# THE IMPACT OF ELECTRONIC CUSTOMER RELATIONSHIP MANAGEMENT (E-CRM) ON THE BUSINESS PERFORMANCE OF SMALL COMPANY

# Ng Kim-Soon, Mohd Faizel Zulkifli

Faculty of Technology Management, Business and Entreprenuership, Universiti Tun Hussein Onn Malaysia

ksng@uthm.edu.my

#### ABSTRACT

Small company has a relatively simple e-CRM to improve their customer relationships and information gathering management to create competitive advantage. The use of e-CRM for small company is in a different context as compared to that for the large company. The technology acceptance model was used to investigate the relationship of perceived usage of e-CRM with business performance of all the identified seventy-one (71) small companies that sell cars at Batu Pahat town. Relationship marketing principles have seldom been applied to the small and medium-sized enterprise (SME). Mean test and multiple regression were used to examine internet CRM and business performance.

**KEYWORDS**: e-CRM, Customer relationship management, small company, performance.

#### 1.0 INTRODUCTION

The concept of CRM is not new. Businesses have been managing their relationship with those who buy their goods and services for as long as there has been trading. Today's market competition to attract customers is fierce and never easy. Increasing customer expectations and market pressure are causing dramatic increase in business competition. These factors are forcing companies to shift their approach to get customers (Xu et. al. 2002). Retailer who is in the front end supply chain and interacts directly with customers is in the better position to fully understand what to improve for better customer satisfaction and encourage repeat purchases (Feinberg and Kadam 2002).

Internet plays a vital role in human life. It has brought tremendous changes in the management (e-CRM) to the marketing activities, tools and techniques, business landscape including managing of customer relations too. A working definition made by (Lee-Kelley *et. al.* 2003) refer electronic customer relations delivered over the Internet (using technologies such as Web sites and e-mail, data-capture, warehousing and mining) with specific aim to locate, build and improve long-term customer relationships to enhance their individual potential. Well defined customer segmentation will lead to effective marketing trend and increasing profits. Enabling technologies, such as the internet is an important tool in identifying the difference through prioritising user behavior and attitudes toward the company's products. Implementation of e-CRM tools is able to enhance the effectiveness of company operations and provides value for companies that adopt it (Adebanjo 2003).

However, relationship marketing principles have seldom been applied to the small and medium-sized enterprise (Harrigan *et. al.* 2008). World Bank identifies small business in terms of manpower between 5 to 49 people. Harrigan *et. al.* (2009) reported that SMEs are performing e-CRM to varying extents, reaping a range of performance benefits and facing a range of challenges. SMEs are not adopting e-CRM the way the big company do, as described in the large organisation-biased literature, but they are adopting relatively simple Internet based technologies to improve their customer communication and information management capabilities and thus to create competitive advantage in their own strategic way.

Therefore, this study has been carried out to explore the level of e-CRM usage in the small companies and the relationships between perceived uses of e-CRM with company business performance.

#### 2.0 BACKGROUND OF STUDY

#### 2.1 Problem Statement

Customer relationship management (CRM) has been regarded as strategic process-oriented management (Lambert 2010; Payne and Frow 2006; Zablah, Bellenger and Johnston 2005). Greenberg (2001) emphasized that the application of Internet CRM is able to support customer generic strategy. E-CRM is an extension of relationship marketing drawing on Internet based technology to enhance its strength and capabilities (Ortega et. al. 2008). Most studies on e-CRM were focused on big organizations located in United States of America and Europe (Xu et. al. 2002; Boyle 2001; Gronroos 2004; Hunt and Morgan 1994). Current e-CRM research has

emphasized larger firms, while the adoption of e-CRM among SMEs has not been well examined. Greve and Albers (2006) reported that additional research is needed to understand whether and how capabilities of E-CRM technology provide a factor for E-CRM success.

Unlike large organisations, SMEs do not have the resources to engage in formal market research, thus making the relationships they maintained with customers a key source of valuable information (Keh *et. al.* 2007). The related practices and knowledge learned from the bigger organization are also difficult to transfer or be generalised to SME which is located at the peripheral economies (McGowan and Durkin 2002).

# 2.2 Research Objectives

The objectives of this study are as follow:

- 2.2.1 To determine the level of e-CRM usage by the companies that sell cars located in the Batu Pahat town.
- 2.2.2 To determine the relationship between e-CRM usage and performance of these small companies.

