

## Determinate customer relationship management (crm) and its effects on sustaining competitive advantage in the Egyptian banking sector.

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### Keywords

Customer Relationship Management, Information Technology, Management Commitment, Human Resources, Knowledge of CRM, Organizational Culture, Competitive Advantage

### Abstract

#### **Research Purpose:**

*This research comes to explore Customer Relationship Management (CRM) factors in the Egyptian banking sector, as well as its impact on the competitive advantage. Regression analysis was used to respond to research hypotheses and it was found that Information Technology, Management Commitment, Human Resources, Knowledge of CRM and Organizational Culture all have a positive significant impact on the CRM effectiveness. Also, Information Technology is more related to CRM. Management Commitment is the second dimension related to CRM. Finally, CRM is positive effect on Competitive advantages of the bank.*

#### **Research Importance:**

*Practical importance: to provide a set of recommendations for the management of banks operating in Egypt on how to achieve a sustainable competitive advantage through customer's relationships management. Another practical importance is to help decision makers in bank sector to identify the specific factors that related to CRM effectiveness.*

*Academic Importance: This study provides a comprehensive conceptual framework that reflects the specific factors leading to CRM effectiveness, as well as determining role of CRM in achieving a sustainable competitive advantage.*

### Introduction

The Customer Relationship Management (CRM) is a recent phenomenon, started to rise in the 1990s and is rapidly becoming a major discipline in its own right. It has emerged as a strategic solution to business problems, if implemented successfully. CRM offers a lot of benefits to the organization in terms of improved sales, market share profitability, customer satisfaction and reduced customer turnover, service cost and time. Furthermore, CRM is not only a solution but also a strategy which can provide enormous competitive advantage if implemented in a co-operative environment. Therefore, organizations whether small or large have to adopt CRM in order to build more effective relationship with respective customers and also to increase business profitability. Thus, CRM is a must for most organizations to survive in the market.

Recently, it has been acknowledged that company relationships with customers can be greatly improved by employing information technology which can facilitate and enhance customer relationships in various ways but mainly enables companies to attain customization, which is the essence of a customer-centric organization (Stefanou, 2003).

There are many factors affecting on CRM effectiveness and lead to successful CRM Studies have been made to identify the CRM's important components. In this respect, Buttle (2004) named four factors having impact on the chain values of CRM including people, leadership and organizational culture, data and Information Technology (IT) as well as process.

According to Chen and Popovich (2003), the key factors for CRM include technology, people and process. Notwithstanding, it is necessary to drive forth all four strategies and implementation processes, enterprise-wide strategy, customer-centric business process, technology-driven process, and cross-functional integration. The four items suggested by Combe (2004) to propel CRM are composed of culture, people, leadership and technology. CRM focuses on enabling organizations to provide

better service to customers through creating automatic, integrated and reliable processes which tries to cover this great in various ways such as information gathering, processing and integration (from different sources). With this definition, it may be said that the main purpose of a CR system is to increase customers' and organization's satisfaction, as well as enhancing both parties benefits and elevating the efficiency in marketing, sales, services and logistics. In fact, today's customers are seeking purchase-induced benefits and expect value added from organizations more than products. This is a turning point in organizations' competition.

So, this study tries to identify the main factors affecting on CRM effectiveness in Egyptian banking sector, and try to investigate the relationship between CRM and sustaining competitive advantage. Thus, the research problem could be considered as, in recent years, banks have moved towards marketing orientation and the adoption of relationship banking principles. The key motivators for embracing marketing principles were the competitive pressure that arose from the deregulation of the financial services market particularly in Egypt.

According to Stone et al. (2001) most sectors of the financial services industry are trying to use CRM techniques to achieve a variety of outcomes. So, Increased the importance of the role of customer relationship Management "CRM" for banks to achieve a sustainable competitive advantage despite the fact that there is widespread controversy about the role. There are many studies that have found that marketing relationships active role in achieving sustainable competitive advantage by making the bank closer to its customers and are fully aware of their needs and desires, making it possible to increase the bank's ability to provide services at a cost and the price of less than other competitor's banks and other competition.

