

بسم الله الرحمن الرحيم



Investigating the Impact of E-CRM on Customer Loyalty: A Case of B2B in Zain Company in Jordan

أثر إدارة علاقات الزبائن الالكترونية في ولاء الزبائن: دراسة حالة الأعمال إلى الأعمال
في شركة زين في الأردن

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**A Thesis Submitted in fulfillment of the requirement for Master Degree in
E-Business**

Electronic Business Department
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Declaration

I (Rula Abdul Qader Rabbai) authorize the University of the Middle East to **provide Hardcopies** and electronic copies of the thesis to libraries, organizations, or institutions which concerned with research and scientific studies upon request.

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"Investigating The Impact of E-CRM on Customer Loyalty:

A Case of B2B in Zain Company in Jordan"

و أجازت بتاريخ 15\5\2013

التوقيع

أعضاء لجنة المناقشة

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Dedication

I dedicate this work to:

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For being the person who helps me overcome all the difficulties in my way and makes me stronger, and who still believe in me knowing that I can get it done.

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Just looking into her eyes, makes me want to do anything and everything to keep her proud of me.

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Razan***

Not only for being a sister, but for being a lifetime friend who always helps me and supports me all the time.

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Love you all

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ABSTRACT

Investigating the impact of E-CRM on Customer Loyalty: the case of B2B in Zain Company in Jordan

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Customers are the main driver for the organization's success and survival; that is why organizations seek to meet customers' demands and expectations to gain profit and competitive advantage. The widespread of using websites and increased organizations' orientation to serve customers electronically to reduce costs and provide effective, efficient and real times services to enhance customer satisfaction and loyalty , the organizations move towards Electronic Customer Relationship Management (E-CRM) which is defined as “ a new concept of CRM concerned with creation, development and enhancement of individualized customer relationship to maximize the total customer life-time value”. The purpose of the study is to investigate the impact of E-CRM on Customer Loyalty in “Zain” Company in Jordan, where the study is focused on exploring the impact of E-CRM according to (Information Quality, Customer Service Quality, Personalization level

and Fulfillment) on Customer Loyalty according to (Attitudinal and Behavioral Loyalty) as a case study of B2B in “Zain” Company in Jordan. The study targeted “Zain” business customers whose numbers exceed approximately (17.000).

The sample of this study included (500) business customers employees who were selected randomly from a list of companies registered at “Zain” Company's registry from different job positions, which was provided by an employee at “Zain” company to the researcher. The total of (481) usable questionnaires were collected giving response rate of (96.2%) of the total questionnaire distributed.

The statistical analysis used different statistical methods and in addition to the Statistical Package for Social Science Program (SPSS) showed numerous important results, particularly the medium level of attitudinal and behavioral loyalty for customers in “Zain” Company.

The study also confirmed that there is an effect for Electronic Customer Relationship Management (E-CRM) including Information Quality, Customer Service Quality, Personalization Level and Fulfillment on Customer loyalty that includes attitudinal and behavioral loyalty in “Zain” company in Jordan.

Finally, the below study presents below some recommendations and conclusions for “Zain” Company and researchers in this area:

- Increase the awareness among “Zain” company staff that are specialized of E-CRM and train them on using it in the right way, because it will be more helpful for enhancing the relationship between “Zain” Company and its customers.

- Increase the awareness among business customers in how to use “Zain” Company’s website, features and facilities of the website to help increase customer satisfaction and loyalty.

أثر إدارة علاقات الزبائن الإلكترونية في ولاء الزبائن : دراسة حالة الأعمال إلى الأعمال في شركة زين في الأردن

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الملخص باللغة العربية

نظراً إلى أن العميل يعد المحرك الرئيسي في نجاح أي مؤسسة واستمراريتها، تسعى المؤسسات إلى تلبية طلب العميل وتوقعاته لتحقيق الربح والميزة التنافسية. و نظراً للانتشار الواسع لاستخدام المواقع الإلكترونية و ازدياد توجه المؤسسات إلى خدمة الزبائن إلكترونياً لتقليل التكلفة و تقديم الخدمات بفاعلية و كفاءة و بوقت أسرع، ذلك لتحسين رضا الزبائن و ازدياد ولائهم، مما أدى المؤسسات للتوجه إلى إستخدام تكنولوجيا إدارة علاقات الزبائن الإلكترونية. حيث تعرف إدارة علاقات الزبائن الإلكترونية أنها مفهوم جديد من مفاهيم إدارة علاقات الزبائن المعنية بخلق وتنمية وتعزيز العلاقة الفردية بالزبون لتحقيق أقصى قدر ممكن من القيمة الإجمالية للزبون مدى الحياة.

و لهذا فقد هدفت هذه الدراسة للتحقق من أثر إدارة علاقات الزبائن الإلكترونية في ولاء الزبائن في شركة زين في الأردن، حيث اهتمت هذه الدراسة بتحقيق أثر إدارة علاقات الزبائن الإلكترونية من حيث

(جودة المعلومات، جودة خدمة العملاء، مستوى الاهتمام الشخصي و الإنجاز) في ولاء الزبائن من حيث (الولاء الموقفي و الولاء السلوكي)، دراسة حالة شركة زين في الأردن، حيث استهدفت هذه الدراسة عملاء شركة زين (عملاء المؤسسات) الذين وصل عددهم تقريباً 17.000 عميل، حيث ضمت العينة (500) عميل تم اختيارهم بشكل عشوائي من مجموعة من المؤسسات المسجلة في شركة زين و تستخدم خدماتها، أما الاستبانات المسترجعة و الصالحة للتحليل الإحصائي فقد بلغت (481) استبانة. و قد بينت نتائج التحليل الإحصائي الذي استخدمت فيه أساليب إحصائية مختلفة بلاستعانة ببرنامج الحزم الإحصائية للمعلومات الاجتماعية (SPSS) نتائج مهمة، في مقدمتها أن مستوى الولاء الموقفي و الولاء السلوكي للعملاء في شركة زين متوسط. كما أكدت نتائج الدراسة على وجود أثر موجب إحصائياً لكل من متغيرات إدارة علاقات الزبائن الإلكترونية المتضمنة جودة المعلومات، جودة خدمة العملاء، مستوى الاهتمام الشخصي و الإنجاز في ولاء الزبائن لكافة أبعاده : الموقفي و السلوكي في شركة زين في الأردن.

و قد خلصت الدراسة إلى بعض الاستنتاجات و التوصيات لشركة زين و من أبرزها:

- زيادة مستوى الوعي بين موظفي شركة "زين" المتخصصين ببتطبيق نظام إدارة علاقات الزبائن الإلكترونية وتدريبهم على استخدامها في الطريق الصحيح، لأنه سيكون أكثر فائدة لتعزيز العلاقة بين شركة "زين" وعملائها.
- زيادة مستوى الوعي لدى العملاء في كيفية استخدام موقع شركة "زين" الشركة الإلكترونية ومعرفة مميزات وتسهيلات الموقع الإلكتروني للمساعدة على زيادة رضا العملاء وكسب ولائهم.

Chapter One: Introduction

1.1 Introduction

1.2 Research Problem and Questions

1.3 Research Hypotheses

1.4 Research Model

1.5 Research Objectives

1.6 Significance of the Research

1.7 Operational Terminology

1.8 Research Boundaries

1.9 Research Limitations

1.1 Introduction

Customers are the main driver for organization's success and survival. As such organizations seek to meet customers' demand and expectations to gain profit and competitive advantage. In the past, organizations used traditional ways to "interact" with their customers by using direct mail, sponsorship, public relations, press releases, exhibitions, merchandizing, word-of-mouth and personal selling.

However, nowadays many organizations are moving towards web-based customer services to reduce costs and provide effective, efficient, and real time services, to enhance customer satisfaction, loyalty and retention.

The emergence of the internet and the widespread use of the web technology provide an opportunity for business to deploy technology features for electronic Customer Relationship Management (E-CRM). E-CRM is a new concept of CRM concerned with creation, development and enhancement of individualized customer relationship to maximize the total customer life-time value. (Romano and Fjermestad, 2006, p.23)

The new technologies have played an important role in people's life and have highly changed the lifestyle. Nowadays, Mobile phone is the phenomenon which has overcome the people's life. In particular, mobile phone service industry is gaining popularity and importance all around the world and as mobile usage is growing rapidly, telecommunication companies are developing new strategies to gain competitive advantage and attract potential customers.

An increase in extension of mobile internet technology has provided an opportunity for mobile service users, internet browsing, email, broadcasting services, etc.. , since mobile phones usage now is not limited only for voice communication but also extended to the internet, and customers recently have more awareness, knowledge, choices and value that new technology has brought to customers' all the time.

There are several reasons that support the importance of adopting E-CRM practices in the mobile telecommunication sector. The fierce competition, new technologies and market changes forced companies to reposition themselves in order to survive. Many companies realized the value of retaining customers and benefits of customer loyalty. E-CRM can help companies decrease costs and streamline business processes. (Keshvari, 2011, p.34)

The term electronic customer relationship management (E-CRM) uses technologies such as (web sites, email, data capture, data warehousing and data mining) to maximize sales to existing customers and encourage continued usage of online services, that's to enhance the relationship with customers in long term value.

Understanding the importance of E-CRM will help companies in their operations; improve the relationship and satisfaction of their customers; and increase their market share. E-CRM can help companies decrease costs, streamline business processes and move from customer acquisition to customer retention and loyalty. (Harb and Abu-Shannab, 2009, p.2)

This study uses Zain company in Jordan as its main focus to investigate the impact of E-CRM according to the following dimensions (information quality, customer service quality,

personalization level and fulfillment) on customer loyalty according to the following dimensions (behavioral loyalty and attitudinal loyalty).

This chapter aims to provide an overview of this study, which focuses on the impact of the E-CRM on customer loyalty. The research problem and questions are discussed in Section 1.2. The chapter then describes the research objectives, in Section 1.3. Next, the significance of the study and research hypothesis will be described in Section 1.4 and 1.5. The chapter then describes the research model in Section 1.6. Next, operational terminology will be discussed in section 1.7. The thesis boundaries and limitations are outlined in Section 1.8 and 1.9.

1.2 Research Problem and Questions

Because the development of the organizations services is playing an important role for them to achieve their growth, survival, and sustainability of competitive advantage, they are investing huge amount of money to develop their services.

The consequent dynamics of the business, the rapidly changing customers' demands and increasing of the competition, push organizations to provide new services and develop their current services to achieve their objectives, and also move towards E-CRM to enhance their performance and develop it.

The awareness of the Jordanian organizations has been increased in using the technology and internet. However, they are still not aware enough about the E-CRM and how to use this technology in the right way and how this technology will be a solution to organize their systems and sustain their relationships with their customers.

The study aims to investigate the impact of the electronic customer relationship management on customer loyalty. We can achieve the purpose of this study by answering the following question:

“What is the impact of E-CRM on customer loyalty in Zain company in Jordan?”

This question can be answered through the following sub-questions:

1. What is the impact level of information quality on customer loyalty (behavioral and attitudinal)?
2. What is the impact level of customer service quality on customer loyalty (behavioral and attitudinal)?
3. What is the impact level of personalization on customer loyalty (behavioral and attitudinal)?
4. What is the impact level of fulfillment on customer loyalty (behavioral and attitudinal)?

1.3 Research Hypothesis

According to the study problem, which has been referred to and based on the questions that have been identified and pre-approved, the researcher has developed the following null hypotheses:

The Hypothesis:

H₀₁: There is no significant effect of the E-CRM according to (Information quality, customer service quality, personalization level and fulfillments) on customer loyalty according to (behavioral loyalty and attitudinal loyalty) in Zain Company at level ($\alpha \leq 0.05$).

From this hypothesis a number of sub-hypotheses have been emerged:

H₀₁₋₁: There is no significant effect of the information quality on behavioral loyalty in Zain Company at level ($\alpha \leq 0.05$).

H₀₁₋₂: There is no significant effect of the information quality on attitudinal loyalty in Zain Company at level ($\alpha \leq 0.05$).

H₀₁₋₃: There is no significant effect of the customer service quality on behavioral loyalty in Zain Company at level ($\alpha \leq 0.05$).

H₀₁₋₄: There is no significant effect of the customer service quality on attitudinal loyalty in Zain Company at level ($\alpha \leq 0.05$).

H_{01.5}: There is no significant effect of the personalization level on behavioral loyalty in Zain Company at level ($\alpha \leq 0.05$).

H_{01.6}: There is no significant effect of the personalization level on attitudinal loyalty in Zain Company at level ($\alpha \leq 0.05$).

H_{01.7}: There is no significant effect of the fulfillment on behavioral loyalty in Zain Company at level ($\alpha \leq 0.05$).

H_{01.8}: There is no significant effect of the fulfillment on attitudinal loyalty in Zain Company at level ($\alpha \leq 0.05$).

