



UNIVERSITI PUTRA MALAYSIA

***INFLUENCE OF EMPLOYEE CAPABILITY AND RELATIONAL PROCESS
ON SERVICE QUALITY AND CUSTOMER OUTCOMES IN CUSTOMER
RELATIONSHIP MANAGEMENT***

SURIANA RAMLI

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**INFLUENCE OF EMPLOYEE CAPABILITY AND RELATIONAL PROCESS
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RELATIONSHIP MANAGEMENT**

By

SURIANA RAMLI

**Thesis Submitted to the Graduate School of Management Universiti Putra
Malaysia, in Fulfillment of the Requirements for the Degree of Doctor of
Philosophy**

April 2017

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For my supportive and loving family:

Muhamad Aizudin Ainal Abidin

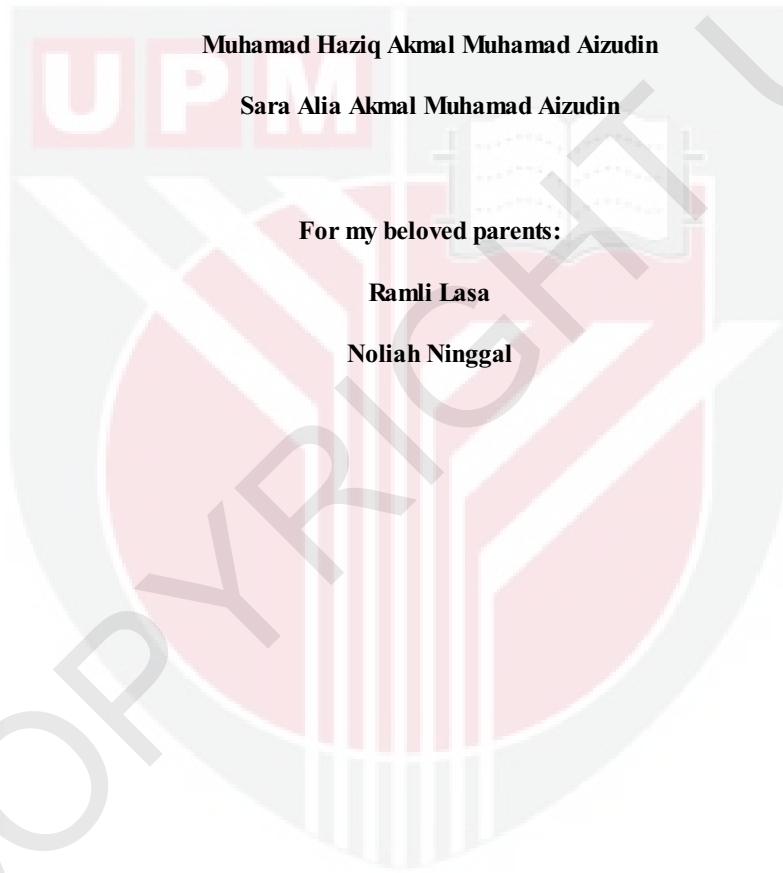
Muhamad Haziq Akmal Muhamad Aizudin

Sara Alia Akmal Muhamad Aizudin

For my beloved parents:

Ramli Lasa

Noliah Ninggal



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**Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfillment
of the requirement for the degree of Doctor of Philosophy**

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RELATIONSHIP MANAGEMENT**

By

SURIANA BINTI RAMLI

April 2017

**Chairman : Associate Professor Jamil Bojei, PhD
Faculty : Graduate School of Management, UPM**

Customer Relationship Management (CRM) has been the main concept in establishing, maintaining and enhancing a meaningful long term relationship between firms and customers. Competent employees, effective processes and technology support are crucial to achieve this objective. Accordingly, the aim of this paper is to examine the influence of the employee relational capability, relational information processes and CRM technology employed by the firms on the perception of services quality. And subsequently examine the relationship of services quality on customer satisfaction and loyalty.

Using a quantitative research approach, the survey questionnaires were distributed to 448 bank customers in Klang Valley area. Partial Least Square (PLS) software was applied to examine the hypotheses. The results revealed that there are significant influences between employee relational capability and relational information processes on services quality. It further confirms the influence of services delivery quality to customer satisfaction and loyalty. Although, there is no direct relationship between relational information processes and services delivery quality, there is partial mediation between relational information processes and services delivery quality which is mediated by CRM technology. CRM technology is also found to partially mediate the relationship between employee services capability and services delivery quality.

The results will be useful for CRM managers in developing proper strategy to enhance CRM services delivery performance by empowering employee with the right skills and competencies □ aligning the processes and adopting effective CRM technology. Academicians could further explore the areas of employee intelligence in identifying the right competencies mix relevant to business.

This study has successfully filled the gap in literature by empirically establishing the influence of employee relational capability on services delivery outcomes. And the affirmation of the role of technology as mediator on services quality.



Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia sebagai memenuhi keperluan untuk ijazah Doktor Falsafah

PENGARUH KEUPAYAAN PEKERJA DAN PROSES MAKLUMAT PERHUBUNGAN KE ATAS KUALITI PERKHIDMATAN DAN HASIL PERHUBUNGAN PELANGGAN DALAM PENGURUSAN PERHUBUNGAN PELANGGAN

Oleh

SURIANA BINTI RAMLI

April 2017

Pengerusi : Profesor Madya Jamil Bojei, PhD
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Pengurusan Perhubungan Pelanggan (CRM) telah menjadi konsep utama dalam penyediaan, penyelenggaraan dan meningkatkan hubungan jangka panjang yang bermakna di antara syarikat dan pelanggan. Kakitangan yang cekap, proses perhubungan pelanggan yang berkesan dan sokongan teknologi adalah penting untuk mencapai matlamat ini. Oleh itu, kajian ini bertujuan untuk meninjau pengaruh keupayaan pekerja, proses maklumat perhubungan dan teknologi CRM ke atas persepsi kualiti perkhidmatan di bank. Kajian ini juga mengkaji kepuasan dan keinginan pelanggan terhadap kualiti perkhidmatan bank, seterusnya mempengaruhi keputusan mereka untuk kekal sebagai pelanggan di bank

Dengan menggunakan pendekatan penyelidikan kuantitatif, borang soal selidik telah diedarkan kepada 448 pelanggan bank di Lembah Klang. Perisian Partial Least Square (PLS) telah digunakan untuk menguji hipotesis. Hasil kajian menunjukkan bahawa terdapat pengaruh yang signifikan antara keupayaan perkhidmatan pekerja dan proses maklumat perhubungan terhadap kualiti perkhidmatan. Kajian ini mengesahkan lagi pengaruh kualiti perkhidmatan terhadap kepuasan pelanggan dan pengekaln pelanggan. Walaupun, tidak ada hubungan secara langsung, teknologi CRM telah terbukti sebagai pengantara antara proses maklumat hubungan dan kualiti perkhidmatan. Teknologi CRM juga bertindak sebagai pengantara antara keupayaan perkhidmatan pekerja dan kualiti perkhidmatan.

Keputusan kajian ini amat berguna kepada syarikat-syarikat perkhidmatan di Malaysia dalam membangunkan strategi yang betul untuk meningkatkan prestasi perhubungan pelanggan dengan meningkatkan kemahiran dan kecekapan para pekerja, menjajarkan proses dan mengguna pakai teknologi CRM yang efektif. Ahli akademik boleh meneroka

bidang intelligence ini dalam mengenal pasti kombinasi kompetensi dan kemahiran yang sesuai untuk perkhidmatan pelanggan.

Kajian ini telah berjaya mengisi jurang dalam ilmu dengan mewujudkan secara empirikal pengaruh keupayaan perkhidmatan pekerja kepada hasil penyampaian perkhidmatan dan penegasan peranan teknologi sebagai pengantara kepada kualiti perkhidmatan.



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The journey with all wonderful people around me does give a lot of inspiration and a lot of redemption on how I view the world. My appreciation towards life are changing. I am really humbled by the whole experience. I am thankful to ALLAH for opening my heart to pursue this. And, I thank ALLAH for making it happens.

UPM April 2017
Suriana Ramli

Declaration by graduate student

I hereby confirm that:

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LIST OF ABBREVIATIONS

ADTEC	Advanced Technology Training Centers
AIIM	Association for Information and Image Management
CIAST	Center for Instructors and Advanced Skills Training
CRM	Customer Relationship Management
DEA	Data Envelope Analysis
DSD	Department of Skills Development
ETP	Economic Transformation Plan
GDP	Gross Domestic Product
GNI	Gross National Income
GTP	Government Transformation Plan
HRDC	Human Resource Development Council
IS	Information System
ISQ	Internal Services Quality
JMTI	Japan Malaysia Technical Institute
MARA	Majlis Amanah Rakyat
MIDA	Malaysia Investment Development Authority
MIIFC	Malaysia International Islamic Financial Center
MSC	Multimedia Super Corridor
NOSS	National Occupational Skills Standard
NPV	Net Present Value
NTP	National Transformation Policy
PSMB	Pembangunan Sumber Manusia Berhad
RBT	Resource Based Theory

RBV	Resource Based View
RM	Relationship Marketing
RMT	Relationship Marketing Theory
ROI	Return of Investment
SET	Social Exchange Theory



CHAPTER 1

INTRODUCTION TO THE STUDY

1.1 Introduction

Chapter 1 covers the background of the study and the problems faced by Customer Relationship Management (CRM) strategies and implementers in the highly competitive services industry, specifically the banking industry. Chapter 1 also outlines the research objectives, the research questions, the significance, and the overview of the research framework. The chapter ends with the organization of this thesis.

1.2 Background of the Study

In early 90s, the landscape of businesses was dramatically changed with the adoption of mass production. In this era, workers manufactured products in each area of their specialization, thus enabling products to be produced in larger quantity and at much lower costs (Chen and Popovich, 2003). In addition, the mass marketing concept was introduced to enable businesses to reach more customers. Media influences such as television, computers, and the internet enabled businesses to reach a larger customer base within a short period of time. Although the concept of mass production and mass marketing simplified the whole process of selling and buying, it fundamentally affected the relationship between the sellers and the buyers. Realizing the disadvantage of the disconnection with loyal customers, businesses are taking initiatives to improve CRM to improve satisfaction and encourage loyalty towards the products and the firms. Some firms are effectively winning their customer attention through the application of CRM concepts by utilizing the strategic marketing principles approach as well as technology based support (Chen and Popovich, 2003).

