, T-test and if it required other tools and techniques will be adapted.

3. Theoretical Background

3.1 Customer Relationship Management

The concept of knowledge management has developed since the early of 1990s when large consulting firms began to focus on knowledge management applications and techniques, with the aim of developing the means of innovation and increasing the collective knowledge power in their organizations and organizational knowledge management is related to the organization's activity and is established within the company through information and social interaction with customers Information is the core of knowledge management (Al-Rubaie, et al., 2014). Also, Knowledge management is concerned with obtaining information about customers permanently and employing them to achieve added value (Sulaiman,, et al., 2011). It also highlights the importance of knowledge management from being the most equivalent of the acquisition value and the most effective competitive advantage used to be able to manage and retain existing customers and acquire new customers and create new markets through knowledge of the needs of customers and their desires, where is the management of knowledge of the customer is one of the most important knowledge bases for the organization and as a result must be at the forefront in knowledge management activities (Jennifer, 2002)

Many researchers have realized the urgent need to an integrated and simple structure to manage the knowledge of the customer so that encourages understanding and awareness of the needs and preferences of the customer across all business functions. From here, the key concept of customer relationship management is recognized as one of the key pillars of the organization in achieving success, growth and survival by building bridges and building mutual trust relationships with customers so Customer knowledge management represents the new phase of customer relationship management (Sulaiman,, et al., 2011). (Chen, et al., 2004) Emphasizes that organizations need to focus on information about the needs, values, and beliefs of current and potential customers to become part of the organization's culture and as a springboard for growth. In addition, customer orientation is reflected in the organization's culture that emphasizes customer relationships as a key part of the organization's strategy and as an incentive to develop a sustainable competitive advantage. In the same context, (Al-Rubaie, et al., 2014), explained that organizations need culture-oriented customers and provide high-value customers as success in providing high-value customers derived from the search needs, priorities and knowledge will increase innovation in organizations.

3.1.1 CRM benefits

The amount of CRM benefits for an organization varies depending on the nature of the business involved. Many authors and researchers have pointed to the benefits of CRM adoption, which are summarized in two basic models: operational benefits and strategic benefits.

- Operational benefits refer to the operational savings of the organization resulting from improved internal efficiency. CRM allows the company to redesign its operations to improve its operational effectiveness such as marketing, customer support, frontline effectiveness, and sales productivity, which in turn reduces customer costs (Al-Bakri & Taleb, 2014).

- Strategic benefits include tactical opportunities, competitive opportunities derived from electronic data exchange and external network of business processes and relationships.

In other words, CRM generates strategic benefits by transforming customer information into knowledge and repeating the business it wants. As well as being working to reduce the various costs that are employed. These costs include the cost of creating new accounts, clarifying business procedures for new customers, advertising costs to attract new customers, and inefficient transaction costs during the customer learning process (Al-Bakri & Taleb, 2014). CRM increases the customer retention and satisfaction, (20%) of customers can achieve returns equivalent to (80%) of the income of the organization (Al-Rubaie, et al., 2014).

In addition, CRM allows the organization to obtain the best information about customer values, behaviours, needs and preferences. And helps them to gain competitive advantage over their competitors in the industry. This will make it possible to identify potential customers, identify key customer profiles, anticipate their needs, predict their behaviour, recover missing customers, create individual marketing plans for each sector, develop new products and services, design communication tools and distribution channels, or identify marketing opportunities. New based on customer preferences ... etc (Gebert, et al., 2003).

3.1.2 Components of CRM:

CRM consists of three main components, components can be clarified

1. Customer:

The customer is the average or legal person who purchases products or services from the market for personal or other consumption in a rational manner in purchasing and consumption (Mansour, 2006). Therefore, the customer is the only source of profit and growth of the organization in the future. Of profit with few resources, because customers are always aware of fierce competition. Sometimes it is difficult to know who the real customer is, because the

purchasing decision is often a collaborative activity and among a group of participants in the decision-making process. Information technology can be used to differentiate and manage customers according to the philosophy of CRM as a marketing gateway based on gathering customer information in order to build lasting relationships with them. In addition, according to this philosophy, the customer has a lifecycle that ends with the discontinuation of the purchase. It is necessary to analyze the customer's purchasing decisions and to know their behavior in order to develop the programs to maintain them and make them within the loyalty loop of the organization as long as possible (Arndt & Gersten, 2002).

2. Relationship:

The relationship between the organization and its customers is a continuous and two-way process based on communication and interaction, and this relationship can be short-term, long-term, continuous or separate, recurring or one-time. And may be affected by the attitudes or behavior of customers. Although customers have positive attitudes towards the organization and its products, buying behavior is often highly circumstantial. CRM works to be a profitable and mutually beneficial relationship.

3. Administration:

The CRM activity is not only defined within the marketing department, but also includes the continuous change in the organization's culture and processes. And it transforms the information collected by the customer about the organization into knowledge, which leads to a range of activities in order to benefit from information and opportunities in the markets. In addition, CRM requires a comprehensive change in the organization and its members.

A set of specific programs to support Customer Relationship Management include:

- Field Service.
- Self-service applications.
- Management Guide.
- Supply Law.
- Marketing programs.
- Analyse applications.

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

3.1.3 Customer Knowledge Management (CKM)

Knowledge management is one of the elements of good management that helps create competitive excellence in the global environment today (Sulaiman,, et al., 2011). Knowledge management addresses a number of sensitive issues such as organizational adaptability, and the ability to withstand and survive in the face of growing environmental changes (Al-Rubaie, et al., 2014). Thus, knowledge management plays an important support function by providing the organization with a mechanism to better transform its resources into capacities this mechanism requires ensuring that individuals not only know their job but are also able to translate, reuse or retrieve information into the organization (Al-Rubaie, et al., 2014). So, Effective knowledge management ensures that every employee has the freedom to access high-quality, timely information in order to make the necessary decisions (Walczak, 2005). In addition, there are two types of knowledge sources internal and external. The internal knowledge lies in the minds of members of the organization and behaviour and exists in the activities, procedures, equipment, information systems and electronic databases and networks that are owned. In addition, External knowledge comes from publications, universities, research centers, specialized organizations, competitors, consultants or customers. (Chuang, 2004), affirms that the sources of knowledge management available in organizations have become a key competitive factor in a number of activities of organizations that include the Organization's strategy, the ability of information technology and knowledge management, Therefore, knowledge management resources help to realize the advantages of the organization's competitiveness in terms of several dimensions, including creativity, and marketing position (Mukherji, 2012). The concept of the customer must first be analyzed as researchers and thinkers agree that the customer is the main focus of the organizations' activities, as the most difficult equation for each organization (Winer, 2001). So, the customer is one of the most important sources of knowledge of business organizations. Therefore, they must benefit from the customers to monitor the changes in the market. These changes are the first of what happens to customers, then in organizations, so organizations have to benefit from their customers to monitor and know these changes (Rowley, 2005). An important part of knowledge management is to transform implicit customer knowledge into clear knowledge, where the company can develop different products for different customer groups that have similar needs by use information technology, such as surveys and Internet data, through research and exploration enables the extraction of customer knowledge from different parts of the market. In order to achieve product innovation, technical ability such as practical experience and technology must be linked to knowledge about the customer. Therefore, the product will meet the needs of the

customers then the organization ensures its acceptance in the market (Ton-Su, et al., 2006). (Chen, et al., 2004), emphasized that organizations need to focus on information about needs, values, and beliefs To the current and potential customers to become part of the organization's culture and as a starting point for development and growth. This has addressed the concerns of researchers and practitioners to manage customer knowledge in management's literature as a strategic option to build and achieve competitive excellence so organizations that have worked to attract customers need to take advantage and equip their capabilities to manage the knowledge of those who purchase their products and services (L, 2002)(Parker, 2000).

According to Philip Kotler and Gary Armstrong, "*CRM is concerned with managing detailed information about individual customers and all customer "touch points" to maximize customer loyalty*". It also is defined by Smriti Chand as, "*an alignment of strategy, processes, and technology to manage customers, and all customer-facing departments and partners'. In short, CRM is about effectively and profitably managing customer relationships through the entire life cycle*" (Chand, n.d.).

Rollins (2005) noted that Is the ability to integrate customer information and knowledge into the organization's customer knowledge management operations and processes and knowledge of the customer includes knowledge (Know-What) and can be expressed through

Knowledge. The marketing client, known as know-how, is means forecasting, planning, creativity, motivation, Communication and application that directly work to develop the ability to use these skills.

3.1.4 Customer Relationship Management dimensions

Customer relationship management dimensions contents focusing in main customers, organizing efficiency, customer knowledge, customer value, and trust as showing in figure 2.

Figure 2 Customer Relationship Management dimension
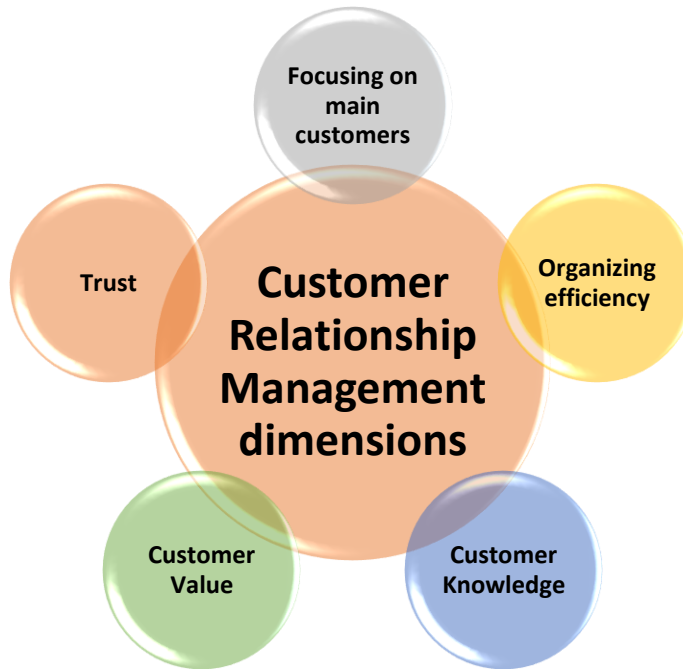
Source: (Rolph Anderson, 2005), Author

Theses dimensions, which have been adopted in the search variables, that being marked as an independent variable as the following:

1. Focusing on main customers:

Contemporary organizations see the client as their only friend and represents the centre of its targeted activities towards greater partnership and constructive interaction between the two parties where main customers with high and sustained loyalty are the basis of organizations' success. So, the main objective of the organizations is to achieve deep relationships with customers, especially the most profitable customers (Al-Bakri & Taleb, 2014) in addition, the main customers are the regular and loyal customers of the organization so, These can be dealt with them through the customer pyramid, which is divided into four categories in terms of profitability: Platinum category, Gold category, Iron category, and Lead category (Al-Bakri & Taleb, 2014).