1.4 Research Model

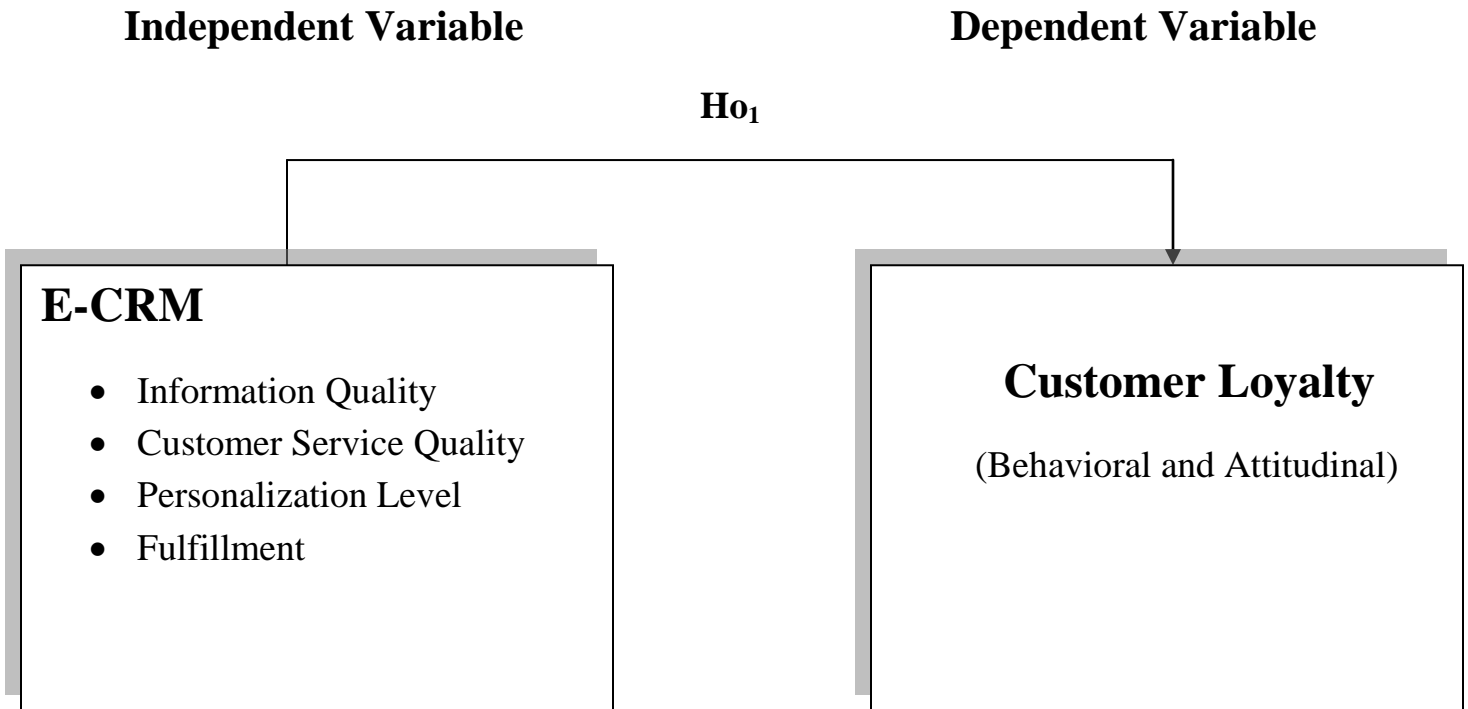


Fig.1: The Research Model

*The dimensions of E-CRM have been adopted from (Ab Hamid, Cheng and Akhir, 2011)

*The dimensions of customer loyalty have been adopted from (Gustavsson & Lundgren, 2005), (Adeniyi, 2009), (Khaligh, Miremadi & Aminilari, 2012).

1.5 Research Objectives

Understanding E-CRM and its importance will help companies in their operations; and improve the relationship and satisfaction of their customers. E-CRM can help companies move from customer acquisition to customer retention and then to customer extension.

The objectives of this study are:

1. Clarify the impact of E-CRM in customer loyalty reinforcement.
2. Investigating the impact of electronic customer relationship management according to the following dimensions (information quality, customer service quality, personalization level and fulfillment) on customer loyalty (behavioral loyalty and attitudinal loyalty) in Zain Company in Jordan.

A number of sub-purposes can be raised from this purpose:

- Investigating the impact of information quality on customer loyalty (behavioral and attitudinal).
- Investigating the impact of customer service quality on customer loyalty (behavioral and attitudinal).
- Investigating the impact of personalization on customer loyalty (behavioral and attitudinal).
- Investigating the impact of fulfillment on customer loyalty (behavioral and attitudinal).

1.6 Significance of the Research

The telecommunication industry has gained a widespread attention from practitioners and academics in the past decades and so, as it is playing an important role in the economical development of any organization. (Harb and Abu-Shannab, 2009, p.2).

Today's online customer has complex needs and expectations more than ever before. Customers want more services through multiple channels, so with the wide spread use of the Internet and web technologies; it provided businesses better opportunities to benefit from these technologies in order to provide more advanced online services for customers. That is why companies seek to meet customers' demand by implementing web technology features within Electronic Customer Relationship Management (E-CRM).

This study is motivated by the significant role that telecommunication is playing in the market value of any organization and by investigating the relationship between E-CRM and customer loyalty, and it takes "Zain" company in Jordan as a case example to assess the impact of E-CRM on customer loyalty, and how the E-CRM benefits, features, and facilities will affect the behavioral and attitudinal loyalty.

1.7 Operational terminology

For the purposes of this study, the meaning and procedural methods and variables could be determined as the following

Customer Relationship Management (CRM):

CRM in this study means “Zain” company’s interaction with customers involves using technology to organize and automate business process. It includes sales activities, marketing, customer service and technical support, and just like any other company, “Zain”’s goals are to find and attract new customers, decrease cost and increase profitability.

Electronic Customer Relationship Management (E-CRM):

We mean in this study that E-CRM is different web technologies used by “Zain” to interact with customer to organize and facilitate its business process. E-CRM enterprises using internet to integrate internal organization resources and external marketing strategies to understand and fulfill their customer’s needs.

Customer Loyalty:

In this study the customers loyalty means the customers will re-purchase, re-patronize the preferred services from “Zain”, and that depends on their satisfaction from the service features,

the quality of the service and the customers service from the organization, and if the service that the organization provided meets their needs and expectations.

Behavioral loyalty:

In this study the behavioral loyalty means the extent to which customers buy repeatedly and continuously purchase services provided by “Zain”.

Attitudinal loyalty:

In this study the attitudinal loyalty means how “Zain” customers feel towards services provided to them from the company, when customers are favorably disposed to the organization: they like it and they trust it.

Information quality:

In this study the information quality means measuring of the value and the quality which the information provides to the customers of that information in “Zain” company, which has to be accessible, representational and intrinsic.

Customer service quality:

In this study Customer service means a series of activities designed from “Zain” to enhance the level of customer satisfaction, and to make sure that the service has met the customer expectations and perceptions, and the quality is to measure if the performance of the customer service matches “Zain”’s standards and conditions.

Personalization level:

In this study personalization level means to target the marketing message from “Zain” to specific individuals by adjusting the message to a person’s name, interests and past purchase, and create their own profile/Accounts on “Zain”’s website that allows them to add their personal information and their interests, in addition to follow their history transaction.

Fulfillment:

In this study fulfillment means to provide and achieve what “Zain”’s services promised to provide, and implement and complete the process of providing the service to the customers.

1.8 The boundaries of the Research

1. Locational Boundary:

This study is limited to “Zain”, Telecommunication company in Jordan.

2. Human Boundary:

This study is limited on Zain’s customers (Business Customer) who benefited from the E-CRM technology.

3. Time-Interval boundary:

Time duration to accomplish the field study was from June 2013 to April 2013.

1.9 Research Limitation

Some limitations and implications affected the research accomplishment that was reflected on determining the benefits of the study results according to the boundaries of the study population and variables such as:

1. The variables that the study included such as the Electronic Customer Relationship management and its variables (information Quality, Customer Service Quality, Personalization level and Fulfillment) and Customer loyalty (Behavioral and Attitudinal)
2. Difficulties in reaching all business customers
3. The results are limited for “Zain” Company only.

<p style="text-align: center;"><i>Chapter Two</i></p> <p style="text-align: center;"><i>Literature Review and Previous Studies</i></p>
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2.1 Chapter Introduction

2.2 Overview of E-CRM

2.3 E-CRM Dimensions

2.4 Overview of Customer Loyalty

2.5 “Zain” Company Background

2.6 E-CRM in “Zain” Company

2.7 Previous Studies

2.1 Chapter Introduction

This chapter aims to provide insights previous research in the area of E-CRM and customer loyalty. The literature review seeks to assess and critically examine studies related to the research domain that have been published in academic literature. While this chapter reviews literature related to E-CRM and customer loyalty, each phase of this study benefits from a review of what others have done in similar scenarios.

The literature review will start with an overview of E-CRM, definitions, benefits, dimensions and the importance of using E-CRM in organizations. Then this chapter will continue with overview of customer loyalty, benefits, dimensions and the importance of customer loyalty to the organizations, and the impact of E-CRM on customer loyalty.

The remainder of this chapter is organized into four sections. Section 2.2 provides an overview of E-CRM. E-CRM dimensions are described in Section 2.3. Section 2.4 provides an overview of customer loyalty; “Zain” company background will be described in Section 2.5, and section 2.6 provides an overview of E-CRM in “Zain” Company. Finally, previous studies are summarized in Section 2.7.

2.2 Overview of E-CRM

2.2.1 Definitions of E-CRM

Table (1):

Some definitions of E-CRM

Definition	References
The E-CRM or electronic customer relationship management concept is derived from e-commerce. Electronic CRM concerns all forms of managing relationships with customers making use of information technology (IT). E-CRM is enterprises using IT to integrate internal organization resources and external marketing strategies to understand and fulfill their customer's needs.	(Romano and Fjermestad, 2006, p.23)
E-CRM is applying internet applications to CRM can support a common, customer-oriented strategy, and contended sophisticated database technologies such as data warehousing and data mining help to attain the functionality and effectiveness of CRM.	(Wang, 2007, p.897)
Electronic customer relationship management (E-CRM) is an approach that uses technologies such as (web sites, email, data capture, data warehousing and data mining) to maximize sales to existing customers and encourage continued usage of online services.	(Harb and Abu-Shannab, 2009, p.1)
There are several definitions of E-CRM in the literature. Simply, connecting the Internet to CRM has made this term E-CRM. It is an extension of traditional CRM. Some describes E-CRM as the customer relationship care component of e-business and some suggests the E-CRM is CRM online.	(Alhaiou, 2011, p.16)

E-CRM is about people, processes, and technology. E-CRM is concerned with attacking and keeping economically valuable customers and eliminating less profitable ones.	(Azil and Noor, 2011, p.182)
Electronic Customer Relationship Management is a tool to maintain its customer relations by using the Internet and what benefits are derived by using this E-CRM tool and how successfully this tool is implemented in one industry.	(Khaligh, Miremadi and Aminilari, 2012 p.151)
E-CRM is defined as a means of selling, serving, or communicating with customer through the web, and also E-CRM as a subset of CRM, which means that E-CRM is one of the channels that a company can use to deploy its CRM strategies.	(Keshvari, 2012, p.34)

Finally, we see that E-CRM is technological approaches involving the use of databases; data mining, data warehouse and marketing can assist organizations to increase customer value, reduce cost and increase their own profitability.

2.2.2 CRM and E-CRM

It is the company's interactions with customers and it involves using technology to organize and automate business process. It includes sales activities, marketing, customer service and technical support, and its goals are to find and attract new customers. The CRM has several advantages and the most important is decrease the costs and increase profitability. (Peelen, 2005, p.4)

Also defined as business strategy that aims to understand, anticipate and manage the needs of an organization's current and potential customers, and it is about creating value for the customer and the company over the longer term. (Harb and Abu-Shannab, 2009, p.3)

Customer relationship management (CRM) is an integrated approach to “acquiring, retaining and partnering with selective customers to create superior value for the company and the customer, including “an interactive process that achieves an optimum balance between corporate investments and the satisfaction of customer needs to generate the maximum profit”, and a strategy designed to understand and anticipate current and potential customers’ needs. (Wang, 2007, p.896)

“Electronic Customer Relationship Management” is a tool to maintain its customer relations by using the Internet and what benefits are derived by using this E-CRM tool and how successfully this tool is implemented in one industry. (Ab Hamid, Cheng and Akhir, 2011, p.3)

Many firms expect to improve profitability by implementing CRM solutions like what Khaligh, Miremadi & Aminilari said, and that is by gaining customer loyalty, customizing offerings, and lowering costs. The increasing pressure on profitability has motivated companies across different industry sectors to invest in CRM solutions. (Khaligh, Miremadi & Aminilari, 2012 p.151).

E-CRM is the consolidation of traditional CRM with e-business market place applications and “E-CRM expands that traditional CRM techniques by integrating of new electronic channels, such as Web, wireless and voice technologies, and combines them with e-business applications into the overall enterprise CRM strategy”. They further say “the ability to capture, integrate and distribute data gained at the organization’s Web site throughout the enterprise.” (Khaligh, Miremadi and Aminilari, 2012 p.151)

Finally, we see that CRM is creation, development and enhancement of individualised customer relationships with carefully targeted customers and customer groups resulting in maximizing their total customer life-time value.

