

Do *TRCK*¹ affect Market Performance? Evidence from Cooperative Bank of Oromia Share Company in West Shoa Zone, Ethiopia

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Abstract

The purpose of this study is to investigate the effect of Customer Relationship Management(CRM) on the market performance of the Cooperative Bank of Oromia(CBO) in West Shoa Zone branches. In this study, both qualitative and quantitative research approaches were employed. The total sample size for the study was 263. Mean and standard deviation, Correlation, and multiple linear regressions were used for analysis. The findings confirm that customer knowledge management, focusing on the main customer, CRM-based technology, and relationship marketing has a positive and significant relationship with the market performance of the bank. Therefore, CBO has to strengthen the implementation of CRM appropriately and continuously, as an indispensable tool for gaining competitive advantage and building long-lasting and profitable relationships with its customers to achieve its market performance.

JEL classification: M1, M3

1. Introduction

Customer relationship management (CRM) is a management strategy intermingled with technology that deals with managing and nurturing the relationship with current and prospective customers (Zamil, 2011). The essence of CRM thinking originates from three concepts in marketing management: customer orientation, relationship marketing, and database marketing. With the advancement of information communication technology, these three marketing views have come together in the paradigm of CRM (Langerak, and Peter. (2004). Nowadays, CRM is increasingly important to firms as they seek to improve their profits through long-term relationships with customers. In recent years, many have invested heavily in information technology assets to better manage their interactions with customers before, during, and after purchase (Bohling et al., 2006).

The banking industry has a growing impact on all other sectors of the economy and it is known to be a highly human-intensive and customer interactive industry where CRM is realized and more applicable (Winer, 2001). When there are different private banking sectors, customers need customer-centric services to decide to be banked. So, in achieving this, the banks are deploying CRM as a tool for building a customer base and enhancing revenue (Oogarah-Hanuman et al., 2011). Banks are fighting with each other to achieve a great slice of the market share. For that reason, the banks have to look for difficulties to meet the high growth of customer expectations (El Hinnawi, 2011).

Market performance is a term used by marketing professionals to describe the analysis and improvement of the efficiency and effectiveness of marketing. The goals of performance management are to achieve key outcomes and objectives to optimize individual, group, or organizational performance (Amman, 2012). The market performance comprises the actual output or results of an organization as measured against its intended outputs or goals and objectives (Richards & Jones, E. 2008).

2. Statement Of The Problem

The importance of CRM is growing due to the challenging business environment faced by organizations throughout the world today because it focuses on current users who are the source of the majority of business revenue and the best option for improving businesses in uncertain times

In the contemporary business environment, customers are considered to be the central element of all marketing actions, and CRM has become a priority for a firm's marketing strategy. Companies are realizing the need for in-depth and integrated customer knowledge to build close cooperative and partnering relationships with their customers (Sheth & Parvatiyar, 2002).

In Ethiopia, starting from the past two decades it is shown that there are high growth and expansion of the banking industry. The banking industry plays a key role in country's overall economy and customers are key participants in this industry. As far as the study observation is concerned, most of the time banks failed to meet customer needs and requirements. Nowadays there is high competition among banks in the industry to attract new customers and retaining the existing ones. Competition in this industry is becoming intense after many private banks are being marched to the market. Acquiring a competitive advantage requires delivering improved services for customers (Tsegay, 2011).

Gebeyehu (2014) argued the existence of a positive and significant relationship between CRM dimensions and the profit performance of the banks. Even though many theories were discussing how clients are satisfied, and they have not yet investigated CRM and its effect on the marketing performance of banks. CBO, in particular, is affected by external and internal factors like lack of awareness among the general public on Cooperative businesses, lack of fuller share capital subscription, and also there is a problem in the continues improvement of its marketing performance due to different factors like lack of good relationship between the bank and its customers, lack of advanced technologies, lack of knowledge about its customers and competition in the banking industry.

Even though few studies were discussed in other problem areas of the banking industry, there is no study which was conducted on the CRM dimension in relationship marketing issue in our country especially in case of CBO. This gap initiates the study to involve in this problem area.

