



## GLOBAL JOURNAL OF MANAGEMENT AND BUSINESS RESEARCH: E MARKETING

Volume 20 Issue 2 Version 1.0 Year 2020

Type: Double Blind Peer Reviewed International Research Journal

Publisher: Global Journals

Online ISSN: 2249-4588 & Print ISSN: 0975-5853

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*Keywords:* CRM, *islamic banks*, *customer loyalty*.

*GJMBR-E Classification:* JEL Code: M39



*Strictly as per the compliance and regulations of:*



# Implementing Customer Relationship Management in AL Rajhi Islamic Bank: Reality & Perspectives

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**Originality and Value:** The study enriches the Islamic banking literature on CRM implementation, as only a few studies discussed it, especially in Middle East countries. It also contributes to CRM literature as it investigated how CRM implementations are in financial institutions. The results and implications of this research can be applied to countries similar to Saudi Arabia.

**Keywords:** CRM, islamic banks, customer loyalty.

## I. INTRODUCTION

As the competitive Business environment becomes more fierce and turbulent, providing excellent good quality products or services is no longer sufficient, we also need and above all to keep loyal customers who will contribute long-term profit to organizations Tseng (, 2007). Thus, competition had shifted in the last couple of decades to a focus on inventing new ways of providing value to customers. One of the consequences of this trend has been the emergence of Customer Relationship Management (CRM), which evolved into a topic of significant importance among academics and practitioners in marketing.

CRM can be defined as "an ongoing process, which provides seamless integration of every area of business that touches the customer, for building and maintaining a profit-maximizing portfolio of customer relationship (Sinisalo, Salo, Leppäniemi, & Karjaluoto, 2005). However, in practice, it is estimated that nearly

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70% of CRM schemes result in either losses or no bottom-line improvement (Gartner, 2003).

The above statistics demonstrate that not so much has been achieved from the implementation of CRM initiatives within the last decade. Various CRM projects are still unable to deliver their anticipated results (Frow, Payne, Wilkinson, & Young, 2011). Also, a recent study by Merkle (2013), a marketing performance agency, found that 80% of all CRM implementations had failed.

The most common reasons for failure are the "people factors" (Williams, 2016); the problem is how to empower front-line personnel whose interaction can lead to customer satisfaction and loyalty. Companies concerned with how to push towards values and attitudes more than operational efficiency are so far probably to be successful with CRM (Crockett, 2013).

Nonetheless, many businesses, such as banks, insurance companies, and other service providers, recognize the significance of CRM and how likely it can help them to attract new customers and retain existing ones and boost their lifetime value. CRM is particularly applicable in financial services as the combination of product complexity and intangibility is dominant, which consequently emphasizes the significance of the relationship with the service provider (Bejou, 1995; Berry, 1995; Crosby, 2002; Dibb & Meadows, 2004). Moreover, banks are facing various challenges regarding how to attract new customers and retain the existing ones. These challenges embrace shifting of customer loyalty, struggle in synchronizing demand and supply, directing the performance quality of interpersonal interaction (Mishra, 2011).

Therefore the current research tends to understand CRM implementations in the Islamic bank's context. We choose Islamic banks in particular because there is a lack of research in the field of CRM in Islamic banks. In particular, In order to implement a CRM strategy, organizations usually have much information about the customer, but that information exists within isolated systems. One of the significant challenges that organizations face today is understanding the need to integrate the applications in order to be able to gather all the available information related to the customer (Mendoza, Marius, Pérez, & Grímán, 2007). Therefore, gathering customer information is considered to be a



crucial element in CRM processes. Buyers and sellers need to obtain sufficient information about each other, and these information enable them to identify and evaluate other market offerings. These are the means where relationships are established and developed in-time and of reliable nature.

In contrast, poorly timed, unclear, and prejudiced information can mislead the decision-making process, leading to the misuse of resources. Service providers should not manipulate information flows for their interests and against those of the customer or other stakeholders (Frow, Payne, Wilkinson, & Young, 2011). In the Islamic banking context, it is vital for Islamic banks (IBs) to attract customers as much as they can to gain customer loyalty, as that will enable them to compete with conventional banks. They should do so by providing excellent quality services as an alternative for interest-based products (Kamal & Naser, 1997). However, many obstacles obstruct the growth of Islamic banks; for instance, Kamarulzaman & Madun (2013) denoted that the marketing of Islamic products is not encouraging. The main problem is that the information regarding the Islamic banking products is inadequate and not appropriate to persuade the customers.