While there are a set other studies that this relationship is not clear where that relationship marketing needs huge investments in technological infrastructure and rehabilitation of staff for the use of modern technology, this leads to higher costs. With that not all customers have the skills that enable them to effective use of modern technologies, these lead to them prefer to deal with conventional methods and is about to take advantage of the new services offered by the bank, raising the cost and become non-competitive. And therefore, all that the bank is losing competitive advantage. This supports that despite the fact that many banks adopting the concept of marketing relations, but there are many of them still works with conventional methods with clients and achieve high performance rates from other adoptive banks of the concept of marketing relations.

The objectives of this study could be stated as follows:

1. Determine the effect of customer relationships management on sustainable competitive advantage in the field of the Egyptian banking sector. With determine the direction of the effect, if exist.
2. Determine the factors most closely associated with customer relationships management effectiveness in the Egyptian banking sector.
3. Determine the role and importance of information technology for customer relationships management effectiveness in the Egyptian banking sector.
4. Determine the role of the management commitment for customer relationships management effectiveness in the Egyptian banking sector.
5. Determine the role of human resources for e customer relationships management effectiveness in the Egyptian banking sector.
6. Determine the role of knowledge about CRM for customer relationships management effectiveness in the Egyptian banking sector.
7. Determine the role of organizational culture for customer relationships management effectiveness in the Egyptian banking sector.

## Customer Relationship Management (CRM)

### *CRM Definition*

CRM has different meanings to different people (Iriana and Buttle, 2006) and it has been defined and conceptualized in several ways, reflecting many viewpoints of different scholars. CRM is considered to be an approach to maximize customer value through differentiating the management of customer relationships (Xu et al., 2002). Therefore, most CRM definitions are based around the collection and use of customer data for specific customer-focused activities (Xu and Walton, 2005). In addition, CRM is considered to be a way to maximize the value of the company through specific customer strategies. Thus, they suggest that CRM is a set of business practices designed to make an organization closer to its customers in order to be able to better understand each customer so that each one becomes more important and more valuable to the organization (Godsen, 2004).

### *CRM in Banking Sector*

In recent years, banks have moved towards marketing orientation and the adoption of relationship banking principles. The key motivators for embracing marketing principles were the competitive pressure that arose from the deregulation of the financial services market particularly in Egypt. This essentially exposed clearing banks and the retail banking market to increased competition and led to a blurring of boundaries in many traditional product markets (Durkin, 2004). The bank would need a complete view of its customers across the various systems that contain their data. If the bank could track customer behavior, executives can have a better understanding, a predictive future behavior and customer preferences. The data and applications can help the bank to manage its customer relationship to continue to grow and evolve (Dyche, 2001). According to Stone et al. (2001) most sectors of the financial services industry are trying to use CRM techniques to achieve a variety of outcomes.

### *CRM Benefits*

Marketers are on an eternal quest to understand what motivates their customers. Customer relationships are becoming even more important for banks as market conditions get harder. Competition is increasing, margins are eroding, customers are becoming more demanding and the life-cycles of products and services are shortening dramatically. All these forces make it necessary for banks to intensify the relationship with their customers and offer them the services they need via the channels they prefer. By understanding customers better, companies can provide higher levels of customer service and develop deeper customer relationships. Companies can use CRM to pinpoint high-value customers, target them more effectively, cross-sell the company's products, and create offers tailored to their specific requirements.

Some of the aforementioned benefits that a company can attain from CRM are shown in improved customer retention, more cross-selling and up-selling, improved campaign management, sharper sales targeting, higher sales configuring, better channel sizing, and reduced support costs. Bank customers often look for a sense of security, strength, and stability in their banks.

### *Barriers to CRM (Pre-CRM)*

Knowing that CRM is a tool, or a smart agent, that could help organizations achieve their goals is one thing, but applying CRM concepts and technologies to a business operation needs thorough dedication. Depending on the types of businesses and how far they want to extend their CRM applications, management has to research possible problems encountered during the process of before, during, and after implementing these applications.