# 2.3 Research Questions

To provide better insights into the areas that enable car sellers to better deal with their markets, the following research questions were formulated:

- 2.3.1 What are the levels of uses of e-CRM among the small companies that sell cars in Batu Pahat?
- 2.3.2 Is there a relationship between the perceived uses of e-CRM in small company with its business performance?

# 2.4 Scope Of Study

This study was conducted at Batu Pahat, a town located in the state of Johor, Malaysia. All the identified seventy-one (71) companies that sell car are used in this study. These companies that sell cars are small companies. The manager of the company or his representative responded to the survey questionnaire.

ISSN: 2180-3811 Vol. 3 June 2012

# 2.5 Significance Of The Study

Smaller companies usually do not have the resources like the bigger companies to engage in formal research. Current researches are difficult to generalize to the smaller companies. Thus, this study has the potential to provide awareness to the smaller companies on the uses of e-CRM and improvement to their management. Such study will also be able to provide new evidence and reference material to researchers who are interested to further delve in this area.

#### 3.0 RESEARCH METHODOLOGY

#### 3.1 Research Framework

The research framework for this study is presented as in Figure 1.

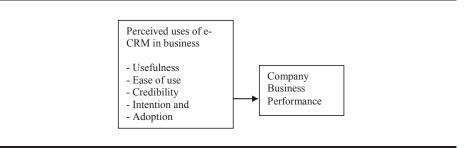


Figure 1 Research Framework

# 3.2 Type of Study

This is a cross-sectional study. Survey method was employed to collect the data to answer the research questions. It is conducted among the targeted population through self-administrated questionnaire. The unit of anlaysis is the company business. The manager of the company or his representative answered the specified questions in the questionnaire.

# 3.3 Population

All the identified seventy-one (71) companies that sell cars at Batu Pahat town were used in this study. Table 1 tabulates the characteristics or profile of the responding companies. Of a total 71 respondents, 41 of them are owner, CEO or Director, 20 of them are Manager and the remaining 10 of them are staff of the companies, among them 17 aged 21-25 years of age,

46 aged 26 to 40 and the remaining 8 who answered the questionnaire aged of above 40 years old. A total of 19 respondents possess secondary school qualifications, 26 of them are holder of Diploma and the rest of them Degree level. A total of 31 companies have employees of less than 10 people and the remaining 40 companies employed between 10 to 50 employees. Of the 71 companies, 47 of them are located in the urban, 22 at sub-urban and the remaining 2 of them at the outskirt of the town.

## 3.4 Questionnaire Design and Measurement

The survey Questionnaire Form used this study is made up of three parts. Part A is questions requiring respondent to answer about their background and his or her company, Part B is questions about the respondent perception towards their perceived uses of e-CRM in their business covering items on usefulness, ease of use, credibility, intention and adoption of the uses of e-CRM. Finally, Part C comprises of questions related to company performance and its productivity.

Questions related to perceived uses of e-CRM were adapted from that used by Sentosa *et. al.* (2010), El-Kashier *et. al.* (2009) and Wang *et. al.* (2003). These questions were constructed based on the technology acceptance model - TAM (Davis 1989) which was adapted from the theory of reasoned action (Ajzen and Fishbein 1980), (Fishbein and Ajzen 1975) and theory of planned behavior (Ajzen 1985 and 1991). The purposes of TAM are specifically to explain the determinants of information technology enduser's behavior towards information technology (Saade *et. al.* 2007). Davis (1989) found that the influence of external variables on intention is mediated by perceived ease of use and perceived usefulness. Davis *et. al.* (1989) found that intention is directly related to actual usage behavior.

The 5 variables of perceived uses of e-CRM in business that were adapted are perceived usefulness (4 items), ease of use (5 items), creditability (5 items), intention (5 items) and adoption (6 items). The scaling used in this research is the 5-point Likert scale of 1-strongly disagree, 2-disagree, 3-neutral, 4-agree and 5-strongly agree. There are 7 items related to variable on company business performance.

The reliablity test of these measurements are tabulated in Table 2.0. Cronbach's alpha was used to assess the consistency of the entire scale. Reliability scores greater than 0.70 are considered acceptable (Hair *et. al.* (1998). All reliability coefficients were acceptable.