2.2.3 Differences between CRM and E-CRM

The differences between CRM and E-CRM are delicate but important; they concern the underlying technology and its interfaces with users and other systems. For example, E-CRM provides the ability to take care of customers via the web, or customers being able to take care of themselves online, as many E-CRM systems provide the customer with a self-service browser-based window to place orders; check order status; review purchase history; request additional information about products; send e-mails and engage in a mass of other activities. (Alhaiou, 2011, p.27)

(Alhaiou) also said that CRM applications are designed around products and job functions. In E-CRM, the applications are designed with the customer in mind and give the customer the 'total experience' on the web.

The organization does not have to provide a live contact at the other end for customer enquiries and requests, and the customer is no longer limited to contacting an organization during regular business hours. In effect, within an E-CRM environment, customers do most of the work for themselves and not for the businesses. (Harb and Abu-Shannab, 2009, p.1)

Web-enabled CRM is usually designed around one department or business unit not the entire enterprise. In E-CRM, on the other hand, applications are designed for the entire enterprise including all customers, suppliers, and partners. Traditional CRM has limitations in supporting outside multi-channel customer interactions that combine telephone, the Internet, email, fax, chat, and so on. Current E-CRM solutions support marketing, sales and service, unlike traditional CRM. (Wang, 2007, p.896)

2.2.4 Development of E-CRM

The concept of CRM changes frequently. The arrival of the Internet allowed CRM to move into E-CRM, or web-based CRM. E-CRM developed out of CRM, which has been viewed as call-centre-centric and sales-force-automation-centric stated that the rush to implement E-CRM systems is on! Organizations want to achieve the benefits of high return on investments (ROI,) increases in customer loyalty, from the successful implementation of E-CRM. CRM performing companies have to realize the challenging task of putting the 'E' into CRM. It is possible to argue that E-CRM is the future style of CRM. (Alhaiou, 2011)

E-CRM for one organization requires combinations of factors which should be managed properly. It reduces the cost of communication with customers and help to enhance customer interaction, personalization and relationship opportunities. The purpose of E-CRM is to serve the customers in a better way, retain valuable customers and enhance analytical capabilities in an organization. (Fjermestad & Romano, 2006)

2.2.5 E-CRM Benefits

The main objective for any company in online marketing is to maintain the relationship with its customers. E-CRM is the tool which enables a company to achieve this objective.

The following benefits can be achieved with appropriate E-CRM implementation: increased customer loyalty, more effective marketing, improved customer service and support, greater efficiency and cost reduction. Each one of these benefits is explained below:

1. Increased customer loyalty:

An effective E-CRM system enables a company to communicate with its customers more efficiently; this is because, with E-CRM software, everyone in an organization has access to information about the customer, and this information helps a company to focus its time and resources on its most profitable customers. (Grover, 2011, p.2), (Keshvari, 2011, p.41)

2. More effective marketing:

Having detailed customer information from an E-CRM system allows a company to anticipate the kind of products that a customer is likely to buy as well as the timing of purchases. E-CRM allows for more targeted campaigns and tracks of campaign effectiveness. (Alhaiou, 2011, p.28)

3. Improved customer service and support:

Two key ways to improve customer service and support are through e-mail and direct mail, which can help get offers to a wide range of prospective customers and can customize how that offer is presented. An additional way to assist customers is through improved call centre interaction. (Grover, 2011, p.2), (Keshvari, 2011, p.41) and (Alhaiou, 2011, p.28)

4. Greater efficiency and cost reduction.

E-CRM can deliver 24-hour service without a business having to invest in an around-the-clock physical process. The E-CRM cost is reduced due to the elimination of physical intervention and integrating customer data into a single database, which allows marketing teams, sales forces and other departments within a company to share information and work towards common corporate objectives using the same underlying statistics. Keshvari, 2011, p.41), (Alhaiou, 2011, p.28)

2.3 E-CRM Dimensions

This study contains four dimensions of the E-CRM dimensions, based on the idea that these dimensions will benefit us in investigating the extent of the impact of E-CRM on customer loyalty. And these are the following dimensions:

1. Information Quality

Measuring of the value which the information provides to the user of that information in the company, and this information should be accessible, representational and intrinsic. (Chaffey, 2009, p.48)

Based on information systems literature, information quality is a reflection of relevancy, recency, sufficiency, consistency and understandability. Since a consumer's decision making efficiency improves when searching is simplified, information presented on the sites should be easy to understand and up-to-date, and the information displayed needs to be accurate, as well, the website provides in-depth information on services, also Information displayed in the website is easy to understand, and explained the benefits of the services provided from company. (Ab Hamid, Cheng and Akhir, 2011, p.3)

2. Customer Service Quality

Customer service is a series of activities designed to enhance the level of customer satisfaction – that is, the feeling that a product or service has met the customer expectations and perceptions, and the quality is to measure if the performance of the customer service matches the organizations standards and conditions. (Chaffey, 2009, p.368)

Consumers constantly demand for careful, continuous, useful communication with company representatives. Since these attributes are frequently identified as salient dimensions in store selection behavior, company's representatives should have the knowledge and basic technology

skills to answer online questions. They should understand consumer-specific needs, have the capacity to handle problems that arise and address consumer complaints in a friendly manner.

Complaints are handled professionally, and the Customer service responds needs to be in few days maximum, also Customer service needs to be professional in answering enquiries, and their representatives are willing to help. (Ab Hamid, Cheng and Akhir, 2011, p.3)

3. Personalization Level

The personalization defined as targeting the marketing message to specific individuals by adjusting the message to a person's name, interests and past purchase. (Chaffey, 2009, p.473)

Personalization attracts consumers to come back repetitively since it turns consumers into product 'makers' rather than simply product 'takers', Thus, consumers are empowered in ways that they can choose their own preferred design, color, product updates and other attributes that go well with their tastes. And company website allows visitors to create "Profile/ Account" for them, as it allows customers to view their transaction history, also receive promotional information that match their interests. Company's website also protects any personal information on customers' profiles. (Ab Hamid, Cheng and Akhir, 2011, p.3)

4. Fulfillment

Implementing and complete the process of providing the product and service to the customers.
(Chaffey, 2009, p.760)

The order fulfillment process is concerned with delivering the right product at the right time and responding to consumer inquiries. That means Information displayed on the website reflect real service quality that the company provide and reflect the real condition of company's services.
(Ab Hamid, Cheng and Akhir, 2011, p.3)

2.4 Overview of Customer Loyalty

2.4.1 Customer Loyalty

(Leverin and Liljander, 2006) defined Customer loyalty that is a deeply commitment to re-buy or re-patronize a preferred product or service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior.

Many Researches have been done about loyalty in the domain of marketing. The Customers remain loyal to an organization as long as that organization give them better services or products compared to another organization, and that what has been found by researchers about the satisfaction of the customers that tend to be loyal (Bose and Gopal, 2010, p.544)

Customer loyalty that is: the degree to which a customer exhibits repeat purchasing behavior from a service provider, possesses a positive attitudinal disposition toward the provider, and considers using only this provider when a need for this service exists. (Kheng, Mahamad, Ramayah and Mosahab, 2010, p.58)

The customer loyalty means the customers will re-purchase, re-patronize the preferred product from the same organization, and that depends on their satisfaction from the product features, the quality of the service and the customer service from the organization, and if the service/product that the organization provided meets his/her needs and expectations. (Lovelock and Wirtz, 2011, p.338)

Customer loyalty is defined a deeply held commitment to re buy or re patronize a preferred product or service in the future despite there are situational influence and marketing efforts having the potential to cause switching behavior. Loyalty may mean quite a passive improvement of situation. (Arubaiee and Al-Nazer, 2010, p.157)

Finally, we define the customers loyalty is customers re-purchase, re-patronize the preferred services from organizations, depends on their satisfaction from the service features, the quality of the service and the customers service from the organization.

2.4.2 Customer Loyalty Dimensions

The customer loyalty has two dimensions: behavioral and attitudinal dimensions:

1. Behavioral Loyalty

The behavioral response is expressed by some decision-making unit with respect to one or more alternatives”. Behavioral loyalty is a customer’s act toward a specific product/service in terms of repeating purchasing patterns- a repeating purchasing pattern can be determined as actual purchase frequency. Behavioral loyalty is observed from the customer purchase behavior. It focuses on the value of the customer to the product/service, and for any organization, customer loyalty becomes more meaningful only when it is translated into purchase behavior. (Adeniyi, 2009, P.7), (Panatouvakis and Lymperpoulos, 2008, p.625)

The customers are loyal if they buy repeatedly, because when we are talking about behavior it means his or her action about something. (Solomon, 2009, p.33)

Finally, we define the behavioral loyalty is customer’s action toward the services and buy repeatedly and continuously purchase services provided from the organizations.

2. Attitudinal Loyalty

Attitudinal loyalty has further been defined as the desire on the part of the consumer to continue the relationship even if competitors lower price, and the willingness to recommend friends and intention to continue to patronize. Researchers argue that attitudinal loyalty represents a higher-order, or long-term, commitment of a customer to the organization that cannot be inferred by merely observing customer repeat purchase behavior. (Adeniyi, 2009, P.7), (Panatouvakis and Lymperpoulos, 2008, p.625)

When customers are favorably disposed to the organization: they like it and they trust it. Because when we are talking about the attitude it means their feelings about something. (Solomon, 2009, p.282)

Finally, we define the attitudinal loyalty is customer's feelings toward the services provided to them from the company, they like it and trust it.

2.4.3 Types of Loyalty

The loyalty is determined by the strength of the relationship between relative attitude and repeat patronage-indicating various levels of loyalty. They characterize the nature of customer loyalty and distinguish between loyalty situations of "premium loyalty", "latent loyalty", "Spurious loyalty" and "no loyalty". (Adeniyi, 2009, P.10), (Sunny & RAO, 2010, p.574)

1. **Premium loyalty** signifies a favorable correspondence between relative attitude and repeat patronage that is as a result of clearly communicated long-term benefits by the organization to its customers. It is characterized by a strong attitudinal attachment, high repeat patronage and is least vulnerable to competitive offerings.
2. **Latent loyalty** is associated with high relative attitude, but low repeat patronage. The low patronage may occur due to situational factors such as: inadequate resources to

increase patronage organization's price, accessibility, the influence of other people and or distribution strategy which may not be encouraging.

3. **Spurious loyalty** represents a low relative attitude with high repeat patronage. Customers with spurious or artificial loyalty make frequent purchases even though they are not emotionally attached to the brand. The high patronage levels of spuriously loyal customers can be explained by factors such as habitual buying, tangible rewards or financial incentives, convenience, and lack of alternatives, as well as factors relating to the individual customer situation.
4. **No Loyalty** means some customers do not develop loyalty to certain products or services.

2.4.4 Benefits of Customer Loyalty

There are many different types of benefits that a company may receive from loyal customers, the most well-known are:

(Gustavsson and Lundgren, 2005, p.12); (Lacey and Sneath, 2006, p.461)

1. Loyal customers are less price sensitive

Because they have become familiar with the company services and their prices and loyalty do not stop them from using any services provided by the company at any price for it since they are pleased and satisfied from the services.

2. Loyal customers are cheaper to serve

Customers' loyalty means they buy repeatedly and their demands, needs and wants are known for the company; therefore the company will always provide services that match with their interests.

3. Loyal customers spend more time with the company

Customers loyalty dimensions are behavioral and attitudinal loyalty and if the customers are relieved, satisfied and pleased it becomes part of their attitude towards the company and will affect their behavior.

4. Loyal customers pass on their positive feeling about the company or brand to others, in other word, Word-of-mouth promotions.

When satisfied customers tell other people how much they like the company and its services, it is an unpaid form of promotion—oral or written, word-of-mouth is one of the most credible forms of advertising because people who don't stand to gain personally by promoting something put their reputations on the line every time they make a recommendation

5. Loyal customers imply a high market share and an ability to demand relatively higher prices compared of the competitors.

When customer is loyal for the company, it will be helpful for that company to gain competitive advantage and market share, since these are the most important element of any company's objectives.