### *Difficulties after Implementing CRM (post-CRM)*

A survey conducted by the research and advisory firm Gartner (Zimmer, 2006) found that more than half of the organizations who have implemented CRM have difficulties after implementation. There are two principal reasons why CRM does not always meet expectations such are:

- **The disconnection of CRM vision and execution.** Many organizations did not do enough research and did not have appropriate planning before implementing CRM.

- **The rising standard for CRM excellence.** Customers are becoming more demanding and competitors are growing faster every day.

If these difficulties are not recognized, organizations who rush into implementing CRM programs will stumble. Also, not all companies who implement CRM have been successful. Often, these companies have overlooked the critical factors that lie behind a CRM project.

#### *Successful CRM Implementation*

To have a successful CRM implementation, management must make sure that they have done research in both the industry's best practices and the adaptation capability of their organization in the new application. The following are the recommended key steps to a successful CRM strategy (Crockett and Reed, 2003):

- **Strategic context.** The organization should understand how CRM fits into the context of the company's overall business strategy.

- **Capabilities assessment.** The assessment is to be done to confirm the company's current CRM capabilities.

- **Business case development.** The organization needs a good reason to implement CRM other than new technology fever.

- **Implementation plan creation.** Create and execute a plan, which clearly defines how to achieve the goal and execute it.

#### *Key Factors Underlying a Successful CRM*

There are many factors affecting on CRM effectiveness. Studies have been made to identify the CRM's important components. In this respect, Buttle (2004) named four factors having impact on the chain values of CRM including people, leadership and organizational culture, data and Information Technology (IT) as well as process.

According to Chen & Popovich (2003), the key factors for CRM include technology, people and process. Notwithstanding, it is necessary to drive forth all four strategies and implementation processes, enterprise-wide strategy, customer-centric business process, technology-driven process, and cross-functional integration. The four items suggested by Combe (2004) to propel CRM are composed of culture, people, leadership and technology.

CRM focuses on enabling organizations to provide better service to customers through creating automatic, integrated and reliable processes which tries to cover this great in various ways such as information gathering, processing and integration (from different sources). With this definition, it may be said that the main purpose of a CR system is to increase customers' and organization's satisfaction, as well as enhancing both parties benefits and elevating the efficiency in marketing, sales, services and logistics.

In fact, today's customers are seeking purchase-induced benefits and expect value added from organizations more than products. This is a turning point in organizations' competition. This paper made surveys about the factors which affect and lead to the CRM success. The results obtained have been synthesized in a conceptual framework as follows:

**Information Technology.** CRM technology is the important strategic tool of an organization to attain success in CRM application (McKie, 2001; Stefanou, Sarmaniotis, & Stafyla, 2003) owing to the basic structure of information technology and information from customers databases (Torres, 2004). Primarily, the customer management strategy requires a center to store all customers' news and information.

**Management Commitment.** Management commitment is to support CRM implementations through generating an organizational environment that acknowledges CRM as an important element of business strategy (Narver and Slater, 1990) and by involving in activities that demonstrate their commitment to CRM implementation (Sabherwal et al., 2006). We assume that if top management effectively communicates that CRM is not merely a fad but instead represents the company's strategic orientation, this will consequently leverage the effectiveness of organizational implementations.

**Human Resources.** Ferrel and Hartline (2005) observe that employees are central to an effective CRM and as such firms must manage its relationships with their employees if they have any hope of fully serving customer needs and that this is especially important in firms where employees are the eyes of customers. Simns (2003) demonstrate similar view that the success of CRM initiative relies on involving staff in designing it at an early stage, rather than simply imposing it on them, employees who interface with customers need to be empowered to address customers concern promptly.

