

Impact of using the Customer Relationship Management (CRM) Information System in local banks ,Riyadh city: a descriptive study

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Abstract

This study aimed to knowing the current strategies and procedures of the customer relationship management (CRM) system in local banks from the point of view of the bank employees; clarifying the challenges of using the system for employees surveying the extent of practice Dimensions (trust, commitment, satisfaction); and identifying the most influential dimensions. To achieve these goals, the descriptive-survey methodology was employed, and two questionnaires were distributed among clients and employees of local banks in Riyadh. The study population consisted of clients and employees of local banks in Riyadh. The study sample were (244) clients and (400) employees. The findings of the study are as Follows: the sample of study strongly agree with the administration's interest in using information technology. The results also showed that the bank's website provides a safe environment for customers' transactions. The administration also realizes the importance of using data and information technologies in customer service.

- The results revealed that the study sample agree that there is an effect of using the (CRM) system, leads to increased customer satisfaction, and responding to many customer requirements electronically.
- The results showed that the great majority of the study sample believed that it is not possible to view the bank's digital information Also that there is an encryption system or a password access the information.
- The results indicated that (82.5%) of the total study sample agrees system retain and record the procedures taken by the system user. Therefore, any change in the information can be monitored.
- the risks to the system are mostly from within the bank.
- the current system in the bank needs to be developed., provides accurate and reliable information.
- the system increases the quality and speed of banking operations.and agreeing that the availability of information increases the level of performance.

In the light of these results, the study recommended the following (the information system must be suitable for the bank needs; suggestions from the bank's employees must be taken into consideration before designing the information system; improving the system, programs and banks strategies continuously in accordance with the most recent technology

Keywords: Saudi Arabian Monetary Authority. CRM" Customer Relation Management ERP Enterprise Resource Planning

INTRODUCTION

Given the importance of information in improving competitiveness, and the positive impact on the economic situation, generating a knowledge culture, and providing better services to beneficiaries, to employ and activate the role of information in organizations, it was imperative to develop an electronic methodology that manages this information by storing and retrieving information electronically and developing predictive plans according to the strategies and policies of those organizations. As an example, for multiple systems, we mention the customer relationship management system: (the operational customer relationship management system — which is the focus of the study that the researcher deals with in her study — the analytical customer management system, the cooperative customer relationship management system.)

It is worth mentioning the administrative and digital preparation at the national level, as the Council of Economic and Development Affairs has set thirteen executive programs to achieve the ninety-six strategic objectives of the vision of the Kingdom of Saudi Arabia, and the digital infrastructure is the basic building block for all advanced activities of the human resources in the investment sector, and banks and development funds are the main drivers for this, and to attract investors, they are provided with information that will sharpen their enthusiasm and open horizons for citizens and residents to invest by using modern technologies to increase the coverage rate in cities and abroad and to improve the quality of information and ease of delivery on a large scale covering all areas.

To achieve this goal by studying and analyzing information and opinions to develop and support the growth of local investors in the banking and information technology sector to build a digital society, a digital economy and a digital homeland in a manner that ensures the transition to a digital society based on the creation of digital platforms to enrich interaction and effective community participation, which contributes to improving the experience of beneficiaries in the Kingdom and its economy digital. Whereas, foreign studies dealt with the extent of the impact of information automation and the role of technical programs in achieving the goals of investment organizations, which in turn have an effective impact in raising the economy of countries for those organizations, and we mention the findings of the study of the effectiveness of customer relationship management on customer satisfaction in the commercial banks of Taiwan.

The effect of customer relationship management on customer satisfaction in Taiwanese commercial banks that the result of the implementation and application of the CRM program is related to customer satisfaction and there are great interactions between information technology capacity, contact rate management and feedback measurement management to satisfy customers.

In another study in the same sector in India, A Study on the Effect of Information Technology on CRM, the study showed the relationship between the consumer and the local market by determining the role of social responsibility and its impact on its response, consumer awareness and its negative impact. The result of the study over 1999-2012 according to the three dimensions: consumer awareness of CRM services, consumer preference, consumer expectations and perceptions, taking into account the demographic nature.

To the researcher's knowledge, after reviewing the rules of the specialized in the digital library as well as the messages recorded in the King Fahad National Library, it was found that studies in the banking sector of the Kingdom of Saudi Arabia did not address the use of the information system for customer relationship management to attract and maintain customers and gain their loyalty, and highlight customer service and measure it with a digital system CRM, and its role in monitoring and analyzing the current situation and what can be proposed and forecasts of the system in the banking sector according to operations and strategies, which is reflected in the achievement of the goals of the Saudi Vision 2030 for the Kingdom of Saudi Arabia.

STUDY PROBLEM

The banking sector is one of the most important pillars of the economy, and the Saudi Vision 2030 relies on the economic sector to achieve the strategic goals, and it is a bet for the future to be satisfied and find financing sources for all sectors besides the oil market.

