

**AN EMPIRICAL STUDY ON THE FACTORS
INFLUENCING CUSTOMER SATISFACTION AMONG
MOBILE PHONE USERS AT THE UNIVERSITY OF
BENGAZI IN LIBYA**

ZIAD. W. AHMED. ALDROGI

**MASTER OF SCIENCE MANAGEMENT
UNIVERSITI UTARA MALAYSIA**

2013

**AN EMPIRICAL STUDY ON THE FACTORS INFLUENCING
CUSTOMER SATISFACTION AMONG MOBILE PHONE USERS
AT THE UNIVERSITY OF BENGHAZI IN LIBYA**

ZIAD. W. AHMED. ALDROGI

MASTER OF SCIENCE MANAGEMENT

UNIVERSITI UTARA MALAYSIA

2013

**AN EMPIRICAL STUDY ON THE FACTORS INFLUENCING CUSTOMER
SATISFACTION AMONG MOBILE PHONE USERS AT THE UNIVERSITY OF
BENGHAZI IN LIBYA**

ZIAD. W. AHMED. ALDROGI

(811785)

**A project paper submitted to the Othman Yeop Abdullah Graduate School of
Business Universiti Utara Malaysia in fulfillment of the requirement for the degree
of Master of Science Management**

2013

DECLARATION

I hereby declare that this thesis is my original work except for quotations and citations which have been duly acknowledged and that it has not been previously or concurrently submitted for any other degree at University Utara Malaysia.

ZIAD. W. AHMED. ALDROGI

811785

PERMISSION TO USE

This project is presented as part of the requirements for the award of Master's Degree in Science Management, University Utara Malaysia (UUM). I warmly agree that the university library may make this work available for inspection. I also agree to the permission for copying the series and the sequential manner of this study, for academic and scholarly purposes may be granted by my supervisor or in his absence, by the Dean College of Business, COB UUM. It is clearly known that any copying or publication or use of this project report thereof for financial purpose shall not be allowed without any written permission. It is also agreed that due recognition should be given to me and to the University Utara Malaysia for any scholarly use which may be made of any material from this project report. Official request for permission to copy or make other use of material of this project report in whole or in part should be addressed to:

*Dean
Othman Yeop Abdullah Graduate School of Business
Universiti Utara Malaysia
06010 UUM Sintok
Kedah Darul Aman
Malaysia*

ABSTRACT

The company needs an achievement for business continuously in order to sure the satisfaction of customer every day. This is targeting refer to the group whether individual or organizations. The purpose of this study is to understand the effect between customer relationship management (CRM) information systems, service quality, reliability and tangibles on customer satisfaction in the Libyan mobile telecommunication services and also this sector is highly competitive. In addition, the purpose of this research is to gain the knowledge customer relationship management information systems. This is an empirical study using mainly primary data collected through a well-structured questionnaire. This study carried out by covering 132 of customers who using a mobile phone. The results indicate that all of the four hypotheses tested are supported. There is a positive impact and significant relationship between the customer satisfaction and customer relationship management (CRM) information systems, service quality, reliability and tangibles. In conclusion, the present study has its own limitation since this research is only conducted in master program students at Benghazi University in Libya. Therefore the finding of the study is unable to be generalizing for the whole population of hand phone users in Libya as the sample size is considered small.

ACKNOWLEDGEMENT

In the Name of Allah, the Most Gracious and the Most Merciful, I give thanks to my creator, the able and powerful Almighty Allah for His help in seeing me through my master program. It would not have been an easy achievement if not for His love and mercy on me. Peace is upon our Prophet Mohammed S.A.W, who has given light to mankind.

Firstly and foremost, I am grateful to Allah the Almighty for everything He has granted me, the Most Merciful who has granted me the ability and willing to start and complete this study. I do pray to His Greatness to inspire and enable me to finish this dissertation on the required time. Without his permission, for sure I cannot make it possible.

Secondly, from the inception until the completion of this research, my sincere appreciation and innumerable thank you goes to my supervisor - Mr. Shahmir. Abdulla, whose guidance, careful reading, constructive comments, support and advice has enabled me to gain a deep understanding throughout the whole process of the thesis. I am really very grateful for his effort, and time spent in sailing me through this research.