3. Research Objectives

The general objective of this study is to investigate the effect of CRM on the market performance of CBO in West Shoa Zone Branches. Specific objectives are to: -

- Examine the effect of Customer Knowledge Management on Bank Market performance
- Analyze the effect of Focusing on main customers on Bank Market performance
- Pinpoint the effect of Technology-based CRM on Bank Market performance
- Evaluate the effect of Relationship Marketing on Bank Market performance

4. Empirical Reviews On Crm

The extent to which CRM contributes to improving the performance of banking was identified by Coltman (2007). Swami Nathan, (2004) found that key customers and managing knowledge have significant effects on CRM. The study mentioned customer satisfaction and retention are achieved when the company applied CRM practices. CRM plays a positive role in boosting market performance (Tauni, et al.,2014).

In the Ethiopian context Gebeyehu, (2014) researched to investigate the effects of CRM on profit and Market Performance. The findings confirmed that key customer focus, knowledge management, CRM organization, and technology-based CRM have a positive and significant relationship with profit and market performance in selected commercial banks.

Customer Knowledge Management

The application of knowledge management and CRM in an organization can identify the needs of their customers and predict their behavior that subsequently will lead to improving organizational performance (Toufani & Gilaninia, 2017). According to Dous et al, (2005) in today's competitive world, knowledge is well thought-out as one of the competitive factors in a global economy. Accordingly, it can be decided that knowledge management is an integrative part of CRM.

A firm cannot be customer-focused without knowing the needs and preferences of customers. Customer needs and preferences-driven CRM strategies require unrecognized customer needs and preferences through the analysis of customer information. Successful dissemination of knowledge management requires firms to develop both information technology systems, such as marketing management support systems to spread explicit knowledge and other processes and procedures to encourage the distribution of implicit knowledge (Ryals *et al.*, 2001).

Focusing on main customers

Key customer focus is a business strategy that requires management and employees to focus on the changing wants and needs of its customers (Yau et al., 2000). According to Kotler and Armstrong, (2010), in today's business environments the ultimate goal of any key customer focus is to achieve a deep customer relationship that makes an organization a necessary partner to its most profitable customers. The overall company understanding and support for key customer focus encourage the sales force to foster long-term customer relationships by offering more personalized services.

Assabil & Abdallah, (2011). stated that firms are engaged in enough amounts of transactions with significantly diverse customers in terms of their needs, preferences, and expectations. To reduce the CRM challenges, most of the firms have CRM programs that are either database-driven or customer-needs-driven.

Technology-based CRM

CRM-based technology enables organizations to plan and implement successful marketing actions for retaining customers long-last and making them more profitable, because of the customer database and other information-storing systems (Roberts et al., 2005). Technology improves marketing capabilities by providing valuable information about customers, which, in turn, will help both managers and employees to achieve specific marketing goals much more effectively (Chang et al, 2010).

With the development of sophisticated information management tools, such as database marketing, data warehousing, data mining, and push technology, companies are striving to seamlessly incorporate the latest technology into their CRM systems. In particular, salespeople frequently depend on continually updated software programs to better respond to their customers and build enduring customer relationships (Kotler and Armstrong, 2010). According to Raman, (2006) a real successful CRM should integrate information technology to be effective.

Relationship Marketing

Kotler and Armstrong (2010) point out that relationship marketing is a relationship process for creating, retaining, and enhancing mutual value between enterprises and customers or other stakeholder groups. Sheth et al, (2015) stated that relationship marketing would lead to greater marketing productivity by making it more effective and efficient. Hence building and maintaining relationships have significant long-term implications for the firms.

Market performance

In today's world as competition increasing at an increasing rate, companies were able to deliver their offer and services that are tailored for every customer. Certainly, these organizations can accomplish competitive advantage in sales and service marketing through tailoring their mass services. At the moment, the profitable companies endeavor to transfer their mass services to the individual customer. Profitable companies increased market share will certainly be the benefit of CRM. With CRM in practice, customers are expected to defect from other organizations and flock to a specific organization that has higher customer service. As Roberts-Phelps (2001), CRM techniques are also used to increase the overall market share of a business. Essentially, treating customers well adds to the value of the business's products and services. If the business impresses customers, it tends to attract more people, increasing its pool of customers.

5. Research Methodology

In this part research approach and design, target population and sampling techniques, source of data, data collection instrument, and methods of data analysis will be discussed.

Research Approach and Design

To answer the research objectives, the study used a mixed research approach. Such a research approach is a good way of approaching issues as it enables to respond and triangulate pieces of evidence.