In the beginnings of 2015, the Saudi economy witnessed stability in the gross domestic product as a result of the increase in non-oil activities and continued in the organizational development in recent years, and the high levels of capital, profitability and liquidity continued, and despite the control of credit risks over most of the risks in the Saudi banking system, taking into account the long-term oil price developments, as stated in the financial report, commercial banks continued their good performance in 2016 at various levels, overcoming the effects of the decline in oil prices on government spending. The supervisory role played by the Saudi Arabian Monetary Agency in monitoring and supervising the banking system is aimed at enhancing its strength and financial suitability and raising the levels of banking and financial services provided to customers and various economic and commercial activities. The good performance of commercial banks in 2016 is shown through the increase in their general activity and the strengthening of their financial positions, as their total assets increased by 2.2% and bank deposits grew by 0.8%, capital and reserves increased by 10.3%.

Accordingly, the banking sector needs non-traditional management of relations with customers whose main task is to attract new customers and permanent and continuous contact with existing customers and provide them with added value through knowing and understanding their needs and problems, keeping pace with customers' expectations and consolidating the relationship with them, which is the responsibility of all employees in the organization to retain customers to build a competitive advantage long-term, through the flow of information and its use to serve the categories provided for investment in the relevant sectors.

Based on what was mentioned above, the study problem is summarized in studying the impact of using the CRM system — and its dimensions — to contribute to customer retention through the relationship of trust, commitment, and satisfaction; based on information with the system in local Saudi banks.

STUDY QUESTIONS

Informational openness has a major role in economic competitiveness and its consequences for attracting customers and gaining their loyalty. In this study, the researcher studies the role of the customer relationship management system through information to attract customers and gain their loyalty in Saudi local banks through the following questions:

- What are the current strategies and procedures for the work of the CRM system in local banks from the point of view of managers in Customer Relationship Departments?
- What are the challenges in using the CRM system for employees of the customer relations sector in local banks?
- What is the degree to which customer relationship management dimensions (trust, commitment, and satisfaction) are practised by customer relations employees in local banks?
- What are the most influential dimensions of CRM?

STUDY OBJECTIVES

The study seeks to achieve the goal of identifying the nature of the relationship between customer satisfaction and loyalty to the bank through the customer relationship management system (information services) to gain customer satisfaction and loyalty through the following:

- Knowledge of current CRM strategies and procedures in local banks from the point of view of managers in customer relationship departments.
- Clarify the challenges in using the CRM system for employees of the customer relations sector in local banks.
- Investigate the extent to which customer relationship management dimensions (trust, commitment, and satisfaction) are practised by customer relations employees in local banks.
- Identify the most influential dimensions of customer relationship management.

STUDY IMPORTANCE

The importance of the study comes from the fact that it links information and its role in supporting the elements of economic growth of the state, the most important of which is achieving beneficiary satisfaction, gaining their trust, and saving their time; and speeding up the completion of transactions. This importance can be summarized in:

- This study is an attempt to shed light on improving customer satisfaction, raising loyalty and attracting future customers through electronic information in the CRM system.
- The study is concerned with knowing the positives, enhancing them, and avoiding the negatives by using the CRM system.

SEARCH TOOL

Using the questionnaire and the direct personal interview as tools for data collection.

1. Customer relationship management system:

It is defined as a system for managing the organization's relationship with its current and potential customers and includes the practices, strategies and techniques that the organization uses to manage and store information and evaluate communications with customers to increase sales and increase the depth of relationships with the customer base. It includes a database for all customer information and the organization's communication methods with them. It also leads the work of the sales and marketing team in appropriate paths to work flaw, based on customer evaluations through interfaces, alerts, and reports. It helps provide an evaluation of the customer base to increase the quality and value of the relationship in line with the organization's strategies and objectives that connect with social networks and other means to increase potential customers and follow them.

The CRM system was divided by the company that produced the system into three main systems: operational, analytical, and collaborative.

Hence, a customer relationship management system can be defined procedurally as it is an information system whose primary objective is to integrate the aspirations of external stakeholders such as suppliers, sellers and distributors, and to exchange customer information across organizations. To activate the application of the system and obtain the desired benefit, two main aspects must be combined, which are customer relations based on human relations/cadres and electronic customer relations.

CRM is characterized by many features that benefit the company using this system, among which are electronic customer relations that are based on modern technical means in building continuous long-term relationships that enhance the feeling of comfort and confidence in customers and increase the degree of their commitment to the organization they deal with.

2. ERP (Enterprise Resource Planning)

A common database (Master Data) allows departments to work by storing and retrieving information during the activity period, arranging forms and linking them to supplier forms, and adding new special forms to improve performance, and the data is integrated. Whereas, a procedural definition is a group of disparate applications that manage separate data stores in a single database.

3. Institutional reputation:

The good internal and external communication of the organization works to build its reputation. While, the formation of opinions and mental images is determined in the light of impressions in the first place, and on the positive behaviour pursued by the organization, and the effective values that prevail in its culture, and these are formed only from the achievements and successes of its working members. and their functional innovations, clients build their confidence through their actual observations of the success of their outputs. It is defined procedurally as the quality of services on which the opinions of customers and competition are built to maintain them in the labour market.

4. The Saudi Central Bank:

The Saudi Arabian Monetary Authority (SAMA), the Central Bank of the Kingdom of Saudi Arabia, was established in 1952 by King Abdulaziz Al Saud, and it is the central bank of Saudi Arabia. On November 16, 2020, the Shura Council issued a decision to change the name of the institution Saudi cash to the Saudi Central Bank, the most serious and professional regulator in the banking sector in the Gulf region; and the best risk manager at the level of central banks in the world for the year 2018-2019, according to the Central Banks Committee, which classified banks into Saudi local banks and foreign banks. The licensed banks are classified into two main categories: Local and foreign banks.