Customer relationship management is a concept that focuses on long term goals. It is a core organizational function that focuses on establishing, maintaining, and enhancing long term association with customers (Srivastave et al., 1999). The ability to acquire vast customer data and transform it to consumer knowledge is a major contributing factor that energizes the adoption of a customer relationship strategy. For firms to remain competitive, management must turn the information into customer knowledge and use it to its benefit. This allows the business to proactively deliver the services in the dynamic business situation ahead of the competitors. Accordingly, investment in the people, processes, and technologies is essential to stay ahead of competitors.

Customer relationship management application in the early stage was specifically designed to support each organizations business goals and objectives. The application varies from business to business. In some organizations, CRM is seen as a technology solution to support sales and marketing functions. Here, there is greater emphasis on database management and sales force automations, as well as channels of

communications (Chen & Popovich, 2003). In other organizations, CRM tools are used to support one-to-one sales and marketing to promote personalization in business (Peppers and Rogers, 1999). Over time, with the advancement of technology and a competitive market landscape, the application of CRM concepts has been more comprehensive. CRM is not merely a technical approach, but when fully and successfully implemented, it becomes a cross-functional, customer-driven, technology-integrated business process management strategy that maximizes relationships and encompasses the entire organization (Goldenberg, 2000). A CRM strategy satisfies both organizations and customers by providing the avenue for maximum interactions. Within this setting, organizations can effectively customize services and simplify the transactions for customers' convenience, regardless of the channel used for interactions (Gulati and Garino, 2000).

Many organizations have invested in CRM initiatives to increase profitability by increasing revenue and reducing the cost of managing customers. Managing customers effectively is known to improve customer satisfaction and loyalty (Reichheld, 1996 & Jackson, 1994 & Levine, 1993). CRM applications are useful for organizations in gathering information about customer satisfaction and the intention to remain customers. Information is derived from measures such as repeat purchases, dollars spent, and longevity (Chen and Popovich, 2003). CRM applications enable these organizations to gather information on the type of products or services that customers want. By proactively providing what customers want, it saves time and money and ultimately makes them feel special for receiving better information and special treatment (Kassanoff, 2000). Furthermore, CRM applications enable the organization to provide consistent and effective services, regardless of the channel or method used to interact with the organization (Creighton, 2000).

In business today, quality services delivery plays an important part in almost all business transactions since it could provide competitive advantage to firm. The service industry demands high people involvement in delivering and receiving services, creating much interest in CRM. Realizing the potential of CRM, many vendors have introduced CRM products with enhanced software to targeted firms. It is intended to assist in analyzing the vast customer information that is made available by the technology advancement. The main software providers such as SAS, Clarify, Oracle, SAP and PeopleSoft are making a lot of profits by providing CRM applications to organizations. The Gartner Forecast Update reported that there will significant growth in the CRM market where the investment is estimated to reach 368 billion USD by 2017 (Columbus, 2013). Despite the compelling reasons to pursue CRM applications, careful analysis on the business strategy and organization's resource capabilities is necessary. According to Chen and Popovich (2003), most failure of CRM initiatives is highly due to lack of thorough understanding on what CRM concept and strategies are able to offer. The CRM Success Handbook (2007) produced by the Gartner Group noted careful considerations for the CRM strategy, CRM processes, customer information, and CRM technology are necessary to ensure the success of CRM implementation. In addition, the people involvement on CRM implementations holds the key to the success of the initiatives.

From two decades ago, banking products and services distribution have evolved from a network of branches and offices to internet-based channels (Dedu & Costin, 2014). The

aim of the bank relationship development initiatives is to reduce the overall operational cost. In doing so, centralized data centers are developed with regional IT supports to simplify the accessibility of banking services online. This approach helped banks to provide consistent accessibility of the bank services via online channels. However, the main drawbacks are banks are losing direct interaction with its customers. Frequent use of intermediaries has driven banks away from their valuable customer by knowing less and less what customer truly needs (Dedu and Costin, 2014). Keeping away from their customers might lead the banks to become vulnerable to its competitors.

Furthermore, the recent financial crisis, the shortage of banking services abilities, and deregulations has put greater burden on banks to respond to the issues effectively and efficiently. The need to maintain existing customer base is the driving factor that calls for immediate change to maintain profitability. The customer's perception about bank's services delivery is directly affected and seen as less efficient despite various technologies employed to deliver the services. Hence, the restoration of customer confidence and the demand of responsible banking are crucial because of the crisis (Ernst & Young, 2010). Due to the risks of uncertainty in the economic conditions globally, banks should embark on more robust banking models and systems that may help bank operations. The model should allow banks to deploy resources effectively and efficiently to improve customer satisfaction and to encourage them to remain as loyal customers. The financial crisis has signified the loss of trust among customers to the banks. This is further exacerbated by the unethical behavior of some well-known bankers that have made customers lose their confidence towards the banks' product and services. It is reported by PwC that the reasons customers switch to other banks are mostly due to lack of trust, difficult to access, misleading information provided by the advisors, failures to deliver services as expected and misprice of related product and services (PwC, 2012). This lead to the need to realign people, process and technology to provide the expected service accurately and effectively.