The research designs employed under this study were descriptive and explanatory research. The descriptive research design was used in this study because this type of study was conducted to provide a detailed description of the existing phenomena and to justify current conditions with the intent of employing data and whenever possible to conclude from the fact discovered. The explanatory research is designed to study cause-and-effect in that the relationship between variables is correlating to estimate the integrated relationship of the CRM dimensions and market performance.

Target Population and Sampling Techniques

The target populations of the study were branch managers, clerical employees of CBO in West Shoa Zone branches. The total numbers of employees in all 17 branches were 263. The following formula is used by the study to determine the sample size for a given population (Yamane, 1967). Assumptions: A 95% confidence level, and $e = \pm 5\%$

$$\frac{N}{n = 1 + N(e)^2}$$

Where: n = the sample size/ required sample size

N = the total population size

1 = designates the probability of the event occurring.

e = the level of precision (Sampling error that can be tolerated which is 5%).

$$n = \frac{246}{1 + 246(0.05)^2} \approx 152$$

The total sample size was divided into branches proportionally. The study used a simple random sampling technique to approach each respondent in each branch.

Source of Data and Data Collection instruments

The study used primary and secondary data sources. The primary data were gathered from employees of CBO in West Shoa Zone branches whereas, secondary sources were collected from reports of the bank.

For data collection, the study used closed-ended (5 Likert scale scoring from strongly agree=5 to strongly disagree=1) and open-ended questionnaires and structured and semi-structured interviews.

Methods of Data Analysis

The study employed both descriptive (frequency, mean, standard deviation) and inferential statistics (Multiple linear regressions) to analyze the data. The Statistical Package for Social Sciences (SPSS version 20.0) was used to analyze the results. The study adopted a multiple linear regression model as indicated below:

$$= \beta_0 + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \varepsilon$$

Where, is Market performance, β_0 . β_4 are coefficients of predictor variables, x_1 is knowledge management, x_2 is focusing on main clients, x_3 is CRM-based technology, x_4 denotes relationship marketing, and ε is an error term.

Reliability Test

According to Zikmund, Babin, and Griffin (2010) scales with coefficient alpha between 0.8 and 0.95 are considered to have very good quality, between 0.7 and 0.8 are good reliability, and between 0.6 and 0.7 indicates fair reliability. Table 1 below shows that the instrument was reliable enough.

Table 1: Cronbach's Alpha for each field of the questionnaire

No	Items	Number of Items	Cronbach's Alpha
1	Customer knowledge management	8	0.895
2	Focusing on the main customer	7	0.886
3	Technology based CRM	7	0.904
4	Relationship marketing	5	0.898
	Overall result	27	0.937

Source: Field Survey (2020)

6. Results And Discussions

A total of one hundred fifty-two (152) questionnaires were distributed to the respondents and 147 questionnaires were completed and returned. Hence, the total response rate is 96.7%. As a result, the analysis of this study is based on the response rate.

6.1 Demographic Characteristics of the respondents

Table 2 below shows that the majority of the respondents are Male constituting 70.7%, while female respondents are 29.3%. In terms of age distribution respondents are largely at the age of 25–30 years old covering 74(50.4 %). Concerning the educational level of respondents, the Majority are first degree holders represented 134(91.2 %).

Table 2
Demographic characteristics of the respondents

Demographic Categories	Frequency Percent
Sex	Male 104 70.7
	Female 43 29.3
	Total 147 100.0
Age	25–30 74 50.4
	31–40 60 40.8
	41–50 13 8.8
	Above 50 0 0
	Total 147 100.0
Educational Level	Diploma 7 4.8
	Degree 134 91.2
	Masters and above 6 4.1
	Total 147 100.0
Source: field survey data, 2020	

The analysis of descriptive statistics used the mean scores of each variable. The main reason for using this measurement is to demonstrate the average responses of respondents for each question included under each dimension of the predictor variable and to reach the grand mean of each dimension. Finally, the interpretation is made by using the grand mean of each independent dimension for the aim of achieving partial research objectives of the study.

According to Al-Sayaad, Rabea, and Samrah (2006) the calculated mean score of an item was classified in ranges to fit the five-scaled Likert's measured (strongly disagree, disagree, neutral, agree, and strongly agree) as shown in Table 3 below. Hence, in this study, the opinion of employees on each item for all variables are labeled according to the calculated mean score result.