PREVIOUS STUDIES

Previous studies that were within the framework of preserving and retrieving information by technical methods and benefiting from that information in several fields such as banking, communications, aviation, and many more, and in several countries and different periods were reviewed.

1. Studies in Arabic:

1.1 Al-Omran Al-Areshi's study, 2009; entitled The Use of Information Sources in Private Sector Institutions: A Study of Their Reality in the City of Riyadh. This study dealt with the reality of using various information sources in the private sector institutions in the city of Riyadh. The surrounding political, organizational and financial variables, their dependence on information from the institution's files and personal communications, the impact of the academic degree of board members, and their use of information in decision-making.

1.2 Al-Quthmi's and others study, 2010; entitled the Extent of Application of the Concept of Customer Relationship Management in the Telecom Sector Companies and its Impact on Customer Satisfaction in the Kingdom of Saudi Arabia: An Applied Study on the Saudi Telecom Company and Etihad Telecom Mobily in Jeddah During the Period 2005-2009. This study dealt with the importance of applying the concept of customer relationship management, and its effective role in enriching the work in the telecommunications sector in the Kingdom of Saudi Arabia in the governorate of Jeddah understudy, which stimulates the entry of competition in the market to seriously consider the interest in applying modern administrative methods to maintain its customers, attract additional customers and pay attention to the quality of services provided to obtain On the largest market share, and the focus of the human variable is the customer because it is the main means of achieving development, and the study concluded that the survival and continuity of the customer with the organization are to ensure the continuity of the existence of the organization itself.

1.3 Boudiaf's study, 2012; entitled The Impact of the Application of the CRM Model on Achieving Competitive Advantage. This study aims to measure the impact of customer relationship management in creating competitive advantage through the functions that support it, by developing a model of the relationship between the study variables, customer relationship management and the advantage competitiveness and its dimensions. It also found a relationship that proves the impact of the institution's adoption of customer relationship management and its contribution as an intangible resource in achieving competitive advantage.

1.4. Al-Shawabkeh's study, 2017; entitled The Role of Artificial Intelligence Applications and Expert Systems in Administrative Decision-Making in Saudi Banks Operating in Taif Governorate. This study concluded that the investment of artificial intelligence applications in providing banking services was successful and appropriate, such as the training and development system, the smart program used and the system security 'DF' to improve administrative decision-making.

1.5 Al-Suraihi's study, 2020; entitled Customer Relationship Management in Libraries. This study dealt with the challenges that libraries face from several aspects and because of its impact on marketing and service productivity, due to the scarcity of resources and the management and operation style used in non-profit organizations.

2. Studies in English:

2.1. Thomas Qureshi's study, 2012; entitled A Study of Marketing Initiatives and Consumer Perspectives: Evidence from the Indian Context. This study examines the impact of CRM implementation used by organizations by analyzing the content of 142 specific CRM initiatives for 14 years. To understand awareness, preferences, and perceptions about consumer risk management initiatives, the study recommended that future studies need to investigate the accuracy and ensure that there is an adequate representation of the groups whose differences should be examined; and brand influence needs further empirical testing, as well as future studies, need to communicate with organizations to gain practitioners' insights into CRM objectives and effectiveness.

2.2. Yao's study, 2011; entitled The Effectiveness of Customer Relationship Management in Customer Satisfaction in Commercial Banks in Taiwan. This study dealt with a review of the stages of using the CRM system. It contains three main axes:

- A conceptualization of the implementation of a CRM application in commercial banks in Taiwan.
- A determination where if the CRM implementation is positively associated with customer satisfaction.
- A determination of the role of the main supervisors in the implementation of the CRM system and customer satisfaction.

This study concluded that the implementation of CRM is related to customer satisfaction and that there are significant interactions between the ability of information technologies, management of communication rate and management of feedback measurement to the satisfaction of customers.

2.3 Fouad Al-Qublan's study, 2017; entitled Using the Customer Relationship Management System in University Libraries: A Comparative Study Between Saudi and Egyptian Libraries. This study recommended the adoption of an integrated system in the libraries to which the customer relationship management system is linked and separated the needs as follows:

- The library must have a department or CRM unit to collect and analyze customer and transaction data and link the analysis output with other departments to find integration between different units of the library, which in turn contribute to providing better service that achieves the highest levels of customer satisfaction and loyalty, and from the information base that contains detailed and accurate data about existing customers and forecasting the needs of potential customers includes appropriate and development of the interests and needs of customers.
 - Activating the concept of communication non-traditional forms when using the system for customers as an integrated strategy that has a vision and important goals to achieve with the support of the highest level of the university, and employees must receive training on the system and encourage library employees to establish contacts with customers because technologies alone cannot do that for strengthening and supporting the libraries websites of Arab universities, and the need for more research studies in different types of information institutions.
3. Comment on previous studies, and extracts of studies in line with the study to be achieved.