**Knowledge and understanding of CRM of organization's staff and management of organization managers.** This factor is dealt with people, or the organization administrators who are involved in drawing up the policies and in driving CRM into success. It is required for administrators to have management capacity; that is, they should know CRM and understand it well. They are expected to establish visions and to lead the organization through representing CRM in an efficient manner, to take responsibility for the development of CRM strategies and to propel implementation through some securities supporting CRM including resources, working environment, time and technology (Combe, 2004).

**Organizational Culture.** Organizational culture originated and has accumulated from beliefs, expectations, attitudes, and common values of all members. All of these aspects result in cooperative learning, acceptance, and implementation in order to attain the organizational aims and are transferred from one generation to the next (Wheelen, and Hunger, 2000). As far as CRM administration is concerned, it can be said that organizational culture and communication are the most difficult factors to achieve since the administrators need to change attitudes and make the personnel accept new concepts in CRM. Moreover, this involves the building of key working culture, establishing agreement for cooperation, building teamwork consisting of people of various disciplines that take different roles, integrative cooperation, and efficient communication, all of which require participation of personnel at all levels from administrators to operators (Stone et al., 2001).

### **Competitive Advantage**

Competitive advantage is defined as the “capability of an organization to create a defensible position over its competitors” (Li et al., 2006). Tracey et al. (1999) argues that competitive advantage comprises of distinctive competencies that sets an organization apart from competitors, thus giving them an edge in the marketplace. They further add that it is an outcome of critical management decisions (Ashish, 2007).

Competitive advantage emerges from the creation of superior competencies that are leveraged to create customer value and achieve cost and/or differentiation advantages, resulting in market share and profitability performance (Barney, 1991; Coyne, 1986; Day and Wensley, 1988; Prahalad and Hamel, 1990).

According to Peteraf and Barney (2003), a firm that has attained a competitive advantage has created more economic value (the difference between the perceived benefits of a resource-capability combination and the economic cost to exploit them) than its competitors (Scott, 2008).

Competitive advantage theory suggests that states and businesses should pursue policies that create high-quality goods to sell at high prices in the market. Porter (1995) emphasizes productivity growth as the focus of national strategies. Competitive advantage rests on the notion that cheap labor is ubiquitous and natural resources are not necessary for a good economy.

### **Research Methodology**

#### ***Type of Research***

There are many points of views can use to classify this research. According to purpose viewpoint, this research is applied research. Whereas, this research aim to improve understanding the relationship between CRM and sustaining competitive advantages, and clarify which factors most associated CRM effectiveness, and the result of research lead to determine is CRM will effect on competitive advantages or not. The research context is undertaken by people based in variety of setting including banks and the research context is tight time scales.

According to objective view point, this research is explanatory research. Whereas, this research clarifies how and why there is a relationship between CRM and sustaining competitive advantages, according to information sought viewpoint, this research is a quantitative research. Whereas this research measure the research variables by using questionnaire designed to according Likert Scale and after collecting empirical data, we will use the suitable statistics methods to find the end results

This research related to the positivist paradigm because the research try to confirm about the relationship between CRM and sustaining competitive advantages in banking sector .and that its properties should be measured through objective methods rather than being inferred subjectively through sensation. There are many elements refer to this research follow the positivism paradigm whereas, the researcher is independent about the research phenomenon and his interests are irrelevant ,and the explanation is demonstrate causality ,the research progress through hypothesis and deduction ,and concepts are operationalized. So, they can be measured, the units of analysis is reduced to simplest form, and sampling requires large numbers selected randomly.

Also, we can find this research is followed to a deductive methodology approach. Whereas this research starts with literature about CRM and sustaining competitive advantages followed by empirical investigation to test an existing theory and verify its validity empirically.

#### ***Sampling and Population***

There are many decisions in sampling; research population, sample, sample unit, unit of analysis and research limitations.

**The research population** is a set of banks that operating in Egypt, regardless of the field of activity, whether commercial banks or investment banks or specialized banks and also regardless Egyptian banks or foreign banks operating in Egypt.

The sampling frame of this research is a list of banks operating in Egypt according to the Egyptian Central Bank report in 2015. The list showed 40 banks operating in Egypt representing the types mentioned above (Central Bank of Egypt, 2015).