2.5 “Zain” Company Background

The “Zain” brand is owned by Mobile Telecommunications Company KSC (MTC), which is listed on the Kuwait Stock Exchange (Stock ticker: “ZAIN”). The MTC Group started to operate in 1983 in Kuwait as the region’s first mobile operator. The company had a market capitalization of over US\$ 29 billion on 31 March, 2008. “Zain” is the oldest mobile service provider in Jordan and a leader in the local and regional telecom sector. In 1994, “Zain” (formerly known as Fastlink), revolutionized the telecommunication services in Jordan by introducing the Global System for Mobile communications (GSM) mobile services into the country. In the year 2003 Fastlink joined the ““Zain” Group” (MTC) in one of the largest acquisitions in the area. In September 8, 2007 MTC Group announced it has re-branded to “Zain” which became the Group’s corporate master brand. “Zain” is a global mobile communications company aiming to become one of the top ten mobile groups in the world by 2011 (“Zain” Website, 2008). “Zain” is the region’s first mobile = operator, and since 2003, it has grown significantly to become the 4th largest telecommunications company in the world in terms of geographic presence operating in 22 countries in the Middle East and Africa. “Zain” provides services like: mobile voice and data services to more than 45.7 million active customers (as of 31 March 2008). “Zain” is a leading mobile and data services operator in seven Middle Eastern and 14 African countries with over 13,000 employees providing a comprehensive range of mobile voice and data services to over 32.145 million active individual and business customers (June 30, 2007). “Zain” operates in Kuwait, Jordan, Bahrain and Sudan as “Zain”, in Iraq as “mtc atheer” , in Lebanon as “mtc touch” , and in 14 “sub- Saharan” countries in Africa

including : Burkina Faso, Chad, Democratic Republic of the Congo, Republic of the Congo, Gabon, Kenya, Madagascar, Malawi, Niger, Nigeria, Sierra Leone, Tanzania, Uganda and Zambia as Celtel . “Zain” is the largest telecommunications company in Jordan and one of the best known brands in the country. “Zain” heavily invests in the latest technology and services to enrich the lives of its customers, and in Jordan the company developed one of the most active and substantive Corporate Social Responsibility (CSR) programs in the country to support education, health, youth and sports. “Zain” is directly employing over a thousand Jordanians and indirectly to thousands more, and serves through its operations more than two million customers. (www.jo.Zain.com) and (www.Zain.com)

2.6 E-CRM in Zain Company

After the conversation I had on 31 March 2013 ,by E-mail, with the HR Manager at “Zain” Company, and the group of questions that Had been answered through him, I have come out that “Zain” started implementing the E-CRM System in 2006, and the departments that are specialized in implementing the E-CRM System are IT, Billing and Customer Care.

There are general activities that “Zain” are using through the E-CRM System, that benefit the Postpaid and the Prepaid, such as, Customer Name, Mobile Number, Account status, Package Name for Postpaid / Prepaid, PUK /Device and Edit Profile Button. The E-CRM activities that benefit only The Postpaid are

1- Bill Details such as ,

- Bill Summery
- Unbilled Consumption
- The Latest Payments Active Services

2- Self-Care (1234 Online) that gives General Package Details:

- Current Package
- Package Minutes
- Carry Over Minutes
- Use Minutes
- Remaining Minutes
- Amount Detailed Bill
- Transaction Amount and Transaction Summery.

3- Disconnection, That includes:

- Report the phone disconnection
- File a Complaint/ Make an Inquiry (Ask Us)
- Bill Delivery Details (Billing Date, Billing Method Type and Billing Address)
- Payment Online.

4- Online Directory:

- Customer Directory- General Directory.
- Add and Remove Services.
- Frequently Asked Questions (FAQs).
- Feedback Form
- Messaging Center.

The Benefits that “Zain” is having from implementing the E-CRM System are to reduce customers inquiries in Shops and Contact Center as they can get it direct from “Zain”’s Website since E-CRM enhances customer relationship and interaction, also it is more efficient and fast ways to market the services through the website. Another benefit that “Zain” is having is to educate the customers about their System and services’ prices to spread the awareness how to use the website. Finally, “Zain” can maintain customer satisfaction, through the E-CRM System, as customers can direct check their calls and charges.

The Customer Personal Information, when registering on the Website, will assist “Zain” to collect database for data mining and data warehouse, from Customer Name, Mobile Number, E-mail... etc. that helps to gain improved knowledge of customers and prospects to increase the customer loyalty and retention.

2.6 Previous Studies

The researcher accessed a lot of literature and studies that were discussed in the current study and these studies include:

Global Studies:

Study (Gustavsson and Lundgren , 2005) Entitled “Customer loyalty”

This study focused on how companies strategically maintain their customers’ loyalty and how the benefits generated from customer loyalty can be described.

The purpose of this study is to provide a deeper understanding of how organizations maintain customer loyalty, while the problem of research was of how hard to meet all customers’ needs at once and how the organizations meet the most important needs to the most important customers to gain competitive advantage.

This research conducted two different methods of research: qualitative and quantitative research to analyze the collected data. The sample was a Swedish retailer company in Lulea. The researcher conducted the interview with the company’s head of department store.

The study conclusions were: First, the good relationships formed between the loyal customers and the companies generate feeling of trust and security for the loyal customer towards the company, and how the companies used the loyalty programs to sustain their relationships with the customers. Second, the most important factor concerning the creation of

customer satisfaction is the companies personal services towards customers and companies have to achieve customer satisfaction in order to prevent the customers from switching brands.

Study (Leverin and Liljander, 2006) Entitled “Does relationship marketing improve customer relationship satisfaction and loyalty?”

The purpose of this study is to investigate the relationship market strategy of a retail bank and examine customer relationships were strengthened through perceived improvement in the banking relationship and consequent loyalty towards the bank.

This study was conducted as a case study of one specific branch of a bank group in Finland, and was conducted on a random sample of 947 customers of the bank.

This study comes up with a conclusion that the relationship marketing strategy has positive effects on customer-perceived relationship satisfaction and loyalty, and the results seem to indicate that the case bank is pursuing a worthwhile strategy since the levels of perceived customer relationship satisfaction and loyalty are relatively high and the customers have perceived improvements in the banking relationship since relationship marketing strategy was launched.

Study (Donio' , Massari and Passiante, 2006) Entitled “Customer satisfaction and loyalty in a digital environment: an empirical test.”

The purpose of this study is to explore the links between customer loyalty attitude, customer loyalty behaviors (measured by customer purchase behaviors) and profitability. The aim is to define a conceptual framework to analyze the relationships between attitudes, behavior, and profitability of the customers.

The study conducted an empirical study in the agri-food sector. The point of departure for the case study was to match customer satisfaction and customer loyalty attitude data (at the customer level) with purchase behavior and profitability data (also at the customer level).

This study explores links between variables concerning the customer satisfaction – the customer attitudinal loyalty – the customer behavioral loyalty – the customer profitability chain, and it seems clear that attitudinal variables such as customer satisfaction do not remain constant over time.

Study (Wang, 2007), Entitled “Measuring e-CRM service quality in the library context: a preliminary study”

The purpose of this study is to gain an understanding of the efficiency of implementing an E-CRM system within the library context, to develop theoretically and empirically an evaluation process for the E-CRM system and survey its impact on service quality; a pilot scheme was initiated in 2004. The pilot scheme was to design and implement an e-CRM prototype system for a particular academic library in Taiwan and to survey the system’s performances.

The case study methodology was chosen for this preliminary study. A prototype E-CRM system was designed and built for an academic library in Taiwan. To measure its service quality, a questionnaire survey was conducted. It was found that the respondents have the relatively highest perception scores related to the library’s trying to improve its service quality, and the relatively

lowest perception scores for the system's capability of keeping a promise. In general, the respondents' perception toward e-CRM service quality was either neutral or positive.

This study conducted a workable methodology for measuring E-CRM service quality in a particular academic library, and information about the service being evaluated was gathered. Two strengths of this preliminary study are that a prototype E-CRM system was designed and implemented in an academic library and that a measurement instrument was devised.

Study (Pantouvakis and Lympelopoulos, 2008) Entitled “Customer satisfaction and loyalty in the eyes of new and repeat customers”.

The purpose of this study is to attempt to explore the relative importance of the physical and interactive elements of service on overall satisfaction, particularly when these elements are moderated by the point of view of repeat and new customers. Evidence is drawn from the transport sector industry.

This study conducted the coastal shipping transportation in the Greek-Italy, Baltic sea, and conducted 20 random customers to test whether the respondents understood the term “Physical facilities”, “Politeness” and “Capabilities” of the staff.

The conclusion of this study is to explore clear implications for service quality and satisfaction measurements for service factories managers, it can be considered as an approach that captures the nature of satisfaction and loyalty.

Study (Adeniyi, 2009) Entitled “The impact of building customer loyalty of sustaining continuous organization growth in the highly competitive UK retail Market”

This study examines the impact of building customer loyalty as a means for sustaining continuous organization growth in the highly competitive UK market. This research presents the results of a study undertaken in Sport Direct Unit 6.

The purpose of this study is to consider the relative merits of having loyal customers as a weapon for overcoming fiery competition and sustaining continuous organization growth in the highly competitive UK retail environment, and the research’s important aim is to understand the concept of customer loyalty.

The research approach of both qualitative and quantitative approaches was used, the qualitative approach aimed at establishing customer attitudes, value, and behavior. While on the other hand the quantitative research approach aimed to attempt the precise measurement of customer’s behavior, attitudes, and knowledge.

The conclusion of this study is that the overall positive image of the organization is critical in building and maintaining relationships with customers, and the study supports that CRM is one of the antecedents of customer loyalty and competitive advantage.

Study Bose and Gopal (2011), Entitled “Perceived benefits of customer loyalty programs: Validation the scale in the Indian context”

The article endeavors to validate the scale developed by Mimouni-Chaabane and Volle (2010) that measures perceived benefits of customer loyalty programs in the Indian context. On running exploratory and subsequently confirmatory factor analyzes based on the responses collected from loyalty program members from two Indian cities and across different industries, the researchers opine that in the Indian context, the scale has to undergo changes. The original scale developed and tested on French loyalty program members had sixteen items that measure five perceived benefits namely, monetary savings, exploration, entertainment, recognition and social.

The conclusion of this article indicates that the French are more exposed to the loyalty program phenomenon than the Indians and therefore, could be clearer about the various benefits a loyalty program can provide and therefore, clearly segregate the benefits they want or perceive to be provided by the loyalty program. In India, loyalty program market is in its fledgling stage and is restricted mainly to the urban populous and/or youth exposed to western lifestyle.

Study (Ab Hamid, Cheng and Akhir, 2011) Entitled “Dimensions of E-CRM: An Empirical Study on Hotels’ Web Sites”.

The purpose of this study is to provide a deeper understanding of the E-CRM and its features and effectiveness among the factors contributing to the success of the Malaysian Hotels websites, and

to identify the E-CRM dimensions and perceived important features from a consumers' perspective.

This study is finding 14 dimensions of E-CRM which were perceived as important elements affording consumers repeated visits and purchases in the hotel industry.

The conclusion of this study is that providing features such as *reservation and modification* to reservation facility, tracking transactions history, allowing some degree of *personalization*, and understanding consumers' specific needs and preferences enhance consumers' perceived value, thus increase loyalty. This study shows that consumers viewed hotels Web sites sharing past consumers' reviews through Blogs and Facebook as one of the important elements leading to intention to revisit.

Study (Alhaiou, 2011) Entitled “A Study on the Relationship between E-CRM Features and E-Loyalty: the case in UK”.

The purpose of this study is to examine the relationship between E-CRM features and E-Loyalty at the different stages of transaction cycle (pre-purchase, at-purchase, and post-purchase) on mobile phone companies websites in UK.

The research contributes to knowledge in several ways. Most importantly, it illustrates the roles of E CRM features in enhancing online consumer loyalty at different stages of purchase cycle leading to long-term consumer relationships. This research highlights the critical features of E-

CRM program, which mobile phone companies' websites in UK should invest in their consumer loyalty strategies.

The results from the study show that the use of E-CRM in building consumer relationships affects online consumer satisfaction and loyalty. The efficiency of E-CRM program determine the level of which online features, such as search capabilities, security/privacy, payment methods, and online customer support would be implemented on mobile companies' websites.

Study (Keshvari, 2011) Entitled “The Impact of E-CRM on Customers Attitude and Its Association with Generating Competitive Advantages in Iranian Financial B2B Context”.

The purpose of this study is to explore E-CRM benefits that have positively effects on customer satisfaction and association between them in Iran Financial Institutions, and to examine the competitive advantages on E-CRM in financial institutions.

The customers' questionnaire consists of three main parts, the first part contains seventeen questions about E-CRM benefits, the second part includes eleven questions about E-CRM competitive advantages and the last part has six questions about E-CRM technologies.

The conclusion of this study is that the E-CRM benefits and all of the E-CRM competitive advantages have positive association with each other, increasing safety has the most impact on customers' satisfaction. This element is the most efficient attribute that leads to attract customers' trust and satisfaction.

Study (Khaligh, Miremadi and Aminilari, 2012) Entitled “The Impact of eCRM on Loyalty and Retention of Customers in Iranian Telecommunication Sector”.

The objective of this study is to find the relationship between E-CRM effective factors and loyalty and retention factors in order to conduct the Iranian mobile telecom operators to be successful in enhancing loyalty and retention of their customers in this field.

Data collection for this study was face-to-face interview with 60 useable responses from 71 questionnaires were distributed among different social classes with various job, age, education and income to coordinate the pilot test of our research covering different ideas from Iranian society.

The results of this research show which factors are effective and which factors are not in Iranian mobile telecom sector. This study enables the manager of this sector to implement the E-CRM in the best shape and match it with Iranian culture to create more loyalty and retention.