The 4 items on usefullnes of e-CRM cover questions about usage of e-CRM in improving the individual performance, productivity, effectiveness and simplify works. The 5 items on ease of use are on how e-CRM ease in providing the needed information for decision making, helps in providing clear and understandable information, flexible to interact with, ease in use and understand. The 5 items on creditability of uses of e-CRM are on confidentiality, confidence of use, safe to use, and consistency of its purpose. The 6 items on intentions of usage are the advantage of use, the encouragement and whether user like to use e-CRM. Finally, the 6 items on adoption are on cost and time, level of adoption, adoption to support business process, and the projection of better returns in using e-CRM.

The 7 items that measures company business performance are improved operations, improve marketing, better sales, improve profit, high sales turnover, better sales competitiveness and higher productivity.

#### 4.0 ANALYSES AND FINDINGS

# 4.1 Levels of perceived uses of e-CRM and Performance

Table 3.0 tabulates the levels of perceived uses of e- CRM and performance. It is observed that the levels of perceived uses of e-CRM are very good for usefulness, ease of use, intention and adoption, and is good for the item on creditability. The level of business performance is found to be at very good level.

# 4.2 Correlations Analysis

The correlations result between the variables studied is tabulated in Table 4.0. It indicated that all the components making up the perceived uses of e-CRM are correlated with company business performance of company that sell car at level of p<0.001.

# 4.3 Regression of Perceived uses of e-CRM in business

The result of regression of perceived uses of e-CRM in business with company business performance is tabulated in Table 5.0 and 6.0. Table 5.0 indicates that  $R^2$  change is .807 and the relationship is significant at p<0.001. This implies that all the 5 five factors of perceived uses of e-CRM explained a total of 80.7% of variation in enhancement of company business performance. For multiple regression analysis, the minimum  $R^2$ 

for statistical significant with a power of 0.80, 5 independents variables and sample size of 50 at 0.01 and 0.05 levels are respectively 29% and 23% (Hair et al. 1998). In this study the sample size is 71 with 5 independent variables and the R<sup>2</sup> is 80.7 %, indicating that the regression model is valid. The Durbin Watson value of 2.054 also suggests that the result of the regression of perceived uses of e-CRM in business with Company Business performance model is valid.

Table 6.0 indicates that standardized beta for usefulness, intention and adoption factors of the perceived uses of e-CRM in business are not significant. On the other hand, the significant standardized beta of 0.404 (with t value of 4.530) for ease of use and 0.353 (with t value of 4.138) for creditability of use of e-CRM indicate that these two variables have significant relationship with the dependent variable at p<0.001 level. This implies that the factors, ease of use and creditability of perceived uses of e-CRM are significantly related to company business performance at p<0.001 level.

# 5.0 DISCUSSION, RECOMMENDATION AND CONCLUDING REMARKS

#### 5.1 Perceived Usefulness

Perceived usefulness is the extent to which a person believes that using a particular system will enhance his or her job performance (Davis 1989). This study found that the perceived usefullness of e-CRM is very good in small companies that sell car. Thus, the use of e-CRM is able to enhance the individual job performance, productivity, effectiveness and simplify works. The tools and technology of use of internet in CRM basically facilitate the interaction between the company and its customers as these support the CRM activities. These tools including e-mail and websites are also refered as front-office tool or operation CRM tools by Ang and Buttle (2006).

ISSN: 2180-3811 Vol. 3 June 2012

**Table 1.0** General characteristics of the respondents (n=71)

Demographic	Categories	Frequency	Percent	
	a. Owner / CEO/Director	41	57.7	
	b. Manager	20	28.2	
Job Position	c. Staff	10	14.1	
	a. 21-25	17	23.9	
	b. 26-40	46	64.8	
Age (years)	c. >41	8	11.3	
	Secondary School	19	26.8	
	Diploma	36	50.7	
Education	Degree	16	22.5	
	a. <10	31	43.7	
No. of Employees*	b. 10-50	40	56.3	
	a. Urban	47	66.2	
Location of	b. Sub-urban	22	31.0	
Business c. Outskirt		2	2.8	

 $<sup>^{*}</sup>$  World Bank defined that small business in terms of manpower has between 5 to 49 people/employees.