In the next sections, the issues faced by CRM implementations, followed by the statement of the problems of CRM are discussed to facilitate the comprehension of the implementation issues. The discussions aim to explore the underlying factors that can influence the successful implementation of CRM initiatives in an organization.

1.3 Issues of the Study

Customer relationship management has evolved as one of the business strategy for more than twenty years in tandem with the technology advancement. The core function of CRM is managing customer relationship development with the aims to increase profitability due to long term relationship. CRM concepts uphold the ideas that to be successful in business, firms should invest in a system that would enable the firms to manage relationship with customer more effectively and efficiently (Boulding et al., 2005). Many studies conducted have found evidence of a positive correlation between CRM, customer satisfaction, and corporate performance. The study of firms in the United States reported that the use of CRM application is positively associated with improved customer knowledge and customer satisfaction (Mithas, Krishnan, and

Formell, 2005). Based with this understanding, most businesses are applying the CRM concept for immediate success in realizing their business objectives.

Contrary to the findings above, practical evidence in the business world has shown that high investment in CRM technologies does not always translate to better business relationships and financial performance. Payne (2006, p. 20) reported in his handbook that 69% of CRM projects have little impact on sales performance. This development leads to a question of the viability and effectiveness of CRM (Ritgby, Reicheld, and Schefter, 2002). The fact that firms have made substantial investments in CRM software but have not reaped the full benefits makes it an important field of study for research from the academic and practitioner views. Further, the less emphasis of the main objective of CRM implementation calls for more attention for researchers to study the influence of dynamic internal resources on CRM performance.

In addition, the main challenge in delivering services is customers have distinct needs and wants whenever they transact with employee at different touch points. Not every customer is willing to engage in close commercial relationships with firms in the same manner that contributes to the uniqueness of each relationship. Often, the actual services delivery is below customer expectation or performance set by the management (Parasuraman et al., 1988). It creates the opportunity for researcher to explore this gap further and find the best solution to address them, especially in services delivery environments. The assumption made is if firms could address this issue at the interface stage, they would be successful in ensuring better performance in terms of services delivery.

Next, it is also emphasized that to develop trust, one needs to deliver the value that the customer desires. In this context, firms are expected to perform the services, and give information effectively and efficiently (Morgan and Hunt 1994). Based on this assumption, it is vital to ensure that the relationship building activities such as relational processes and employee relational capabilities are aligned towards the objectives of CRM implementation in realizing customer relationship success. It is also important to ensure that technology applied by the firms is supporting the relationship building initiatives. Contemporary services need to establish long term relational value (Kandampuly, 1998). For this reason, employee relational capability has started receiving attention as a key corporate resource to gain competitive advantage (Day and Vanden, 2002).

Specifically, in banking industry, banks need to have a back-to-basics approach to refocus on their traditional roles in delivering bank solutions. Customer-employee interaction remains the right way to design the banking offerings. Consideration of the customer aspect of interaction in CRM initiatives development will provide the necessary insights in developing a niche products and services that are competitive in the market. Effective customer-employee interaction is the most critical phase in delivering services as it affects customer perception towards the banks. Employees should be engaged, informed and empowered in services delivery as expected by the customers. In supporting banks goals to retain existing customers, employee capability

in maintaining the relationship is critical. Customers' intentions to continue is often triggered when their expectations are met.

In sum, by reviewing various research and understanding others' experiences, it is understood that CRM implementation failure lies with the ineffective and inefficient manipulation of firm resources in creating the value desired by customers. Strategic resources utilization is anchored towards achieving the competitive advantage, especially in highly competitive environment such as the service industry where customer knowledge is easily available via various media. The central ideas of CRM are getting more customers and keeping them for firm sustainability. As for CRM strategies, the aim should be focused on how to utilize the resources effectively and efficiently. It is now important to ask whether the resources and capability of firms are directed towards CRM value delivery.

Problem Statement

What are the problems that hinder CRM implementation progress in services organizations? This question leads us to an important component of CRM implementation, which is manipulation of internal resources to deliver the services as desired by customers. There are possible gaps of services performance that might occur from the interaction between people, process, and technology in services delivery. These gaps might be due to the capabilities of the employees, effectiveness of the process and technology integration, and utilization and reliability of CRM technologies. Hence, services delivery might fall short of customer expectations that resulted in low satisfaction and loyalty. In the next paragraph, we will discuss these gaps in more detail.