2. Organizing efficiency

CRM requires, above all, the process of designing and re-engineering the client's transaction, guided by marketing knowledge (Hansotia, 2002), which aims to make the exchange process profitable with customers and equally important is that the implementation of (CRM) by using technological methods as an instrument to achieve the goal (Johnson, 2004). As well as the availability of implementers and employees that willing to invest considerable time and resources to make CRM a reality and CRM cannot be successful without them (Nguyen, et al., 2007). This trend towards the client will automatically reflect the rethinking of the structure of the organization and the location represented by the customer in the priority of its attention as it changes from the traditional perspective of the hierarchy of the organization to a new sequence that includes the customer at the top of the pyramid. (Al-Bakri & Taleb, 2014).

3. Customer Knowledge

There is a growing interest among business organizations to go towards the customer and work to satisfy the needs and desires so that you can keep it for as long as possible. This is reflected in the management of customer knowledge because business organizations view customers as part of their assets and it is the duty of the organization to take care of this asset and to sponsor and develop it So the organization should have a knowledge that enables it to identify this asset and how to invest it by providing several levels of knowledge about the customer and working on the formation, processing and dissemination of customer knowledge within the organization (Al-Bakri & Taleb, 2014). In addition, Customer knowledge refers to the knowledge that surrounds the customer, as well as to the knowledge that is owned by the customer and one of the key drivers of implementing CRM is to track customer behaviour to gain insight into his or her desires and needs to help design the best products and services and thus move from thinking efficiency and effectiveness To Organizational Success Thinking (Al-Bakri & Taleb, 2014).

4. Customer Value:

In recent years, customer value has become the focus of writers and researchers in strategy as an essential element of competitive strategy (Desarbo, et al., 2001). Customer value is an essential foundation for the organization to identify profitable from

non-profitable clients to bridge their relationships with them that describes the tangible and intangible benefits of CRM activities which help to successfully align the customer relationships and can be realized through value added by virtual community information and loyalty program (Kim, et al., 2003). It can be said that the goal of customer relationship management is to reach a large number of the value of customers dealing with the organization.

5. **Trust:**

The concept of trust has gained great importance in the field of marketing over the past decades and is considered as the main broker of the client's marketing relationship (Madjid, 2013), and confidence is important as it is seen as a key to the success of relations between the organization and customers (Garbarino & Johnson, 1999) and an essential component of a long-term relationship with customers (Al-Bakri & Taleb, 2014) and Their importance lies in mutual relations because they lead to constructive dialogue. Since the high levels of confidence achieved can facilitate mutual acceptance between the parties and openness to each other (Chong, 2003) and without confidence, it is not easy to get more information from customers. As previous studies have shown the importance of confidence in maintaining long-term relationships and their association with information.

3.1.5 Models of Customer Knowledge Management:

There are many models proposed by the researchers to manage their customer knowledge for example:

1. (Ton-Su, et al., 2006) model:

This model to manage customer knowledge electronically, emphasizing the existence of a two-way communication channel between the client and the organization, this interaction with customers and management of customer knowledge And establish to organizations strategies that can develop products or improve their services to gain the satisfaction of their customers, and therefore researchers believe that the management of customer knowledge is critical to the project o product development innovation. It proposes a conceptual structure that qualifies the customer knowledge management model electronically through the integration of information technology and this CKM model within the Customer Knowledge Management model includes all of the following:

1. Determine the characteristics and benefits of the product.
2. Classify customer needs.
3. Market segmentation to convert implicit knowledge of the customer to classified Knowledge.
4. Develop a framework for the needs of customers.
5. Using data mining technology to implement market segmentation.

2. (Murillo & Annabi, 2002) **model:**

The proposed model illustrates a three-step process that aggregates knowledge through personal interaction with customers. This type of interpersonal interaction achieves two things in relation to customer knowledge management. It helps to collect knowledge from the client as well as its role that helps to investigate the knowledge that the client needs and which the company should collect. Because the interaction is practical from both sides, both parties (client and organization) so the client combines the knowledge that helps him make the purchase decision, while at the same time the company seeks to collect the knowledge to be used to understand the needs of the customer or used it to develop its product. This module includes three phases: knowledge discovery, knowledge classification, and knowledge settlement. Also Researchers have added two more steps to complete the process: knowledge encryption and knowledge sharing. So, once the knowledge coding process has been completed, a mechanism should be established to enable employees to obtain the accumulated knowledge, which is necessary to enable employees and decision makers to view product details to make appropriate decisions.

3. (Gebert, et al., 2003) **model:**

The researchers developed a framework to manage customer knowledge. The framework classifies six key processes to manage customer relationships and four knowledge management tools to support these specific processes. The researchers presented case studies from the financial services industry showing the efficiency of the framework for managing customer knowledge and how it can help to decision make management by supporting knowledge management for client relationship management processes.

3.2 Marketing Performance (MP):

Performance is the common denominator of all efforts made by management and employees within the framework of business organizations. The traditional trends in management are looking for outstanding performance through trends and emphasis on practices that drive towards maximizing performance. Performance is a fundamental and important concept for business organizations in general, and is the focus of management scientists. Although there is a great deal of research and studies that deal with performance, there is still scope for further research and study in order to frame this broad concept, especially as it is no longer a simple concept with specific measurements agreed upon by all. Performance is a broad concept and its contents are renewed with the renewal, change and development of any of the components of the Organization of different types, and senior management in business organizations continue to think about performance as long as these organizations exist.

(Dyer & Singh, 1998), indicates that the focus on performance levels in organizations is one of the most important areas of interest to study and research by authors in the field of management in general and the field of strategy in particular. Marketing performance (MP) is an important and modern part of the overall performance of organizations and long-term marketing performance has been a major marketing concern and remains vital to many organizations (Clark, 1999). The initial interest and conceptual development of marketing performance in the 1960s by (Sevin, 1965) (Feder, 1965) since then, many empirical and conceptual studies have been conducted on this concept (Pont & Shaw, 2003). The concept of marketing performance is "the outputs, results, behaviours, activities and objectives that marketing management seeks to achieve (Haman, 2003). Marketing performance is the area in which the company can achieve the desired success in existing business (Kotabe, 1994). , and marketing performance is defined as an assessment of the relationship between marketing activities and business performance (O'Sullivan,, et al., 2009).

3.2.1 Marketing Performance Measurement:

Marketing performance can be inferred through its measurement and evaluation. Measuring marketing performance is essentially a form and extension of organizational performance (Papageorge, 2005). Therefore, measuring the marketing performance is a term used by marketing professionals to describe, analyse and improve the efficiency and effectiveness of marketing (Gerard, 2008). Furthermore, it is part of the process of evaluating the marketing performance that includes the establishment of a conceptual framework to monitor the marketing performance, development and use of the means by which marketing management

ensuring the extent to which the objectives are achieved if the actual performance differs from the planned. As early as the date of measurement of marketing performance, it was common to use one or a small set of financial standards or quantitative based measures to track marketing outcomes (Clark, 1999). The measure of marketing performance is a central issue in marketing and is a vital concern for the majority of large organizations (Morgan, et al., 2002). (Clark, 1999) Cited this concern in measuring marketing performance to meet four trends:

- First. After the decline in the returns of large companies, it became necessary to re-focus on marketing and its various activities as the main engine for profit and growth,
- Second: the growing demand for information related to marketing, which is usually limited or unclear in the company's financial statements,
- Third: The adoption of business performance measures such as performance cards (Kaplan & Atkinson, 1998), which drew attention to the important issue of the inclusion of marketing standards when conducting a general assessment of business performance and,
- Fourth: Marketing managers have become somewhat frustrated by the adoption of traditional standards of performance, which they believe to diminish the value of their achievements.

3.2.2 Marketing Performance Dimensions:

There are several categories of the dimensions of marketing performance, but the most common is by dividing them into two dimensions, financial performance and non-financial performance dimensions illustrated down in figure 3.

Figure 3 Marketing Performance Dimensions
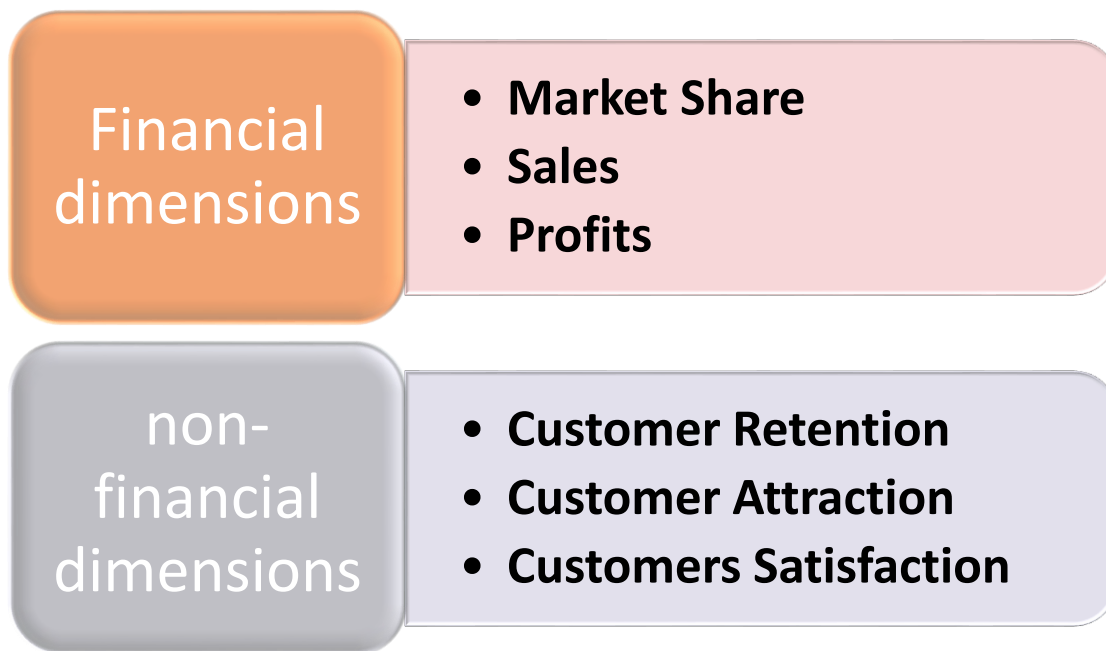
A. Financial dimensions:

The financial performance dimensions includes following aspects:

1. Market Share:

Market share refers to the Organization's share of total sales in that market. The market share can be measured in terms of the number of customers or the cash value achieved by the organization's sales for each product or service compared to the cash value achieved for total sales in the market (Anderson, et al., 1994). Market share is partly attributable to the organization's ability to penetrate and expand in the market in question. Organizations usually set targets for their sales growth by sustaining relationships with customers in the broader market or part of that market and thus attempting to increase their market share, which will be reflected positively on the profits achieved (Al-Bakri & Taleb, 2014).