In the previous studies, the subject was dealt with from an economic point of view, researched to achieve profits and long-term gains, whether material or intangible, from the reputation and attraction of the largest segment of customers in many sectors and fields, for example, the telecommunications sector, banking, aviation, and libraries, in addition to modern technologies and their applications. This study, which deals with the banking sector of the Kingdom of Saudi Arabia, and determines the information related with the customer to serve the decision-makers in those sectors using the customer relationship management system, and highlighting customer service and attracting and measuring it with a digital system (CRM), and to the knowledge of the researcher that previous studies in Saudi banking sector did not address the role of information circulation and preservation in supporting decision-making by officials through the use of a developmental technical program in the field of marketing and automated forecasting. There is also an intersection between some studies as an extension of them and the role of information sources in taking decisions and developing an organizational strategic plan for the relationship between customers and the organization 'banks.'

Given what banking institutions represent in the national economy and the radical transformations in this field in line with the Saudi Vision 2030, it is no secret to everyone that the competitive importance of information and the

method of its circulation, preservation and retrieval among organizations in all fields, and the rapid technological development and the desire to make optimal use of these technologies and employing information systems to raise the level of performance and services provided.

To encourage competitiveness to raise the level of performance that is reflected in the growth of the economy in countries in this field, annual excellence awards are given to select the best performing banking institutions. The Saudi Hollandi Bank has received two prestigious awards within the annual Excellence Award of the Asian Banker magazine, the most prominent specialized magazine in the sector of the world's financial and banking industry, in which to choose the best performing banking institutions for the year 2015 in the Middle East and Africa, where the bank was chosen as the best bank in the personal banking sector in the Kingdom, in addition to being chosen as the best bank in customer relationship management in the Middle East region.

The selection of the Saudi Hollandi Bank came in appreciation of the outstanding performance and the growing activity in the personal banking sector and the quality of its standards followed in managing its relationships with customers and developing them frequently, and as a result of excellence or low performance as two opposing factors, some banking institutions resort to merging each according to what achieves its desired profitability goals.

The Governor of the Saudi Monetary Agency commented on the contribution of software and the circulation of information through which a qualitative leap in the performance of bank ratings at the regional level. The Saudi economy is one of the 20 largest economies in the world, and major projects are awaiting it within the Saudi Vision 2030 that needs the banking sector to keep pace with it.

In April 2018, SAMA launched an initiative called 'Saudi Fintech', in line with Saudi Vision 2030, to support and enhance financial information technology, as well as provide financial technology products and services per the latest data available on the initiative's website, through granting licenses to 22 companies at the forefront of launching the initiative, that led the Capital Market to adopt this initiative by issuing a regulatory framework to promote and support aspects of innovation.

The term "Fintech" is derived from the combination of the first letters of the words 'technology and finance' which is an information technology that is applied in the field of financial services to help individuals and companies to manage the financial aspects of their businesses.

In a logical sequence, the banking sector moved from the large paper records that take simple banking operations a lot of time, and with some errors and exposure to fraud, to the use of IBM computers in the 60s, which contributed to the automation of operations, speed, accuracy, and confidence in performance.

In the 90s, information technology paved the way for the financial sector by creating applications that enable the customer to carry out his transactions through websites without the need to come to the nearest branch, and this technology added communication via text messages as the first modern banking service compatible with the use of cell phones.

In the beginnings of 2007, smartphones swept all areas, starting with communication, passing through the e-commerce understudy, and in the wake of the global financial crisis in 2008, many consumers lost confidence in banks, which prompted them to improve the safety and security of the financial system, shifting the majority of their focus to internal resources, developing risk management, and encouraging emergence of unconventional competition for major financial institutions; by gaining customers' trust and satisfaction through new modern technologies, and applying them in financial services, such as artificial intelligence, blockchain, application programming interface, machine learning, and cloud computing, and investing them to develop those traditional systems to change customer expectations, and consolidate the concept of digital services among consumers as being fast, flexible, transparent, suitable for personal tastes, and meeting their needs. The e-CRM service is one of the valuable technical services in this field and has had an effective and tangible impact since its adoption.

The financial services industry that depends on information technology likely makes banks try to keep pace with the development and integrate their services with those technologies.

The number of Saudi banks after the merger has reached 11, which establishes the principle of monopoly in the Saudi market, and the American market, which is the largest financial market in the world, is managed by only four financial institutions, despite the presence of thousands of small institutions whose presence does not constitute any competition, stressing that the most important at present is strength and achieving the new set goals through merger, which will provide many services that may not currently exist in the Saudi market, and will benefit from the expertise and support of international institutions, which will be reflected in the development of banking services in the Saudi market, encouragement of innovation of new financial tools, and increase the process competition to attract customers and obtain a larger market share in the sector.