**Sample type of research** is simple random sample, where a randomly selection of 50 bank employees were done to answer research questionnaire. The employees were selected from 3 banks located in Alexandria city in Egypt.

**The sampling unit** is the commercial banks and the unit of analysis is staff of the bank.

**Research limitations** include that this research applied on commercial banks branches located in Alexandria Province during year 2015 and not consider Islamic Bank, Industrial bank.

**Data collection method** is survey by using self-administrated questionnaire. We use likert five categories scale (strongly agree, agree, neither nor, disagree, strongly disagree) to measure employees responses about research variables, depending on measures both of Kuan & Elaine (2005) and Wang & Pervaiz (2004).

#### ***Research Conceptual Model***

A conceptual model of the research had been developed that provides a general view of the relations between information technology, management commitment, human resource knowledge, knowledge of CRM, organizational culture and CRM, as well as the relationship between CRM and sustaining competitive advantages (Thuy, 2007; Belghis and Gholamhossein, 2013).

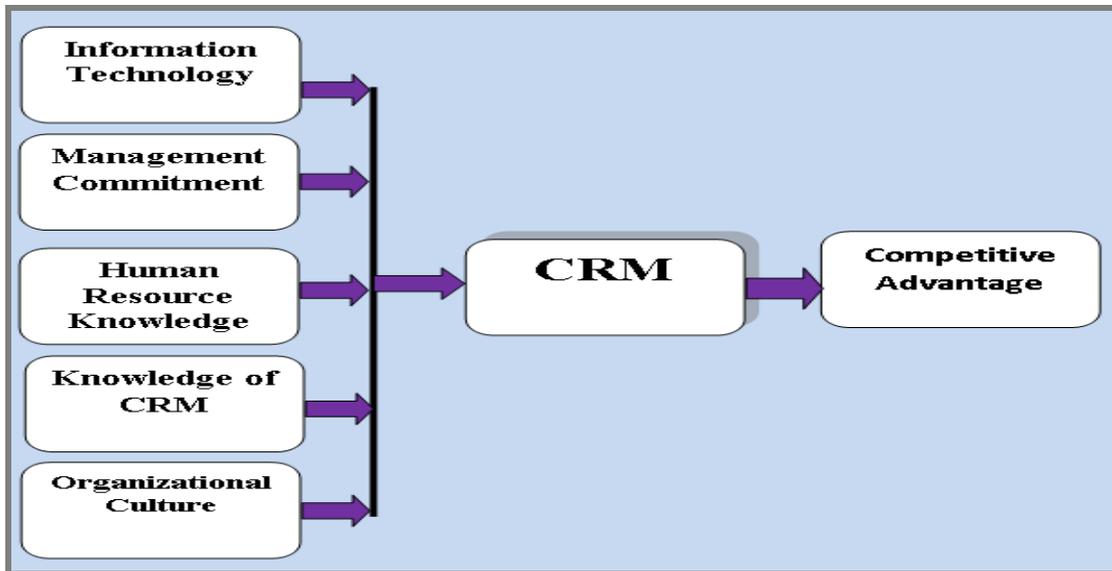


Figure (1) Research Proposed Conceptual Model

### Research variables

According to research model and literature review, we can find the key variables underlying a successful CRM and how these variables affect on competitive advantages variables. In this respect, Buttle (2004) named four variables having impact on the chain values of CRM including people, leadership and organizational culture, data and Information Technology (IT) as well as process. According to Chen & Popovich (2003), the key variables for CRM include technology, people and process. Notwithstanding, it is necessary to drive forth all four strategies and implementation processes, enterprise-wide strategy, customer-centric business process, technology-driven process, and cross-functional integration. The four variables suggested by Combe (2004) to propel CRM are composed of culture, people, leadership and technology. So, the main independent variables are; *Information Technology, Management Commitment, Human Resource Knowledge, Knowledge of CRM, Organizational Culture*.