Table 2.0 Reliablity of measurements

No	Description of Measures	Number of Items	Cronbach Alpha
1	Perceived uses of e-CRM in business - Usefulness	4	0.726
2	Perceived uses of e-CRM in business - Ease of use	5	0.837
3	Perceived uses of e-CRM in business - Creditability	5	0.814
4	Perceived uses of e-CRM in business - Intention	5	0.795
5	Perceived uses of e-CRM in business - Adoption	6	0.778
6	Company Performance	7	0.859

**Table 3.0** Levels of perceived uses of e-CRM and performance (N=71)

No	Perceived uses of e-CRM in business and Performance	Mean	Std. Deviation	Level of Perception
1	Usefulness	4.01	.52	V. Good
2	Ease of use	3.95	.58	V. Good
3	Creditability	3.27	.49	Good
4	Intention	3.90	.51	V. Good
5	Adoption	3.83	.54	V. Good
6	Business Performance	4.01	.55	V. Good

Index Range is based on [29] where 1.00-2.49 = Low; 2.50 - 3.69 Good and 3.7 - 5.00 = Very Good

146 ISSN: 2180-3811 Vol. 3 June 2012

	Correlations (n=71)						
No	Variables	1	2	3	4	5	
1	Usefulness	1					
2	Ease of use	.703**	1				
3	Creditability	.531**	.628**	1			
4	Intention	.407**	.566**	.708**	1		
5	Adoption	.249*	.474**	.487**	.703**	1	
6	Business Performance	.561**	.781**	.791**	.746**	.630**	

Table 4.0 Correlations between Variables

There is correlations between perceived usefullness of e-CRM with business performance. However, the standardized coefficient beta of the regression model does not indicate significant relationship.

### 5.2 Perceived ease of use

Perceived ease of use is about the extent the person accepts using services with no additional cost and has been posited as to which a person believes that using a particular system will be free of effort (Davis 1989; Sanders and Manrodt 2003). From the user's perspective, Ramayah and Lo (2007) found that systems or technologies which appeared to be easy to use and easy to understand would be more useful. This study found that the perceived ease of use of e-CRM among the small companies is very good. The e-CRM has been able to provide the needed information for decision making, helps in providing clear and understandable information, flexible to interact with, ease in use and understand.

There is significant correlation between perceived ease of use of e-CRM with business performance. The standardized coefficient beta indicates significant relationship. According to Gefen and Straub (2000), perceived ease of use will vary with the type of task being addressed. They hypothesized that ease of use will not have an important influence on usage for something that is task oriented, like purchasing on-line but will be significant for essential task like gathering information for decision making. Thus, it probably explains the high level of perceived ease of use of e-CRM as it involves gathering information for decision making.

# 5.3 Perceived Credibility

Perceived credibility refers to security and privacy. Security is about the protection of information or systems from unsanctioned intrusions or outflows, while privacy is the protection of various types of data that are collected (with or without the knowledge of the users) during users'

<sup>\*.</sup> Correlation is significant at the 0.05 level (2-tailed).

<sup>\*\*.</sup> Correlation is significant at the 0.01 level (2-tailed).

interactions with the internet (Hoffman et al. 1999). The 5 items on creditability of uses of e-CRM in this study comprises confidentiality, confidence of use, safe to use, and consistency of its purpose. The level of perceived creditability in the use of e-CRM is found to be good. There is correlation between perceived creditability in the use of e-CRM with business performance. The beta standardized between these two variables is also significant.

#### 5.4 Perceived Intention

Intention is an indication of a person's readiness to perform a given behavior, and it is considered to be the immediate antecedent of behavior Bagozzi et al. 1989). In this study, there are 6 items that measure the intentions of usage. These items covers the decision aspect on the advantage of its use, the encouragement and whether user like to use e-CRM. The intention of use of e-CRM was found to be very good. The correlation between intention of use of e-CRM is significant. However, the standardized beta is found to be not significant relationship between the two variables.

# 5.5 Perceived Adoption

According to Ajzen and Fishbein (1980), adoption is the manifest, observable response in a given situation with respect to a given target. Single behavioral observations can be

**Table 5.0** The relationship between perceived uses of e-CRM in business and company business performance

R Square	Adjusted R Square	Change Statistics			<b>Durbin-Watson</b>		
		R Square Change	F Change	df1	df2	Sig. F Change	
.807	.792	.807	54.22	5	65	.000	2.054

**Table 6.0** The relationship between perceived uses of e-CRM in business and company business performance

Regression	Unstandardized Coefficient		Standardized Coefficients	t	Sig.
Model	В	Std. Error	Beta		
(Constant)	006	.287		023	.982
Usefulness	016	.083	016	198	.844
Ease of use	.381	.084	.404	4.530	.000
Creditability	.390	.094	.353	4.138	.000
Intention	.176	.102	.165	1.725	.089
Adoption	.160	.081	.155	1.973	.053

148 ISSN: 2180-3811 Vol. 3 June 2012

aggregated across contexts and times to produce a more broadly representative measure of behavior.