My sincere appreciation also goes to my father, mother, sisters, brothers, and all my friends. Their words of encouragement, advice, love, and moral support brought me to where I am today. I really appreciate their love and effort. I pray God give them long life and sound health.

I would like to express my high appreciation to my all lecturers of College of Business, especially, lecturers of the Division of Management. I am grateful to my hardworking and diligent lecturers, who have academically grounded me, and impacted their precious knowledge and experience on me.

Lastly, I am thankful to my dignified university (UUM) for giving me the opportunity to carry out this research in a very conducive environment. Thanks a lot.

TABLE OF CONTENTS

DECLARATION	i
PERMISSION TO USE.....	ii
ABSTRACT.....	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENTS.....	v
LIST OF FIGURES	viii
LIST OF TABLES	ix
LIST OF ABBREVIATIONS.....	x
CHAPTER ONE	1
1.0 Introduction.	1
1.1 There are Two Companies in Libya for Telecommunication Services:.....	3
1.1.1 Libyan Company.	3
1.1.2 AL Madar Company.....	3
1.2 Significance of the Study.	4
1.2.1 Contribution to the Body of Knowledge.	4
1.2.2 Contribution to the Organization.....	10
1.3 Problem Statement.	10
1.4 Research Questions.....	11
1.5 Research Objectives.....	11
1.6 Scope of the Study.....	12
CHAPTER TWO	13
2.0 Overview.	13
2.1 Relationship between (CRM) Information Systems and Customer Satisfaction. ...	13
2.1.1 Purpose of CRM Information Systems.....	21
2.1.2 CRM Information Systems Process.....	23
2.1.3 Benefits of CRM Information Systems.	24
2.1.4 CRM information Systems Implementation of People, Process, and Technology.	27
2.2 Relationship between Service Quality and Customer Satisfaction.	32

2.3 Relationship between Reliability and Customer Satisfaction.....	39
2.4. Relationship between Tangibles and Customer Satisfaction.	39
2.5 Summary.	40
CHAPTER THREE	41
3.0 Introduction.....	41
3.1 Research Framework.....	41
3.2 Basic Concept of Independent and Dependent Variables.....	43
3.2.1 CRM Information Systems.....	43
3.2.2 Service Quality.....	43
3.2.3 Reliability.....	44
3.2.4 Tangibles.....	44
3.2.5 Customer Satisfaction.....	44
3.3 Hypothesis.....	45
3.4 Research Design.....	46
3.4.1 Questionnaire.....	46
3.4.2 Variables and Measurement.....	46
3.4.3 The summary of each questions are as follows:.....	47
3.5 Sampling.....	51
3.6 Data Collection.....	52
3.7 Data Analysis.....	52
3.8 Summary.....	53
CHAPTER FOUR.....	54
4.0 Introduction.....	54
4.1 Profiles of Respondents.....	54
4.1.1 Respondent According to Gender.....	55
4.1.2 Respondent According to Age.....	56
4.1.3 Respondent According to Service Provider.....	58
4.1.4 Respondent According to Using a Mobile Phone.....	59
4.2 Reliability Test.....	61
4.3 Descriptive Statistics.....	62
4.3.1 CRM information systems.....	63

4.3.2 Service Quality.....	64
4.3.3 Reliability.....	64
4.3.4 Tangibles.....	65
4.3.5 Customer Satisfaction.....	65
4.4 Correlation Analysis.....	66
4.4.1 Correlation between CRM Information Systems and Customer Satisfaction. .	68
4.4.2 Correlation between Service Quality and Customer Satisfaction.	69
4.4.3 Correlation between Reliability and Customer Satisfaction.....	70
4.4.4 Correlation between Tangibles and Customer Satisfaction.....	70
4.5 Summary.....	71
CHAPTER FIVE	72
5.0 Introduction.....	72
5.1 Discussion of Findings.....	72
5.2 Limitations of Research.....	73
5.3 Recommendation for Future Research.....	73
5.4 Conclusion.....	75
References.....	76
Appendix A: Questionnaire.....	86
Appendix B: Frequency Table and Pie Chart.....	93
Appendix C: Descriptive Statistics.....	97
Appendix D: Correlation Analysis.....	98