In Islam, it is essential to provide accurate information about Islamic products to customers in order to make their decisions. The reason behind the failure of Islamic marketing products is that banks' employees are not knowledgeable about several Islamic products. Akbar, Shah, & Kalmadi's (2012) study revealed that not sufficient marketing has yet been done by banks to build awareness about Islamic products. We can conclude from previous studies that generally, the marketing efforts of Islamic banks are not encouraging, especially regarding information about Islamic products and how to share this information with customers. Besides, very few studies investigated CRM phenomenon in the Islamic banking context (Taha Ahmed 2016). Kura (2016) stated that little is known about the implementations of CRM in Islamic banks. Kurniati, Hamid (2015) called for further researches on how long the customer is committed to Islamic banks. Therefore the current research tends to fill in the gap by investigating CRM implementations in Islamic banks. We tend to understand how CRM is implemented in Islamic banks?

Moreover, whether Islamic banks are using tools that support a customer-centric view as a culture? Finally, if they succeeded in implementing CRM, how this can affect customer loyalty? The current research adopted a case study in one of the largest and leading Islamic banks worldwide (ALRajhi Bank). ALRajhi Islamic bank is also considered as No1 retail bank in the Middle East, the Bank continued to grow and fortify its position as the world's largest Islamic Bank. Group net income for the current year increased to SAR 10,297 Million from

SAR 9,121 Million in 2017, which means an annual growth rate of 11.42% (AL Rajhi Annual Report 2018). In 2019, their vision was " to continue to provide new innovative services and products to the Bank's customers in order to meet their expectations and to enhance their experiences (AL Rajhi Annual Report 2018). Therefore, AL Rajhi Islamic bank was the appropriate case for answering research questions and achieving research objectives. This study aims to investigate different CRM implementations in AL Rajhi Islamic bank; to examine whether AL Rajhi Islamic bank is adopting a customer-centric view as culture; to examine how CRM implementations contribute to enhancing customer loyalty. Eventually, the current research will contribute to CRM implementation literature as well as the present reality of the Islamic banking sector through enriching our knowledge regarding the implementation of CRM in Islamic banks.

## II. LITERATURE REVIEW

### a) CRM Implementations

Successful CRM implementation requires attention to four crucial areas: strategy, people, processes, and technology (Crosby, 2002; Sin, Tse, & Yim, 2005). CRM implementation improves an organization's ability to produce profits. Organizations that implement CRM produce revenue that exceeds the additional costs. As a result, CRM allows organizations to provide higher-quality products and services, even though at higher costs. The higher quality of their products and services permits these organizations to obtain a revenue differential that overcomes the higher costs of CRM applications (Krasnikov, Jayachandran, & Kumar, 2009). McKenzie Ray (2001) articulated that CRM entails integrating business processes, information, and technologies in order to create a great value chain. Additionally, Kim et al. (2003) extended this view by conceptualizing a model of CRM effectiveness that contains four customer-centric perspectives: customer knowledge, interaction, value, and satisfaction. Their main idea was that CRM includes meeting customers' unique desires through managing business interactions, and this can be achieved by integrating business processes and technology in order to enhance relationships with customers.

Other researchers discussed how CRM influences organizational performance. For instance, a study by Fan & Ku (2010) determined how shared knowledge between members of travel companies' collaboration influences CRM profitability. They emphasized the role of knowledge sharing between organizations as a crucial factor to enhance CRM profitability, and their findings showed that the environment has a significant effect on encouraging employees to share knowledge within an organization. Nevertheless, this study does not address the

motivation factor which leads employees to share knowledge between airlines and travel agents. Payne & Frow (2005) proposed a cross-functional process-oriented CRM framework where companies realized programs of the business strategy in alignment with the customer strategy to create value for customer and company. As a result, the value co-creation process maximizes the lifetime value of profitable customers. Moreover, Saifullah Hassan et al. (2015) concluded that CRM contributes to increasing the market share, it improves productivity, superior employee's morale, and it enhances the in-depth customer knowledge. It also achieves higher customer satisfaction and customer loyalty by enabling companies to obtain a clear vision about their customers, what their needs are, and what will make them more satisfied.

Torggler (2008) stated that CRM systems support a broad range of functionality, which is continuously expanded by the developers to support customer-related processes; they examined the actual implementation of CRM systems and the usage of the various functionalities in the areas of collaborative, operational and analytical CRM. The research outcomes display that not all initiatives at present use CRM systems in day-to-day business. This is because there is a lack of a holistic CRM strategy; most companies only implemented an information system without considering other aspects such as the company's processes, culture, and acceptance for such systems. Reinartz, Krafft, & Hoyer (2004) conceptualized a model for CRM process implementation. Based on a strategic view, CRM has three different stages of the relationship: initiation, maintenance, and termination. The main contribution of this research advocated that the implementation of the CRM process in the relationship maintenance stage would enhance business performance. In order to achieve customer loyalty and sales growth, Nyadzayo & Khajehzadeh (2016) examined the mediating role of CRM quality on service evaluation variables (service quality, customer satisfaction, and customer value) on customer loyalty. They found that while customer loyalty is affected by service quality, customer satisfaction, and customer value, these relationships are additionally strengthened when customers perceive higher CRM quality.