Firstly, in executing a CRM plan, there should be high employee involvement in every aspect of implementation. Various studies have reported the link between employee satisfaction and customer satisfaction (Adomaitiene and Slatkeviciene, 2008). It is reported that satisfied, fully engaged, and competent employees would produce positive results, especially with the quality of the services produced. These employees would be highly motivated in their work. Goldstein (2003) reported that employee outcomes were significantly associated with customer satisfaction. Goldstein's study illustrates the importance of employee development in services strategy design for managing services encounters in high-service environments. Several authors have proposed CRM strategy frameworks—however, most of these do not comprehensively emphasize employees role as important variables in a CRM framework. Shum et.al (2008) highlighted that there is very limited information on the effect of change because of CRM implementation to employees. Shum et.al (2008) reported that there is possible correlation between employees' commitment to the initiative and the positive outcomes of a firm's performance.

Secondly, having the right people and technologies are often the best ingredient for business success. However, we hear many stories of firms that invested heavily into sophisticated system but with minimal outcome. Goodhue and Ronald (1995) reported in their study that technology employed by the firms should be aligned with the tasks

that are assigned in order to achieve the goals of its implementation. It will not be effective if it is not supported by processes and people. Furthermore, CRM could not avoid the impact of user and technology issues that are widely discussed in Information System (IS) literature. The similarity lies in the issue of getting a user to use the system and to find the right fit of tasks it supports. If the systems benefits are not felt by customers who interact with the employees at various touch points, the firm has failed to realize its full potential. As a result, the CRM implementation will be wasted without proper understanding of the system and proper training and guidance. Comprehensive relational processes should be engineered to integrate the employee capabilities and CRM technologies.

In addition, there is a lack of exploration on people competencies and skills in executing processes and using the technology. Boulding et al. (2005) proposed that both employees and customer usage of technology need to be taken into consideration in the architecture of CRM implementation strategies. The employees and customers must be engaged, informed and empowered in order to reap the full benefits of CRM investments. Employee engagement in every CRM projects will ensure positive outcomes of the CRM implementation (Jayachandran et al.,2005, Boulding et al., 2005 □Payne and Pennie, 2006). Consequently, various processes in CRM need to be aligned with employees □ roles and responsibilities. Employee's belief, action and commitment will affect the CRM strategy execution and eventually will also affect the way they interact with various stakeholders, especially internal and external customers. This is supported by the study done by Srinivasan and Moorman (2005) in which it was reported that high employee involvement is positively associated with firm performance.

Thirdly, the main objective of CRM is to create and deliver the value to satisfy and retain customers. Specifically, in services industry, the value refers to quality of services as promised by the services provider. To deliver the quality, there will be many challenges. Kirkby (2002) stated that the major contribution to failures is the lack of understanding on how CRM creates value in its customer base. The main challenge is gearing resources towards creating and delivering the expected services quality. While most resources are fixed or not easily changed, people and processes are the two factors that provide flexibility to support dynamic CRM. However, the current concept does not take the whole customer base management as the starting point in CRM strategy and implementation.

Generally, most CRM research focuses directly on customer satisfaction or profitability rather than customer perception of quality. Realizing this discrepancy, it is viable for future research to focus on the activities that involve in building and maintaining relationship which aims in delivering the right value to the customers. It is pertinent for firms to convert from transactional into partnership relationship (Johnson and Selnes, 2005). In doing so, firms should allocate the internal resources (people, process and technology) according to the objectives of the relationship in order to remain competitive in the market. In short, instead of focusing only on technology investment, firms should manage and look at the whole resources (processes and employees) and determine whether or not they have the competitive advantage over the competitors. It has been identified that lack of knowledge or exploration about resources allocation and

manipulation of firms' resources (technology, processes, people) might be the contributing factors that hinder the CRM implementation success. Hence, CRM services delivery focus should move from technology advancement to the more balanced approach of technology, processes, and people to satisfy customers and secure a longer relationship with the firm. In the study context, there are two important variables which have direct influence on quality services delivery: Employee Relational Capability and Relational Information Processes.

Accordingly, theory-driven model that depicts relationship between technology, relational processes, and employee relational capability and how these variables influence customer value in the interaction are needed to explain such relationship. This thesis develops a theoretical model based on Resource Based Theory, Competitive Advantage Theory, and Relationship Marketing Theory, which demonstrate the unique relationship between efficient and effective resource management in creating value for customers for successful customer relationship performance. In summary, the crucial aspect that is seldom evaluated extensively is that CRM strategy should not only be based on a firm's long-term goals and strategy but also on customers' needs and wants. It should also consider employee readiness. Hence, it is very critical to ensure a successful customer interaction.

Finally, the fundamental goals of CRM are to stimulate the feeling of satisfaction and enhance the desire to remain in the relationship. In the business continuity context, satisfied customers will come back for more. This cycle translates to the firm long-term profit. Many literatures reported that effective and efficient implementations of CRM strategies will result in satisfied customers and improved customer loyalty. This is in line with CRM initiatives that aim at improving relationships between business and customers through various mediums (people, technology) and methods (processes). However, it is also noted that the practical outcome of CRM strategies is far from reach. This raises a question of viability and practicality of CRM efforts and investments. Hence, a continuous partnership between academicians and business is pertinent to find the gap between theory, framework, and practical implementations. Considering the unrealized potential of CRM, this study attempts to find correlation between CRM efforts and customer satisfaction and loyalty.