The study's conclusion is that E-CRM significantly can help the information flow within the organization as well as improve its relationships with customers. All users have positive comments from the use of E-CRM in mobile telecom sector which should be considered as a point of success for Iranian mobile telecom operators.

Local Studies:

Study (Harb, and Abu-Shanab, 2009) Entitled “Electronic Customer Relationship Management (e-CRM) in “Zain”Company”.

The purpose of this study was to compare between “Zain” Company in Jordan and “Turkcell” Company in Turkey in terms of implementing E-CRM system to enhance the relationship between the organization and its customers, and where has “Zain” company reached in restructuring itself to compete with global companies such as “Turkcell”.

The study also provided a better understanding of the idea of E-CRM and its benefits to customers and to the company itself in telecommunication industry and to show how “Zain” moved toward e-CRM implementation and provided features that addressed customers’ needs to improve customers' loyalty and maintain better relationships with them, how it benefited from this technology, and how it looks to its future work related to E-CRM.

The conclusion of this study is to confirm that the CRM and E-CRM projects help “Zain” to understand, foresee and respond to the needs of its customers in Jordan which ultimately will lead to improve customer performance, “Zain” now offers diversified services to customers with diverse needs and expectations; the result is strengthened customer loyalty.

Study (Azil and Noor, 2011) Entitled “Electronic Customer Relationship Management Performance: it’s Impact on Loyalty from Customers’ Perspectives”.

The purpose of this study is to examine the influence of e-CRM performance on customer loyalty in Jordanian telecommunication industry. This study is concerned about the E-CRM performance and its impact on customer loyalty in mobile phone services in Jordan.

The sample for this study consists of university students. Therefore students were chosen as the study using university students because this group is an important target market for mobile phone services providers. Data were gathered from students in various universities in Jordan using survey method. 850 questionnaires were distributed to the students. Out of this number, 667 were returned, 95 of which were excluded because they did not subscribe to any mobile phone service and 84 questionnaires were incomplete (missing responses). Thus, a total of 488 responses were usable and used for subsequent analysis, giving a response rate of 57.41 percent.

The conclusion of this study is to provide some important insight to the influence of E-CRM performance on customer loyalty. In addition, the findings are matched with previous empirical studies in terms of the importance of E-CRM performance and its impact on customer loyalty.

2.6.1 What does distinguish the current study from previous studies?

While previous studies conducted on Iran's telecommunications sector and Asian organizations, the current study has been implemented in the Jordanian telecom sector, where the study was applied only on “Zain” Telecommunication as a case study in B2B and this study focused only on business customers of “Zain” Company.

While many studies have addressed E-CRM and customer loyalty and measured them, this study, according to the best researcher knowledge is the first to address these concepts jointly and took new perception by investigating the impact of E-CRM on customer loyalty (behavioral and attitudinal) in B2B in “Zain” company in Jordan.

One of these previous studies was (Harb and Abu-Shannab, 2009) study where their research was only descriptive approach while the current study is both descriptive and analytical approaches. On the other hand (Harb and Abu-Shannab, 2009) compared between “Zain” company and globally recognized telecom Company to enhance customer satisfaction and loyalty, while the current study tested and analyzed the impact of E-CRM on customer loyalty (Behavioral and attitudinal) in B2B in Zain company in Jordan.

As previously indicated in section 2.7: “Previous Studies”, E-CRM was identified fourteen dimensions, namely: Information Quality, Ease of Navigation, Consumer Service Quality, Fulfillment, Integrated Marketing Channels, Online Community, Rewards, Personalization

Level, Site Security, Value-added Services, Perceived Trust, Price Attractiveness. (Ab Hamid, Cheng and Akhir, 2011)

This study only uses the dimensions namely: Information Quality, Customer service quality, personalization level, and fulfillment to identify the E-CRM, in the relation to customer loyalty, it uses the same previously identified dimensions, (Gustavsson and Lundgren, 2005), (Khaligh, Miremadi and Aminilari, 2012): behavioral loyalty and attitudinal loyalty to assess customer loyalty.

<p style="text-align: center;"><i>Chapter Three</i> <i>Research Methodology</i></p>

- 3.1 Introduction**
- 3.2 Research Methodology**
- 3.3 Research Population and Sample**
- 3.4 Demographic Variables**
- 3.5 Research Tools and Data Collection**
- 3.6 Statistic Treatment**
- 3.7 Validity and Reliability**

3.1 Chapter Introduction

In this chapter the researcher will describe in detail the methodology used in this study, in Section 3.2, the study population and its sample was in Section 3.3. Next, the researcher explains the study tools and the way of data collections in Section 3.4. After that, the researcher will discuss the statistical treatment that is used to analyze the collected data in Section 3.5. In the final section 3.6 the validation of the questionnaire and the reliability analysis that is applied will be clearly stated.

3.2 Research Methodology

The current study adopted the descriptive and analytical approach involving collecting data in order to test hypotheses or to answer questions concerned with the current status of the subject of the study. Typical descriptive studies are concerned with the assessment of attitudes, opinions, demographic information, conditions, and procedures. Research Methodology Field has been used to cover the practical side of this study, through testing the validity of hypotheses of the study, and answering questions, and drawing their results out of the questionnaire that was developed for the purposes of the study according to the steps of scientific norms. The questionnaire is an attempt to collect data from members of a population in order to determine the current status of that population with respect to one or more variables. Finally, the researcher made conversation by E-mail with one of HR managers of “Zain” company explaining about E-CRM technology in the company.

3.3 Research Population and Sample

The Study Population:

The study targeted Zain's customers (Business Customers employees) who are using E-CRM technology, the number was approximately 17,000 customers. The reason behind choosing the selected sample is that they deal with main concepts related to the study variables.

(Conversation by phone with one of "Zain" employees of marketing department "Appendix 4")

It should be noted that those business customers are using the services Zain provide through the organization that employ them. As a result this relationship could be considered as business to business (B2B) relationship.

Business to Business (B2B):

- ✚ Commercial transactions between organization and other organizations (inter-organizational marketing), through the internet. (Chaffey, 2009, p.760)

- ✚ Business to business migrate the traditional business model towards the emerging digital marketplace. Relationship marketing as a concept is widely embraced by industrial marketers, today it's time for relationships, particularly in business markets. Business to business and the move to electronic transactions is allowing corporate to gain

efficiencies, reduce costs, streamline business processes and provide their products and services to a larger customer base. (Keshvari, 2011, p.1)

The Study Sample:

Study sample was a Purposive random sample, where it consisted of Business Customers employees of Zain-Jordan Company. (500) questionnaires were distributed on a number of Business Customers employees in different job positions, who were selected randomly from a list of companies registered at Zain Company's registry, which was provided by an employee from “Zain” company to the researcher. (*See appendix “4”*). Having reviewed the data, (19) questionnaires were excluded due to their invalidity for statistical analysis purposes. Accordingly, the study sample consisted of (481) questionnaires representing (96.2%) of the original study sample. The following are the results of the data analysis of the demographic distribution of the study sample, whereas frequencies and percentages of the individuals of study sample were extracted. Table (2) shows the description and the features of study sample.

3.4 Demographic Variables

Table (2) shows the demographic variables of the study sample (Age; Gender; Material Status; Educational level; Income)

Table (2)

Description of the Characteristics of member Study Sample

Variable	Frequency	Percent %
Age		
Less than 30	314	65.3
30-39	85	17.7
40-50	46	9.6
More than 50	36	7.5
Gender		
Male	254	52.8
Female	227	47.2
Marital Status		
Single	312	64.9
Married	169	35.1
Educational level		
Diploma	70	14.6
Bachelor	360	74.8
Master	41	8.5
PhD	10	2.1
Income		
Less than 350JD	110	22.9
350-500JD	172	35.8
More than 500JD	199	41.4
Total	481	100%

3.5 Study Tools and Data Collection

The current study consists of two aspects, theoretical and practical. In the theoretical aspect, the researcher relied on the scientific studies that are related to the current study. Whereas in the practical aspect, the researcher relied on descriptive and analytical methods using the practical manner to collect, analyze data and test hypotheses.

The data collection, manners of analysis and programs used in the current study are based on two sources:

1. **Primary Source:** a questionnaire that was designed to reflect the study objectives and questions.
2. **Secondary Sources:** books, journals, and theses to write the theoretical framework of the study.

In this study, both primary and secondary data were used. The data collected for the model was through the questionnaire. After conducting a thorough review of the literature pertaining to Ambient Conditions, the researcher formulated the questionnaire instrument for this study.

The questionnaire instrumental sections are as follows:

Section One: Demographic variables. The demographic information was collected with closed-ended questions, through (5) factors (Age; Gender; Material Status; Educational level and Income).

Section Two: E-CRM. This section measured the E-CRM (4) dimensions (Information Quality was measured through (4) paragraphs, Customer Service Quality was measured through (4) paragraphs, Personalization level was measured through (4) paragraphs and Fulfillment was measured through (2) paragraphs on a Likert-type scale as follows:

<i>Strongly Agree</i>	<i>Agree</i>	<i>Neither</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
5	4	3	2	1

Section Three: Customer Loyalty. This section measured the Customer Loyalty through (2) dimensions, Attitudinal Loyalty was measured through (4) paragraphs; Behavioral Loyalty was measured through (4) paragraphs on a Likert-type scale as follows:

<i>Strongly Agree</i>	<i>Agree</i>	<i>Neither</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
5	4	3	2	1

3.5 Statistic Treatment

The data collected from the responses of the study questionnaire were used through Statistical Package for Social Sciences (SPSS). Finally, the researcher used the suitable statistical methods that consist of:

- Multiple Regression analysis to Measure the impact of all the independent variables at once on each dependent variable on testing the direct effects.
- Simple Regression analysis to Measure the impact of each independent variable on each dependent variable on testing the direct effects.
- Percentage and Frequency.

- Cronbach Alpha reliability (α) to measure strength of the correlation and coherence between questionnaire items.
- Arithmetic Mean to identify the level of response of study sample individuals to the study variables.
- Standard Deviation to Measure the responses spacing degree about Arithmetic Mean.
- Relative importance, assigned due to: (Sekaran, 2003)

$$\text{Class Interval} = \frac{\text{Maximum Class} - \text{Minimum Class}}{\text{Number of Level}}$$

$$\text{Class Interval} = \frac{5 - 1}{3} = \frac{4}{3} = 1.33$$

- *The Low degree from 1 – 2.32*
- *The Medium degree from 2.33 – 3.66*
- *The High degree from 3.67 and above.*

3.6 Validity and Reliability

3.6.1 Validation

To test the questionnaire for clarity and to provide a coherent research questionnaire, a macro review that covers all the research constructs was thoroughly performed by academic reviewers from Jordan Universities specialized in faculty and practitioners in the facilities of Business Administration and Marketing. Some items were added, while others were dropped based on their valuable recommendations. Some others were

reformulated to become more accurate to enhance the research instrument. The academic reviewers (Arbitrators) are (7). *(See appendix “I”)*.

3.6.2 Reliability Tool

To calculate the stability of an instrument study, the researcher used the equation of internal consistency using test Cronbach's alpha shown in Table (3), the test results where shown in the values of Cronbach alpha for all variables of the study and identification of generally higher (60%) which is acceptable in the research and studies (Sekaran, 2003), which gives the questionnaire as a whole the reliability coefficient ranged between (72.9-93.6%), as shown in Table (3).

Table (3)

The Stability of Study Tool by Cronbach Alpha Test

Variables	Cronbach Alpha
Information Quality	84.3
Customer Service Quality	87.3
Personalization Level	72.9
Fulfillment	83.5
E-CRM	90.1
Attitudinal Loyalty	89.5
Behavioral Loyalty	92.1
Customer Loyalty	93.6
The Total of the Questionnaire Statements as A whole	94.4

Demonstrate consistencies indicate that the tool has high stability coefficient that's give the ability to achieve the purpose of the study according to (Sekaran, 2003), since the total questionnaires reach as a whole (94.4). It shows from Table (3) that the highest stability factor for E-CRM is (87.3) which (Customer Service Quality) achieved and the lowest stability factor is (72.9) which (Personalization level) achieved. Regarding to the customer loyalty, the highest stability factor is (92.1) which (Behavioral loyalty) achieved and the lowest stability factor is (89.5) which (Attitudinal loyalty) achieved.

<p style="text-align: center;"><i>Chapter Four</i> <i>Analysis Results and Hypotheses Test</i></p>
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4.1 Introduction

4.2 Descriptive analysis of study variables

4.3 Study Hypotheses Test

4.1 Chapter Introduction

According to the purpose of the research and the research framework presented in the previous chapter, this chapter describes the results of the statistical analysis for the data collected according to the research questions and research hypotheses. The data analysis includes a description of the Means and Standard Deviations for the questions of the study; Simple Regression and Multiple Regression analysis were used.