2. Sales:

Sales is the ratio of net sales achieved during a particular fiscal year compared to the previous year (Al-Bakri & Taleb, 2014). It is measured by the actual sales volume compared to the records and the index of other years of previous sales. The increase in sales growth is indicative of improved marketing performance and this is what the organization seeks for profit. Where, the Increase of sales growth is the result of the increase of customer awareness of the

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product or service. Also, it may be the result of the flexibility and integration of communication channels with customers and finding alternatives to connect with customers as well as increases the volume of sales and the success of the system applications in dealing with customers. Likewise promotional campaigns will also increase the volume and effectiveness of sales (Al-Bakri & Taleb, 2014). , in addition, the Organization must maintain or increase its level of sales, especially if the profit margin per unit is small, with the aim of achieving acceptable profits.

3. Profits:

Profits are a central goal of any profit-making organization to establish its presence and survival in a competitive market, thereby expanding and gaining market share, and are expressed as the level of profits achieved by the organization compared to competitors (Chandra, 1997). The present value of the Organization's profits is the market value and is the primary objective and the best measure of competency in competitive work. So the Profitability is a sufficient indicator of current competitiveness and is a measure of return in the form of dividends received by shareholders for their investments in the Organization. The key objective of the customer relationship management strategy is to increase the profits of the organization or the company by maximizing the value of its customer base. This increased value of customers contributes to increase the customer loyalty, which in turn leads to increase the customer base and increase profits (Al-Bakri & Taleb, 2014).

B. Non-Financial Dimensions:
1. Customer Retention:

Most of the money and profits of companies get them through existing customers rather than new customers. As a result, losing one customer means losing more profits in the future. Though, satisfied customers can be said to be the most customers who can be transferred to customers with high loyalty to the company's brands and products or services (Al-Bakri & Taleb, 2014). And the importance of retaining customers rises mainly from their close association with the company. And retention is usually the mediator in the link of satisfaction and profitability (Reinartz & Kumar, 2003). Although there is an argument to the precise mechanics of the relationship between retention and profit, researchers generally agree on the importance of retaining the customer as a key driver of the company's profitability and that it is

frequently treated as a critical element in models Customer profitability (Villanueva & Dominique, 2007).

2. Customer Attraction:

Successful customer relationship management starts with getting suitable customers (Cao & Gruca, 2005), and attracting new customers is a measure of the organization's ability to obtain additional customers to existing customers. This attraction is measured in several ways, as the ratio of new customers to existing customers, or, for example, the ratio of new customers to total customers (Kaplan & Atkinson, 1998). The long-term success of a business organization depends on its ability to attract new customers on a regular basis, and these customers can be classified according to the many indicators that the organization considers it necessary to use as it deals with its customers. It is important that business organizations understand that new customers differ in many ways from their current customers. So these organizations try to attract and get these customers and encourage them and induce them to buy more units, as well as directing them towards the most profitable goods and services of the organization.

3. Customers Satisfaction:

Today, business organizations are becoming more interested in the humanitarian aspect and more importantly in dealing with the customer. Which means that relations are the most critical points in customer satisfaction, as customer satisfaction is very important in the policy of any organization and is one of the most effective criteria for judging its performance, especially when the organization is oriented towards customer knowledge and long-term relationships with it (Al-Bakri & Taleb, 2014). Customer satisfaction is a measurement tool linked to the success of customer relationship management (Srinivasan & Moorman, 2005).

(Kotler & Keller, 2012), has defined satisfaction as" Satisfaction is defined as "satisfaction is a person's feelings of pleasure or disappointment that result from comparing a product's perceived performance (or outcome) to expectations." So, considered satisfaction is a function of perceived performance and expectations. In the event that performance fails to meet the expectations, the customer will be in a state of discontent, disappointment and leave the deal with the organization in the future, and if the performance is in line with expectations or increases, the customer feels satisfaction and this high satisfaction creates a kind of emotional bonding with the organization as well as Loyalty. Therefore, Customer relationship management works to improve customer satisfaction and encourage them to increase their

purchases as well as, satisfied customers, in turn, are able to spread positive customer talk and attract new customers, thereby reducing the cost of acquiring customers (Al-Bakri & Taleb, 2014).

3.3   Banking sector in Yemen

3.3.1 The development of the banking industry in Yemen:

After the revolution of September 1962 and October 1967, the independent national banking system was established, represented by the establishment of the Yemeni Bank for Reconstruction and Development on 28 October 1962, in which the government contributed 51% and 49% to the private sector. In addition to its traditional banking services until 1970. Yemen joined the International Monetary Fund (IMF) as a result of following the policy of economic openness and the capitalist approach. It established the Central Bank of Yemen in 1971 and entered into a number of commercial banks Foreign to Mazao its banking operations in the northern part of Yemen. The number of commercial banks in the north of Yemen - national and foreign - in 1987 about (10) banks with its president (52) branches, and very few are national banks, mostly branches of foreign banks located outside of Yemen (Aldais 1996). Such as the United Bank Limited in Sana'a, Habib Bank in Hodeidah, the British Bank for the Middle East in Taiz in 1971, the Bank of Andalusia and Citi Bank in Sana'a in 1972. In 1979, Yemen and Kuwait with a Yemeni-Yemeni capital (the capital of the Bank is currently 100% Yemeni) and a branch of the Iraqi Rafidain Bank in 1981.

In the southern part of Yemen, there has been a development in banking more than the northern part due to the historical and commercial status of Aden, where the British colonist was the main reason for establishing branches of some foreign banks to serve his interests. The Bank of the East Bank in Aden in 1951, the Bank of the Middle East Branch and the branch of the National Bank of India in 1952, and in 1953 opened the branch of Chartered Bank, as well as the branch of (Habib) Pakistan in 1954 and in the same year opened the East Bank Two branches in the cities of Al-Maqla and Sayoun, M 1956 Arab Bank opened a branch in Aden, Al-Ahli Bank of India opened two branches in the cities of Hajj and Abyan. In 1966, the first national bank was established with a joint capital of 60% for the largest Yemeni merchants and 40% for the Arab Bank of the South. This situation continued until the nationalization decision was issued in 1979. All the banks in southern Yemen were nationalized and replaced National Bank of Yemen as a national bank owned by the state by (100%) (Al-Sanafi 1997).

After the establishment of the Unity State in 1990, Yemen witnessed the establishment of new banks such as the Yemeni Commercial Bank in 1993, the National Bank for Trade and Investment in 1998, and the Bank of Yemen and the Gulf in 2001. The Yemeni banking sector witnessed the entry of three Islamic banks for the first time in the history of Yemen with Yemeni capital (100%) following the issuance of the Islamic Banks Law No. (21) Of 1996 to regulate the work of Islamic banks, namely:

Islamic International Bank, Islamic Bank of Yemen and Saba Islamic Bank.

Followed by the opening of the Bank of Yemen and Bahrain in 2002 with joint capital (Yemen 75%) and (foreign 25%).

3.3.2 The list of Yemeni Banks

	Commercial and government Bank of Yemen		
1	Central Bank of Yemen	public bank	government bank
2	Yemen Bank for Reconstruction and Development	mix bank	commercial bank
3	National Bank of Yemen	public bank	commercial bank
4	Bank of Yemen and Kuwait	private bank	commercial bank
5	Yemen International Bank	private bank	commercial bank
6	Commercial Bank of Yemen	private bank	commercial bank
7	United Bank Limited	private bank	commercial bank
8	Rapid an Bank	private bank	commercial bank
9	Bank of Yemen and the Gulf	private bank	commercial bank
10	Housing Bank for Credit	public bank	commercial bank
11	Cooperative and Agricultural Credit Bank	public bank	commercial bank
12	Al Amal Microfinance Bank	private bank	commercial bank
13	Arab Bank	private bank	commercial bank

			commercial bank
14	Calyon Bank Finance & Investment Bank	private bank	
	Islamic banks		
1	Islamic Yemen Investment & Finance Bank	private bank	Islamic bank
2	Islamic International Solidarity Bank	private bank	Islamic bank
3	Islamic Sba'a Bank	private bank	Islamic bank
4	Bank of Yemen Bahrain Comprehensive	private bank	Islamic bank
5	Al - Kerimi Micro Finance Bank	private bank	Islamic bank
6	Islamic CAC	public bank	Islamic bank

Source: (National Information Center, 2014)

4. Research Methodology

This chapter presents the methodology of the adapted to the study. The study covered research design, the population of the study and sample, data collection, and analysis.

4.1 Data analysis and interpretation

The purpose of this chapter is to describe the research methodology. The methodology refers to the procedural framework within which the research is conducted. This chapter presents how the current study was designed and providing a clear description of the specific steps that were taken to address the research problem and test each of the **two main** hypotheses laid out in section two. First, the research design will be discussed followed by population, sample, research sitting, questionnaire design, statistical data analysis content validity, pilot testing and the ethical aspect of the research.

