THE INFLUENCING FACTORS OF CUSTOMER RELATIONSHIP MANAGEMENT PERFORMANCE IN MALAYSIAN ELECTRONIC BANKING

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UNIVERSITI UTARA MALAYSIA

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By

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ABSTRAK

Pengurusan Perhubungan Pelanggan ditakrifkan sebagai stretegi mewujudkan nilai pelanggan oleh pembekal perkhidmatan bagi tujuan mewujudkan kesetiaan mereka. Pengukuran prestasi perhubungan pelanggan dibuat dari perspektif tingkahlaku pelanggan seperti kepuasan pelanggan, niat untuk membeli semula, kesetiaan terhadap jenama serta penyebaran maklumat positif mengeni perkhidmatan.

Kajian ini mengenalpasti tahap prestasi pengurusan perhubungan pelanggan pada pandangan pengguna perbankan elektronik. Kajian ini juga melihat pengaruh faktor pelanggan, faktor teknologi dan faktor proses ke atas prestasi pengurusan perhubungan pelanggan. Sejumlah 307 orang pensyarah universiti terlibat secara sukarela untuk menyiapkan borang soal selidik yang diedarkan. Kajian ini mendapati tahap pretasi perhubungan pelanggan dalam perkhidmatan perbankan elektronik berada pada tahap yang memuaskan. Tiga penentu utama prestasi pengurusan perhubungan pelanggan ialah kepercayaan, kebolehgunaan, dan tanggapan nilai ekonomi. Kesemua fakor diuji mempunyai perhubungan yang signifikon terhadap prestasi pengurusan perhubungan pelanggan. Kajian ini diakhiri dengan cadangan-cadangan yang membina kepada industri perbankan, disamping memaparkan beberapa cadangan untuk pertimbangan industri, serta batasan-batasan dalam kajian serta cadangan untuk pertimbangan penyelidikan akan datang.

ABSTRACT

Customer relationship management is defined as the strategies taken by the service providers to create value in their service to retain customers. The main dimensions of customer relationship management performance are developed from the behavior-based perspective such as customer satisfaction; repurchase intention, loyalty toward the brand and positive word of mouth. In this manner, CRM performance refers to the success of service providers to satisfy their customers, retain them, increase their loyalty and create positive word of mouth among them.

This study examined the level of customer relationship management performance from electronic banking customers. This study also investigated the influence of customer factors, technology factors and business process factors on customer relationship management performance. A total of 307 university lecturers are involved in this study by voluntarily completing the survey questionnaires. The study results indicate that the level of customer relationship management performance is high among the electronic banking customers. Three major Influence factors i.e. perceived trust, usefulness and perceived economic value were found to have significant influence on customer relationship management performance. This research ends with the suggestion for the industry, discusses the limitation of the study and gives some suggestion for future research.

CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

This chapter provides an overview of the study background, problem statement, objectives of the study, research questions and definition of the key terms used in this study. These are followed with discussion on the contribution of this study. Finally, this chapter ends with an exposition of the organization of the remaining chapters.

1.2 THE REVOLUTION OF ELECTRONIC BANKING SERVICES IN MALAYSIA

The electronic revolution in the Malaysian banking sector started in the 1970's (Pang, 1995). The first visible form of electronic innovation in the Malaysian banking industry was the introduction of Automated Teller Machines (ATMs) in 1981. The ATMs to a large extent released banks from the constraints of time and geographical location. They presented banks with a more economical substitute for brick and mortar branches.

Then in the early 1990's tele-banking was introduced in Malaysia, which provided another delivery channel for branch financial services via telecommunications devices connected to an automated system of the bank through Automated Voice Response (AVR) Technology.

The contents of the thesis is for internal user only

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