In its theoretical framework, the study deals with four sections presented as follows:

1. The Information system of CRM:

The researcher seeks to shed light on the CRM information system by reviewing the concept of the system its elements and characteristics. Types of information systems, which differ in standards for types of information systems. The following are the most important types:

1.1 According to the organizational levels:

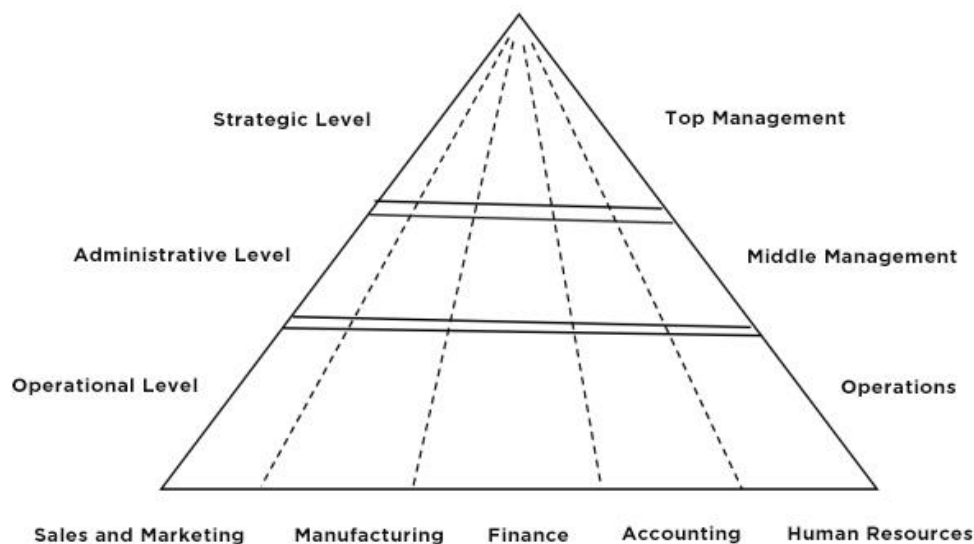


Figure No. 1: Types of information systems according to organizational levels.

1.2 According to the types of decisions:

- Transaction Processing Systems (TPS)
- Management Information Systems (MIS)
- Decisions Support Systems (DSS)
- Office Automation System (OAS)
- Executive Support Systems (ESS)

▪ Expert Systems (ES)

The difference between expert systems and information systems is that the expert systems create computer software in which facts and knowledge are stored according to human experiences in the field to be automated, and based on the answer, the expert system calls its knowledge base of cumulative scientific and historical facts.

Expert Systems	Information Systems
A knowledge base that contains an 'if permission' rule and operable facts.	A database that contains data only asks for its contents.
Symbolic processing of knowledge.	Digital data processing.
Inference from the knowledge base.	News reports.
Software Knowledge Engineer: the expertise of the humanitarian expert.	Information Engineer: the programmer and information systems analyst.

Figure No. 2: A comparison between expert systems and information systems

Customer Relationship Management System Model

What was needed is to take advantage of digital technologies and data to manage customer relations to confront the organization with many challenges, such as managing the quality of email for customers in databases linked to other rules that facilitate the targeting process, activating the e-marketing feature to achieve goals, and knowing the customer life cycle.



Figure No. (3) Customer Relationship Management

With the rapid technical progress, organizations have worked to integrate business management systems with the capabilities of the electronic customer relationship management system that can support customers and deal with them automatically without human intervention or interference in the narrowest limits, by relying on the use of channels for direct dealing with customers through email and the global network Mainly for the Internet, in addition to some updated wireless technologies, such as ATM technology.



Figure No. 4: Big data analytics.

It is worth mentioning that CRM solutions have achieved a clear increase in profits and know the requirements and proposals of customers automatically.

2. The System of CRM

It is the most important and prominent system that non-profit organizations use to create an infrastructure for storing basic data and information, where the primary goal is: service automation by integrating and automating information in sales, marketing, and customer support procedures that focus on technologies to serve customers directly, and through which customers are supported with multiple communication channels such as phone and email, knowledge bases, for example, Microsoft's CRM Software that tracks promotional visits times, and more to improve customer service efficiency within the business.

Customer relationship management originated in the mid-seventies as an exchange of goods between the seller and the buyer, which is the beginning of the emergence of the term customer relations, according to certain powers commensurate with the organizational level and tasks. It also contributes to interacting with customers by operational tasks, where information is collected from sources associated with the customer; as well as analytical tasks, which is processing information so that it is logical and useful information.

And through the functions that support the basic idea of the system by opening channels of dialogue and direct communication with the work represented by a set of hardware and software from the organization's data hall, it allows activating an open marketing process to understand the desires of customers and focus on individual offers of various types of customers to increase profit and reduce costs by traditional and human methods.

STUDY METHODOLOGY

In light of the nature of the study, its objectives, and its questions, the researcher used the descriptive survey method, to identify the impact of the use of the information system for CRM in local banks in Riyadh. The study aims to identify the nature of the relationship between customer satisfaction and loyalty to the bank through the CRM system (information services) to gain customer satisfaction and loyalty, and accordingly, the researcher chose the descriptive approach in the survey method for its suitability.

STUDY POPULATION

The study population means all the members of the community whom the researcher wishes to study or to take a sample of them (Al-Khatib, 2016, p. 132), and the number of local banks and banks in the Kingdom of Saudi Arabia has reached twelve local banks, and seventeen branches of foreign banks licensed under the umbrella of SAMA, and the study was limited to a deliberate sample, where two local banks in Riyadh were selected, Riyadh Bank, and Banque Saudi Fransi, the study population included clients, employees, and managers.

The following table shows the geographical division of bank branches in Saudi Arabia into the various regions of Saudi Arabia. Riyadh region topped the list with 623 branches of various banks.