 Study Design

The researcher adapted the descriptive approach in conducting the study. This research is categorized under descriptive researches that depend mainly on data collection from primary sources through distributing designed questionnaire for research purposes.

· The data was collected by distributing a questionnaire to a sample of two commercial banks from target population.

· The researcher used Business journals, books, previous research papers and articles that are related to the research topic as secondary sources.

· Statistical analysis carried out on the questionnaire. Frequencies and percentages as well as, mean and standard deviation were calculated in the model along with accuracy conditions.

- The statistical analysis results were used to test the developed hypotheses and the final research conclusion and recommendation were formulated based upon.
- Suggestions were noted for further research studies.

Population and sample

In this section the details on population and the sample of respondents is shown. The total banks in the republic of Yemen are 20 table 1 down the list of them and type of these banks. Six of these banks are Islamic banks and central bank of Yemen is a public bank. In addition, the population is the commercial banks working in Yemen which 13 banks are showed down on the table No1.

Table 1 Name and type of the banks in Yemen

NO	Name of the bank	Type of the bank
1	Central Bank of Yemen	public bank
2	Yemen Bank for Reconstruction and Development	commercial bank
3	National Bank of Yemen	commercial bank
4	Bank of Yemen and Kuwait	commercial bank
5	Yemen International Bank	commercial bank
6	Commercial Bank of Yemen	commercial bank
7	United Bank Limited	commercial bank
8	Rafidain Bank	commercial bank
9	Bank of Yemen and the Gulf	commercial bank
10	Housing Bank for Credit	commercial bank
11	Cooperative and Agricultural Credit Bank (CAC bank)	commercial bank
12	Al Amal Microfinance Bank	commercial bank
13	Arab Bank	commercial bank
14	Calyon Bank Finance & Investment Bank	commercial bank
Islamic banks		
1	Islamic Yemen Investment & Finance Bank	Islamic bank
2	Islamic International Solidarity Bank	Islamic bank

3	Saba Islamic Bank	Islamic bank
4	Bank of Yemen and Bahrain Comprehensive	Islamic bank
5	Al - Kerimi Micro Finance Bank	Islamic bank
6	CAC Islamic bank	Islamic bank

Sources: (National Information Center, 2014)

The sample of the study covers two banks of commercials banks working on Yemen that are CAC bank and Yemen International Bank. The questionnaires are distributed to the employees that are working on these two banks. The researcher distributed 60 questionnaires for each bank totally 120 questionnaire and received 50 questionnaires from CAC bank and 42 from International bank

Questionnaire Design and Preparation

The Questionnaire consisted of two sections; the first section was concerned with Demographic data of the responded (sex, age, Experience, education, and specialization) and the second section focused on the objectives of the study: **The impact of CRM concept on the marketing performance**

· Customer relationship management (first 22 questions covers: focus on the customer 4 questions, customer efficiency 9 questions, and customer value 5 questions)

· Marketing performance: Covered on 28 questions as followed:

- Market share with 4 questions
- sales with 4 questions
- Profit with 5 questions
- Customer retention covered with 5 questions
- Customer attraction covered on the next 5 questions
- Finally, customer satisfaction examined by 5 questions

The Questionnaire was translated into Arabic language in order to be understood by the entire sample. The questionnaire design depended mainly on researcher experience in the topic of customer relationship management CRM and marketing performance and it was refined and adjusted after reviewing several questionnaires models such as: (Al-Bakri & Taleb, 2014), (Al-Rubaie, et al., 2014).

Data Collection

The data collection phase was performed indirectly by supervision of the researcher by contacting with responded on the social media Applications like WhatsApp, Facebook etc. by the use of this social media the research discuss with the employees in the customer services department of the both banks, to explain the purposes of the questionnaire and its objectives, how to distribute the questionnaire, and how to encourage the customers to fill in the required data. The employees (volunteers) distributed and collected the questionnaires.

Data Coding and Entry

Questionnaire was coded numerically in different numbers from serial numbers to help the researcher to enter the data systematically and effectively and to try minimize missing questionnaires. Data were analyzed using SPSS (the Statistical Package for Social Science). An expert statistician was consulted for guidance.

Data Measurement

To analyses the data by appropriate method of measurement, the level of measurement has to be understood. In this research, ordinal scales were used. Ordinal scale is a ranking or a rating data that normally uses integers in ascending or descending order. The numbers assigned to the important (1, 2, 3, 4, & 5) do not indicate that the interval between scales are equal, nor do they indicate absolute quantities. They are merely numerical labels. Based on Likert scale the following is illustrated on the table down:

Table 2 Likert scale

Item	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Scale	5	4	3	2	1

Response Rate

The response rate according to banks name as table 2 and figure 1 follows.

Table 3 Response Rate

Name of the bank	Total Distributed Questionnaires	Total Received Questionnaires	Percentage
CAC Bank	60	50	83%
Yemen International bank	60	42	70%
Total	120	92	77%

Figure 4 Response Rate
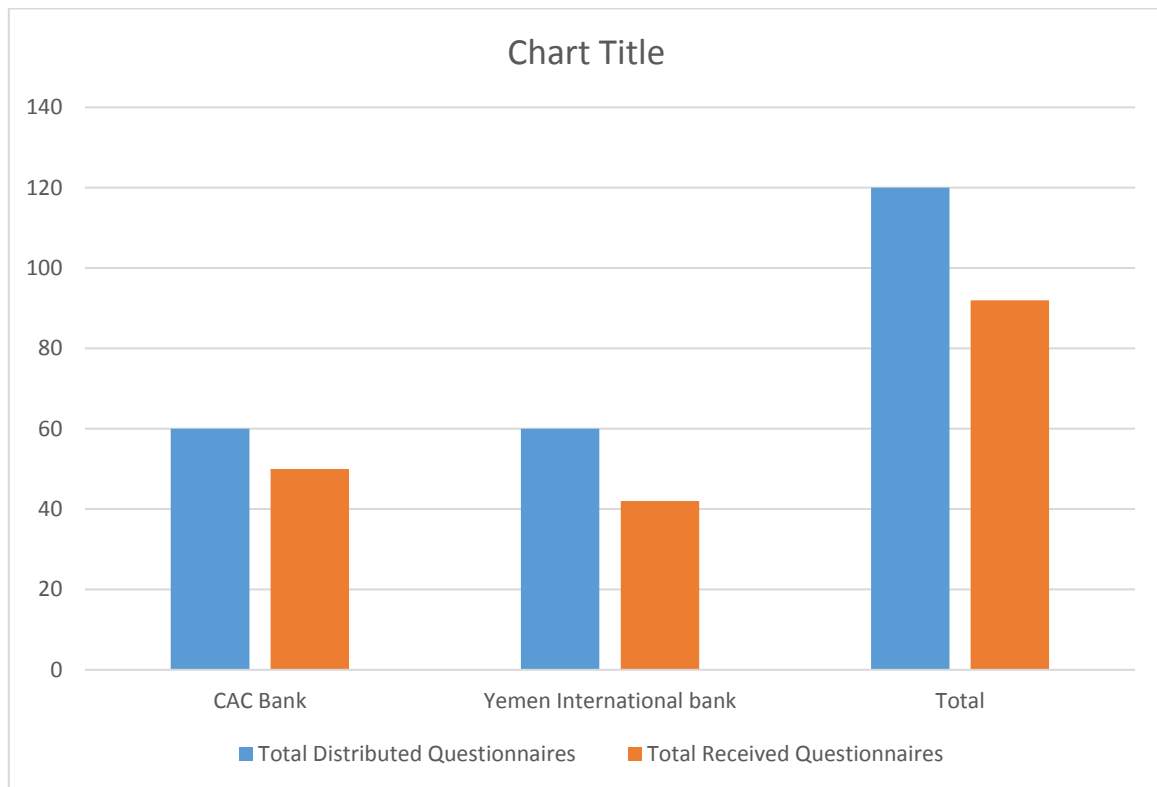
Demographic Data analysis:

1. Sex

   Table 4 shows that the majority of the responded are male as 62% of the responded are male and 37% of the responded are female.

   Table 4 Sex

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	57	62.0	63.3	63.3
	female	33	35.9	36.7	100.0
	Total	90	97.8	100.0	
Missing	System	2	2.2		
Total		92	100.0		

Figure 5 Sex Percentage
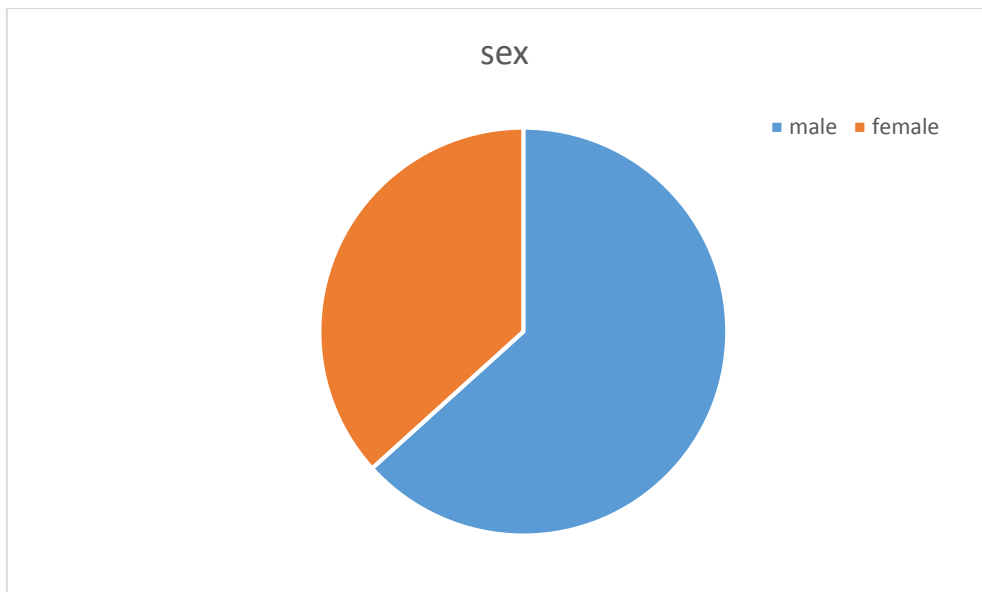
2. Age

The age of responded are gathered on the first two segments which indicated almost of the respondent are young.