4.2 Descriptive Analysis of Study Variables

First: Electronic Customer Relationship Management (E-CRM)

1. Information Quality

Table (4)

Means, Std. Deviation of the Information Quality on Descending Order

No	Statements	Means	Std. Deviation	Degree	Rank
3	Information displayed in the website is easy to understand	3.43	0.98	Medium	1
2	Zain company website provides in-depth information on Services	3.37	0.95	Medium	2
4	Information displayed in the website explained the benefits of the services provided from Zain	3.30	0.99	Medium	3
1	Information displayed in the website is accurate	3.27	0.95	Medium	4
Total		3.34	0.97	Medium	

It's clear from table No.(4) above that weight mean of this axis (Information Quality), ranged between (3.43-3.27), where the axis earned weight mean total of (3.34), which is a level of Medium, where paragraph (3) earned the highest mean reaching (3.43), with standard deviation (0.98), which is a level of Medium, where the paragraph stipulated (Information displayed in the website is easy to understand).

Similarly, paragraph (1) came in last Place, and its earned mean is (3.27), and a standard deviation is (0.95), which is of the level Medium, where the paragraph stipulated that (Information displayed in the website is accurate).

2. Customer Service Quality

Table (5)

Means, Std. Deviation of the Customer Services Quality on Descending Order

No	Statements	Means	Std. Deviation	Degree	Rank
4	Customer service representatives are willing to help	3.47	1.18	Medium	1
3	Customer service is professional in answering enquiries	3.28	1.14	Medium	2
2	Customer service responds within 48 hours	3.11	1.23	Medium	3
1	Complaints are handled professionally	3.02	1.24	Medium	4
Total		3.22	1.20	Medium	

It is clear from table No. (5) above that weight mean of this axis (Customer Service Quality), ranged between (3.47-3.02), where the axis earned weight mean total of (3.22), which is a level

of Medium, where paragraph (4) earned the highest mean reaching (3.47), with standard deviation (1.18), which is a level of Medium, where the paragraph stipulated (Customer service representatives are willing to help).

Similarly, paragraph (1) came in the last Place, and its earned mean is (3.02), and a standard deviation is (1.24), which is of the level Medium, where the paragraph stipulated that (Complaints are handled professionally).

3. Personalization Level

Table (6)

Means, Std. Deviation of the Personalization Level on Descending Order

No	Statements	Means	Std. Deviation	Degree	Rank
3	Zain website allows visitor to create "My Profile/ Account"	3.70	0.87	High	1
4	Zain website protect my personal information in my profile	3.58	0.99	Medium	2
2	Receive promotional information that match my interests	3.24	0.97	Medium	3
1	Zain's website allows me to view my transaction history	3.12	0.90	Medium	4
Total		3.41	0.93	Medium	

It is clear from table No.(6) above that weight mean of this axis (Personalization Level), ranged between (3.70 – 3.12), where the axis earned an weight mean total of (3.41), which is a level of Medium, where paragraph (3) earned the highest mean reaching (3.70), with standard deviation

(0.87), which is a level of High, where the paragraph stipulated (Zain website allows visitor to create “My Profile/ Account).

Similarly, paragraph (1) came in the last Place, and its earned mean is (3.12), and a standard deviation is (0.90), which is of the level Medium, where the paragraph stipulated that (Zain’s website allows me to view my transaction history).

4. Fulfillment

Table (7)

Means, Std. Deviation of the Fulfillment on Descending Order

No	Statements	Means	Std. Deviation	Degree	Rank
2	Information displayed on the website reflect the real condition of Zain’s products and services	3.39	0.96	Medium	1
1	Information displayed on the website reflect real service quality that the Zain provide	3.33	1.01	Medium	2
Total		3.36	0.98	Medium	

It is clear from table No.(7) above that weight mean of this axis (Fulfillment), ranged between (3.39 – 3.33), where the axis earned weight mean total of (3.36), which is a level of Medium, where paragraph (2) earned the highest mean reaching (3.39), with standard deviation (0.96), which is a level of High, where the paragraph stipulated (Information displayed on the website reflect the real condition of Zain’s products and services).

Similarly, paragraph (1) came in the last Place, and its earned mean is (3.33), and a standard deviation is (1.01), which is of the level Medium, where the paragraph stipulated that (Information displayed on the website reflect real service quality that the Zain provide).

Second: Customer Loyalty

1. Attitudinal Loyalty

Table (8)

Means, Std. Deviation of the Attitudinal Loyalty on Descending Order

No	Statements	Means	Std. Deviation	Degree	Rank
2	I am pleased with Zain's customer service	3.16	1.22	Medium	1
1	The Zain's product and services meet my expectations	3.11	1.22	Medium	2
3	I prefer Zain website than other website	3.11	1.18	Medium	3
4	I am satisfied with Zain's benefits of services	3.05	1.15	Medium	4
Total		3.11	1.19	Medium	

It's clear from table No. (8) above that weight mean of this axis (Attitudinal Loyalty), ranged between (3.16-3.05), where the axis earned an weight mean total of (3.11), which is a level of Medium, where paragraph (2) earned the highest mean reaching (3.16), with standard deviation (1.22), which is a level of Medium, where the paragraph stipulated (I am pleased with Zain's customer service).

Similarly, the paragraph (4) came in last Place, and its earned mean (3.05), and a standard deviation (1.15), which is of the level Medium, where the paragraph stipulated that (I am satisfied with Zain's benefits of services).

2. Behavioral Loyalty

Table (9)

Means, Std. Deviation of the Behavioral Loyalty on Descending Order

No	Statements	Means	Std. Deviation	Degree	Rank
4	I will use Zain company services continuously	3.43	1.26	Medium	1
2	I will consider the Zain company my first choice	3.39	1.26	Medium	2
3	I will encourage my friends and relatives to deal with Zain company	3.32	1.23	Medium	3
1	I will say positive things about the Zain company to others	3.25	1.17	Medium	4
Total		3.35	1.23	Medium	

It's clear from table No. (9) that weight mean of this axis (Behavioral Loyalty), ranged between (3.43-3.25), where the axis earned an weight mean total of (3.35), which is a level of Medium, where paragraph (4) earned the highest mean reaching (3.43), with standard deviation (1.26), which is a level of Medium, where the paragraph stipulated (I will use Zain company services continuously).

Similarly, the paragraph (1) came in last Place, and its earned mean (3.35), and a standard deviation (1.17), which is of the level Medium, where the paragraph stipulated that (I will say positive things about the Zain company to others).

4.3 Testing the Study Hypotheses

H₀₁: There is no significant effect of the E-CRM according to (Information quality, customer service quality, personalization level and fulfillments) on customer loyalty according to (behavioral loyalty and attitudinal loyalty) Zain Company at level ($\alpha \leq 0.05$).

First: There is no significant effect of the E-CRM according to (Information quality, customer service quality, personalization level and fulfillments) on customer loyalty according to (behavioral loyalty) Zain Company at level ($\alpha \leq 0.05$).

To test this hypothesis, the researcher uses the multiple regression analysis to ensure the impact of E-CRM (Information Quality, Customer Service Quality, Personalization Level and Fulfillments) on Behavioral Loyalty in Zain Company as shown in **Table (10)** below.

Table (10)

Multiple Regression Test to identify the impact of the E-CRM (Information Quality, Customer Service Quality, Personalization Level and Fulfillments) on Behavioral Loyalty.

<i>E-CRM Components</i>	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>	<i>T Calculated</i>	<i>Sig</i>
Information Quality	0.261	0.054	0.199	4.855	0.000
Customer Service Quality	0.332	0.037	0.326	8.866	0.000
Personalization Level	0.183	0.059	0.122	3.097	0.002
Fulfillments	0.335	0.045	0.293	7.475	0.000

It is Clear from **Table (10)** above that the variables (Information Quality, Customer Service Quality, Personalization Level and Fulfillments) have an impact on Behavioral Loyalty, reaching

values (t) calculated (4.855, 8.866, 3.097, 7.475), respectively, which values significant at the level of significance ($\alpha \leq 0.05$).

Table (11)

Stepwise Multiple Regression test to identify the effect of the E-CRM (Information Quality, Customer Service Quality, Personalization Level and Fulfillments) on Behavioral Loyalty.

<i>Order of entry of independent elements in the equation to predict</i>	<i>R</i>	<i>R²</i>	<i>(F) Value</i>	<i>T Calculated</i>	<i>Sig</i>
Fulfillments	0.624	0.390	306.146	7.475	0.000
Customer Service Quality	0.730	0.533	272.825	8.866	0.000
Information Quality	0.752	0.566	207.313	4.866	0.000
Personalization	0.758	0.575	160.683	3.097	0.002

The study made a Stepwise Multiple Regression to determine the importance of each independent variable separately in contributing to the mathematical model that represents the impact of E-CRM (*Information Quality, Customer Service Quality, Personalization Level and Fulfillments*) on Behavioral Loyalty. **Table (11)** above shows that the order of entry independent variables in the regression equation, the variable Fulfillments has occupied the first place with amount (39%), while the Effect of Customer Services Quality with Fulfillments was (53.3%), and The Effect of Information Quality with Customer Service Quality and Fulfillments was (56.6%), and the Effect of Personalization with Previous Variables was (57.5%) on Behavioral Loyalty.

This Explains the Rejection of the Null Hypothesis and the acceptance of the Alternative Hypothesis:

There is significant effect of the E-CRM according to (Information quality, customer service quality, personalization level and fulfillments) on behavioral loyalty in Zain Company at level ($\alpha \leq 0.05$).

Second: There is no significant effect of the E-CRM according to (Information quality, customer service quality, personalization level and fulfillments) on customer loyalty according to (attitudinal loyalty) Zain Company at level ($\alpha \leq 0.05$).

To test this hypothesis, the researcher uses the multiple regression analysis to ensure the impact of E-CRM (Information Quality, Customer Service Quality, Personalization Level and Fulfillments) on attitudinal loyalty in Zain Company as shown in **Table (12)** below.

Table (12)

Multiple Regression Test to identify the impact of the E-CRM (Information Quality, Customer Service Quality, Personalization Level and Fulfillments) on attitudinal loyalty.

<i>E-CRM Components</i>	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>	<i>T Calculated</i>	<i>Sig</i>
Information Quality	0.272	0.064	0.196	4.245	0.000
Customer Service Quality	0.350	0.045	0.323	7.828	0.000
Personalization Level	0.182	0.071	0.114	2.584	0.010
Fulfillments	0.255	0.053	0.210	4.757	0.000

It is Clear from **table (12)** above that the variables (Information Quality, Customer Service Quality, Personalization Level and Fulfillments) have an impact on attitudinal Loyalty, reaching values (t) calculated (**4.245, 7.828, 2.584, 4.757**), respectively, which values significant at the level of significance ($\alpha \leq 0.05$).

Table (13)

Stepwise Multiple Regression test to identify the effect of the E-CRM (Information Quality, Customer Service Quality, Personalization Level and Fulfillments) on attitudinal Loyalty.

<i>Order of entry of independent elements in the equation to predict</i>	<i>R</i>	<i>R²</i>	<i>(F) Value</i>	<i>T Calculated</i>	<i>Sig</i>
Customer service quality	0.577	0.333	238.754	7.828	0.000
Fulfillments	0.651	0.424	175.886	4.757	0.000
Information Quality	0.675	0.455	132.868	4.245	0.000
Personalization Level	0.680	0.463	102.506	2.584	0.010

The study made a Stepwise Multiple Regression to determine the importance of each independent variable separately in contributing to the mathematical model that represents the impact of E-CRM (*Information Quality, Customer Service Quality, Personalization Level and Fulfillments*) on attitudinal Loyalty, **table (13)** above that shows that the order of entry independent variables in the regression equation, and the variable customer service quality has occupied the first place with amount (**33.3%**), while the Effect of fulfillments with customer service quality was (42.4%), and The Effect of Information Quality with Fulfillments and Customer Service Quality was (45.5%), and the Effect of Personalization with Previous Variables was (46.3%) on attitudinal Loyalty.

This Explains the Rejection of the Null Hypothesis and the acceptance of the Alternative Hypothesis:

There is significant effect of the E-CRM according to (Information quality, customer service quality, personalization level and fulfillments) on attitudinal loyalty in Zain Company at level ($\alpha \leq 0.05$).

H₀₁₋₁: There is no significant effect of the information quality on behavioral loyalty in Zain Company at level ($\alpha \leq 0.05$).

The analysis of this hypothesis was tested using simple regression to identify the impact of Information Quality on Behavioral Loyalty in Zain Company in Jordan and the table (14) below shows that :

Table (14)

Simple regression to identify the impact of Information Quality on Behavioral Loyalty in Zain Company in Jordan

R	R ²	Beta	(F) value	DF	Sig
Regression	The Effect	Relationship	Fisher	Degree of Freedom	
0.609	0.371	0.609	282.368	480	0.000

It is clear from Table (14) above that the (F) value was (282.368) the level of significance (0.000) and it is less than (0.05).

This Explains the Rejection of the Null Hypothesis and the acceptance of the Alternative Hypothesis:

There is a significant positive effect of Information quality on behavioral loyalty in Zain Company at level ($\alpha \leq 0.05$).

And it has been seen from table (14) above **that the Information Quality affects on Behavioral Loyalty in Zain Company in Jordan rate (37.1%).**

H_{01,2}: There is no significant effect of the information quality on attitudinal loyalty Zain Company at level ($\alpha \leq 0.05$).