Competitive advantage has been operationalized in the existing literature and the measures have been adopted in this study with minor modifications. Based on the study of Koufteros (1995), Zhang (1997), and Li et al. (2006) the five dimensions of competitive capability used in this study are: *Price/Cost, Quality, Delivery Dependability, Product Innovation, and Time to Market*.

### Research hypotheses

The research hypotheses could be stated as follows:

H<sub>1</sub>: Information technology effect on customer relationships management effectiveness in the Egyptian banking sector.

H<sub>2</sub>: The management commitment effect on customer relationships management effectiveness in the Egyptian banking sector.

H<sub>3</sub>: Human resources effect on customer relationships management effectiveness in the Egyptian banking sector.

H<sub>4</sub>: knowledge about CRM effect on customer relationships management effectiveness in the Egyptian banking sector.

H<sub>5</sub>: Organizational culture effect on customer relationships management effectiveness in the Egyptian banking sector.

H<sub>6</sub>: Customer relationships management effect on bank competitive advantage.

### Research Questions

The research questions could be stated as follows:

1. Is there an effect of Customer relationship management and sustainable competitive advantage in the field of banking sector in Egypt? And what is the direction of the effect, if exist?
2. What are the factors most closely associated with customer relationships management effectiveness in the Egyptian banking sector?
3. What is the role and importance of information technology for customer relationships management effectiveness in the Egyptian banking sector?
4. What is the role of the management commitment for customer relationships management effectiveness in the Egyptian banking sector?
5. What is the role of human resources for e customer relationships management effectiveness in the Egyptian banking sector?
6. What is the role of knowledge about CRM for customer relationships management effectiveness in the Egyptian banking sector?
7. What is the role of organizational culture for customer relationships management effectiveness in the Egyptian banking sector?

## Data Analysis

### *Validity and Reliability of Measurements*

**Reliability:** To estimate the measurements reliability we will find the Cronbach Alpha (Coefficient of Alpha) by using SPSS version 22 program. If Alpha ( $\alpha$ ) is more than or equal 0.60 for each measurement, then the measurement will be reliable.

**Validity:** It is the extent to which a concept, conclusion or measurement is well-founded and corresponds accurately to the real world. The validity of a measurement tool is considered to be the degree to which the tool measures what it claims to measure.

**Statistically by using SPSS version 22,** we can measure convergent validity by using factor analysis and find both the average variance explained (AVE) and factor loading for each variable. If AVE is more than or equal 0.50 and factor loading for each variable more than or equal 0.60, the measurement of variable will have convergent validity. According to the results, the measures are reliable because  $\alpha$  is more than 0.60 and also, the measures are valid because the AVE more than 0.50 and the factor loading is more than 0.6.

### *Descriptive Statistics*

Descriptive statistics is the discipline of quantitatively describing the main features of a collection of information, or the quantitative description itself. Sample units are 20 male and 7 female, the most of employees have higher studies qualifications. The most of employees are working at operational level. the average of numbers of working years in the bank is 8.5 years.

### *Hypotheses Test*

To test hypotheses, simple linear regression is used (by SPSS version 22) between X and Y. If the model is significant (P-value < 0.05 or by using F test, the calculated F > tabled F), there is as a significant effect of X on Y (for example, Information technology on customer relationships management effectiveness).

R<sup>2</sup> is a determination factor in which the variable X illustrate the percentage of explanation from variation of variable Y and R<sup>2</sup> determine if the model is valid or not, but we use T test to determine if the impact ( $\beta$ ) of X on Y is significant or not. Thus, simple linear regression is the least squares estimator of a linear regression model with a single explanatory variable. In other words, simple linear regression fits a straight line through the set of n points in such a way that makes the sum of squared residuals of the model (that is, vertical distances between the points of the data set and the fitted line) as small as possible.

Table 2 tests the first hypothesis, where it could be accepted; as the model fit indices (R<sup>2</sup> and  $\beta$ ) are significant (p-value < 0.05). The model R<sup>2</sup> is 0.64, which means that the IT interprets 0.64 from the variance of CRM.