Table 3
Mean Score Range for Five-Scale Likert's Response

Mean	Response
From 1.00 to less than 1.80	Strongly Disagree
From 1.81 to less than 2.60	Disagree
From 2.61 to less than 3.40	Neutral
From 3.41 to less than 4.20	Agree
From 4.21 to less than 5.00	Strongly agree

6.2 Customer Knowledge Management

According to information obtained through an interview with branch managers, creating communication channels with the key customers is important for banks in ensuring similarity of services given to them and there is no favoritism thus encouraging the customers to continue doing business transactions with the bank.

Table 4
Mean and standard deviation of Customer Knowledge management

Variables of customer knowledge management	Mean	Std.Dev	Overall Response
Enabling two-way communication	3.65	1.018	Agree
Good management practice	3.74	.884	Agree
Well-trained and motivated employees	3.52	.968	Agree
Manages all customer communication	3.59	.942	Agree
There is successful dissemination of knowledge	3.51	.924	Agree
Management			
The management has the ability to trial customer behavior	3.68	.929	Agree
I have detail knowledge of every bank service procedures	3.53	.938	Agree
The staff member of the bank can interact and	4.06	.838	Agree
Work with others			
Average Mean	3.659		
Source: Field survey (2020)			

Based on the statistical results of Table 4, Cooperative bank employees perceive customer knowledge management as significant for the market performance of the bank. According to Table 4, the staff members of the bank have good ability in interacting and working with others has the highest mean value

of 4.06 with a Standard deviation of 0.838 and it indicated that the most decisive variable that influences the marketing performance of the bank.

6.3 Focusing on main customers

Focusing on the main customer is one of the most important dimensions of CRM that involves providing customized service to their customers, treating customers with special care, working with key customers, and meeting and ensuring key customer need. In today's business environments, the ultimate goal of any key customer focus is to achieve a deep customer relationship that makes an organization a necessary partner to its most profitable customers. The overall company understanding and support for key customer focus encourage the sales force to foster long-term customer relationships by offering more personalized services (Kotler and Armstrong, 2010).

According to the information obtained via the interview with branch managers in all branches the bank is giving more emphasis to key customer focus by giving loans and giving. The managers added that CRM has enabled the banks to tailor services to satisfy them while at the same time creates customer loyalty which enables the banks to cross-sale and up-sale to customers who are not only loyal but also firmly committed to the organization and all its offerings. Furthermore, the bank has given attention not only to key customers but also to "All customers of the bank" and considering using the idea of a customer focus to ramp up business and appeal to their client base as stated by the branch manager. In addition to this, Table 5 also reveals that the mean rating score of the entire sub construct variables in banks.

Table 5
Mean and standard deviation of focusing on the main Customer

Variables of focusing on main customers	Mean	Std.Dev	Overall Response
Our organization work with main customers to Customize our offering	3.84	.850	Agree
The bank provides customers service to main customers	3.73	.715	Agree
The bank makes coordinated effort to modify a service For main customers	3.34	.904	Neutral
The bank is continuously delivering superior and add Value for main customers	3.38	.886	Neutral
The bank meeting and ensuring main customers' needs	3.72	.920	Agree
All employees in our bank treat customers with special care	3.92	1.138	Agree
Customers life time value is essential criterion for main customer selection	3.86	.881	Agree
Average Mean	3.684		
Source: Field survey (2020)			

As shown in Table 5 above, focusing on the main customer dimension was assessed by seven measurement items. Accordingly, the highest mean score is attained by the item included to determine the level of how employees in the bank treat customers with especial care with (mean = 3.92 & standard deviation = 1.138) and the least mean was scored by an item stated the bank coordinated effort to modify service for main customers = 3.34, standard deviation = 0.904). As the statistical results in Table 5 above depicts, employees are neutral with two items of focusing on the main customer (makes coordinated effort to modify service for main customers and Continuously delivering superior and added value for main customers) whereas agreeing with the reaming five items of focusing on the main customer. This indicates that even though, focusing on the main customer is one of the most important dimensions of CRM that involves an overall customer-centric focus.

6.4 CRM-based Technology

CBO uses world-class software called T-24 which is the best product in the current market and with the help of this software, the customer's data is maintained. The bank establishes a central server and modern hardware to handle and facilitate its services. They also mentioned that the bank lacks in maintaining a comprehensive database of its customers.