Yim et al. (2004) suggested that CRM relies on four key dimensions, namely:

- 1) Focusing on key customers where customer-focused structure, culture, policy, and reward system should infuse any firm that attempts to implement CRM (Ryals & Knox, 2001).
- 2) Organizing around CRM, which means in order to implement CRM successfully, there is a necessity to an organization-wide commitment of resources, with intensive efforts by all organizational tasks to continually deliver a stream of value-rich actions and customer (Grönroos, 1996).

- 3) Managing Knowledge which is intensely related to knowledge management, successful CRM is established on efficiently transforming customer information to customer knowledge. (4) CRM-Based Technology where most of CRM applications take advantage of technology innovations to collect and analyze data on customer patterns, improve prediction models, in time and effective customized communications, and proficiently deliver personalized value offerings to customers (Kevork & Vrechopoulos, 2004).

A recent study by Thakur & Workman (2016) has provided the customer portfolio management (CPM) approach, which examines how an organization can describe the value of customers and segment these customers into portfolios. This enables organizations to better understand the relative significance of each customer to the organization's total profit. From a customer perspective, this understanding will help organization to gain valuable customers and create additional value with these customers through relationship development.

#### b) *Customer Loyalty*

Organizations that attempt to form strong customer bonds need to attend to some different considerations. Interacting with customers, developing loyalty programs, personalizing marketing, and creating institutional ties are four crucial marketing activities that organizations are using to build customer loyalty. Company personnel can create strong bonds with customers by individualizing and personalizing relationships (Johnson & Ross, 2014; Lindgreen, Palmer, Vanhamme, & Wouters, 2006; Neu, Gonzalez, & Pass, 2011; Plakoyiannaki & Tzokas, 2002).

Not surprisingly enough, the right technology is an increasingly essential ingredient for this purpose. Organizations are using e-mail, Web sites, call centers, sales force automation, and database software to foster continuous contact with customers (Chen & Popovich, 2003; Gray & Jongbok, 2001; Zineldin, 2005; Fan & Ku, 2010). Companies need to understand which customers are profitable and calculate each customer's lifetime value.

They must also determine how to increase the value of the customer base. Losing profitable customers can negatively affect a firm's profits. The key to retention is customer relationship management (CRM), the process of collecting and analyzing detailed information about customers and controlling all customer touch points to maximize loyalty through increasing the customer value and customer portfolio (Balaji, 2015; Chen & Popovich, 2003; Kotler, 2009). Reichheld (1996) recognized that a 5% growth in customer retention gives rise to an average customer lifetime value of 35% to 95%, which consequently improves organization profitability. Therefore, gaining customer loyalty is a vital

goal of marketing, and various loyalty programs are intended to help in achieving it (Evanschitzky et al., 2012).

### c) *Islamic Banking*

Islamic banking has been a significant part of the investment and finance industries for the last 30-plus years. Despite fierce competition from conventional banks, Islamic institutions have been growing, not only in Islamic countries but also in developed Western economies (Mansour, Abdelhamid, Masood, & Niazi, 2010). Islamic banking has two basic principles: the first one is sharing of profit and loss; the second one is the practice of giving or accepting additional money for money that is borrowed (riba), which is strictly prohibited (Sulaiman Abdullah & Joriah, 2013). This means that Islamic law vetoes interest charged on credit, regardless of the quantum of the interest (Kamarulzaman & Madun, 2013).

In particular, there are some of the unique characteristics of Islamic banking, which is making it different from conventional banks comprises: first, Islam emphasized the role of justice in order to achieve balance between interests of contracting parties. Thus, Riba (usury), Gharar (risk or uncertainty), and the financing for unlawful sectors (such as weapons, drugs, alcohol, and pork) are strictly prohibited (Beck, Demirgückunt, & Merrouche, 2013).

Second, the Islamic banking system is characterized by ethical and moral norms of the Islamic law (Khan & Shahid, 2008; Siddiqi, 2006). Third, in Islamic transactions, the lender should share the risk of the project with the borrower because it is postulated that neither the borrower nor the lender has control of the success or failure of a venture. This is the main difference between Islamic banks and conventional ones. Fourth, the profit-and-loss sharing (PLS) paradigm is primarily based on the Mudarabah (profit-sharing) and Musharakah (joint venture) concepts of Islamic contracts.

