

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

SAMSUDIN BIN WAHAB

UNIVERSITI UTARA MALAYSIA

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

By

SAMSUDIN BIN WAHAB

**Thesis Submitted in Fulfillment of the Requirements for the Degree of
Doctor of Philosophy**

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Kolej Perniagaan
(College of Business)
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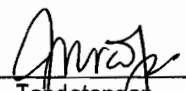
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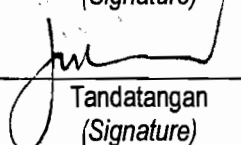
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TABLE OF CONTENTS

Title	Page
Title Page	i
Acknowledgement	ii
Table of Contents	iii
List of Tables	viii
List of Figures	x
List of Appendices	xi
Abstrak	xii
Abstract	xiii

CHAPTER 1 INTRODUCTION

1.1	Introduction	1
1.2	The Revolution of Electronic Banking in Malaysia	1
1.3	Background of the Study	4
1.4	Problem Statement	9
1.5	Research Questions	16
1.6	Research Objectives	17
1.7	Definition of Key Terms	17
1.8	Significance of the Study	18
1.9	Organization of Thesis	23

CHAPTER 2 LITERATURE REVIEW

2.1	Introduction	25
2.2	Evolution of Relationship Marketing (RM) Towards Customer Relationship Management (CRM)	25
2.3	Definition of Customer Relationship Management (CRM)	31
2.4	Customer Relationship Management Performance	36
2.5	Customer Relationship Management Performance and Banking Services	40
2.6	Influences of CRM Performance	42
2.6.1	People Factors	42
2.6.1.1	Customer Value	44
2.6.2	Technology Factors	48
2.6.2.1	Perceived Trust	50
2.6.2.2	Perceived Usefulness	53
2.6.3	Business Process Factors	57
2.6.3.1	Perceived Privacy	59
2.6.3.2	Perceived Security	62
2.6.3.3	Electronic Service Quality	63
2.7	Theoretical Framework	66
2.8	Theory Derived	68
2.8.1	Technology Acceptance Model (TAM)	68

2.8.2	Successful Customer Relationship Management Model	71
2.9	Hypotheses Development	73
2.10	Summary	78
CHAPTER 3 METHODOLOGY		
3.1	Introduction	80
3.2	Research Design	80
3.3	Operationalization of Variables	81
3.4	Measurement	85
3.4.1	Customer Relationship Management Performance	85
3.4.2	Customer Value	86
3.4.3	Electronic Service Quality	87
3.4.4	Perceived Privacy	88
3.4.5	Perceived Security	89
3.4.6	Perceived Trust	90
3.4.7	Perceived Usefulness	91
3.4.8	Demographic Items	92
3.5	Study Population and Sample	95
3.6	Sampling Design	96
3.7	Data Collection Procedures	98
3.8	Pilot Study	99
3.9	Data Analysis	100
3.9.1	Factor and Reliability Analyses	101
3.9.2	Descriptive Statistics	103

3.9.3	Test of Difference	103
3.9.4	Correlation Analysis	103
3.9.5	Multiple Regressions	104
3.10	Summary	105
CHAPTER 4 FINDINGS		
4.1	Introduction	106
4.2	Overview of Data Collected	106
4.2.1	Response Rate	106
4.2.2	Test of Non-Response Bias	107
4.3	Profile of the Respondents	108
4.4	Goodness of Measure	110
4.4.1	Construct Validity	110
4.4.2	Result of Exploratory Factor Analysis	111
4.4.2.1	Customer Relationship Management Performance	111
4.4.2.2	Influence Factors	113
4.4.3	Reliability Test	117
4.5	Descriptive Analyses	118
4.5.1	Major Variables	118
4.5.2	Level of Customer Relationship Management Performance	119
4.6	Correlation Analysis	124
4.7	Research Hypotheses - Amendments	125

4.8	Hypotheses Testing	127
4.8.1	Multiple Regression Analysis on Factor Influencing CRM Performance	128
4.9	Summary of Findings	130
CHAPTER 5 DISCUSSION		
5.1	Introduction	132
5.2	Recapitulation of the Study Findings	132
5.3	Discussion	135
5.3.1	Level of CRM Performance in Malaysian Electronic Banking Services	135
5.3.2	The Effects of Influencing Factors on CRM Performance	140
5.3.2.1	Customer factors	140
5.3.2.1.1	Perceived economic value	140
5.3.2.1.2	Perceived emotional value	142
5.3.2.2	Technology factors	143
5.3.2.2.1	Trust	143
5.3.2.2.2	Usefulness	143
5.3.2.3	Service Process Factors	145
5.3.2.3.1	Perceived privacy	145
5.3.2.3.2	Perceived security	146
5.3.2.3.3	Electronic service quality	149
5.4	Contributions of the Research	152