Bank	2019	First Quarter of 2020	Change (Branch)
<i>Al Rajhi</i>	544	545	+1
<i>National Commercial</i>	434	436	+2
<i>Riyad</i>	310	308	-2
<i>Arab National</i>	138	137	-1
<i>SAAB</i>	132	125	-7
<i>Al Bilad</i>	110	110	0
<i>Alinma</i>	95	97	+2
<i>Saudi Fransi</i>	87	87	0
<i>Aljazira</i>	78	78	0
<i>Samba</i>	73	73	0
<i>Saudi Investment</i>	52	52	0
Total	2053	2048	-5

Table No. 1: The number of branches of Saudi banks at the end of the first quarter of 2020, according to the annual report (56) for the fiscal year 2020.

STUDY SAMPLE

The population of the current study consists of all employees of Riyadh Bank, Banque Saudi Fransi, and their clients during the academic year 1441-1442 Hijri.

Firstly: in light of this, the study sample consists of two categories:

1- Clients of local banks in Riyadh:

The study sample consisted of a random sample (quota) of clients, where the researcher chose random branches divided into five directions for the city of Riyadh as of north, east, south, west, and central; and then the random sample was chosen by entering customers from 01:00 pm until 03:00 pm during February 2020, so that one customer from every three customers chooses (a quota sample) because the sample cannot be limited to the harmonious study population and the response size for the sample customers of 244 respondents.

2- Employees of local banks in Riyadh:

The researcher applied the study tool in a random way, where the sample was chosen in a simple random sampling method, due to the homogeneity of the sample members and lack of bias. Questionnaires were distributed to the research sample in the second semester of the academic year 1440-1441 Hijri, the second and third quarters for the fiscal year 2020, the researcher used the simple random sampling method, whereby banks rely on using a customer relationship management system according to pre-defined and structured powers that enable the end-user to exercise his tasks in any branch or department with an integrated system. Working on the branch, which confirms the effectiveness of the system according to the different spatial locations of banks and users of the system, and the number of responses that reached 400.

Secondly: Interview questions:

They were directed to the decision-makers in the main branch, where a virtual meeting was held with representatives of the senior management empowered with decision-making powers (the bank's board of directors in the main branch). The interview questions were answered by representatives of the senior management of Riyadh Bank, while the representatives of the senior management of the Banque Saudi Fransi could not be answered. It should be noted that during the period of precautionary measures accompanying the spread of the COVID-19 virus, the researcher made electronic communication, and it was noted that the Banque Saudi Fransi was reticent to respond, which confirms the importance of information in the competitive process in the economic market, as the period accompanying the aforementioned procedures were characterized by ambiguity or the presence of a glimmer of hope to know the causes and nature of the disease, and treatment methods based on field research, accompanied by the global crisis, which included a complete or partial collapse of the economy of countries.

STUDY TOOLS

The researcher usually uses several tools in collecting data. He can use the questionnaire, interview, official statistics, and other tools to collect information (Al-Khatib, 2016), and in line with the circumstances of this study and the nature of the data, and on the study's curriculum, objectives and questions. The researcher used two questionnaires as tools for her study, a questionnaire for clients and affiliates.

1. Building the questionnaire in its initial form:

To construct the questionnaire, the researcher followed the following steps:

- Examining the scientific references regarding how to construct or design the questionnaire, and the scientific bases that must be observed.
- Reviewing the previous studies that the researcher was able to provide and related to the subject and variables of the study.
- References related to the topic of the study or part of the study problem.
- The researcher presented the questionnaire in its initial form to the Scientific Supervisor, and a group of specialized professors in the Department of Information Science, should express their views on the clarity of the questionnaire and its feasibility of achieving the objectives of the study, and the consistency of the statement and its relevance to the axis to which it belongs, so some of the statements were modified or deleted.

2. Adopting the study tools (the questionnaire in its final form):

First: Customer Survey that consisted of two sections

- General information includes gender, educational qualification, and type of service for banking transactions.
- The degree of practising the dimensions of CRM for employees of the customer relationship sector.

Second: Questionnaire for bank employees that consisted of three sections:

- General information includes educational qualifications, practical experience for bank employees.
- The effectiveness of the information system includes a set of questions about the CRMS.
- The current strategies and procedures for the work of the CRM system in local banks from the point of view of bank employees. This section included two axes:
 - The first axis is the extent of the administration's interest in using information technologies from the perspective of the bank's employees (10 phrases).
 - The second axis is the impact of using the CRM system from the perspective of the bank's employees (13 phrases), and the researcher relied on the Likert quadruple scale in determining the degree of agreement of the study sample members on the paragraphs and phrases of the two questionnaires.

STUDY VALIDITY

- a. The apparent validity of the tool (the validity of the arbitrators); in which the researcher presented it in its initial form to the scientific supervisor for advice and guidance, and then to a group of arbitrators (information science and other disciplines).
- b. The internal consistency validity of the tool (constructive validity); in which the researcher applied it in the field to clients and employees of local banks in Riyadh, and after obtaining responses, which numbered 244 respondents from clients, and 400 respondents from bank employees, then coding and entering the data was used by using the SPSS (Statistical Package for Social Sciences), and then Pearson correlation coefficient was calculated.