**Table 2 Regression Analysis of IT on CRM**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	R <sup>2</sup>
	B	Std. Error	Beta			
(Constant)	.489	.359		2.361	.084	0.64
IT	.769	.133	.80	3.957	.000	

Table 3 tests the second hypothesis, where it could be accepted; as the model fit indices ( $R^2$  and  $\beta$ ) are significant ( $p$ -value  $< 0.05$ ). The model  $R^2$  is 0.41, which means that the management commitment interprets 0.41 from the variance of CRM.

**Table 3 Regression Analysis of Management Commitment on CRM**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	R <sup>2</sup>
	B	Std. Error	Beta			
(Constant)	1.126	.437		2.575	.015	0.41
Management Commitment	.614	.108	.64	6.346	.000	

Table 4 tests the third hypothesis, where it could be accepted; as the model fit indices ( $R^2$  and  $\beta$ ) are significant ( $p$ -value  $< 0.05$ ). The model  $R^2$  is 0.368, which means that the Human Resources interprets 0.368 from the variance of CRM.

**Table 4 Regression Analysis of HR on CRM**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	R <sup>2</sup>
	B	Std. Error	Beta			
(Constant)	1.627	.517		3.146	.003	0.36
HR	.574	.131	.607	4.388	.000	8

Table 5 tests the fourth hypothesis, where it could be accepted; as the model fit indices ( $R^2$  and  $\beta$ ) are significant ( $p$ -value  $< 0.05$ ). The model  $R^2$  is 0.170, which means that the Knowledge about CRM interprets 0.170 from the variance of CRM.

**Table 5 Regression Analysis of Knowledge about CRM on CRM**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	R <sup>2</sup>
	B	Std. Error	Beta			
(Constant)	1.849	.785		2.356	.025	0.17
Knowledge	.513	.197	.412	2.598	.014	0

Table 6 tests the fifth hypothesis, where it could be accepted; as the model fit indices ( $R^2$  and  $\beta$ ) are significant ( $p$ -value  $< 0.05$ ). The model  $R^2$  is 0.170, which means that the Knowledge about CRM interprets 0.170 from the variance of CRM.

**Table 6 Regression Analysis of Organization Culture on CRM**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	R <sup>2</sup>
	B	Std. Error	Beta			
(Constant)	2.163	.448		4.829	.000	0.31
Culture	.466	.120	.559	3.876	.000	3

Table 6 tests the sixth hypothesis, where it could be accepted; as the model fit indices ( $R^2$  and  $\beta$ ) are significant ( $p$ -value  $< 0.05$ ). The model  $R^2$  is 0.170, which means that the Knowledge about CRM interprets 0.170 from the variance of CRM.

**Table 6 Regression Analysis of CRM on Competitive Advantage**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	R <sup>2</sup>
	B	Std. Error	Beta			
(Constant)	2.163	.448		4.829	.000	0.578
CRM	.729	.120	.76	3.876	.000	

### Conclusion and Recommendations

According to the research results, we can conclude the following; Information Technology, Management Commitment, Human Resources, Knowledge of CRM and Organizational Culture affecting on the CRM effectiveness. IT is more related to CRM. Management Commitment is the second dimension of determinants related to CRM. Finally, CRM has a positive effect on Competitive advantages of the bank.

The decision makers in Egyptian bank sector must improve the success factors that affected on CRM, such as; Information technology, Management Commitment, Human resources, Knowledge of CRM, organizational culture and the decision maker must show interest in the CRM to increase the Competitive advantages.

Other researches may be constructed to test the mediation role of CRM effectiveness between each of the assigned independent variables in the current research and the competitive advantage. This analysis might be able to highlight the true role of CRM in the presence of strong competitive advantage for Egyptian banks.

Other researches could be constructed as well to include the impact of CRM in other types of banks and such researches might include a comparative study between the role of CRM in the competitive advantage among different types of banks.

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