In conclusion, the question of services in CRM remains unsolved due to conflicting views about CRM theories and concepts in addressing the core issues of relationship development. Focus is lacking on the relationship development efforts and applications of theoretical foundation from other disciplines in explaining the variables relationship and supporting the framework presented. A balanced approach towards the important CRM components – people, processes, and technology – is necessary. The attention on employees who can become the firm's competitive element is timely. There is a lack of exploration on technology's role as a CRM framework variable. This study attempts to provide better understanding of dynamic internal resources, specifically employee relational capabilities and internal processes, and their influence in delivering quality services. It explores the technology role that moderated the effective manipulation of resources towards achieving the CRM objective in creating the value for customers.

1.4 Scope of the Study

The study focuses on banking industry services delivery activities where the interactions of customers and employees are at the most significant stage. At this stage, the demand on effective and efficient people, processes, and technology integration are crucial as they would influence customer satisfaction and ultimately customer loyalty. Applications of customer relationship management concept is relevant as it provides directions on how, what, and when the relationship between the customers and employees is done.

In addition, the banking industry in Malaysia has gone through various challenges since the 1990s and went through a major financial crisis in late 1990s and 2000s. The impact of the crisis caused major transformation of the Malaysian bank structure through consolidations, mergers, and closures. As highlighted by Dedu and Costin (2014), this scenario had shifted the focus on banks from the initial purpose of banking, which was solely to enhance their customer base. Instead, personalized services that focus on quality are more desirable for sustainable growth. Banks in competition realized that it was pertinent to encourage a one-to-one services delivery model where a greater emphasis on human-to-human interaction is required in delivering banking services and marketing/selling bank products.

Furthermore, the revolution of electronic banking started from the 1990s, from tele-marketing to e-marketing, limiting the customers' and employees' opportunity to interact, thus, calling for greater attention to the front-end services of the Malaysia banks. As far as the author is aware, there is no comprehensive work carried out on the banking industry in Malaysia on CRM implementation. Indeed, at present, general research in material process systems is still in its infancy where the study is only focused on the certain aspects of customer relationship management or focusing on the CRM software or system capability without exploring the implantation of the services/delivery activities. There are almost no studies on the roles of employees in the interactions with the customers in local research.

Moreover, according to the author's knowledge, no comprehensive work has been dedicated to examining the relationships among the six main constructs: employee relational capabilities, relational information processes, and CRM technology on the one hand, and services quality, customer satisfaction, and customer intention to remain on the other hand. Hence, the study on the relationship of these variables is relevant and might be beneficial for future banking sectors' exploration of comprehensive CRM.

The study is tested in an empirical study in which data are collected through a survey using a structured, self-administered questionnaire with respondents who are bank customers in Klang Valley. The sampling process is a combination of purposive and convenience sampling. Questionnaires are distributed to identified seven bank branches as well as by mail to residential addresses, resulting in a total sample of more than 400 respondents for the main data analysis. Prior to the main survey, a preliminary study was

conducted to develop, assess, and refine measures of the study constructs for use in the main study.

In summary, the scope of this study is on the banking industry, which has a vast impact on the customers and Malaysian financial system. The efficiency of banking services delivery is one of the main factors that influence customer satisfaction and loyalty. Consequently, the scope of this study as discussed above is relevant.

1.5 Objectives of this study

Based on the issues and problems of CRM implementations in previous sections, it is understood that a firm's dynamic internal resources are crucial for a successful CRM implementation in the services industry. It also identifies that employee relational capabilities, internal processes, and technology used are the resources that have the power to provide a firm's competitive aspect. In the next paragraph, this study attempts to provide the dimensions of the variables identified above.

General Objective

The first part of this study provides the first measurement scales to capture a firm's internal resources in terms of employee relational capability, relational information processes, CRM technology, and services quality as defined by Intelligence Theories, Resource Based Theory, and Competitive Ability Theory. The study aims to extend a holistic, predictive measures for firms in identifying the right combination of each construct that is perceived as important by customers.

The second part of the study examines the influence of employee relational capability, relational information processes, and CRM technology for services quality that will lead to better customer relationship outcomes in terms of satisfaction and loyalty.

Research Objectives (RO)

Specifically, to make the study more explainable, the followings are specific research objectives of the study:

RO1: To identify the underlying dimensions of employee relational capability, relational information processes, CRM technology use and services quality for successful CRM services delivery in the services industry

RO2: To examine the relationship of employee relational capability with service quality, relational information processes, and customer satisfaction in services delivery

RO3: To examine the relationship of relational information processes with services quality and customer satisfaction in services delivery

RO4: To examine the relationship between services quality and customer satisfaction

RO5: To examine the relationship between customer satisfaction and customer loyalty in CRM services delivery

RO6: To determine if technology use mediates the influence of employee services capability and relational information processes on services quality.