LIST OF FIGURES

Figure 2.1: CRM Information Systems Implementation.....	27
Figure 3.1: Research Framework.....	42
Figure 4.1: Percentage Distribution by Gender.....	56
Figure 4.2: Percentage Distribution by Age.....	57
Figure 4.3: Respondent According to Service Provider.....	59
Figure 4.4: Respondent According to Using a Mobile Phone.....	60

LIST OF TABLES

Table 3.1: Measurement of Independent Variables and the Dependent Variable.....	47
Table 3.2: Master Program Students at University of Benghazi.....	51
Table 4.1: Frequency Distribution by Gender.....	55
Table 4.2: Frequency Distribution by Age.....	57
Table 4.3: Respondent According to Service Provider.....	58
Table 4.4: Respondent According to Using a Mobile Phone.....	60
Table 4.5: Results of Reliability Tests for Variables.....	62
Table 4.6: Descriptive Statistics.....	63
Table 4.7: Mean and Standard Deviation for CRM Information Systems.....	63
Table 4.8: Mean and Standard Deviation for Service Quality.....	64
Table 4.9: Mean and Standard Deviation for Reliability.....	64
Table 4.10: Mean and Standard Deviation for Tangibles.....	65
Table 4.11: Mean and Standard Deviation for Customer Satisfaction.....	66
Table 4.12: Correlation Test Table of all over the Variables.....	67
Table 4.13: Hypothesis.....	68
Table 4.14: Correlation between Customer Satisfaction and CRM information systems.....	69
Table 4.15: Correlation between Customer Satisfaction and Service Quality.....	69
Table 4.16: Correlation between Customer Satisfaction and Reliability.....	70
Table 4.17: Correlation between Customer Satisfaction and Tangibles.....	71

LIST OF ABBREVIATIONS

CRM: Customer Relationship Management

SR: Service Quality

R: Reliability

T: Tangibles

CS: Customer Satisfaction

IT: Information Technology

CHAPTER ONE

INTRODUCTION

1.0 Introduction.

Telecommunication is an important economic sector in world economy. It also has a growing impact on our lives as individuals, on businesses in terms of efficiency and customer service and on every country's competitiveness as a profitable economy. Telecommunications Industry is one of the most important services in the industrial field, characterized by high customer contact with individually customized service solutions, where customer satisfaction has been an increasing focus of researched arousal (Oliver, 2007). GSM service provider is pursuing this strategy, in part, because of the difficulty in differentiating based on the service offering. Typically, customers perceive very little difference in the services offered by retail provider and any new offering is quickly matched by competitors (Coskun, 1992). Point out that customer satisfaction and retention are critical for retailing. He investigate the main determinants of customer satisfaction (quality of service, features, customer service, handling complaints and situational factors), and future intentions, in the retail sector (Oliver, 1999).

The contents of
the thesis is for
internal user
only

References.

- Alhemoud, A. M. (2010). Banking in Kuwait: a customer satisfaction case study, competitiveness review. *An International Business Journal incorporating Journal of Global Competitiveness* , 20(4), 333-342.
- Anderson, R. E. (2003). E-satisfaction and e-loyalty: A contingency framework. *Journal of Psychology and Marketing* , 20(2), 123-138.
- Alryalat, H. &. (2008). Towards customer knowledge relationship management: Integrating knowledge management and customer relationship management process. *Journal of Information and Knowledge Management* , 7(3), 145-157.
- Ata, U. Z. (2012). The effect of customer relationship management adoption in business-to-business markets. *Journal of Business and Industrial Marketing* , 27(6), 497-507.
- Anderson, E. W. (1994). Customer satisfaction, market share, and profitability: findings from Sweden. *The Journal of Marketing* , 53-66.
- Asubonteng, P. M. (1996). SERVQUAL revisited: a critical review of service quality. *Journal of Services Marketing* , 10(6), 62-81.
- Aydin, S. &. (2005). The analysis of antecedents of customer loyalty in the Turkish mobile telecommunication Market. *European Journal of Marketing* , 39(8), 910-925.
- Anderson, E. W. (2004). customer satisfaction and shareholder value. *Journal of Marketing* , 68(4), 172-185.
- Baird, C. H. (2011). From social media to social customer relationship management. *Strategy & Leadership* , 39(5), 30-37.
- Bharadwaj, S. G. (1993). Sustainable competitive advantage in service industries: A conceptual model and research propositions. *Journal of Marketing* , 57(4), 82-97.
- Blanc, L. &. (1999). Customers perceptions of service quality in financial institution. *International Journal of Marketing* , 6(4), 7-18.