5.4.1	Theoretical Contribution	152
5.4.2	Methodological Contribution	155
5.4.3	Managerial Implications	156
5.5	Limitations and Future Research Directions	157
5.6	Conclusion	160
REFERENCES		162
APPENDICES		188

LIST OF TABLES

Table No.	Title of Table	Page
Table 1.1	An Estimate on Internet Access between States in Malaysia	4
Table 1.2	The Purposes of Online Visits	10
Table 3.1	Summary of Variables, and Operational Definitions	84
Table 3.2	Measurement Items for Customer Relationship Management Performance	85
Table 3.3	Measurement Items for Customer Value	86
Table 3.4	Measurement Items for Electronic Service Quality	87
Table 3.5	Measurement Items for Perceived Privacy	88
Table 3.6	Measurement Items for Perceived Security	89
Table 3.7	Measurement Items for Trust	90
Table 3.8	Measurement Items for Usefulness	91
Table 3.9	Measures of Variables in the Present Study	93
Table 3.10	Population of the Study	96
Table 3.11	Sample of the Study Using Proportionate Sampling (13%)	97
Table 3.12	Reliability Coefficient for Multiple Items in Pilot Study (n=35)	100
Table 4.1	Mean Scores for Early and Late Responses (n=307)	107
Table 4.2	T-Test between Early and Late Responses by Age,	108

	Academic Qualification and Work Experience (n=307)	
Table 4.3	Profile of the Respondents	109
Table 4.4	Factor and Reliability Analyses for Customer Relationship Management Performance	112
Table 4.5	KMO and Barlett's Test for Influencing Factors	113
Table 4.6	Factor Loading for the Influencing Factors	114
Table 4.7	Comparing Original Dimension to Final Dimension after Factor Analysis	117
Table 4.8	Reliability Coefficients for the Variables in the Study	118
Table 4.9	Descriptive Statistics for Dimensions of Variables	119
Table 4.10	Customer Relationship Management Performance by Gender and Marital Status (n=307)	120
Table 4.11	Customer Relationship Management Performance by Age, Race and Academic Qualification (n=307)	121
Table 4.12	Test of the Significant Differences in the Level of Customer Relationship Management Performance by Working Experience (n=307)	122
Table 4.13	Test of the Significant Differences in the Level of Customer Relationship Management Performance by Electronic Banking Experience (n=307)	123
Table 4.14	Test of the Significant Differences in the Level of Customer Relationship Management Performance by Annual Salary (n=307)	124

Table 4.15	Pearson Correlations of Study Variables	125
Table 4.16	Summary of Multiple Regression Analysis for Factors Influencing Customer Relationship Management Performance (n=307)	129
Table 4.17	Hypotheses Testing Result Summary	131

LIST OF FIGURES

Figure No.	Title of Figure	Pages
Figure 1.1	Percentages of Internet Users by States	10
Figure 2.1:	A Classification of relationship types (Adapted from: Webster, 1992)	26
Figure 2.2:	The marketing continuum (Adapted from: Gronroos, 1994; 1996)	27
Figure 2.3:	The evolution towards relationship marketing (Adapted from: Callaghan & Shaw, 2001)	30
Figure 2.4:	Theoretical framework	67
Figure 2.5:	The Original TAM theory (Adapted from: Ma & Liu, 2004)	69
Figure 2.6:	Extension of TAM (Adapted from: Battacherjee, 2001; Hong et al., 2006)	69
Figure 2.7:	A CRM implementation model (Adapted from: Chen & Popovich, 2003)	72

LIST OF APPENDICES

Appendix No.	Title of Appendix	Pages
Appendix A	Research Questionnaire	188
Appendix B	Non-Response Bias Test	198
Appendix C	Factor Analyses	200
Appendix D	Cronbach Alpha Reliability Tests	213
Appendix E	Pearson Correlation	216
Appendix F	Regression Analyses	218
Appendix G	ANOVA Test Result for Demographic Factors	220
Appendix H	Scatter and Partial Plots	226
Appendix I	Normal Probability Plots	231

ABSTRAK

Pengurusan Perhubungan Pelanggan ditakrifkan sebagai strategi 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 mengenai 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 prestasi 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 faktor diuji mempunyai perhubungan yang signifikan 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.

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