Table 6
Mean and standard deviation of CRM based Technology

Variables of CRM based Technology	Mean	St.Dev	Overall Response
My bank maintains a comprehensive database of our customer	3.76	.830	Agree
With the help of the Automatic Teller Machine, the bank can serve customers outside the banking hall.	3.03	1.046	Neutral
My bank has the right hardware and software to serve our customers	3.71	.901	Agree
The bank assigned the right technical personnel for the utilization of computer technology in building customer relationships	3.76	.865	Agree
Providing information technology facilities like a computer-aided design for managing customer relationships	3.78	.801	Neutral
We communicate with our customer by telephone to meet their urgent requests and needs	3.46	1.022	Agree
Providing major transactions online without physical contact with the customers for customer convenience.	3.33	1.009	Neutral
Average Mean	3.524		
Source: Field survey (2020)			

As it can be seen in Table 6 in Cooperative bank respondents rated that comprehensive database for customer and providing information technology facilities like computer-aided design has the highest score the most significant variables of CRM based technology to achieve the market performance of the bank.

6.5 Relationship marketing

According to Payne & Richard (1993), relationship marketing focuses on clients' retention and building long-term relations that, in exchange contribute to loyalty. The higher the satisfaction perceived by the client, the higher the probability for long term relations and increased profitability". As the information obtained through an interview with branch managers, their good relationship with customers and their special efforts that the bank makes concerning customers handling and enhancing relationship marketing to increase its market performance has made the bank progress and is performing. Additionally, the managers stated that they place priority on satisfying their customers by providing them with the best investment advice. Knowing customers well will both help in enforcing operational measures well as also attracting good recommendations from them. This will help to increase and attract new customers to the bank.

Table 7
Mean and standard deviation of Relationship marketing

Variables Relationship marketing	Mean	St.Dev	Overall Response
Our bank customer relationship improves customer retention	3.63	1.022	Agree
In this bank, we have strong relationship marketing which helps in relation development	3.81	.931	Agree
Our bank establish a customer complaint handling process	3.63	.884	Agree
Customers do have ongoing relationships with the bank	3.67	.861	Agree
Improvement and inclination towards customers	3.35	.985	Neutral
Average Mean	3.618		
Source: Field survey (2020)			

As it can be seen in Table 7 that the bank has strong relationship marketing that helps in relation development has scored a mean of 3.81 with a standard deviation of 0.931. this implies the higher the probability for long-term relations the better market performance of the bank.

Market Performance

In today's world, as competition becomes tough, firms can deliver their offer and services that are customized for every customer. Certainly, these organizations can accomplish competitive advantage in sales and service marketing through tailoring their mass services. As information is obtained through interviews from branch managers, they said that as the bank is keen on maintaining its presence, the bank has resorted to building CRM with its customers as it results in the accomplishment of organizational goals, increased market share, increased profits, sales through better market segmentation, increased return on investment, reduced operational costs.

Table 8
Mean and standard deviation of Market Performance

Variables of Market Performance	Mean	St.Dev	Overall Response
Increasing market share through retaining, attracting, and satisfying new customers	4.16	1.021	Agree
Focusing on providing distinctive service to customers	3.78	.957	Agree
Bank marketing strategy is effective in promoting and attracting new customers	4.00	1.007	Agree
Strong devotion to standardized service delivery	3.88	.835	Agree
Extensive training for customers	3.64	.993	Agree
The marketing strategy of the bank is successful in retaining customers	3.95	.902	Agree
We focus on day to day operations	4.30	.989	Strongly agree
Developing system for imploring customers to feedback on service	3.78	.920	Agree
Expanding branches nearer to customers	3.73	1.062	Agree
Understanding and wish to provide quality services for customers	4.32	.767	Strongly agree
My bank marketing strategy satisfies customers	3.86	1.038	Agree
Average Mean	3.945		
Source: Field survey (2020)			

Based on the statistical results of Table 8 shows the highest mean score is understanding and wishing to provide quality service for customers has scored a mean of 4.32 with a standard deviation of 0.767. This shows the bank strives in boosting the quality of services delivered to customers. This will in turn help as a pivot to strengthen market performance.