The analysis of this hypothesis was tested using simple regression to identify the impact of Information Quality on attitudinal loyalty in Zain Company in Jordan and the table (15) below shows that :

Table (15)

Simple regression to identify the impact of Information Quality on attitudinal loyalty in Zain Company in Jordan

R	R ²	Beta	(F) value	DF	Sig
Regression	The Effect	Relationship	Fisher	Degree of Freedom	
0.552	0.305	0.552	209.772	480	0.000

It is clear from Table (15) above that the (F) value was (209.772) the level of significance (0.000) and it is less than (0.05).

This Explains the Rejection of the Null Hypothesis and the acceptance of the Alternative Hypothesis:

There is a significant positive effect of Information quality on attitudinal loyalty in Zain Company at level ($\alpha \leq 0.05$).

And it has been seen from table (15) that the Information Quality Affect on attitudinal loyalty in Zain Company in Jordan rate (30.5%)

H_{01.3}: There is no significant effect of the customer service quality on behavioral loyalty Zain Company at level ($\alpha \leq 0.05$).

The analysis of this hypothesis was tested using simple regression to identify the impact of customer service quality on Behavioral Loyalty in Zain Company in Jordan and the table (16) below shows that :

Table (16)

Simple regression to identify the impact of customer service quality on Behavioral Loyalty in Zain Company in Jordan

R	R ²	Beta	(F) value	DF	Sig
Regression	The Effect	Relationship	Fisher	Degree of Freedom	
0.623	0.388	0.623	304.086	480	0.000

It is clear from Table (16) that the (F) value was (304.086) the level of significance (0.000) and it is less than (0.05).

This Explains the Rejection of the Null Hypothesis and the acceptance of the Alternative Hypothesis:

There is a significant positive effect of Customer Service Quality on Behavioral loyalty in Zain Company at level ($\alpha \leq 0.05$).

And it has been seen from table (16) above **that the Customer Service Quality affects on Behavioral Loyalty in Zain Company in Jordan rate (38.8%).**

H_{01.4}: There is no significant effect of the customer service quality on attitudinal loyalty Zain Company at level ($\alpha \leq 0.05$).

The analysis of this hypothesis was tested using simple regression to identify the impact of customer service quality on attitudinal loyalty in Zain Company in Jordan and the table (17) below shows that:

Table (17)

Simple regression to identify the impact of customer service quality on attitudinal loyalty in Zain Company in Jordan

R	R ²	Beta	(F) value	DF	Sig
Regression	The Effect	Relationship	Fisher	Degree of Freedom	
0.577	0.333	0.577	238.754	480	0.000

It is clear from Table (17) above that the (F) value was (238.754) the level of significance (0.000) and it is less than (0.05).

This Explains the Rejection of the Null Hypothesis and the acceptance of the Alternative Hypothesis:

There is a significant positive effect of Customer Service Quality on Attitudinal loyalty in Zain Company at level ($\alpha \leq 0.05$).

And it has been seen from the table (17) that the Customer Service Quality affects on attitudinal loyalty in Zain Company in Jordan rate (33.3%).

H_{01.5}: There is no significant effect of the personalization level on behavioral loyalty Zain Company at level ($\alpha \leq 0.05$).

The analysis of this hypothesis was tested using simple regression to identify the impact of personalization level on Behavioral Loyalty in Zain Company in Jordan and the table (18) below shows that :

Table (18)

Simple regression to identify the impact of personalization level on Behavioral Loyalty in Zain Company in Jordan

R	R ²	Beta	(F) value	DF	Sig
Regression	The Effect	Relationship	Fisher	Degree of Freedom	
0.551	0.304	0.551	208.948	480	0.000

It is clear from Table (18) above that the (F) value was (208.948) the level of significance (0.000) and it is less than (0.05).

This Explains the Rejection of the Null Hypothesis and the acceptance of the Alternative Hypothesis:

There is a significant positive effect of Personalization level on behavioral loyalty in Zain Company at level ($\alpha \leq 0.05$).

And it has been seen from table (18) that the Personalization Level affects on Behavioral Loyalty in Zain Company in Jordan rate (30.4%).

H₀₁₋₆: There is no significant effect of the personalization level on attitudinal loyalty Zain Company at level ($\alpha \leq 0.05$).

The analysis of this hypothesis was tested using simple regression to identify the impact of personalization level on attitudinal loyalty in Zain Company in Jordan and the table (19) below shows that:

Table (19)

Simple regression to identify the impact of personalization level on attitudinal loyalty in Zain Company in Jordan

R	R ²	Beta	(F) value	DF	Sig
Regression	The Effect	Relationship	Fisher	Degree of Freedom	
0.494	0.244	0.494	154.884	480	0.000

It is clear from Table (19) that the (F) value was (154.884) the level of significance (0.000) and it is less than (0.05).

This Explains the Rejection of the Null Hypothesis and the acceptance of the Alternative Hypothesis:

There is a significant positive effect of Personalization level on attitudinal loyalty in Zain Company at level ($\alpha \leq 0.05$).

And it has been seen from table (19) that the Personalization Level affects on attitudinal loyalty in Zain Company in Jordan rate (24.4%).

H_{01.7}: There is no significant effect of the fulfillment on behavioral loyalty Zain Company at level ($\alpha \leq 0.05$).

The analysis of this hypothesis was tested using simple regression to identify the impact of fulfillment on Behavioral Loyalty in Zain Company in Jordan and the table (20) below shows that:

Table (20)

Simple regression to identify the impact of fulfillment on Behavioral Loyalty in Zain Company in Jordan

R	R ²	Beta	(F) value	DF	Sig
Regression	The Effect	Relationship	Fisher	Degree of Freedom	
0.624	0.390	0.624	306.146	480	0.000

It is clear from Table (20) above that the (F) value was (208.948) the level of significance (0.000) and it is less than (0.05). **This Explains Reject the Null Hypothesis and accept Alternative Hypothesis:**

There is a significant positive effect of Fulfillment on behavioral loyalty in Zain Company at level ($\alpha \leq 0.05$).

And it has been seen from table (20) above **that the Fulfillment affects on Behavioral Loyalty in Zain Company in Jordan rate (39%).**

H_{01.8}: There is no significant effect of the fulfillment on attitudinal loyalty Zain Company at level ($\alpha \leq 0.05$).

The analysis of this hypothesis was tested using simple regression to identify the impact of fulfillment on attitudinal loyalty in Zain Company in Jordan and the table (21) below shows that:

Table (21)

Simple regression to identify the impact of fulfillment on attitudinal loyalty in Zain Company in Jordan

R	R ²	Beta	(F) value	DF	Sig
Regression	The Effect	Relationship	Fisher	Degree of Freedom	
0.534	0.285	0.534	190.668	480	0.000

It is clear from Table (21) above that the (F) value was (190.668) the level of significance (0.000) and it is less than (0.05).

This Explains the Rejection of the Null Hypothesis and the acceptance of the Alternative Hypothesis:

There is a significant positive effect of Fulfillment on attitudinal loyalty in Zain Company at level ($\alpha \leq 0.05$).

And it has been seen from table (21) that the Fulfillment affects on attitudinal loyalty in Zain Company in Jordan rate (28.5%).

<p style="text-align: center;"><i>Chapter Five:</i> <i>Conclusions and Recommendations</i></p>
--

5.1 Chapter Introduction

5.2 Discussion of Conclusions

5.3 Recommendations

5.1 Chapter Introduction

This chapter summarizes the conclusions and provides recommendations for future potential research. The chapter starts by discussion of conclusions in section 5.2 and the recommendations in section 5.3.

5.2 Discussion of Conclusions

The current study posed a set of questions, placing the hypotheses and their relation to the impact within the study variables. The study reached many conclusions that contributed to solve the study problem described in chapter one, answering the questions and hypotheses of the study.

The main conclusions are:

1. After the questionnaire distribution and observing the customers feedback, it turned out to be a series of complaints. Accordingly, this may affect negatively of customer behavioral loyalty.
2. Some of “Zain”’s business customers are not pleased and not satisfied from the company’s offered services and this may be a threat “Zain” company will face.
3. There was a significant positive effect of Information Quality on Customer loyalty (behavioral and attitudinal) in “Zain” Company, but customers need information to be displayed on the website in a clear and easy way to use.

4. There was a significant positive effect of Customer Service Quality on Customer loyalty (behavioral and attitudinal) in “Zain” Company, and customer service should be stronger and the company needs to reinforce customer service staff with differentiated training workshops in how to serve all types of customers.
5. There was a significant positive effect of Personalization level Customer loyalty (behavioral and attitudinal) in “Zain” Company. As a result the personalization must be increased and handled individually with each customer to protect customer’s Ego.
6. There was a significant positive effect of Fulfillment on Customer loyalty (behavioral and attitudinal) in “Zain” Company. Accordingly, “Zain” company website reflects a clear and enough information to fulfill the services and their quality offered by the company.

From the starting point we had found that there is an impact of Electronic Customer Relationship Management (E-CRM) according to (Information Quality, Customer Service Quality, Personalization level and Fulfillment) on Customer Loyalty according to (Behavioral and Attitudinal Loyalty) in “Zain” Company.

After the conversation with one of “Zain”’s employees by email and viewing the results found in the customers feedback from the questionnaire distributed, the researcher concluded that “Zain” company is providing online services and implementing E-CRM system and that has a positive effect on customer loyalty (behavioral and attitudinal) but not at the proposed level. Meanwhile, the E-CRM needs to have a positive effect on customer loyalty in higher standards according to what “Zain”’s employee mentioned.

5.3 Recommendations

Based on these results, the researcher presents some recommendations:

1. Increase the focus on the information quality level on “Zain” company website to be clearer and easier to use.
2. Increase the focus on the customer service quality level since customers are the main driver for the company and they should be served completely and carefully, and enrich customers’ satisfaction because it will affect their loyalty and retention.
3. Increase the focus on the personalization level for customers through dealing individually with customers since customers are the basic asset for the company.
4. Increase the focus on the fulfillment level and what may be provided by “Zain”’s company website reflects the quality of information and the real condition of services offered by the company.
5. Increase the awareness among “Zain” company staff that are specialized of E-CRM and train them on using it in the right way, because it will be more helpful for enhancing the relationship between “Zain” Company and its customers.
6. Increase the awareness among business customers in how to use “Zain” company website, features and facilities of the website to help increase customer satisfaction and loyalty.

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Appendices

Appendix 1: Arbitrators List

Appendix 2: Arabic Questionnaire

Appendix 3: English Questionnaire

Appendix 4: Registered Companies at “Zain”

Appendix 5: University’s Letter to “Zain”

Appendix 6: “Zain Employee Conversation by E-mail”

“Appendix 1”

Questionnaire Arbitrators

الرقم	اللقب العلمي و الاسم	التخصص	مكان العمل / الجامعة
1	أ.د محمد النعيمي	إحصاء	جامعة الشرق الأوسط
2	أ.د كامل مغربي	إدارة أعمال	جامعة الشرق الأوسط
3	د. ليث ربيعي	تسويق	جامعة الشرق الأوسط
4	د. اسعود محاميد	إدارة أعمال	جامعة الشرق الأوسط
5	د. كامل حواجرة	إدارة أعمال	جامعة الشرق الأوسط
6	د. عبدالعزيز الندايوي	إدارة أعمال	جامعة الزيتونة
7	د. نجم عبود نجم	إدارة أعمال	جامعة الزيتونة

Thesis Linguistic Arbitrator

الرقم	اللقب العلمي و الاسم	التخصص	مكان العمل / الجامعة
1	أ.د. محمود شتيوي	اللغة الانجليزية	الجامعة الأردنية
2	أ.د. عبدالله الشناق	ترجمة	جامعة البترا

“Appendix 2”

Arabic Questionnaire



جامعة الشرق الأوسط، كلية إدارة الأعمال، قسم إدارة الأعمال الالكترونية.

الاستبانة

أخي الفاضل / أختي الفاضلة

تحية طيبة وبعد.....

أقوم حالياً بدراسة بعنوان " أثر إدارة علاقات الزبائن الالكترونية في ولاء الزبائن : دراسة حالة شركة زين الأردن"، حيث تهدف هذه الدراسة الى التحقق من أثر إدارة علاقات الزبائن في ولاء الزبائن.. ونود أن نؤكد لكم أن اجاباتكم سوف تعامل على أنها "سرية للغاية" ولغايات البحث العلمي فقط. يرجى ملاحظة أن المعلومات المقدمة من المستجيبين سوف تعتبر خاصة وسرية ولن تقدم الى أي طرف ثالث من دون موافقة المستجيب الخطية. الرجاء الإجابة على جميع فقرات الاستبيان من وجهة نظركم. يرجى محاولة اجابة جميع الأسئلة. ولكن ، إذا كنت غير متأكد من اجابة معينة ، أو تعتقد أنها سوف تكون مضللة ، يرجى ترك السؤال دون إجابة محددة.