Table 5 Age of the respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 to 27	32	34.8	34.8	34.8
	28 to 37	42	45.7	45.7	80.4
	38 to 47	12	13.0	13.0	93.5
	48 and above	6	6.5	6.5	100.0
	Total	92	100.0	100.0	

Figure 6 Age of the respondent
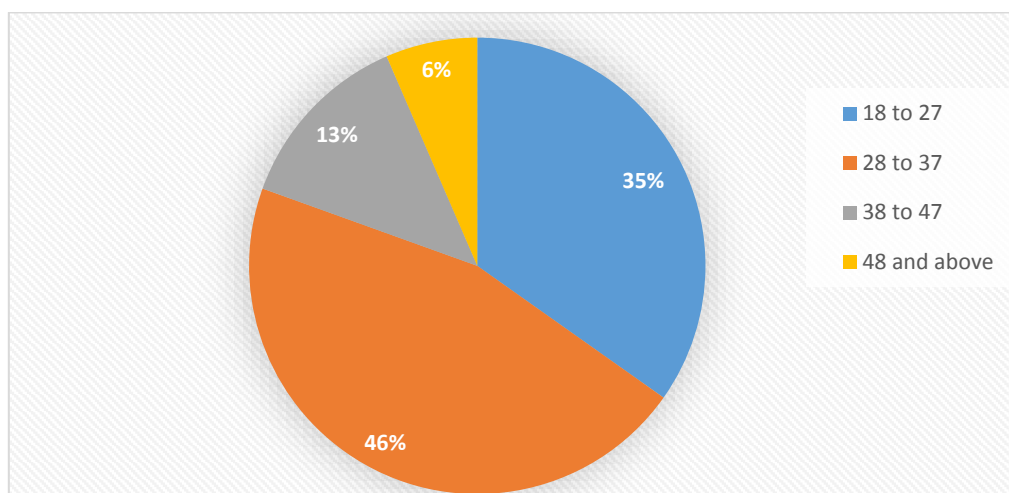
3. Year of experience:

Table 6 Year of Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 5 Years	55	59.8	59.8	59.8
	5 to 9 Years	24	26.1	26.1	85.9
	10 to 15 Years	7	7.6	7.6	93.5
	More than 15 years	6	6.5	6.5	100.0
	Total	92	100.0	100.0	

Table 6 shows that the majority of the employees are less experience as 86% of the staff having less than 10 years' experience.

4. Education level:

Table 7 Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Secondary certificate	5	5.4	5.4	5.4
	Bachelor	53	57.6	57.6	63.0
	Master	26	28.3	28.3	91.3
	PhD	8	8.7	8.7	100.0
	Total	92	100.0	100.0	

Figure 8 Education level
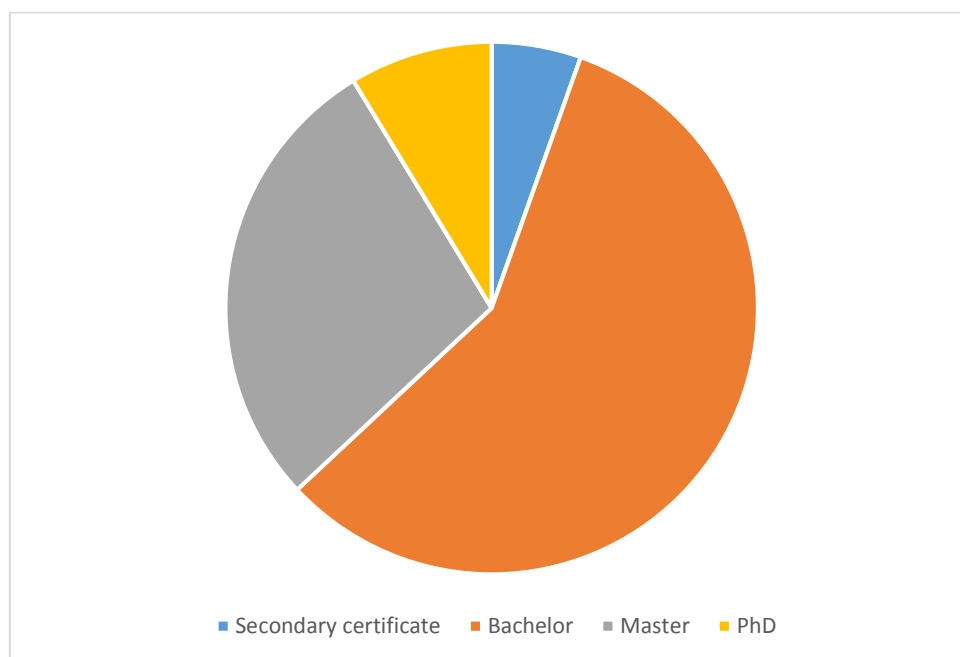
The table 7 shows the staff of the respondent are educated staff which indicate that both banks are taking to consider to achieve their goals and missions on the educated employees.

5. Specialization of the Employees:

   Table 8 shows both banks have a verity of different specialization all together integrated to improve the performance of the bank.

Table 7 Specialization of the Employees

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Human Resource	6	6.5	6.5	6.5
	Finance	7	7.6	7.6	14.1
	Operations Management	11	12.0	12.0	26.1
	Top management	7	7.6	7.6	33.7
	Marketing	25	27.2	27.2	60.9
	Accounting	10	10.9	10.9	71.7
	Information Systems	19	20.7	20.7	92.4
	Strategy & Organization	7	7.6	7.6	100.0
	Total	92	100.0	100.0	

4.2 Evaluate Customer Relationship Management practices:

Customer relationship management is the independent variable of the study so, firstly it has to assess the customer relationship management practices of both banks. Customer relationship management has four main dimensions are a focus on customers, customer efficiency, customer value, trust.

1. Focus on customers:

The following table 9 shows that both banks are focusing on customers with total mean (3.9022) and standard deviation (0.92638). To that end, focus on customers is effective.

Table 8 Focus on customers

	Focus on customers	strongly agree	agree	Neutral	Disagree	strongly disagree	Mean	Std. Deviation
1	The Bank divides customers into two main and non-main deposits	49	29	11	0	3	4.3152	0.92498
2	The Bank provides the same services to all categories of customers	14	54	11	11	2	3.7283	0.93882
3	The Bank focuses on the main customers in terms of their special treatment	18	43	27	4	0	3.8152	0.79738
4	Focusing on key customers improves their level of satisfaction	21	44	13	11	3	3.75	1.04435
	Total						3.9022	0.92638

2. Organizing efficiency

The second dimension of Customer relationship management is customer efficiency. According on the data followed down of the mean and standard deviation (3.67632, 1.0114) respectively, organizing efficiency is good though supporting all of the levels of management of banks, supporting the strategic direction of the banks, specialized employees, modern and updated technology as well as fully computerized database used by banks, effective knowledge of the customers, and research and development of customers' needs and desired.

	Organizing efficiency	strongly agree	agree	neutral	disagree	strongly disagree	Mean	Std. Deviation
5	Customer relationship management is supported at all administrative levels of the Bank	29	32	13	11	7	3.7065	1.24511
6	Customer relationship management is a strategic direction by the Bank's senior management	8	47	33	2	2	3.6196	0.76808
7	The management is based on a specialized staff to implement customer relationship management	12	43	29	7	1	3.6304	0.84798
8	The bank uses modern technology in customer relationship management to communicate with them	26	51	6	0	9	3.9239	1.11171
9	The bank has a computerized customer database that facilitates interaction with them	21	43	25	3	0	3.8913	0.79083
10	The Bank provides services in accordance with the customer's knowledge of the nature of these services	13	37	23	10	9	3.3804	1.15637
11	The Bank has a detailed knowledge base on the needs of existing customers	22	27	30	12	1	3.6196	1.02542
12	The Bank conducts marketing campaigns to inform the customer about the service and how to benefit from it	15	36	27	11	3	3.5326	1.0104
13	The Bank conducts research and studies on customer behavior towards banking services	34	17	33	3	5	3.7826	1.14667
	Total						3.67632	1.0114

3. Customer Value:

Customer value is an essential foundation for the organization to identify profitable from non-profitable clients to bridge their relationships with them that describes the tangible and intangible benefits of CRM activities. Down table shows that both banks are taking to consider the customer as the mean and standard deviation (3.6413, 1.005292) respectively clear that. To

that end, customer relationship management staff developed new services based on customer's value, tracks customers information, working to enhance the loyalty of the customer, and reward its employees who seek relationships with the profitable customer.

Table 9 Customer Value

	Customer value	strongly agree	agree	neutral	disagree	strongly disagree	Mean	Std. Deviation
14	The staff of the Bank acts as a system administrator to assign new services based on the value of the customer	27	27	29	6	3	3.75	1.05482
15	The bank rewards employees who seek to establish privileged relationships with customers with a profitable value to the bank	6	49	29	7	1	3.5652	0.77466
16	The Bank tracks customer information for the purpose of valuing its value	27	27	29	6	3	3.75	1.05482
17	The Bank is working to enhance the loyalty of the customer in a different way to notice its value	15	46	18	5	8	3.5978	1.10005
18	The Bank works to convince valuable customers to increase its deposit	22	21	35	13	1	3.5435	1.04211
	Total						3.6413	1.005292

4. Trust:

The concept of trust has gained great importance in the field of marketing over the past decades and is considered as the main broker of the client's marketing relationship. Down details of means and standard deviation (3.7391, 1.01423) respectively shows that both banks respect customer trust by providing special facilities, electronic services, and offers to enhance their mutual trust.

Table 10 Trust

	Trust	strongly agree	agree	neutral	disagree	strongly disagree	Mean	Std. Deviation
19	Bank credibility depends on dealing with customers to enhance their trust in him	36	23	23	9	1	3.913	1.06546
20	The bank offers special facilities to its customers to enhance mutual trust	17	48	18	7	2	3.7717	0.91511
21	Bank relies on electronic services in its relationship with customers to enhance their confidence in the accuracy and integrity of banking transactions	16	38	28	4	6	3.587	1.03936
22	The Bank works to ensure the confidentiality of banking transactions for customers as part of a key to increase their confidence in the Bank	23	30	29	7	3	3.6848	1.037
	Total						3.7391	1.01423

4.3 Marketing Performance practices:

Marketing performance is defined as an assessment of the relationship between marketing activities and business performance (O'Sullivan,, et al., 2009). Measuring marketing performance can be evaluated by two main dimensions of performance financial performance and non-financial performance.