Based on the PLS paradigm, the assets and accountabilities of Islamic banks are combined in which way that borrowers share profits and losses with the banks, consequently profits and losses are shared with the depositors (Beng Soon Chong, 2009). In order for banks and their clients to comply with Sharia (Islamic Law), over the past decades, specific products have been developed that avoid the concept of interest and imply a certain degree of risk-sharing. There are many studies in Islamic banking literature regarding implementation of Islamic concepts, theories and financial performance of Islamic banks and these are beyond the scope of this research, the primary concern of the current research is the implementation of CRM in Islamic banks. Thus the next section discusses some of the marketing aspects implemented in Islamic banks around the world.

### d) *Marketing in Islamic Banking context*

There are many studies about Islamic banking around the world; some of them focus on the main criteria in customer selection of IBs, where others compared IBs with conventional banks in the context of service quality, customer satisfaction, and customer loyalty. For example, in Malaysia, researchers such as Dusuki & Abdullah (2007) examined the main factors that motivate customers to deal with Islamic banks. They found that customer satisfaction frequently influenced the quality of services provided by Islamic banks. Some of the service quality aspects like dealing with customers in courtesy and respect manner; how employees are treating customers in order to gain their trust, effectiveness in conducting any transaction; and employees' knowledge ability regarding Islamic bank's products and services. In the same line, Haque, Osman, & Ismail's (2009) findings indicated that customer satisfaction has a positive influence on the performance of Islamic banks in Malaysia. Additionally, there is a significant relationship between customers' perceptions about IB and service quality, social and religious perspective, and availability of services.

Furthermore, Mansour et al. (2010) confirmed that the Islamic nature of the bank is placed second after the criterion of "low services charges" as the top customers' criteria in UK IBs, this stressed the importance of religious orientation. In a similar study by Amin, Isa, & Fontaine (2013), they examined customer satisfaction and its effect on image, trust, and loyalty of Muslim and non-Muslim customers in the context of the Malaysian Islamic bank's industry. The findings show that both Muslim and non-Muslim customers are satisfied, have trust in, and are loyal to Islamic banks. They also recommend that Muslim customers create relationships with Islamic banks because they trust that Islamic banks are Shariah-compliant. Hence, offering secure banking products that are entirely following Islamic principles is essential. Previous studies contradicted the findings of Erol & El-Bdour's (1989) study, which stated that religious motives are not supported as being the main important motive.

Similarly, in UAE, Al-Tamimi, Lafi, & Uddin (2009) stated that most UAE customers had chosen Islamic banks rather than conventional banks; nevertheless, customers are not satisfied with the provided products and level of service quality. The main reason behind the selection of IBs was the quality of products, service quality, and religious aspects. Another study in Turkey by Okumuş (2015) reveals that the IBs nowadays are not following the original paradigm of Islamic banking. Moreover, the motivation for the customers to dealing with IBs is "religious belief" rather than "profitability" from financial transactions.

Finally, Turkish IBs are trying to apply practical business strategies in order to improve customers'

extended the discussion by investigating customer perceptions about the Islamic banking practices in the UK. The findings showed that most IBs are not fully operating under the PLS system, and they simply follow the conventional interest-based system with changed names.

Regarding information about Islamic products, this study revealed that not sufficient marketing has yet been done by banks to build awareness about Islamic products. In the same line, Kamarulzaman & Madun (2013) denote that the marketing of the Islamic products is not encouraging. The main problem is that the information regarding the Islamic banking products is inadequate and not appropriate to persuade the customers.

Regarding implementations of CRM in Islamic banks, there are few studies such as Kurniati, Suharyono, Hamid (2015) study which determined that CRM and service quality can straight improve corporate image, value, customer satisfaction, and loyalty. Though corporate image does not directly influence customer satisfaction and loyalty, nevertheless it boosts customer satisfaction and loyalty through value. The researchers describe the results statistically, but they did not interpret how CRM works in Islamic banks.

Another study by Kura (2016), where the direct relationships between CRM dimensions and behavioral intentions were examined. It adopted Sin et al. (2005) CRM framework, which consists of four dimensions, namely: Key customer focus, customer relationship management organization, knowledge management, and technology-based customer relationship management. The findings suggested that CRM is a significant concern in generating positive behavioral intentions in Nigerian Islamic banks. The findings of this research did not display how CRM is applicable in Nigerian Islamic banks and in which way CRM dimensions contribute positively to the behavioral intentions of customers.