In this study, the measures of perceived adoption of e-CRM are on cost and time, level of adoption, adoption to support business process, and the projection of better returns in using e-CRM. The perceived use of e-CRM among is very good. There is significant correlation between perceived adoption and company business performance.

#### 5.6 Recommendations

This paper attempts to provide some useful insight into e-CRM in small business. Based on the literature reviews, the researchers highlighted as well as discussed the important elements contributing to the business performance of e-CRM in small companies.

# 5.7 Small Companies

Business strategies drive CRM development. Uses of e-CRM enhance business performance. In small companies, the decision making is reserved at the top. E-CRM emphasises on communication and prompt solving of customer's problems. The quality and usability of any CRM system is dependent upon the recency and validity of the data in its data bases. In this case, decision makers are fed with latest inputs. Technological interfaces allow for simpler and more extensive data collection from consumers than person-to-person interfaces and such activities are more efficient and effective as compared to the very labour intensive activities.

The emergence of competition based on customer service quality, customer loyalty and retention, CRM, and pre- and post-sale services have prompted the rapid demand and deployment of large scale customer relations management.

Thus, although being small company, it will benefit more if not better because when implement in such an environment decisions making will be prompt since the top management are there to make the decision.

ISSN: 2180-3811 Vol. 3 June 2012

#### 5.8 Researchers

It is hoped that this exploratory research has laid the foundation for further examination of e-CRM in the small company context. Future research will add explanation through in-depth qualitative methods, while the potential exists to replicate the study in other countries.

Only large companies selling expensive durable goods may be able to afford building these full integrated databases in the CRM systems that surround them. As such, future work may include study of databases and information storage of CRM in small company, how CRM data are stored and retrieved effectively and efficiently in these small businesses.

#### 5.9 Conclusion

The perceived uses of e-CRM are its usefulness, ease of use, creditability intention and adoption. This study found that small companies that sell car have very good level of perceived usefulness, ease if use, intention of use, adoption and with good level of creditability in using e-CRM. The business performance of these companies is also very good. Perceived uses of e-CRM in small company are also found to be significantly related with its business performance.

#### 6.0 RERERENCES

- Adebanjo, D. (2003). "Classifying and selecting e-CRM applications: An analysis-based proposal," *Management Decision*, 41(6).
- Ajzen, I. (1985). "From intentions to action: A theory of planned behavior," In J. Kuhl and J. Beckmann (Eds.), *Action control: From cognition to Behavior* (pp. 11-39). New York: Springer Verlag.
- Ajzen, I. (1991). "The theory of planned behavior," Organizational Behavior and Human Decision Processes, 50(2), 179-211.
- Ajzen, I., and Fishbein, M. (1980). *Understanding attitudes and predicting social behavior*. Englewood Cliffs, NJ: Prentice-Hall.
- Ang, L. and Buttle, F. (2006). "Managing For A Successful Customer Acquisition: An Exploration," *Journal of Marketing Management*, 22, 295-317.
- Bagozzi, R. P., Baumgatner, J., and Yi, Y. (1989). "An Investigation into the Role of Intentions as Mediators of the Attitude-Behavior Relationship," *Journal of Economic Psychology*, 10(1), 35-62.