شاكرين ومقدرين تعاونكم مسبقاً

الباحثة

المشرف

رلى عبد القادر رباعي

د. محمد الشورة

(1) العمر

☐

من 30-39 سنة

☐

أقل من 30 سنة

☐

أكثر من 50 سنة

☐

من 40-50 سنة

(2) الجنس

☐

أنثى

☐

ذكر

(3) الحالة الاجتماعية

☐

متزوج

☐

أعزب

(4) المستوى الدراسي

☐

بكالوريوس

☐

دبلوم متوسط

☐

دكتوراه

☐

ماجستير

(5) مستوى الدخل

☐

من 350 - 500 دينار

☐

أقل من 350 دينار

☐

أكثر من 500 دينار

الرجاء بيان الرأي بالعبارات التالية لتحديد مدى الاتفاق بما يلي في كل عبارة من العبارات التالية :

ت	العبارة	أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة
إدارة علاقات الزبائن الالكترونية						
جودة المعلومات						
1	كل المعلومات التي في موقع زين الالكتروني دقيقة.					
2	يوفر موقع شركة زين الالكتروني معلومات غنية و عميقة للخدمات التي تقدمها لعملائها					
3	المعلومات الواردة في موقع زين الالكتروني سهل فهمها استخدامها					
4	توضح المعلومات الواردة في موقع زين الالكتروني فوائد الخدمات التي تقدمها الشركة					
جودة خدمة العملاء						
5	يتم التعامل مع شكاوى العملاء باحتراف					
6	تتم الاستجابة لخدمة العملاء في خلال ثمان وأربعين (48) ساعة					
7	تقوم خدمة العملاء بالرد على الاستفسارات باحتراف					
8	موظفو خدمة العملاء مستعدون دائماً للمساعدة					

مستوى الاهتمام الشخصي					
9	يتيح لي موقع زين الفرصة لعرض تاريخ حركتي خلال الفترة الماضية				
10	ترويج المعلومات المرتبطة بالخدمات المقدمة يتناسب واهتماماتي				
11	يتيح لي موقع شركة زين فرصة إنشاء حساب خاص بي				
12	يحمي موقع زين معلوماتي المتاحة في حسابي الخاص				
الإنجاز					
13	تعكس المعلومات المتاحة في موقع زين الجودة الحقيقية لخدماتها				
14	تعكس المعلومات المتاحة في موقع زين عدد و نوع الخدمات المقدمة				
ولاء العميل					
الولاء الموقفي					
15	تتناسب خدمات شركة زين مع توقعاتي				
16	أنا مسرور بما تقدمه شركة زين من خدمات لعملائها				
17	أنا أفضل موقع زين على أي موقع آخر				
18	أنا راض عن الخدمات التي تقدمها شركة زين بشكل كلي				
الولاء السلوكي					
19	سأحدث للآخرين بإيجابية عن خدمات شركة زين				
20	ستظل شركة زين خيارى الأول دائماً				
21	سأشجع أقاربي وأصدقائي على التعامل مع خدمات شركة زين				
22	سأظل أستخدم خدمات شركة زين باستمرار				

“Appendix 3”

English Questionnaire



Dear Respondent.

Thank you for taking time to respond on this questionnaire which is an academic research dedicated for acquiring Master's degree in the E-Business Department within the Middle East University. The purpose of the questionnaire is to investigate **the Impact of E-CRM on customer loyalty: the case of Zain Jordan**. The results of this study will provide important information to “Zain” Company in Jordan. This will help them to improve their services and push them to develop successful strategies.

Your participation and opinion will contribute by valued information whether for researcher or targeted “Zain” Company.

In addition, we would like to confirm that all information you provide will be kept confidential and will not be used out the research's purposes.

Your completed answer will be highly appreciated.

The researcher

Rula Rabbai

Supervisor

Dr. Mohammad Al-Shoura

Demographic Information

(1) Age

Less than 30 years	<input type="checkbox"/>	39-40 years	<input type="checkbox"/>
40-50 years	<input type="checkbox"/>	more than 50years	<input type="checkbox"/>

(2) Gender

Male	<input type="checkbox"/>	Female	<input type="checkbox"/>
------	--------------------------	--------	--------------------------

(3) Material Status

Single	<input type="checkbox"/>	Married	<input type="checkbox"/>
--------	--------------------------	---------	--------------------------

(4) Educational level

Diploma	<input type="checkbox"/>	Bachelor	<input type="checkbox"/>
Master	<input type="checkbox"/>	PHD	<input type="checkbox"/>

(5) Income

Less than 350JD	<input type="checkbox"/>	(350-500)JD	<input type="checkbox"/>
More than 500JD	<input type="checkbox"/>		

Please state your opinion of the following statements:

#	Statement	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree
<i>Electronic Customer Relationship (E-CRM)</i> <u>Information Quality</u>						
1	Information displayed in the website is accurate					
2	Zain company website provides in-depth information on Services					
3	Information displayed in the website is easy to understand					
4	Information displayed in the website explained the benefits of the services provided from Zain					
<u>Customer Service Quality</u>						
5	Complaints are handled professionally					
6	Customer service responds within 48 hours					
7	Customer service is professional in answering enquiries					
8	Customer service representatives are willing to help					

Personalization Level

9	Zain's website allows me to view my transaction history					
10	Receive promotional information that match my interests					
11	Zain website allows visitor to create "My Profile/ Account"					
12	Zain website protect my personal information in my profile					

Fulfillment

13	Information displayed on the website reflect real service quality that the Zain provide					
14	Information displayed on the website reflect the real condition of Zain's products and services					

Customer Loyalty
Attitudinal Loyalty

15	The Zain's product and services meet my expectations					
16	I am pleased with Zain's customer service					
17	I prefer Zain website than other website					
18	I am satisfied with Zain's benefits of services					

Behavioral Loyalty

19	I will say positive things about the Zain company to others					
20	I will consider the Zain company my first choice					
21	I will encourage my friends and relatives to deal with Zain company					
22	I will use Zain company services continuously					

“Appendix 4”

Registered Companies at “Zain”

Number	Company	Location	City
1	Media Makers	8 th Circle	Amman
2	Royal Jordanian Airlines	Airport	Amman
3	Aspire	Jordanian University Street	Amman
4	The shift	Swefeye	Amman
5	Hewlett-Packard (HP)	Business Park/Jandaweel	Amman
6	HSBC Bank	5 th Circle	Amman
7	AJIB Bank	Shmeisani	Amman
8	Standard Bank	Mecca street/ Hijjaz towers	Amman
9	IATA	Business Park/Jandaweel	Amman
10	Deleval	Shmeisani	Amman
11	Arab American Center	2 nd circle	Amman
12	Jaramco	Airport	Amman
13	Arab Jordania	7 th circle	Amman
14	Next	Mqabalain	Amman
15	ARTELCO	Abdali	Amman
16	LG	Business Park/Jandaweel	Amman
17	Tanasuk Technologies	Swefeye	Amman
18	Al-Hikma	Jandaweel	Amman
19	Daewo Engineering and Construction	Near of jordan university of science and technology	Al-Ramtha
20	JOPETROL	1 st circle	Amman
21	Women’s Wellness	Swefeye	Amman
22	RAM Global Electronic Education Services	Mecca street/ Hijjaz towers	Amman
23	O-Travel	Swefeye	Amman
24	SDK (Student Development Kit	Naseem Circle	Irbid

“Appendix 5”

University's Letter To “Zain”

MEU جامعة الشرق الأوسط
MIDDLE EAST UNIVERSITY

كلية الأعمال - مكتب العميد
Faculty of Business - Dean Office

Date: ٢٣/٣/٢٠٢٠

Number: ٢٣/٣/٢٠٢٠

لمن يهمه الأمر

السادة / شركات الاتصالات الخلوية (زين)

تحية طيبة، وبعد،

فإنه وتحقيقاً لغايات التعليم الحديث ، ولما سعت إليه جامعتنا إلى ربط مخرجات التعليم لديها بسوق العمل ولما تتمتعون به من سمعة طيبة، أرجو منكم التلطف بالموافقة على تسهيل مهمة الطالبة "رلى عبد القادر رباعي" وتحمل الرقم الجامعي (401110039) تخصص الأعمال الالكترونية في البحث والاستبيان والحصول على المعلومات الخاصة ببحثها المعنون بـ: " أثر ادارة علاقة الزبائن الالكترونية في ولاء الزبائن دراسة حالة شركة زين" علماً بأن جميع المعلومات ستكون سرية ولغايات البحث العلمي فقط.

وتفضلوا بقبول فائق الاحترام والتقدير

عميد كلية الأعمال

أ.د. عبدالناصر نور



ص.ع.ن. / خ.ب. هاتف: +9626 4790222 فاكس: +9626 4129613 ص.ب: 383، عمان 11831، الأردن

Tel: +9626 4790222 Fax: +9626 4129613 P.O. Box 383, Amman 11831, Jordan

e-mail: info@meu.edu.jo website: www.meu.edu.jo

MEU جامعة الشرق الأوسط MIDDLE EAST UNIVERSITY

كلية الأعمال - مكتب العميد

Deans Office - Faculty of Business :

Date: ٢٠١٣/٣/٢٠

Number: ٢٠١٣/٣/٢٠

لمن يهمه الأمر في

شركات الاتصالات الخلوية (زين)

أرجو التكرم بالتططف لتسهيل مهمة الطالب / الطالبة :

رلى عبد القادر رباعي

الرقم : 401110039 التخصص: الأعمال الإلكترونية

في الحصول على المعلومات الخاصة حول موضوع :

"أثر ادارة علاقة الزبائن الالكترونية في ولاء الزبائن دراسة حالة شركة زين"

**Investigating The impact of E- CRM an Customer loyalty the Case of Zain
Jordan**

وذلك استكمالاً للحصول على درجة الماجستير، علماً بأن المعلومات ستكون سرية ولغايات البحث العلمي.

مع فائق الاحترام ، ، ،

عميد كلية الأعمال

أ.د. عبد الناصر نور



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“Appendix 5”

“Zain Employee Conversation by E-mail”

RE: Zain's Interview

From: **mohd odeh -HR** (mohammed.odeh@jo.zain.com)
Sent: Sunday, March 31, 2013 10:37:02 AM
To: rula rabbai (roll_2209@hotmail.com)

Dear Rula,

Hope this finds you well,

Reference to the below email, kindly find the following answers for your inquiries:

1. When did Zain start implementing the E- CRM SYSTEM?

2006

2. What is the department that is specialized in implementing the E- CRM ?

IT& Billing .Customer Care

3. What are the E-CRM activates that Zain is using

For Postpaid & Prepaid the following General information:-

Customer name

Mobile Number

Account Status

Package Name & [postpaid/ prepaid]

PUK & Device

Edit Profile Button

For postpaid

(Feature Bill Summery Unbilled Consumption Latest Payments Active Services

Self-Care [1234 Online] General Package details:-

Current Package

Package Minutes

Carry over Minutes

Used Minutes

Remaining Minutes

Unbilled Airtime Amount Detailed Bill

Transaction Amount , transaction summery

Disconnection:-

Report your phone disconnection

File a Complaint/ Make an Enquiry [ASK us]

Bill Delivery Details [Billing Date , Billing method type] , billing Address [update]

Payment Online

Online Directory:-

Customer Directory -General Directory

Add &Remove services

Frequently Asked Questions

Feedback Form

Messaging Center

4. What are the E-CRM benefits for Zain

Reduce customers inquiries in shops and contact center as they can get it direct from our website

Customer become more educated about our system and services prices

Maintain customer satisfaction as customer can direct check his calls and charges

5. What are the Zain's benefits from the customer personal information when registering on the website

Profiling : registering customer Info .

use information to give specific services to the right targeted customers

accurate data for customers

Please let me know if you need any further details

Sorry for being late...

Best Regards



Please consider the environment before printing this email



mohd odeh -HR

Compensation and Benefits Manager

Zain Jordan

PO Box 940821, Amman 11194, Jordan

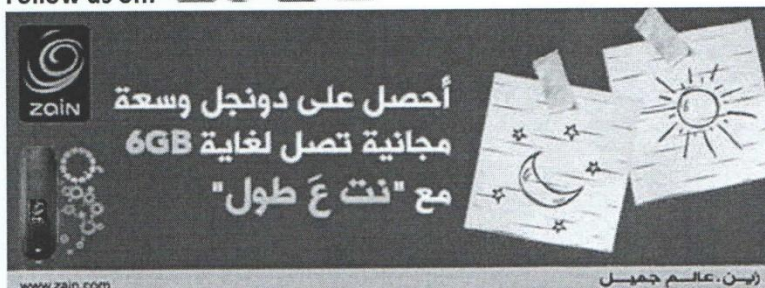
M:00962797262725

T:00962797900900 ext:5611

E: mohammed.odeh@jo.zain.com

W: www.zain.com

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From: rula rabbai [mailto:roll_2209@hotmail.com]

Sent: Monday, March 18, 2013 1:00 PM

To: mohd odeh -HR

Subject: Zain's Interview

Dear Mr.Mohammed,

Hope the email finds you well

Kindly find attached the file, the questions that i will ask in the interview

Best Regards,

Rula Rabbai