Taha (2016) stressed the significance of customer relationship management in Islamic banks and indicated that CRM implementation has a significant impact on bank's customer-based profit performance. Therefore, Islamic bank managers should continuously support the CRM implementations in order to enhance lifetime value based on maintainable relationship and consequently improve Islamic bank competitive capabilities and performance. Moreover, the findings encourage practitioners of Islamic Banks to improve more customized customer relationship practices.

### III. RESEARCH METHODOLOGY

The current study applies the research method outlined to a case study of an Islamic bank (AL Rajhi) as it is considered as the most extensive and successful Islamic bank worldwide. Embracing a case study

approach permitted a detailed understanding of the bank and the issues facing it to be achieved. The case study approach has been extensively used by researchers seeking such an understanding of complex phenomena (Yin, 2003).

The case study in this paper uses a combination of personal observation, interviews, and secondary data (Fletcher et al., 1997). A case study approach was mainly appropriate here because of a detailed understanding of the implementation of CRM as needed. Furthermore, (Yin, 2003 p. 5) discusses that the case study method is suitable when the following conditions are met: The form of the research question is 'how?' and/or 'why?' This condition is met in the research described here, as the issues of concern are around how the approaches of CRM are being implemented in Islamic banks;/How CRM implementations enhance customer loyalty? And so on. Also, behavioural control of events is not obligatory. The present research meets this criterion, as the researchers were not part of the decision-making process within the company being studied. The research emphasizes on contemporary events. Again, there is a good fit with the study described here, as the decisions and actions under discussion had either occurred very shortly before the research intervention or, in some areas, were still not explained at the time of the research. Finally, the rationale for a single case design is likewise well supported in this context. First, the bank was chosen because it is publicly fame worldwide, and its aim to position itself 'at the cutting edge' of a customer-centric view. Yin (2003, pp. 40-2) defines critical cases, extreme or unique cases, and revelatory cases as worthy of documentation and analysis in their own right, as off erring opportunities critical for testing theories and models under development, and as situations for observing and analyzing phenomena that are generally inaccessible(Yin, 2003, p. 42).

The data used in the case study were gained from a combination of secondary and primary sources. The secondary data included internal documentation from the bank and a selection of general reports on the bank. Besides secondary data, the authors adopted an interpretive perspective in the study. A total of ten interviews with AL Rajhi bank managers in different branches in Al-Madinah-Al-Monawara, sampling was purposive, the interviews were conducted with senior managers from the bank, and unfortunately, due to time restriction, the researcher was able to interview only three of them.

The interviewees were selected based on their experience and involvement in CRM and related issues. Interviewees were invited to discuss the position of the bank regarding CRM implementation. Interviews were in-depth and semi-structured, and questions were designed to elicit managers' experiences with CRM in Islamic banks (see appendix A). Although an interview



guide was used, this served merely to ensure that the appropriate topics were covered as opposed to overlaying any particular theoretical or conceptual framework on the process. The interviews were conducted in Arabic and subsequently translated in to English. Here an interpretive phenomenon logical approach was adopted in order to embrace interpretations of the attitudes, opinions, and experiences of the bank managers (Yin, 2009).

#### IV. FINDINGS

Al Rajhi Bank (ARB) received its current name in 2006 but was first established in 1957 as an exchange house and converted to a bank under the name ALRajhi Banking Corporation in 1987. It is considered as the second largest Bank in the Saudi Kingdom in terms of assets and the largest Islamic bank in the world. Al Rajhi Bank (ARB) accounted for 16.1% of total assets and 17.3% of total deposits among banks in the Kingdom as of the end of 2018.

The Bank offers its services through diverse channels for the convenience of its customers. These entail of both traditional and modern channels, comprising an extensive network of 551 branches, including 157 ladies branches and sections, 5,006 ATMs, and 83,958 POS terminals that span the Kingdom, in addition to online banking and mobile banking services.

Although managing the largest branch network in the Middle East, the Bank likewise operates ten branches in Jordan and two branches in Kuwait while its subsidiary in Malaysia operates 18 branches (ALRajhi Annual Report 2018).

In terms of customer relationships, technology, and digital systems are increasingly used towards providing a superior customer experience, the Bank sets a clear path towards meeting its customer advocacy goals. The bank uses the Net Promoter Score (NPS) very carefully, focusing on whether a customer would recommend the Bank to others. Among banks in the Kingdom, the NPS improved from 14% in 2015 to 42% in 2018.

The bank currently ranks second, up from seventh position in 2015 out of a total of 12 banks in Saudi Arabia. The bank has established an innovation center in order to expand the Customer input in both the design and prioritization of new features and products. The feedback and suggestions from customers have enhanced the bank's ability to increase conversion to digital channels and functionality, continuing to enhance customer experience further.