STABILITY OF THE STUDY TOOL (THE RESEARCHER USED CRONBACH'S ALPHA EQUATION)

First: The stability of customer questionnaire:

Customer Survey Dimensions		Number of Paragraphs	Cronbach's Alpha
1 st Dimension	Trust	4	0.631
2 nd Dimension	Satisfaction	6	0.704
3 rd Dimension	Commitment	23	0.900
Overall Stability of Customer Resolution		33	0.916

Table No. 2: Cronbach's Alpha stability coefficients for customer questionnaire dimensions.

The statistical indicators are shown in Table No. 2 of the reliability coefficients of the customer questionnaire dimensions reveal high, as they ranged between 0.63 and 0.90, while the general stability coefficient of the resolution was 0.92, all of which are positive and high values, which indicates that the clients' questionnaire enjoys a high degree of stability, and therefore it can rely upon them in the field application of the study.

Second: The stability of the questionnaire of bank employees:

Questionnaire Topics for Bank Employees		Number of Paragraphs	Cronbach's Alpha
1 st Axis	The extent of management's interest in using information technologies from the perspective of the bank's employees	10	0.910
2 nd Axis	The impact of using the CRM system from the perspective of the bank's employees.	13	0.907
Overall Stability of Customer Resolution		23	0.942

Table No. 3: Cronbach's Alpha stability coefficients for bank employees' questionnaire dimensions.

The results are shown in Table No. 3 of the stability coefficients for the axes of the bank employees' resolution are high, as the stability coefficient for the first axis was 0.91, while the stability coefficient for the second axis was 0.91, and the general stability coefficient of the resolution was 0.94, all of which are positive values and high, which indicates that the questionnaire of bank employees enjoys a high degree of stability.

THE IMPORTANCE OF THE INTERVIEW AS A TOOL IN THE STUDY

The interview is considered one of the most important tools and methods of collecting information in psychology. The importance of the interview is shown by careful observation to understand the nature of the problem. It aims to urge the client to speak automatically, frankly and honestly in the personal interview.

MANAGERS INTERVIEW

First: The Primary data is related to the independent variables that include the variables related to the demographic data of the study sample, including; job position, educational qualification, etc.

Second: Interview questions axes that comprise the 8 interview questions, including strategy, information culture, and performance quality.

STATISTICAL PROCESSING METHODS

1. Descriptive statistics, in which to serve the purposes of the study and analyze the data collected through the study tool on the field side, several statistical methods were used to find out the trends of the study sample members about the questions raised, using the SPSS, and the researcher used the following statistical treatment methods:
 - Frequencies and percentages.
 - Weighted arithmetic mean.
 - Arithmetic mean.
 - Standard Deviation.
 - Pearson's correlation coefficient.
 - Cronbach's Alpha equation.
2. Inferential statistics (quantitative), which are represented in the following:
 - An independent Sample of Test T to clarify the significance of the differences in the answers of the study sample members according to the differences in their variables that are divided into two categories.
 - A One-way ANOVA analysis to clarify the significance of the differences in the answers of the study sample members according to the difference in their variables that are divided into more than two categories 3. Test (Scheffe) the least significant difference.

STUDY CONCLUSION (THE MOST IMPORTANT RESULTS, RECOMMENDATIONS, AND SUGGESTIONS)

Results related to the question: What are the current strategies and procedures for the work of the CRM system in local banks from the point of view of bank employees in the customer relationship departments?

1. The extent of management interest in using information technologies from the point of view of bank employees:

The results showed that the members of the study sample of employees of local banks in Riyadh strongly agree with the administration's interest in using information technologies. Where the organization seeks to amend plans according to the variables it deems, which is called improving operations, raising the effectiveness of the system in the organization, and the importance of investing in human resources and its paramount importance in the present time in light of strong competition, and the involvement of workers in the decision, and this result agrees With the results of the Obeidat study in 2014, which found an impact on the value of the three independent factors — organization culture, awareness of techniques and the organization's strategy — and the performance of the electronic customer relationship management system in business organizations served by Jordanian telecom companies, as it agrees with the results of the study of Al-Ani in 2015, which revealed the existence of a positive statistically significant impact of information technologies on the elements of business transformation in Jordanian telecom companies and all its components, and the impact of the information technology variable on business transformation in those companies.

2. The impact of the use of the CRM system from the perspective of the bank's employees:

The results revealed that the study sample members of employees of local banks in Riyadh agreed on the existence of an impact of the use of the CRM system in local banks from the point of view of bank employees in customer relations departments. The organization can provide free services, through which the customer can benefit from some services without resorting to the organization's employees, and this result is consistent with the results of Boudiaf study in 2012, which found a relationship that proves the impact of the institution's adoption of customer relationship management and its contribution as an intangible resource in achieving competitive advantage. It also agrees with the results of the Shawabkeh study, which indicated that the investment of artificial intelligence

applications in providing banking services was successful and appropriate, such as the training, development, and security system.

The most important results related to the question: What are the challenges of using the CRM system for employees of the customer relations sector?

The results showed that the vast majority of the study sample members believe that it is not possible to access the digital bank information, as their percentage reached 72.5% of the total study sample members. The data in your CRM can also be grouped into reports so you can gain a deeper understanding of your customers. From there, you can identify trends, successful campaigns, and areas for improvement that will help anticipate customer needs, customize future marketing efforts, and use data in customer profiles to identify sales areas. This result is consistent with the results of the study of Al-Qthmi and others in 2010, which concluded that the client's survival and continuity with the organization are to ensure the continuity of the existence of the organization itself.