4.3.1 Financial performance measurement:

Measuring financial performance is depended on three factors market share, sales, and profit. The following data details of each factor and its statistical analysis.

A. Market share:

According to data down in table 11 of the employees responded of the Impact CRM on the market share the mean and std deviation (3.7092, 0.90393) respectively shows in total the market share is increased and effectively growing through the efficiency of customer relationship management practices.in addition, effective CRM has contributed to an increasing the number of customers, number of bank branches, adding new services and influencing the market share of the banking business.

Table 11 Marketing share

E	market share	strongly agree	agree	neutral	disagree	strongly disagree	Mean	Std. Deviation
23	The Bank's CRM has contributed to increasing the number of new customers	31	40	12	8	1	4	0.96077
24	The Bank of Customer Relationship Management has contributed to increasing the number of branches in Yemen	10	28	46	1	7	3.3587	0.9674
25	Customer Relationship Management has contributed to increasing the Bank's market share by offering additional new services compared to other banks	16	51	21	2	2	3.837	0.81574
26	The Bank's management considers the market share as an influence in the banking business	16	33	39	2	2	3.6413	0.8718
	Total						3.7092	0.90393

B. Sales

Sales are the second indicator of the financial performance of market performance. As table 13 followed the total mean and standard deviation (3.63034, 0.84472) respectively viewed that almost of respondents demonstrated that, customer relationship management has affected on the growth of the banking sales in the recent years. Although, the customer relationship management improved the bank's sales comparing to competitors. In addition, a customer relationship management program has increased the volume of bank's transactions.

Table 12 Sales

	Sales	strongly agree	agree	neutral	disagree	strongly disagree	Mean	Std. Deviation
27	Customer relationship management has contributed to growth in the Bank's sales turnover in recent years	16	45	29	2	0	3.8152	0.7402
28	Customer relationship management has helped increase the bank's sales rate at a higher rate than competitors in recent years	7	34	43	6	2	3.413	0.81405
29	The bank's customer relationship management program has increased its volume of transactions	11	50	19	12	0	3.6522	0.85722
30	Customer relationship management has contributed to the success of banking services provided to customers and from various categories, which has achieved a better growth in sales	20	29	35	6	2	3.6413	0.9674
	Total						3.63043	0.84472

C. Profit:

Based on the data followed on table 14 the mean and standard deviation are (3.8957, 0.8853) respectively claimed that the customer relationship management has effected on the marketing performance as the customer relationship management practices effected on the profit of the banks return on equity as well as, banks' return on investment. Moreover, the customer relationship management increased the profit margin and the banks' operations which led to increasing the net profit of both banks.

G	Profits	strongly agree	agree	neutral	disagree	strongly disagree	Mean	Std. Deviation
31	The bank has made high profits in recent years due to the adoption of customer relations management	20	30	35	7	0	3.6848	0.90091
32	Customer relationship management has contributed to the Bank's return on high investment in recent years	11	65	9	5	2	3.8478	0.78355
33	Customer Relationship Management has contributed to the Bank's return on equity to its shareholders in recent years	32	34	24	1	1	4.0326	0.87015
34	The customer relationship management has contributed to the increase in the bank's operations in recent years, which led to an increase in profits	32	38	20	1	1	4.0761	0.84168
35	The Bank achieved a high-profit margin due to increased services provided	28	34	18	11	1	3.837	1.03007
	Total						3.8957	0.8853

4.3.2 Non-Financial Marketing Performance Measurement

Non-financial marketing performance measurement contains three main factors that are: marketing retention, customer attraction, and customer satisfaction.

A. Marketing retention:

The question that asked the respondents whether the customer relationship management has affected on customer retention claims that in general, the customer relationship management improved the retention of the existing and new customers. In total based on the table 15 followed the mean and standard deviation (3.5326, 1.0241) respectively claimed that the adoption of customer relationship management improved the retention of the existing and new customers.

Table 13 Customers Retention

H	Customers Retention	strongly agree	agree	neutral	disagree	strongly disagree	Mean	Std. Deviation
36	Retention of customers is a consistent policy in the Bank's course of business	28	47	10	6	1	4.0326	0.88269
37	The Bank achieves most of its returns through existing customers and not new customers	5	29	40	10	8	3.1413	0.98986
38	Customer relationship management has contributed to the Bank's continued growth through the evaluation of premium services	21	38	20	10	3	3.6957	1.04555
39	Customer retention enhances the Bank's competitive position through the spread of the word by customers	15	31	32	2	12	3.3804	1.18454
40	The Bank was founded on customer satisfaction and not on services	12	31	39	3	7	3.413	1.01799
	Total						3.5326	1.0241

B. Customer Attraction:

The adaption of customer relationship management improved the customer attraction according to the respondent of both banks. Since the mean and standard deviation of responses are (3.7457, 0.96488) respectively which indicate that the improvement of the new customer percentage comparing to the previous period.

Table 14 Customer attraction

I	customer attraction	strongly agree	agree	neutral	disagree	strongly disagree	Mean	Std. Deviation
41	Customer relationship management has contributed to the Bank's acquisition of a high percentage of new customers compared to the previous period.	22	38	23	6	3	3.7609	0.99857
42	The Bank's financial position is a major attraction for new customers.	20	34	34	1	3	3.7283	0.92704
43	The bank uses marketing methods to attract the customers.	22	29	32	6	3	3.663	1.01934
44	Customers are available to all banks, which requires adopting effective methods to attract them.	30	31	27	3	1	3.9348	0.92349
45	The Bank adopts a well thought out plan to attract new customers.	21	24	43	1	3	3.6413	0.95597
	Total						3.7457	0.96488

C. Customer Satisfaction:

Customer satisfaction is one of the most factors that companies seeks to achieve it by marketing management. In addition, if the customer is satisfied means that the marketing performance is high.

From the data showed down table16, the mean and standard deviation (3.57392, 0.94308) respectively claim that the customer moderate satisfaction and the customer relationship management has to focus on customer satisfaction.

Table 15 Customer satisfaction

K	Customer satisfaction	strongly agree	agree	neutral	disagree	strongly disagree	Mean	Std. Deviation
46	The Bank is keen to achieve customer satisfaction throughout the period of dealing with it.	25	44	20	1	2	3.9674	0.85743
47	Customer satisfaction reflects the success of the Bank's policies.	5	39	44	1	3	3.4565	0.76191
48	Customers feel satisfied in dealing with the bank compared to competitors, thanks to the role of customer relations.	15	46	21	7	3	3.6848	0.94844
49	The Bank has a clear mechanism for dealing with customer complaints, suggestions and problems.	11	23	43	11	4	3.2826	0.97582
50	Satisfied customers are more than customers who can be transferred to high loyalty customers and their services provided.	21	24	33	6	8	3.4783	1.17181
	Total						3.57392	0.94308

Most satisfactory construct

Table 16 most satisfactory construct

Particular	Mean	Std deviation	Rank
market share	3.9022	0.92638	1
Sales	3.63043	0.84472	4
Profit	3.8957	0.8853	2
Customer Retention	3.5326	1.0241	6
Customer value	3.7457	0.96488	3
Customer satisfaction	3.57392	0.94308	5

Mean values used to rank the factors

Hypotheses Testing:

Simple Linear Regression analysis was used to test the hypothesis of the main research as well as the sub hypotheses in order to verify the existence of a statistically significant relationship at the level α (0.05) between the CRM and the marketing performance (MP) of Yemeni commercial bank.

Multiple linear regression analysis results

1. Correlations Results:

Total correlation analysis was used to identify the relationship between all variables and consistency of the variables. Consistency of a value was determined through a construct value of greater or equal to ≥ .0159 as indicated in table 15

Table 17 Correlation

		CRM total	market share	Sales	Profit	customer retention	customer attraction	customer satisfaction
CRM total	Pearson Correlation	1	.898**	.725**	.759**	.606**	.347**	.606**
	Sig. (2-tailed)		.000	.000	.000	.000	.001	.000
	N	92	92	92	92	92	92	92
market share	Pearson Correlation	.898**	1	.713**	.686**	.562**	.467**	.730**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	92	92	92	92	92	92	92
Sales	Pearson Correlation	.725**	.713**	1	.799**	.688**	.414**	.583**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	92	92	92	92	92	92	92
Profit	Pearson Correlation	.759**	.686**	.799**	1	.687**	.361**	.552**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	92	92	92	92	92	92	92
customer retention	Pearson Correlation	.606**	.562**	.688**	.687**	1	.501**	.748**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	92	92	92	92	92	92	92
customer attraction	Pearson Correlation	.347**	.467**	.414**	.361**	.501**	1	.744**
	Sig. (2-tailed)	.001	.000	.000	.000	.000		.000
	N	92	92	92	92	92	92	92
customer satisfaction	Pearson Correlation	.606**	.730**	.583**	.552**	.748**	.744**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	92	92	92	92	92	92	92

**. Correlation is significant at the 0.01 level (2-tailed).

4.4 Results Interpretation

Table 19 shows how strongly related the variables used are to each other

Strong relationship between variables	value
CRM & Market Share	0.898
Market share & customer satisfaction	0.730
Sales & Profit	0.799
Profit & CRM	0.759
Customer retention & customer satisfaction	0.748
Customer attraction & customer satisfaction	0.744
Customer satisfaction & sales	0.730

Table 18 correlation Interpretation

Regression analysis:

No.	Particular	R	R square	Adjusted R square	Std Error of the estimate	F value	Sig level
1	Financial performance	.883^a	.780	.778	.28452	319.230	000^b
	a. Market share	.898^a	.807	.804	.32591	375.168	000^b
	b. Sales	.725^a	.525	.520	.42929	99.569	000^b
	c. Profit	.759^a	.577	.572	.42025	122.658	000^b
2	Non-financial performance	.583^a	.340	.333	.53506	46.423	.000^b
	a. Customer retention	.606^a	.367	.360	.57812	52.245	.000^b
	b. Customer attraction	.347^a	.120	.110	.75358	12.289	.001^b
	c. Customer satisfaction	.606^a	.367	.360	.56992	52.168	.000^b

Table 19 Regression Analysis

4.4.1 Main hypothesis testing:

H1: *There is a no significant relationship between customer relationship management and marketing performance (financial performance).*

Based on the results shown in the table 20 above, the result showed that a strong influence of customer relationship management as a correlative influence after the financial performance as a main indicator of the marketing performance of the Yemeni commercial banks are the subject matter respectively (market share, sales and profit) These three dimensions combined have the strongest linear regression model in terms of correlation strength and

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explanatory and affective power in the financial performance. Pearson's linear correlation coefficient (0. 883) was statistically significant at α (0.05), indicating a rather strong correlation between independent variables market share, sales and profit (financial performance) and dependent variable customer relationship management (Client focus, Customer efficiency, Customer value, and Trust) will lead to an improvement in financial performance as one of the dimensions of marketing performance of Yemeni commercial banks.