Moreover, regarding customer loyalty, the MOKAFA'A (reward) program was launched during the year 2018 to reciprocate customer loyalty. This program allows ARB customers to earn points every time they use the Bank's many products and enhanced features.

These points can be redeemed at a range of locations belonging to participating merchants or service providers. The Bank's emphasis on customer-centricity entails "state-of-the-art" customer relationship management tools. During the year 2018, the bank has powered its call center agents with tools that provided a comprehensive 360 view of customer needs, enabling it to act swiftly to fulfill customer requests. The Bank successfully launched a new customer relationship management system, with the 360 degrees view of the customer as mentioned previously. This system helps to boost the customer's loyalty and trust by listening and responding to their banking needs. Similarly, the bank uses a predictive complaints system using big data technology to resolve customer issues proactively (AL Rajhi Annual Report 2018).

Also, it is observed that return on customers' during the year increased from (542,644) in 2017 to (728,956) in 2018. In 2019, the bank signed a contract with Temenos, the well-known banking software company, as well as a host of additional digital solutions. This software will allow the bank to introduce new lending products to the market and servicing its growing number of customers more quickly and efficiently (Bridge, 2019). Also, Temenos enables banks to scale their business on-demand, massively reduce operating costs for technology, and reduce time and efforts through continuous innovation quicker and easier integration with complementary providers and businesses.

Besides, regarding primary data, semi-structured interviews with senior managers revealed the following:

*Manager 1:* reported that: "CRM systems are concerned with the IT department in Riyadh (the main branch), CRM software is launched there and distributed to other branches around Saudi Arabia." Moreover, he continued: "yes, absolutely CRM system aims to develop relationship with customers and our loyalty programs are designed to do so, as we emphasize on creating loyal relationship with our customers and to offer them an enriched & more rewarding loyalty services, we launched the "MOKAFA'A" program to earn points through ALRajhi bank products." Finally, he stated that: "the bank policy is to support customer-centric view; this is done by training the employees how to deal properly with the customers. Additionally, the bank always reminds the employees that the customer-centric view is important through weekly meetings, statements that encourage employees to gain customer satisfaction and loyalty. Finally, as managers, we monitor every single detail in the relationship between frontline employees and customers to ensure that they are on the right path."

*Manager 2:* reported that: "as we know recently, AL Rajhi bank signed a contract with Temenos, to acquire

software which enables the bank to deal better with customers, reduce operating costs for technology, and reduce time and efforts through reaching a wide range of customers around the world." He continued by: "that is right, our customized range of financial services which respect the most ethical standards empower our customers to manage their wealth with peace of mind, especially profitable customers. Our loyalty programs are diverse; for instance, regarding affluent customers; the affluent membership comes with a Visa Debit Platinum card, which boasts world-class services and lifestyle benefits, designed to serve them every day personalized banking needs. In order to enhance customer loyalty, our experienced teams of relationship managers are committed to providing a premium level of service, and attention to profitable customers". Finally, he stated that: "our bank is the largest Islamic bank around the world, so in order to survive in the competitive world we need to strongly ensure that the bank is supporting customer-centric culture, one of the main tools for enhancing the relationship with different customers is call center. Our call centers are designed to answer daily and weekly customers' requests, whether it is a request or a complaint, and also to get some information from the customers to ensure that customers are satisfied."

*Manager 3:* reported that: "CRM software is progressively used to offer as uperior customer experience; the Bank sets a clear vision to meet its customer encouragement goals."

*He continued by:* "The bank uses surveys to know whether a customer would recommend the bank to others and whether they are satisfied? This helps to know the customers' feedback with the bank services, and this will improve customer loyalty in the long term". Finally, he stated that: "The bank has an innovation center in order to increase the level of customer involvement of new services and products. The feedback and suggestions from customers have improved the bank's ability to enhance adaptation of technology tools, ongoing efforts to enrich the customer experience, and this is an outcome of a customer-centric culture."

## V. DISCUSSION

Our research has three main objectives: first is to investigate different CRM implementations in ALRajhi Islamic bank; second is to examine how CRM implementations contribute to enhancing customer loyalty. Third is to examine whether ALRajhi Islamic bank is adopting customer-centric view as a culture. In this section, we present the main results of our study by comparing them with those found in the literature.

The current study highlights the implementation of CRM is one of the leading Islamic banks around the world (ALRajhi). The analysis of the case study showed

that ALRajhi bank is implementing CRM through using the software Temenos, the banking software company, as well as a host of additional technological solutions. This software allows the bank to announce new lending products to the market and servicing its growing number of customers more quickly and efficiently (Bridge, 2019).