- Bahia, S. T. (2000). A comparison of service quality in the banking industry. *International Journal of Bank Marketing* , 23(7), 508-526.
- Bitner, M. J. & Hubert, A. R. (1994). Encounter Satisfaction Versus Overall Satisfaction Versus Quality: The Customer's Voice. *New Directions in Theory and Practice*, Sage Publications, London, 72-94.
- Bloemer & Ruyter. 1998. *Customer loyalty in extended service settings, the interaction between satisfaction, value attainment and positive mood*. Limburg: Limburg University Centre, Department of Applied Economics, Universities Campus, Belgium.
- Bradi, M. A. (2000). Stated-importance versus derived importance customer satisfaction measurement. *Journal of Service Marketing* , 16(4), 285-301.
- Bolton, R. L. (2008). Expanding Business-to-Business customer relationships: modeling the customer's upgrade decision. *Journal of Marketing* , 72(4), 46-64.
- Boulding, W. S. (2005). A customer relationship management roadmap: What is known, potential pitfalls, and where to go. *Journal of Marketing* , 69(4), 155-166.
- Bolton, R. N. (1998). A dynamic model of the duration of the customer's relationship with a continuous service provider: The role of satisfaction. *Marketing Science* , 17(1), 45-65.
- Bose, R. (2002). Customer relationship management: Key components for IT success. *Industrial Management & Data Systems* , 102(2), 89-97.
- Bolton, N. K. (2004). Theoretical underpinnings of customer asset management: A framework and propositions for future research. *Journal of the Academy of Marketing Science* , 32(6), 271-291.
- Bolton, R. N. (2000). Implications of loyalty program membership and service experiences for customer retention and value. *Journal of the Academy of Marketing Science* , 28(1), 95-108.
- Business, M. H. (2012). Customer relationship management and customer satisfaction. *African Journal of Business Management* , 6(22), 6682-6686.

- Bull, C. (2003). Strategic issues in CRM implementation. *Business Process Management Journal* , 9(5), 592-602.
- Caruana, A. (2002). Service loyalty: The effects of service quality and the mediating role of customer satisfaction. *European Journal of Marketing* , 36(7), 811-828.
- Cronin Jr, J. J. (1992). Measuring service quality: a reexamination and extension. *The Journal of Marketing* , 55-68.
- Company, A.m.(2012). *About us* Retrieved from <http://www.almadar.ly/aboutUs.aspx?lang=2>.
- Company, L. (2012). *About us*. Retrieved from <http://libyana.ly/en/aboutus.php>.
- Chen, J. S. (2007). The effects of mobile customer relationship management on customer loyalty: Brand image does matter. *Proceedings of the 40th Hawaii International Conference on System Sciences*, (1-10). Hawaii.
- Coskun, A. &. (1992). Service: the competitive edge in banking. *Journal of Services Marketing* , 6(1), 15-22.
- Cronin, J. J. (2000). Assessing the effects of quality, value, and customer satisfaction on consumer behavioral intentions in service environments. *Journal of Retailing* , 76 (2), 193-218.
- Caruana, A. M. (2000). "Service quality and satisfaction ± the moderating role of value. *European Journal of Marketing* , 34, 11-12.
- Chaoprasert, C. &. (2004). Service quality improvement in Thai retail banking and its management implications. *ABAC Journal* , 24(1), 47-66.
- Chaudhry, P. E. (2007). Developing a process to enhance customer relationship management for small entrepreneurial businesses in the service sector. *Journal of Research in Marketing and Entrepreneurship* , 9(1), 4-23.
- Dickinson, R. F. (2005). Setting priorities with CSFs. *Business Horizons* , 35(2), 44-47.
- Don, P. &. (2004). Managing customer relationship. *Harvard Business Review* , 77, 151-160.