The value of the R2 (which represents the explanatory power of the multiple linear regression model is 0.780) is statistically significant. The value of the statistical test F reached (319.230) at the level of α (0.05). This means that the linear regression model (Client focus, Customer efficiency, Customer value, and Trust) can account for (0.780) of the difference and variance in the dependent variable (Financial performance), which is a relatively high percentage and indicates a significant statistical relationship at the level of significance α 0.05) between customer relationship management in terms of dimensions (Client focus, Customer efficiency, Customer value, and Trust) And financial performance as one of the dimensions of the marketing performance of Yemeni commercial banks.

Based on the above results, the first null hypothesis was rejected and the alternative hypothesis is accepted. In other words, there is a statistically significant relationship at the level of α (0.05) between CRM and its financial performance dimensions (market share, sales and profit) the dimensions of the marketing performance of Yemeni commercial banks.

H2: There is no significant relationship between customer relationship management and marketing performance (non-financial performance).

According to the results shown in the table 20 above, the result showed that also a strong influence of customer relationship management as a correlative influence after the non-financial performance as a second main indicator of the marketing performance of the Yemeni commercial banks are the subject matter respectively (customer retention, customer attraction, and customer satisfaction) These three dimensions combined have the strong linear regression model in terms of correlation strength and explanatory and affective power in the non-financial performance. Pearson's linear correlation coefficient (0.583) was statistically significant at α (0.05), indicating a rather strong correlation between independent variables customer retention, customer attraction, and customer satisfaction (non-financial performance) and dependent variable customer relationship management (Client focus, Customer efficiency, Customer

value, and Trust) will lead to an improvement in non-financial performance as one of the dimensions of marketing performance of Yemeni commercial banks.

The value of the R2 (which represents the explanatory power of the multiple linear regression model is 0.340) is statistically significant. The value of the statistical test F reached (46.423) at the level of α (0.05). This means that the linear regression model (Client focus, Customer efficiency, Customer value, and Trust) can account for (0.340) of the difference and variance in the dependent variable (non-Financial performance), which is a relatively high percentage and indicates a significant statistical relationship at the level of significance α 0.05) between customer relationship management in terms of dimensions (Client focus, Customer efficiency, Customer value, and Trust) And non-financial performance as one of the dimensions of the marketing performance of Yemeni commercial banks.

Based on the above results, the first null hypothesis was rejected and the alternative hypothesis is accepted. In other words, there is a statistically significant relationship at the level of α (0.05) between CRM and its non-financial performance dimensions (customer retention, customer attraction, and customer satisfaction) the dimensions of the marketing performance of Yemeni commercial banks.

4.4.2 Sub-hypothesis testing:

The following table interpret the sub-hypothesis testing of both financial and non-financial performance and customer relationship management depending on linear regression analysis at 0.05 significance level.

No.	Particular	R	R square	F value	
H1	Financial performance *There is a no significant relationship between customer relationship management and marketing performance (financial performance).*				
	H1a: There is no significant relationship between customer relationship management and market share.	.898ᵃ	.807	375.168	Null hypothesis is rejected and alternative hypothesis is accepted with highest impact by CRM
	H1b: There is a no significant relationship between customer relationship management and sales.	.725ᵃ	.525	99.569	Null hypothesis is rejected and alternative hypothesis is accepted
	H1c: There is no significant relationship between customer relationship management and profit.	.759ᵃ	.577	122.658	Null hypothesis is rejected and alternative hypothesis is accepted with second highest impact by CRM
H2	Non-financial performance *There is no significant relationship between customer relationship management and marketing performance (non-financial performance).*				
	H2a: There is no significant relationship between customer relationship management and customer retention.	.606ᵃ	.367	52.245	Null hypothesis is rejected and alternative hypothesis is accepted
	H2b: There is no significant relationship between customer relationship management and customer attraction.	.347ᵃ	.120	12.289	Null hypothesis is rejected and alternative hypothesis is accepted
	H2c: There is no significant relationship between customer relationship management and customer satisfaction.	.606ᵃ	.367	52.168	Null hypothesis is rejected and alternative hypothesis is accepted

5. Findings and conclusions, and Recommendations

The main objective of this study is to investigate and understand the impact of CRM in marketing performance. Sub objectives have been developed are first, to determine the effect of CRM on market share of commercial banks in Yemen, second, to examine the impact of CRM on sales of commercial banks in Yemen, third, to investigate the influence of CRM on profit of commercial banks in Yemen, also, to study the effect of CRM on customer retention of commercial banks in Yemen, furthermore, to determine the impact of CRM on customer attraction of commercial banks in Yemen and, finally, to investigate the influence of CRM on customer satisfaction of commercial banks in Yemen.

To achieve this objective, the following research question was developed:

- *Is there a customer relationship management impact on marketing performance in Yemeni commercial banks? What is the magnitude of that effect and what is its strength?*

5.1 Research findings and conclusions

The current research resulted in a number of results, most notably the following:

· The results showed that the level of the practice of customer relationship management in the Yemeni commercial banks in question was high in most dimensions (Client focus, Customer efficiency, Customer value, and Trust). The mean (3.7397) was a standard deviation (0.62889) according to the responses of the research sample.

· The results showed that the level of the of marketing performance of financial and non-financial performance in Yemeni commercial banks subject to research was high in most dimensions (3.7451, 3.6174) respectively with a standard deviation (0.60336, 0.65513) respectively according to the responses of the research sample.

· As for the main hypotheses, there were rejected and the alternative hypothesis were adopted. The research found a statistically significant relationship at the level of α 0.05 between CRM and its marketing dimensions (financial performance and non-financial performance) for Yemeni commercial banks. The value of financial performance and non-financial performance of the linear correlation coefficient (R) (0.883, 0.780) respectively was statistically significant at α (0.05).

· This result is consistent with the study of (Soliman, 2011), which found a significant positive correlative correlation between customer relationship management and overall marketing performance. The coefficient of correlation (0.765) was at a significant level

(0.000) with customers on the marketing performance of the sample search organizations.

· We also note the compatibility of the current research results with the study of (Al-Bakri & Taleb, 2014), where the researcher conducted a survey to identify the extent of adoption and understanding of employees of commercial banks of the concept of customer relationship management and requirements and its relationship to the marketing performance of the bank. Which concluded that bank employees recognize the importance of customer relationship management in achieving better performance but lack a clear understanding of it and its culture and its relationship to the marketing performance of the bank.

· In the case of sub-hypotheses, the research found a significant statistical relationship between customer relationship management in terms of its dimension and every dimension of the marketing performance of Yemeni commercial banks of financial performance (market share, sales, and profit) and non-financial performance (customer retention, customer attraction, and customer satisfaction).

· Where it showed compatibility with the results of some studies as follows:

This finding is consistent with a study (Swaminathan, 2004) aimed at clarifying the relationship between customer relationship management and company performance, which concluded that there are four dimensions of customer relationship management (CRM), three of which (focus on key customers - organization - knowledge management) have a direct and indirect impact (Customer satisfaction - retention of customer - sales growth) and the fourth dimension (technology) did not lead to increased satisfaction and customer loyalty in the long term.

The results of the sixth hypothesis were consistent with the results of a study **Invalid source specified.** Aimed at verifying the impact of the implementation of the customer relationship strategy in the field of banks on customer satisfaction and loyalty. The study found positive and negative effects. The positive effects appear when CRM is implemented with high skill, which leads to enhanced customer satisfaction and loyalty while the negative effects appear when the implementation of the strategy in a deficient, leading to customer dissatisfaction and lack of loyalty.

5.2   Recommendations

Based on the results of the research, we find some recommendations that contribute to strengthening the strengths and addressing the weaknesses faced by the commercial banks in the study of the following philosophy of CRM:

1- Increasing the focus by the banks' administrations on the value of the customer as it has emerged as a powerful influential factor in all hypotheses. This is evidence of the awareness of the higher and middle administrations of the importance of this element as a main source of profit.

2- Improve the efficiency of the organization of Yemeni banks in general and work to consolidate the principles of establishing sustainable relationships with customers through the involvement of employees in general in development courses and workshops to show them the modern requirements in dealing with banking, which is based primarily on direct relationship with the customer.

3- The use of management expertise to provide advice on the conduct of marketing research on the environment and how to exploit opportunities and meet the challenges that the responses showed a lack of such research.

4- The development of a clear and included in the administrative structure of the bank and the creation and training of professional staff to manage customer relations professionally.

5- Review the CRM program periodically during the year to determine its performance.

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Appendix 1: Questionnaire

A questionnaire on The Impact of Customer Relationship Management on Marketing Performance

Dear sir/madam,

The researcher conducts a study entitled "the impact of customer relationship management on marketing performance of the Yemeni banks" as part of the requirements for obtaining a master's degree. The study attempts to understand the impact of customer relationship management on the marketing performance of Yemeni commercial banks.

The study aims to contribute to the enrichment of previous studies on this subject. Therefore, we would like to ask you to answer the questions of the attached questionnaire in an objective manner. Your contributions are very important in reaching and completing the goal of the study. The information will be treated in strict confidence and will be used for scientific research purposes only. Thank you for your cooperation.

Accept sincere greetings and appreciation

Researcher.