1.6 Research Questions (RQ)

CRM is a strategy that focuses on developing relationships between firms and customers. In achieving this objective, there are several questions that need careful attention. This study attempts to answer six important questions that will allow researchers to understand the impact of firms' internal resources management towards services quality and customer reaction towards the interactions. The questions are as follows:

- RQ1** What are the possible dimensions for (a) Employee Relational Capability (b) Relational Information Process and (c) CRM Technology (d) Services Quality to form successful relationships in services delivery
- RQ2** Does employee relational capability influence (a) services quality (b) relational information process and (c) customer satisfaction
- RQ3** Does relational information process influence (a) services quality and (b) customer satisfaction
- RQ4** Does services quality being delivered influence customer satisfaction and retention
- RQ5** Does customer satisfaction influence customer satisfaction and customer loyalty
- RQ6** Does CRM Technology mediate the influence of (a) employee relational capability on services quality and (b) relational information process on services quality

1.7 Significance of this Study

Firstly, this study integrates resource-based theory in managing and executing a firm's resource capability in the CRM services delivery context. Existing studies do not take resource factors seriously, thus resulting in insufficient evidence on expertise of executing CRM processes and technology in successful services delivery. Hence, exploration of other dimensions is needed to execute CRM. If a theory of resource-based and competitive advantage views can be applied in developing successful CRM, managers would have insight into hiring the right employee, providing appropriate training and development opportunities, and developing corporate cultures conducive to CRM processes.

Secondly, this study attempts to provide a comprehensive conceptualized framework and measures for resources application in ensuring a successful CRM implementation. Studies that look on the technology, processes, and people simultaneously in CRM services delivery are rare, thus giving new perspectives in implementing CRM in organizations. The study provides a comprehensive conceptualized framework and measures for customer relationship development in CRM that might directly benefit the CRM application by practitioners to influence relational processes and employee capabilities on services delivery. Importantly, proper understanding of the technology influence in CRM is critical towards the initiative success. This is further supported by the need to put greater emphasis on relational processes and employees' capabilities in CRM services delivery framework.

Thirdly, the immediate aim of CRM efforts is to create and deliver quality services to customers such that they are happy and willing to remain as customers. It is only critical for firms to put greater attention to quality whenever they embark on CRM initiatives. It is also detrimental to determine the right quality dimension in CRM environments that customers are expecting from the firms. This is normally unique to each business entity. In a CRM environment, it is always efficiency in terms of immediate response and accurate information that is most expected by customers. This is due to availability of systems that enable the acquisition of vast customer data and delivery of services specific to customers' expectations. Due to this, this thesis considers this aspect of CRM values that allow the firms to be more competitive with others.

Next, the main outcome of CRM usage is often associated with customer satisfaction and loyalty. CRM initiatives aim to achieve profitable long term relationship between firms and customers. Nevertheless, due to the reported poor results of CRM initiatives, it has created distrust and uncertainty in business by applying this concept. Thus, create a situation where improper or imbalance technology is employed which is not aligned to the firms' internal resource capability. It is now crucial for CRM researchers or academicians to reconfirm or rather to establish a strong link between CRM efforts with customer satisfaction and ultimately their intention to remain as customers.

Lastly, employee readiness in embracing the changes of advanced CRM technologies are crucial towards the success of the implementation. Investment in CRM training and education contributes to enrichment in employee's competencies and relationship capabilities. A unique mix of competencies and skills or capabilities will enhance the customer relationship experience and constitute a competitive advantage that translates into customer loyalty and may increase customer life-time value. Ultimately, investment in customer relationship competencies can yield significant improvement in customer satisfaction at a fraction of the traditional CRM investments cost.

In summary, in advocating a new way of thinking about customer relational needs, this thesis contributes to the marketing literature as follows: first, it responds to the need for CRM researchers to suitably address the firm resources in gaining competitive advantage towards the competitors' second, it provides the measurement scale to capture relational processes, employee capabilities, and technology use as defined by resource based

theory and competitive advantage theories. It proposes new, predictive measures for firms in identifying the right combination of resources, including competencies and skills, which is perceived as important by customers. Finally, it identifies how employee capabilities influences customers' responses and behavior to CRM front-end activities, thereby providing a set of actionable guidelines for firms that improve their ability to better identify talent for specific interaction segments. Furthermore, it also identifies the right development for them, allocating marketing resources efficiently and effectively.

1.8 Operational Definitions

Operationalization is the process of accurately defining how the variable is to be measured (Hair et al., 2010). Table 1.1 provides the operational definition of the latent variables in the questionnaire. These variables were presented with the corresponding indicators, the type of scales to be used, and the sources from which they were adopted or adapted.

Table 1.1: Operational Definitions Of The Latent Variables

Latent Variables	Operational Definition
Employee Services Capability (EmCa)	The ability of employee to react, respond and relate to the environment as per customer services that is critical for the successful people, process and technology integration (Sternberg 2005, Goleman 1998, Parish, 2002).
CRM Relational Information Processes (RelPro)	The mechanism that unites the goals of front end and back end employees (Jayachandran et al., 2005).
CRM Technology Use (CRM TECH)	The system employed by the firms to assist the integration of internal processes and engagement with customers (Jayachandran et al., 2005).
Services Quality (SeQu)	Services quality is defined as efficient and effective services that resulted with higher customer satisfaction (Parasuraman et al., 1988) (Vigoda, 2000).
Customer Satisfaction (CS)	A positive disconfirmation of expectations which means that the perceived performance is equal to or better than expected outcome (Oliver and Swan, 1989).
Customer Loyalty (CR)	Customers' stated continuation of a business relationship with the firm (Ganesan, 1994).