- Boyle, A.B. (2001). "The internet in industrial channels: Its use in (and effects on) exchange relationships," *Journal of Business and Industrial Marketing*, 16(6/7), 452.
- Davis, F. D., Bagozzi, R. P., and Warshaw, P. R. (1989). "User acceptance of computer technology: A comparison of two theoretical models" *Management Science*, 35(8), 982-1003.
- Davis, F.D. (1989). "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology," MIS Quarterly 13(3), 319-340.
- El-Kashier, D., Ashour, A.S. and Yacout, O.M. (2009). "Factor affecting continued usage of Internet banking among Egyptian customers," *Communications of the IBIMA*, 9, 252-263.
- Feinberg, R.A., and Kadam, R. (2002). "E-CRM web service attributes as determinants of customer satisfaction with retail web sites," *International Journal of Service Industry Management*, 13(5), 432-451.
- Fishbein, M., and Ajzen, I. (1975). *Belief, attitude and behavior: An introduction to theory and research*. Reading, MA: Addison-Wesley.
- Gefen, D. and Straub, D. (2000). "The relative use of perceived ease of use in IS adoption: A study of e-commerce adoption," *Journal of the Association for Information Systems*, 1(8), 1-28.
- Greenberg, P. (2001). *CRM at the speed of light*. Osborne, McGraw-Hill. Berkeley, CA.
- Greve, G. and Albers, S. (2006). "Determinants of performance in customer relationship management assessing the technology usage performance link," *Proceedings of the 39th Hawaii International Conference on System Sciences*.
- Gronroos, C. (2004). "The relationship marketing process: communication, interaction, dialogue, value," *The Journal of Business and Industrial Marketing*, 19(2), 23.
- Hair JR, J. F., Anderson, R. E., Tatham, R. L., and Black, W. C. (1998). *Multivariate Data Analysis* (Fifth Edition), Prentice Hall, Upper Saddle River, New Jersey.
- Harrigan, P., Ramsey, E. and Ibbotson, P. (2008). "e-CRM in SMEs: An exploratory study in Northern Ireland," *Marketing Intelligence and Planning*, 26(40), 385-404.
- Harrigan, P., Ramsey, E. and Ibbotson, P. (2009). Critical Factors Underpinning the e-CRM Activities of SMEs, available at: <a href="http://works.bepress.com/paulharrigan/6">http://works.bepress.com/paulharrigan/6</a>, page 1-36, accessed on 1 July 2011.
- Hoffman, D.L., Novak, T.P. and Peralta, M. (1999), "Building consumer trust online," *Communications of the ACM*, 42(4), 80-5.

- Hunt, D.S. and Morgan, M.R. (1994). "Relationship marketing in the era of network competition," *Marketing Management*, 3(1), 18-28.
- Keh, H.T., Nguyen, T.T.M. and Ng, H.P. (2007). "The effects of entrepreneurial orientation and marketing information on the performance of SMEs," *Journal of Business Venturing*, 22(4), 592-611.
- Lambert, D.L. (2010). "Customer relationship management as a business process," *Journal of Business and Industrial Marketing*, 25(1), 4–17.
- Lee-Kelley, L., Gilbert, D. and Mannicom, R. (2003). "How e-CRM can enhance customer loyalty," *Marketing Intelligence and Planning*, 21(4/5), 239.
- McGowan, P. and Durkin, M.G. (2002). "Toward an understanding of Internet adoption at the marketing / entrepreneurship interface," *Journal of Marketing Management*, 18(3/4), 361-77.
- Ortega, B.H., Martinez, J.J. and DeHoyos, M.J.M. (2008). "The role of information technology knowledge in B2B development," *International Journal of E-Business Research*, 4(1), 40.
- Payne, A. and Frow, P. (2006). "Customer Relationship Management: from Strategy to Implementation," *Journal of Marketing Management*, 22 (1/2), 135-168.
- Ramayah, T. and Lo, M.C. (2007). "Impact of shared beliefs on 'perceived usefulness' and 'ease of use' in the implementation of an enterprise resource planning system," *Management Research News*, 30(6), 420-431.
- Saade, R.G., Nebebe, F., and Tan, W. (2007). "Viability of the "Technology Acceptance Model" in multimedia learning environments: A comparative study," *Interdisciplinary Journal of Knowledge and Learning Objects*, 3, 175–184.
- Sanders, N. R. and Manrodt, K. B. (2003). "Forecasting software in practice: Use, satisfaction, and performance," *Interfaces*, 33(5), 90-93.
- Sentosa, I., Nejatian, H., Piaralal, S.K. and Faisal, A. (2010). "Empirical study of internet adoption among small and medium entrepreneurs (SMES) in Malaysia," Limkokwing University of Creative Technology of Malaysia, *Proceeding of 2nd ICBER*.
- Wang Y.S, Wang Y.M, Lin H.H. and Tang T.I. (2003). "Determinants of user acceptance of Internet banking: An empirical study," *International Journal of Service Industry Management*, 14(5), 501-519.
- Wiersma, W. (1991). Research Method in Education: An Introduction. 6<sup>th</sup> Ed., Needham Heights: Allyn and Baco, 2(8), 90.

- Xu, Y., Yen, D.C., Lin, B. and Chou, D.C. (2002). "Adopting customer relationship management technology," *Industrial Management and Data Systems*, 442-452.
- Zablah, A.R., Bellenger, D.N. and Johnston, W.J. (2005). "An evaluation of divergent perspectives on customer relationship management: Towards a common understanding of an emerging phenomenon," *Industrial Marketing Management*, 33(6), 475-489.

ISSN: 2180-3811 Vol. 3 June 2012 153