- Davenport, T. H. (2001). How do they know their customers so well. *Sloan Manag* , 42 (2), 63-73.
- Fornell, C. (1992). A national customer satisfaction barometer: the Swedish experience. *The Journal of Marketing* , 6-21.
- Gilaninia, S. A. (2011). CRM application impact on customer satisfaction in financial and credit institutions (Case study: Financial and Credit Institutions in Guilan, Iran). *Journal of Basic and Applied Scientific Research* , 1, 956-963.
- Hadzagas, C. (2011). Applying customer relationship management systems for customer satisfaction: An empirical approach for small-and- medium-sized companies. *European Journal of Economics, Finance and Administrative Sciences* , 40, 59-72.
- Hoots, M. (2005). Customer relationship management for facility managers. *Journal of Facilities Management* , 3(4), 346-361.
- Hooks, K. L. (2002). Customer satisfaction and retention: The experiences of individual employees. *Managing Service Quality* , 14(1), 40-57.
- Kim, J. S. (2003). A model for evaluating the effectiveness of CRM using the balanced scorecard. *Journal of Interactive Marketing* , 17(2), 5-19.
- Kim, S. (2011). Assessment on security risks of customer relationship management system. *International Journal of Software Engineering and Knowledge Engineering* , 20(1), 103-109.
- Kotler, P. (2002). Country as brand, product, and beyond: A place marketing and brand management perspective. *The Journal of Brand Management* , 9(4), 249-261.
- Kamakura, A. W. (2002). Assessing the service profit chain. *Marketing Science* , 21, 294-317.
- Lukkari, P. (2011). Merger: institutional interplay with customer relationship management. *Management Research Review* , 34(1), 17-33.
- Li, R. Y. (1998). A case study for comparing two service quality measurement approaches in the context of teaching in higher education. *Quality in Higher Education* , 4(2), 103-113.

- Lin, C. C. (2003). A critical appraisal of customer satisfaction and ecommerce. *Managerial Auditing Journal* , 18(3), 202-212.
- Ling, A. &. (2001). Customer relationship management research. *International Journal of Research in Marketing* , 14(5), 405-420.
- Lai, T. (2007). Service Quality and perceived value's impact on satisfaction, Intention and usage of short message service (SMS). Information Systems Frontiers: Special Issue:. *Industrial Information Systems Frontiers* , 6(4), 353-368.
- Luo, X. G. (2004). The effects of customer relationships and social capital on firm performance. *Journal of International Marketing* , 9(3), 25-45.
- Ling, R. &. (2001). Customer relationship management: An analysis framework and implementation strategies. *The Journal of Computer Information Systems* , 41(3), 83-99.
- Lian, K. (2009). Service quality and customer satisfaction: Antecedents of customer's re-patronage intentions. *Sunway Academic Journal* , 12(4), 4-60.
- Labarbera, P. A. (1983). A longitudinal assessment of consumer satisfaction/dissatisfaction: the dynamic aspect of the cognitive process. *Journal of Marketing Research* , 393-404.
- Lawrence, C. (2002). Exploring some myths about customer relationship management. *Managing Service Quality* , 12(5), 271-277.
- McDougall, G. &. (1994). A revised view of service quality dimensions: an empirical investigation. *Journal of Professional Services Marketing* , 11(1), 189-210.
- Mithas, S. K. (2005). Why do customer relationship management applications affect customer satisfaction? *Journal of Marketing* , 69(2), 201-209.
- Mithas, S. A. (2006). Do CRM systems cause One-to-One marketing effectiveness? *Statistical Science* , 21(2), 223-233.
- McCleary, K. W. (1982). Improving employee service levels through identifying sources of customer satisfaction. *International Journal of Hospitality Management* , 1(2), 85-89.