1. Sex:
    1. Male ☐ 2. Female ☐

2. Age:
    1. 18 to 27 ☐ 2. 28 to 27 ☐

    3. 38 to 47 ☐ 4. 48 and more ☐

3. Experience:
    1. Less than 2 Years ☐ 2. 2 to 5 Years ☐

3. 6 to 10 Years ☐ 4. More than 10 years ☐

4. Education:
   1. 12 certificate ☐ 2. Bachelor ☐

   3. Master ☐ 4. PhD ☐

   5. Other specify…………….

5. Specialization:

   1. Top management ☐ 2. Operations Management ☐

   3. Finance ☐ 4. Organizational Behavior ☐

   5. Information Systems ☐ 6. Strategy & Organization ☐

   7. Marketing ☐ 8. Accounting ☐

   9. Other (specify………………………

Use the bank with your most active account for your responses Strongly Agree, Agree, Neutral, Disagree, Strongly-Disagree

No	Particular	strongly agree	agree	neutral	disagree	strongly disagree
A	**Focus on customers**					
1	The Bank divides customers into two main and non-main deposits					
2	The Bank provides the same services to all categories of customers					
3	The Bank focuses on the main customers in terms of their special treatment					
4	Focusing on key customers improves their level of satisfaction					
B	**customer efficiency**					
5	Customer relationship management is supported at all administrative levels of the Bank					
6	Customer relationship management is a strategic direction by the Bank's senior management					

7	The management is based on a specialized staff to implement customer relationship management					
8	The bank uses modern technology in customer relationship management to communicate with them					
9	The bank has a computerized customer database that facilitates interaction with them					
10	The Bank provides services in accordance with the customer's knowledge of the nature of these services					
11	The Bank has a detailed knowledge base on the needs of existing customers					
12	The Bank conducts marketing campaigns to inform the customer about the service and how to benefit from it					
13	The Bank conducts research and studies on customer behavior towards banking services					
C	**Customer value**					
14	The staff of the Bank acts as a system administrator to assign new services based on the value of the customer					
15	The bank rewards employees who seek to establish privileged relationships with customers with a profitable value to the bank					
16	The Bank tracks customer information for the purpose of valuing its value					
17	The Bank is working to enhance the loyalty of the customer in a different way to notice its value					
18	The Bank works to convince valuable customers to increase its deposit					
D	**Trust**					
19	Bank credibility depends on dealing with customers to enhance their trust in him					
20	The bank offers special facilities to its customers to enhance mutual trust					
21	Bank relies on electronic services in its relationship with customers to enhance their confidence in the accuracy and integrity of banking transactions					

#						
22	The Bank works to ensure the confidentiality of banking transactions for customers as part of a key to increase their confidence in the Bank					
	Marketing performance					
E	**market share**					
23	The Bank's CRM has contributed to increasing the number of new customers					
24	The Bank of Customer Relationship Management has contributed to increasing the number of branches in Yemen					
25	Customer Relationship Management has contributed to increasing the Bank's market share by offering additional new services compared to other banks					
26	The Bank's management considers the market share as an influence in the banking business					
F	**Sales**					
27	Customer relationship management has contributed to growth in the Bank's sales turnover in recent years					
28	Customer relationship management has helped increase the bank's sales rate at a higher rate than competitors in recent years					
29	The bank's customer relationship management program has increased its volume of transactions					
30	Customer relationship management has contributed to the success of banking services provided to customers and from various categories, which has achieved a better growth in sales					
G	**Profits**					
31	The bank has made high profits in recent years due to the adoption of customer relations management					
32	Customer relationship management has contributed to the Bank's return on high investment in recent years					

#	Statement					
33	Customer Relationship Management has contributed to the Bank's return on equity to its shareholders in recent years					
34	The customer relationship management has contributed to the increase in the bank's operations in recent years, which led to an increase in profits					
35	The Bank achieved a high-profit margin due to increased services provided					
	Non-financial performance					
H	**customers Retention**					
36	Retention of customers is a consistent policy in the Bank's course of business					
37	The Bank achieves most of its returns through existing customers and not new customers					
38	Customer relationship management has contributed to the Bank's continued growth through the evaluation of premium services					
39	Customer retention enhances the Bank's competitive position through the spread of the word by customers					
40	The Bank was founded on customer satisfaction and not on services					
I	**customer attraction**					
41	Customer relationship management has contributed to the Bank's acquisition of a high percentage of new customers compared to the previous period					
42	The Bank's financial position is a major attraction for new customers					
43	The bank uses marketing methods to attract the customers					
44	Customers are available to all banks, which requires adopting effective methods to attract them					
45	The Bank adopts a well thought out plan to attract new customers					
K	**Customer satisfaction**					
46	The Bank is keen to achieve customer satisfaction throughout the period of dealing with it					

47	Customer satisfaction reflects the success of the Bank's policies					
48	Customers feel satisfied in dealing with the bank compared to competitors, thanks to the role of customer relations					
49	The Bank has a clear mechanism for dealing with customer complaints, suggestions and problems					
50	Satisfied customers are more than customers who can be transferred to high loyalty customers and their services provided					

THANK YOU…

Appendix2: list of Yemeni Banks

	Commercial and government Bank of Yemen		
1	Central Bank of Yemen	public bank	government bank
2	Yemen Bank for Reconstruction and Development	mix bank	commercial bank
3	National Bank of Yemen	public bank	commercial bank
4	Bank of Yemen and Kuwait	private bank	commercial bank
5	Yemen International Bank	private bank	commercial bank
6	Commercial Bank of Yemen	private bank	commercial bank
7	United Bank Limited	private bank	commercial bank
8	Rapid an Bank	private bank	commercial bank
9	Bank of Yemen and the Gulf	private bank	commercial bank
10	Housing Bank for Credit	public bank	commercial bank
11	Cooperative and Agricultural Credit Bank	public bank	commercial bank
12	Al Amal Microfinance Bank	private bank	commercial bank
13	Arab Bank	private bank	commercial bank
14	Calyon Bank Finance & Investment Bank	private bank	commercial bank
	Islamic banks		
1	Islamic Yemen Investment & Finance Bank	private bank	Islamic bank
2	Islamic International Solidarity Bank	private bank	Islamic bank
3	Islamic Sba'a Bank	private bank	Islamic bank
4	Bank of Yemen Bahrain Comprehensive	private bank	Islamic bank
5	Al - Kerimi Micro Finance Bank	private bank	Islamic bank
6	Islamic CAC	public bank	Islamic bank

Appendix 3: statistical analysis of **Cross tabulation of both banks** CAC bank and Yemen International Bank

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
sex * Name of the bank	90	97.8%	2	2.2%	92	100.0%
Age * Name of the bank	92	100.0%	0	0.0%	92	100.0%
Experience * Name of the bank	92	100.0%	0	0.0%	92	100.0%
Education * Name of the bank	92	100.0%	0	0.0%	92	100.0%
Specialization * Name of the bank	92	100.0%	0	0.0%	92	100.0%

sex * Name of the bank Crosstabulation

Count

		Name of the bank		Total
		CAC bank	Yemen International Bank	
sex	male	30	27	57
	female	19	14	33
Total		49	41	90

Age * Name of the bank Crosstabulation

Count

		Name of the bank		Total
		CAC bank	Yemen International Bank	
Age	18 to 27	16	16	32
	28 to 37	23	19	42
	38 to 47	7	5	12
	48 and above	4	2	6
Total		50	42	92

Experience * Name of the bank Crosstabulation

Count

		Name of the bank		Total
		CAC bank	Yemen International Bank	
Experience	Less than 5 Years	29	26	55
	5 to 9 Years	13	11	24
	10 to 15 Years	4	3	7
	More than 15 years	4	2	6
Total		50	42	92

Education * Name of the bank Crosstabulation

Count

		Name of the bank		
		CAC bank	Yemen International Bank	Total
Education	Secondary certificate	2	3	5
	Bachelor	27	26	53
	Master	16	10	26
	PhD	5	3	8
Total		50	42	92

Specialization * Name of the bank Crosstabulation

Count

		Name of the bank		
		CAC bank	Yemen International Bank	Total
Specialization	Human Resource	4	2	6
	Finance	4	3	7
	Operations Management	6	5	11
	Top management	5	2	7
	Marketing	12	13	25
	Accounting	5	5	10
	Information Systems	10	9	19
	Strategy & Organization	4	3	7
Total		50	42	92

61

Univerzita Hradec Králové
Fakulta informatiky a managementu
Akademický rok: 2018/2019

<div align="right">
Studijní program: Systémové inženýrství a informatika
Forma: Prezenční
Obor/komb.: Informační management (im2-p-an)
</div>

Podklad pro zadání DIPLOMOVÉ práce studenta

PŘEDKLÁDÁ:	ADRESA	OSOBNÍ ČÍSLO
Bc. Alsanhani Aymen	Sana´a, Sana´a	I1700711

TÉMA ČESKY:

Vliv řízení vztahů se zákazníky na marketingový výkonnost.

TÉMA ANGLICKY:

The impact of Customer Relationship Management on Marketing Performance.

VEDOUCÍ PRÁCE:

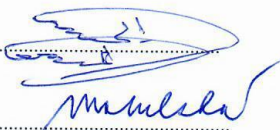doc. Ing. Hana Mohelská, Ph.D. - KM

ZÁSADY PRO VYPRACOVÁNÍ:

Objectives: Find out and analyse the impact of customer relationship management on marketing performance in a sample of Yemen major companies and to investigate the relationship between CRM and market performance.

1. Introduction
2. Objectives and Methods
3. Theoretical Background
4. Research Methodology
5. Results
6. Conclusions and Recommendations
7. Bibliography

SEZNAM DOPORUČENÉ LITERATURY:

1. Principles of Marketing, Kotler, Philip, ISBN 978-0-13-216712-3.
2. Relationship marketing and customer relationship management. Editors Annekie Brink, Adele Berndt, 2008, ISBN 978-0-70217-739-2.
3. Customer relationship management in service oriented organizations. Formánková, Sylvie, Hradecké ekonomické dny. Hradec Economic Days 2015.
4. Customer relationship management. Kumar, 2006. ISBN 0-471-27133-0.

Podpis studenta: .... Datum: 7. 5. 2019

Podpis vedoucího práce: .... Datum: 7. 5. 2019