The most important results of the question: What is the degree of practising the dimensions of CRM (trust, commitment, and satisfaction) from the point of view of local bank customers?

- a. Concerning the trust dimension: The results showed that the study sample members of the clients agree with the trust dimension. The researcher attributes this result to the fact that with clients choosing online banking solutions instead of personal experiences, developing strategies to enhance long-term relationships may be difficult for many organizations. With CRM in banks, there is a great deal of data available, to proactively provide personalized services, as a customer cares about a particular type of loan, the loan department can follow up by sending helpful resources via email explaining their options. This result is consistent with the results of the study of Fouad Al-Qublan in 2017, which indicated that the library should have a department or a CRM unit to collect and analyze customer and transaction data and link the analysis output with other departments to find integration between different units of the library, which in turn contributes to providing a better service that achieves highest levels of customer satisfaction and loyalty.
- b. Regarding the satisfaction dimension: The results revealed that the study sample members of the clients of local banks in Riyadh agreed on the satisfaction dimension, and this result is consistent with the results of Barakat's study in 2019, which revealed the existence of a significant and direct relationship between each of the bank management's orientation to the market and the perceived service quality And between the customer's satisfaction with the bank, and there is also a significant and direct relationship between each of the bank's management's orientation to the market and the customer's satisfaction with the bank between the bank's reputation, as it agreed with the results of the Yao's study in 2011, which concluded that the implementation of CRM is related to customer satisfaction and that there are significant interactions between IT capability, connection rate management, and management of feedback metrics to customer satisfaction. And Yaxi's study in 2015, which revealed a positive correlation between CRM system performance and customer satisfaction.
- c. Regarding the commitment dimension: the results showed that the members of the study sample from the clients of local banks in Riyadh agreed on the commitment dimension, and this result is consistent with the results of Shazly's study in 2018, in which the study concluded that there is a strong statistically significant relationship between the areas of use of information technologies taken overall and performance of CRM.

The most important results of the question: What are the most influential dimensions of customer relationship management from the point of view of local bank customers?

The results showed that the most influential dimension of CRM from the point of view of clients of local banks is the dimension of trust, followed by the dimension of satisfaction, while the dimension of commitment came in the last place. This finding suggests that CRM is important in every industry, but for banks, in particular, it can help organizations deliver more personalized customer experiences. This result agreed with the results of Jaber's study in 2008, which was represented in the Jordanian commercial banks achieving a high level in customer relationship management in addition to achieving a high level of loyalty. They agreed that the order of relationship quality dimensions of trust, commitment, balance, and satisfaction; and the following table shows the results of the interview with bank leaders.

Axles	Result
The application level of the CRM system.	The system works entirely in all units and departments and is linked to the senior management for decision-making and support.
Cultural, organizational and technical obstacles.	The transition to the program is smooth and there are no challenges.
Effectiveness of creating and updating the information base.	High efficiency and high capacity for big data.
CRM system integration.	Integration of the electronic system with other programs and the accuracy of the information circulated.
The level of organizational culture of employees on the CRM system.	The organizational culture is high at different organizational levels and employees.
Encourage and support the use of CRM system employees.	Save rights and achievements electronically.
The impact of technologies on the use of information.	The positive impact of information technology.
The flexibility of the CRM system work.	Flexibility and Efficiency.

RECOMMENDATIONS

In light of the findings of the current study, both theoretical and field, the researcher recommends the following:

- ✓ The necessity of spreading awareness of the culture of scientific research in line with the Saudi Vision 2030, which aims to increase the competitiveness of the Kingdom and the rankings of its universities globally with two main axes of the global competitiveness index that are directly related to research and development and support partnerships between universities and the private sector.
- ✓ Paying attention to the service beneficiaries' feedback, which plays an active role in developing performance and achieving the desired goals of the information exchange process for both parties.
- ✓ The application or replacement of information systems needs time to produce positive results under the decreed planning, which was noted during the application of the study and the need to inform those in charge and workers of this.
- ✓ The need to adapt the information system to the needs of organizations, and taking the suggestions of system users before designing the information system has a positive role in activating the system.
- ✓ Verify the availability of security elements to protect the information in all information and technical work to develop strategies.
- ✓ The organization should be interested in managing its relationships with its customers electronically via the Internet because of its positive impact on customer satisfaction.
- ✓ Raising awareness of customers to use electronic interaction tools to identify their growing needs.
- ✓ The integrated CRM system is digitally linked to several other digital programs and with an interface that varies according to the user's powers.
- ✓ The circulation, preservation and storage of information play an active role in supporting decision-making for senior management.
- ✓ Enhancing the use of information technologies to support and transform business.
- ✓ Holding training courses for employees in the use of modern technologies.

SUGGESTIONS FOR FUTURE STUDIES

- ✓ The impact of applying the CRM model on achieving competitive advantage.
- ✓ Informational customer relationship management and its impact on relationship quality and customer retention.
- ✓ The informational relationship between CRM and customer satisfaction.
- ✓ Conducting a study similar to the current study on other cities and governorates in the Kingdom and comparing its results with the results of the current study.

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