- Mishkin, L. (2001). Modelling bank customer satisfaction through mediation of attitudes towards human and automated banking. *International Journal of Bank Marketing* , 18(3), 124-134.
- Murillo, M. G. (2002). Customer knowledge management. *The Journal of the Operational Research Society* , 53(8), 875-884.
- Nawak., & W. (1998). Antecedents to client satisfaction in business services. *Journal of Service Marketing* (12), 441-452.
- Nguyen, T. H. (2007). Strategies for successful CRM implementation. *Information Management & Computer Security* , 15(2), 102-115.
- Naser, K. J.-K. (2008). Islamic banking: A study of customer satisfaction and preferences in Jordan. *International Journal of Bank Marketing* , 17(3), 135-150.
- Nguyen, B. &. (2012). A review of customer relationship management: successes, advances, pitfalls and futures. *Business Process Management Journal* , 18(3), 400-419.
- Oliver, R. L. (1999). When consumer loyalty? *Journal of Marketing* , 63(4), 33-44.
- Othman, A. &. (2000). Adopting and measuring customer services quality (SQ) in Islamic bank: A case study in Kuwait Finance House. *International Journal of Islamic Financial services* , 3(1), 123-137.
- Osarenkhoe, A. &. (2007). An exploratory study of implementation of customer relationship management strategy. *Business Process Management Journal* , 13(1), 139-164.
- Öztaysi, B. S. (2011). A measurement tool for customer relationship management processes. *Industrial Management & Data Systems* , 111(6), 943-960.
- Popovich, K. &. (2003). Understanding customer relationship management. *Business Process Management Journal* , 9(5), 672-688.
- Padmavathy, C. B. (2012). Measuring effectiveness of customer relationship management in Indian retail banks. *International Journal of Bank Marketing* , 30(4), 246-266.

- Plakoyiannaki, E. T. (2008). How critical is employee orientation for customer relationship management? Insights from a case study. *Journal of Management Studies* , 45(2), 268-293.
- Payne, A. &. (2006). Customer Relationship Management: from Strategy to Implementation. *Journal of Marketing managment* , 22, 135-168.
- Parasuraman, A. &. (1988). SERVQUAL: A Multi-Item Scale for Measuring Consumer Perceptions of Service Quality. *Journal of Retailing* , 64(1), 12-40.
- Parasuraman, A. Z. (1994). Reassessment of expectations as a comparison standard in measuring service quality. *The Journal of Marketing* , 111-124.
- Prabhakaran, S. &. (2003). An insight into service attributes in banking sector. *Journal of Services Research* , 3(1), 157-169.
- Parasuraman, A. Z. (1985). A conceptual model of service quality and its implications for future research. *The Journal of Marketing* , 12(3), 41-50.
- Popovich, K. &. (2003). Understanding customer relationship management. *Business process Management Journal* , 9(5), 672-688.
- Peter, C. V. (2003). Understanding the effect of customer relationship management efforts on customer retention and customer share development. *Journal of Marketing*, 67(2), 30-45.
- Parvatiyar, A. &. (2001). Customer relationship management: emerging practice, process, and discipline. *Journal of Economic and Social Research* , 3(2), 1-34.
- Payne, A. &. (2005). Strategic framework for customer relationship management. *Journal of Marketing* , 69, 167-176.
- Raman, P. W. (2006). Leveraging CRM for sales: The role of organizational capabilities in successful CRM implementation. *Journal of Personal Selling & Sales Management* , 26(1), 39-53.
- Reinartz, W. K. (2004). The customer relationship management process: Its measurement and impact on performance. *Journal of Marketing Research* , 41, 293-305.

- Richard, K. A. (2008). Customer relationship management: Finding value drivers. *International Marketing Management* , 37(2), 120-130.
- Rust, T. R. (2002). getting return on quality: revenue expansion, cost reduction, or both? *Journal of Marketing* , 66(7), 7-24.
- Rauyruen, P. &. (2005). Relationship quality as predictor of B2B customer loyalty. *Journal of Business Research* , 60, 21-31.
- Roberts, M. L. (2005). Strategy, technology and organisational alignment: Key components of CRM success. *Journal of Database Marketing & Customer Strategy Management*, 12(4), 315-326.
- Richard, J. E. 2008. *The impact of customer relationship management on customers' loyalty*. New York: Irwin/McGraw-Hill.
- Stewart, B. (2005). The key to keeping business-to-business customers. *Measuring Business Excellence* , 6(4), 26-27.
- Smith, M. &. (2010). Improving customer outcomes through the implementation of customer relationship management: Evidence from Taiwan. *Asian Review of Accounting* , 18(3), 260-285.
- Sun, B. (2006). Technology innovation and implications for customer relationship management. *Marketing Science* , 25(6), 594-597.
- Sarlak, A. M. (2009). The impact of CRM on the customer satisfaction in Agricultural bank. *American Journal of Economic and Business Administration* , 1(2), 173-178.
- Seeman, E. D. (2006). Customer relationship management in higher education: Using information systems to improve the student-school relationship. *Campus-Wide Information Systems* , 23(1), 24-34.
- Sheth, J. N. (2002). The future of relationship marketing. *Journal of Services Marketing* , 16(7), 590-592.
- Srinivasan, R. &. (2005). Strategic firm commitments and rewards for customer relationship management in online retailing. *Journal of Marketing* , 69(4), 193-200.