CRM and market performance

Table 10
Correlations between CRM and market performance

CRM dimension	Market Performance
Customer Knowledge Management(CKM)	Pearson Correlation .640** Sig.(2-tailed) .000 N 147
Focusing on the main customer(FMC)	Pearson Correlation .776** Sig.(2-tailed) .000 N 147
CRM based Technology(CRMBT)	Pearson Correlation .683** Sig.(2-tailed) .000 N 147
Relationship Marketing (RM)	Pearson Correlation .638** Sig.(2-tailed) .000 N 147
Source: Field survey (2020)	

As seen in the above Table 10, the Pearson correlation matrix shows CKM, FMC, CRMBT, and RM has strong associations with market performance measures with a value of 0.640**, 0.776**, 0.683** and 0.638** respectively. Generally, CRM variables and overall market performance measures are strongly correlated with each other.

The results in Table 10 indicate that there is a positive and significant relationship between Focusing on the main customer and market performance ($r = 0.776$, $p < 0.01$), CRM based technology and market performance ($r = 0.683$, $p < 0.01$), customer knowledge management, and market performance ($r = 0.640$, $p < 0.01$), relationship marketing and market performance ($r = 0.638$, $p < 0.01$). The results of correlation analysis show that all the independent variables were positively

and significantly correlated with the dependent variable i.e. market performance at 99 percent confidence level ($P < 0.01$).

Regression Analysis

Table 13
Regression Analysis

Model		Unstandardized		Standardized	Sig
		Coefficients		Coefficients	
		B	Std. Error	Beta	
1	Constant	3.397	2.496		.000
	CKM	.334	.104	.185	.002
	FMC	.700	.094	.437	.000
	CRMBT	.448	.116	.231	.000
	RM	.436	.119	.197	.000
Source: Field survey data 2020					

According to Table 13, all four predictors have a positive and significant effect on market performance. The study is corroborated by Mithas and Frow, (2005) who found Customer knowledge management as having a significant impact on market performance in the banking industry. The result is although supported by finding from Chung and Shin (2010) in which key customer focus has a positive and significant influence on market performance in online retailing. Besides, the study of Ndubisi (2007) showed that the more key customer focuses the banks have, the more they will be market leaders.

Table 14
Model Summary

Model	R square	Adjusted R square	Std.Error of the Estimate	Durbin Watson
1	.742	.734	3.404	1.940
a. Predictors: (Constant), RM, CRMBT, CKM, FMC Source: Field survey data 2020				
The model summary in the above Table 14 shows 73.4% of the market performance of the Bank is explained by RM, CRMBT, CKM, and FMC whereas 26.5% is attributed to factors that are not inculcated in the model.				

Conclusion

As the finding of correlation analyses confirmed, there is a strong, positive, and significant relationship between CRM dimensions (Customer knowledge management, focusing on the main customer, CRM-based technology, and relationship marketing) and market performance. Similarly, multiple regression analysis results show that Customer knowledge management, focusing on the main customer, CRM-based technology, and relationship marketing positively affect the market performance of the bank.

Recommendations

The bank has to invest more to acquire the state-of-the-art-technology, to keep up pace with the swiftly changing banking business. Also, the bank has to focus on the main customer by continuous development of services and benefits, working with key customers, increasing its ability to meet its promises, fulfilling an obligation, providing consistent quality services, and continuously delivering superior and added value for key customers.

Customer knowledge management, by enabling ongoing and two-way communication, good management practice, well trained and motivated employees, successful dissemination of knowledge management, detailed knowledge of every procedure, and ability to handle customers are required to be practiced by the bank.

CRM-based technology through maintaining comprehensive databases of customers to improve their services, necessary hardware and software facilities to address the dynamic need of customers towards the advancement of banking technologies, technical personnel support for the utilization of computers and banking technologies to improve the capability of employees about the technologies. Generally, the bank has to implement CRM appropriately and continuously as an indispensable tool for gaining competitive advantage and build long-lasting and profitable relationships with their customers to achieve market performance.

Abbreviations

CBO-Cooperative Bank of Oromia

CKM -Customer Knowledge Management

CRMBT- CRM based Technology

CRM-Customer relationship Management

FMC-Focusing on the main customer

RM-Relationship Marketing

TRCK- *Technology, Relationship Marketing, Focusing on main Customers, Customer Knowledge Management*

Declarations

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