Also, Temenosen ables banks to reduce operating costs for technology, and reduce time and efforts through continuous innovation, quicker and easier integration with complementary providers and businesses. The Bank also has a clear path to achieve its customer's goals. The bank uses the Net Promot or Score (NPS) very carefully, focusing on whether a customer would recommend the Bank to others. Among other banks in the Kingdom, the NPS improved from 14% in 2015 to 42% in 2018. This is consistent with the literature, which suggests that CRM implementation increases an organization's ability to produce profits and decrease costs. Firms that implement CRM produce revenues that exceed the additional costs. Also, CRMpermits organizations to provide higher-quality products and services, even though at higher costs. The higher quality of their products and services permits these organizations to obtain a revenue differential that overcomes the higher costs of CRM applications (Krasnikov et al., 2009).

Moreover, CRM-Based Technology where most of CRM applications take advantage of technology innovations to collect and analyze data on customer patterns, improves prediction models, in time and effective customized communications, and proficiently deliver personalized value offerings to customers (Kevork & Vrechopoulos, 2004).

Regarding how CRM implementations contribute to enhancing customer loyalty, the analysis of the case study showed that ALRajhi bank provides a customized range of financial services and helps its customers to manage their wealth easily especially profitable customers. In order to enhance customer loyalty, they have experienced teams of relationship managers who are committed to providing a superior level of service and attention to profitable customers.

Also, the MOKAFA'A (reward) program, which was launched during the year 2018, is meant to enhance customer loyalty. This program permits ARB customers to gain points every time they use the Bank's services and enhanced features. These points can be redeemed for various services and advantages. This is consistent with the findings of Nyadzayo & Khajehzadeh (2016), who examined the mediating role of CRM quality on service evaluation variables (service quality, customer satisfaction, and customer value) on customer loyalty. They found that while customer loyalty is affected by service quality, customer satisfaction, and customer value, these relationships are additionally strengthened when customers perceive higher CRM quality.



Moreover, Yim et al. (2004) suggested that CRM relies on focusing on key customers where customer-focused structure, culture, policy, and reward system should infuse any firm that attempts to implement CRM (Ryals & Knox, 2001). Finally, in terms of whether AlRajhi Islamic bank is adopting a customer-centric view as culture, the analysis of the interviews and case study revealed that the bank had established an innovation center in order to expand the level of customer information in both the design and prioritization of new features and products. The feedback and suggestions from customers have enhanced the bank's ability to increase conversion using technological tools such as CRM to enhance customer experience further. Furthermore, as the three managers stated that the bank policy is to support a customer-centric view; this is done by:

1. Training the employees how to deal appropriately with the customers,
2. Weekly meetings, statements that remind the employees that the customer-centric view is essential.
3. As managers, they monitor every single detail in the relationship between frontline employees and customers to ensure that they are on the right path.
4. Call centers that are designed to answer daily and weekly customers' requests or a complaint and also to get some information from the customers to ensure that customers are satisfied.

This is consistent with Kim et al. (2003) study of CRM effectiveness, which contains four customer-centric perspectives: customer knowledge, interaction, loyalty, and satisfaction. Their main idea was that CRM comprises meeting customers' unique desires through managing business interactions, and this can be achieved by integrating business processes and technology in order to enhance their relationship with customers. Payne & Frow (2005) stressed that CRM is a cross-functional process-oriented where firms realized programs of the business strategy in alignment with the customer strategy to create value for customers and company.

As a result, the lifetime value of a profitable customer is maximized. Moreover, Saifullah Hassan et al. (2015) concluded that CRM aims to enhance the in-depth customer knowledge and also achieves higher customer satisfaction and customer loyalty through enabling companies to obtain clear vision about their customers, what are their needs, and what will make them more satisfied?

#### Conclusion

The current study showed the implementation of CRM in AL Rajhi Islamic banks, and it contributes to CRM implementation literature as well as to pinpoint the present reality of the Islamic banking sector through enriching our knowledge regarding the implementation

of CRM in Islamic banks. The findings showed that AL Rajhi Islamic banks succeed in integrating the applications in order to be able to gather all the available information related to the customer.

Also, the findings displayed that AL Rajhi bank is adopting a customer-centric view as company culture; this is done by reinforcing call centers to better interaction with customers and training the employees on how to deal appropriately with the customers. Also, findings of this study showed that using Temenos as one of CRM software enables banks to reduce operating costs for technology, and reduce time and efforts through continuous innovation, quicker and easier integration with providers and customers. Moreover, the software enables the bank to obtain necessary information about customers in order to serve them better and to achieve customer loyalty in the long term. Finally, the study emphasizes on banks that attempt to form strong customer bonds, and they need to attend to some different considerations such as interacting with customers, developing loyalty programs, personalizing marketing, and creating institutional ties to build customer loyalty. Moreover, Islamic banks need to understand which customers are profitable and calculate each customer's lifetime value. They must also determine how to increase the value of the customer base. Losing profitable customers can negatively affect banks' profits. The key to retention is CRM, the process of collecting and analyzing detailed information about customers and controlling all customer's touch points to maximize loyalty through increasing the customer value and customer portfolio.