- Swift, C. I. (2002). Customer relationship management systems implementation risks and relationship dynamics. *Qualitative Market Research: an Internal Journal* , 5 (4), 225-239.
- Stafford, M. R. (2008). Determinants of service quality and satisfaction in the auto casualty claims process. *The Journal of Service Marketing* , 12(6), 426-440.
- Spatis, C. (2004). Managing service quality in banks: customer gender effect. *Managing Service Quality* , 14, 90-102.
- Shin, D. H. (2007). Mobile number portability on customer switching behaviour: in case of Korean Mobile market. *Emerald Group Publishing Limited* , 9(4), 226-238.
- Shoemake, M. E. (2001). A framework for examining IT-enabled market relationships. *Journal of Personal Selling & Sales Management* , 21(2), 177-185.
- Sureshchander, G. R. (2002). The relationship between service quality and customer satisfaction: a factor specific approach. *Journal of Services Marketing* , 16(4), 363-379.
- Sarlak, M. A. (2009). The impact of CRM on the customer satisfaction. *American Journal of Economics and Business Administration* , 1(2), 167-172.
- Sharma, A. L. (2000). Knowledge structures of salespeople as antecedents of retail sales performance: An empirical examination. *Retail* , 76(1), 53-69.
- Scullin, S. F. (2004). E-Relationship marketing: changes in traditional marketing as an outcome of electronic customer relationship management. *Journal of Enterprise Information Management* , 17(6), 410-415.
- Usman, U. M. (2012). The impact of electronic customer relationship management on consumer's behavior. *International Journal of Advances in Engineering & Technology* , 3(1), 500-504.
- Urbanskiene, R. Z. (2008). The model of creation of customer relationship management (CRM) system. *The Economic Conditions of Enterprise Functioning* , 3(58), 15-59.
- Uncle, M. D. (2003). customer loyalty and customer loyalty programs. *Journal of Consumer Marketing* , 20(4), 294-316.

- Valsecchi, M. R. (2007). Mobile customer relationship management: an exploratory analysis of Italian applications. *Business Process Management Journal* , 13(6), 755-770.
- Wang, J. E. (2000). Introducing uncertain performance expectations in satisfaction models for services. *International Journal of Service Industry Management* , 10(1), 82-99.
- Wang, J. E. (2003). Introducing uncertain performance expectations in satisfaction models for services. *International Journal of Service Industry Management* , 10(1), 82-99.
- Wang, Y. &. (2012). Customer relationship management capabilities: Measurement, antecedents and consequences. *Management Decision, & CRM capabilities* , 50(1), 115-129.
- Worren, R. B. (2002). Customer satisfaction. *International Journal of Health Care Quality Assurance* , 19(1), 8-31.
- Yoon, D. C. (2008). Building customer relationships in an electronic age: The role of interactivity of E-Commerce web sites. *Psychology and Marketing* , 25(7), 602-618.
- Zahay, D. &. (2004). Customer learning process, strategy selection, and performance in business-to-business service firms. *Decision Sciences* , 35(2), 169-203.
- Zajac, E. J., K. C. (2000). Service quality perspective and satisfaction in private banking. *Journal of Service Marketing* , 14(3), 244-271.
- Zablah, A. R. (2004). An evaluation of divergent perspectives on customer relationship management: Towards a common understanding of an emerging phenomenon. *Industrial Marketing Management* , 33(6), 475-489.