Compiled by the Author

1.9 Thesis Organization

There are seven chapters in this study. These sub-topics will describe the organization of the whole thesis and contents for every chapter.

Chapter 1: Introduction to the Study

In this chapter, an overview of overall study is presented. It starts with a discussion on the background of the study, followed by problem faced by CRM strategic implementation in a problem statement subsection. Then the research objectives are presented. This chapter has also presented the research questions, and highlights the importance of the study. The organization of the thesis is presented to make it clearer for the readers to follow the research approach.

Chapter 2: Services Sectors in Malaysia

Chapter 2 identifies and examines important characteristics and trends affecting Malaysian services market. Then, it discusses the opportunities and challenges in the services market. The next section discusses the financial services market, specifically the banking sectors, where there is particularly notable growth and development in recent years. The chapter ends with discussion on the CRM application in the sector.

Chapter 3: Literature Review

Chapter 3 discusses the relevant literatures related to customer relationship management (CRM). The first part of this chapter will explore various CRM definitions found in the literatures, followed by extensive discussion on people, process and technology. Then, theoretical framework is proposed and empirical studies are reported in support of the proposed model for CRM. Lastly, deliberation and explanation on the possible outcomes of CRM are extended.

Chapter 4: Research Framework

Chapter 4 discusses the development of research framework for the study. Chapter 4 begins with the discussion on theoretical foundation followed by the proposed framework. Then, the development of hypotheses is presented to support the relationship of the constructs in the hypotheses.

Chapter 5: Research Methodology

This chapter discusses the methodology used for data collection. It covers research instruments, sampling design, questionnaire design, data collection methods and analyses used to test the variables in this study.

Chapter 6: Findings and Discussion

This chapter discusses the findings of the study. It covers measurement items analysis as well as structural analysis. The results on the hypotheses are also discussed in this chapter.

Chapter 7: Conclusion □ Implications

Chapter 7 presents the discussions, conclusions, recommendations and implications of the study. First, the chapter discussed the conclusions of major findings, followed by recommendation and implications of both theoretical and practical matters arising from the study. Then, the chapter presented the study limitation and recapitulates the thesis findings for future research. Table 1.2 summarize the research objectives, research questions and hypotheses of the study



Table 1.2: Summary of Research Objective, Research Question and Hypotheses

Research Objective (RO)	Research Question (RQ)	Hypotheses (H) / Dimensions
RO1: To identify and confirm the underlying dimensions of employee relational capability, relational information processes and technology use and services quality for successful services delivery	RQ1a: What are the possible dimensions for Employee Relational Capability? RQ1b: What are the possible dimension for CRM Relational Information Process? RQ1c: What are the possible dimension for CRM Technology use? RQ1d: What are the possible dimensions for services quality?	EmCa: Analytical, Practical and Creative RelPro: Access, Reciprocity, and Use CRM Tech: Technology Access and Technology Usage SeQu: Assurance, Reliability, Responsiveness, Empathy and Tangible
RO2: To examine the relationship of employee relational capability with services quality, relational information processes and customer satisfaction in services delivery.	RQ2a: Does employee relational capability influence services quality? RQ2b: Does employee relational capability influence relational information process?	H _{1a} : Employee Relational Capability has a positive association with services quality in the interaction between employees and customers H _{1b} : Employee Relational Capability has a positive association with Relational Information Processes with the interaction between employees and customers
RO3: To examine the relationship of relational information processes with services quality and customer satisfaction in services delivery.	RQ3a: Does relational information process influence services quality? RQ3b: Does relational information process influence customer satisfaction?	H _{1c} : Employee Relational Capability has a positive association with customer satisfaction with the interaction between employees and customers H _{2a} : CRM Relational Information process have positive association with services quality with the interaction between employees and customers H _{2b} : CRM Relational Information process has positive association with customer satisfaction with the interaction between employees and customers
RO4: To examine the relationship between services quality and customer satisfaction.	RQ4: Does services quality being delivered influence customer satisfaction?	H ₃ : Services Quality has positive association to the customer's level of satisfaction with the interaction between employees and customers
RO5: To examine the relationship between customer satisfaction and customer loyalty.	RQ5: Does customer satisfaction influence customer loyalty?	H ₄ : The customer satisfaction has positive association with customer retention with the interaction between employees and customer
RO6: To determine if CRM Technology mediates the influence of employee relational capability and relational information processes on services quality.	RQ6a: Does CRM Technology mediate the influence of employee relational capability on services quality? RQ6b: Does CRM Technology mediate the influence of relational information process on services quality?	H _{5a} : CRM Technology will mediate the relationship between Employee Services Capability and Services Quality with the interaction between H _{5b} : CRM Technology will mediate the relationship between CRM Relational Information Processes and Services Quality with the interaction between employees and customers.

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