#### APPENDIX A

يُحِجَّارِلَا كَنْب يِفْ إَالْمَعْلَمْ عَمْ تَاقَالْعَلَمْ قَرَادِإِ تَاقِيَبَطْتَ تَاهِجَوْتَلَوْ عَقَوْلَلَا

قَلْبَاقِمَلَا قَلَئِسَأْ

ثَحَبَلَا قَلَئِسَأْ

قَيْسَاسَأْ قَلَئِسَأْ قَثَالِث لِعَ قَبَاجَإِلَا إِلَيْ ثَحَبَلَا اذَهَ فَدَهَيْ

يِفْ إَالْمَعْلَمْ عَمْ تَاقَالْعَلَمْ قَرَادِإِ مَاظَنْ قَيَبَطْتَ مَتِيْ فِيَكِ

يُحِجَّارِلَا كَنْب

لِعَ زَيِّكَرْتَلَا قَفَسَلَفْ يِحِجَّارِلَا كَنْب قَبَطِيْ يِدَمْ يِأْ إِلَيْ

قَسَسَؤْمَلَلْ قَفَاقَثَكَ لِيَمَعْلَمْ

إَالَّوْ نَيِّسَحَتْ يِفْ إَالْمَعْلَمْ عَمْ تَاقَالْعَلَمْ قَرَادِإِ مَهَاسَتْ فِيَكِ

إَالْمَعْلَمْ

قَيِّعَرْفَلَا قَلَئِسَأْ

يِصَقَتْسَمَلَا لَأَؤْسَ مَتِيْ ثَحَابَلَوْ ثَحَبَلَا مَيِّدَقَتْ دَعَبْ -

عَوْضَوْمَلَا نَعْ هَتِيَفَلَخْ وَقَيِّصَخَشَلَا تَامَوْلَعَمَلَا نَعْ هَنَمْ

مَاعْ لَكَشَبْ

قَيِّمَالِسَإِلَا كَوَنَبَلَا ءَارَدَمَلَلْ قَهَجَوْمَلَا قَلَئِسَأْ

؟إَالْمَعْلَمْ عَمْ تَاقَالْعَلَمْ قَرَادِإِ مَاظَنْ قَيَبَطْتَ مَتِيْ فِيَكِ

لَهْ؟ مَاظَنَلَا اذَهَلْ يِلَاحَلَلَا يِوْتَسَمَلَلْ يِصَقَخَشَلَا كَمَيِّقَتْ وَهَامْ

تَايِّجِيَتْرَتَسَأْ يِأْ حَرَقَتْ لَهْ؟ قَيِّمَالِسَإِلَا كَنْبَلَلْ بَسَانَمْ وَهَ

تاقالعلاء نيسحت لجأ نم ئيمالس إلأ كونبلاب ڦصالخ ىرخأ ئالمعلاء عم؟

يـف مـهـاسـي ءـالـمـعـلـا عـم تـاقـالـعـلـا مـاظـنـنـا دـقـتـعـتـ لـهـ 3ـ؟ـ حـيـجـارـلـا كـنـبـ يـفـ نـيـابـلـا ءـالـوـ نـيـسـحـتـ

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تاقالعلـا نـيـسـحـت لـجـأ نـم ئـيـمـالـسـإـلـا كـونـبـلـاب ئـصـاخـرـخـ؟ ئـعـالـمـعـلـا عـمـ

2. ئـديـج تـاقـالـع ئـانـب يـفـ حـجـانـ كـنـبـلـا نـأـ دـقـتـعـتـ لـهـ؟ فـرـطـ نـمـ قـقـبـطـمـلـا ئـالـلـوـلـا جـمـارـبـ يـهـامـ ئـعـالـمـعـلـا عـمـ قـرـمـتـسـمـ وـ ئـعـالـمـعـلـا عـمـ تـاقـالـعـلـا نـيـسـحـتـلـ كـنـبـلـا

3. يـفـ مـهـاسـيـ ئـالـمـعـلـا عـمـ تـاقـالـعـلـا مـاظـنـ نـأـ دـقـتـعـتـ لـهـ؟ يـيـحـجـارـلـا كـنـبـ يـفـ نـيـأـبـزـلـا ئـالـوـ نـيـسـحـتـ؟

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