

## **Utilizing E-CRM to achieve Customer Satisfaction – Study of Algeria Gulf Bank ( AGB ) - Guelma Agency**

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### **Abstract:**

satisfaction using E-CRM dimensions in Algerian Banks. To achieve the objectives of the study, the descriptive approach was used, where information was collected by distributing 200 questionnaires to customers of the Algeria Gulf Bank (AGB) and Guelma Agency. 170 surveyed forms were retrieved while 150 forms were processed as valid, where the study hypotheses were tested using the Statistical Package for the Social Science (SPSS V 26.) The study revealed a positive impact of E-CRM on customer satisfaction.

**Keywords:** E-CRM; customer satisfaction; customer loyalty.

**JEL classifications codes:**M3;M31;M39.

## **I. Introduction:**

Organizations, whether a production company or a service provider, are adopting the concept of Customer Orientation in all their marketing activities by applying E-CRM. The technological and technical developments taking place at the business environment level and the widespread use of the Internet imposed on these organizations the need to utilize them in dealing with the customer, which is known as E-CRM. It is one of the latest models of marketing relations in the electronic world to gain customer satisfaction and thus achieve loyalty. (Chen, 2004, pp. 333-343) The study will try to display the role of the dimensions of E-CRM in achieving customer satisfaction by raising the following question:

### **What is the role of utilizing E-CRM in customer satisfaction at Algeria Gulf Bank (Guelma Agency) ?**

To answer this question, the following questions were raised :

- Is Algeria Gulf Bank (Guelma Agency) interested in applying the dimensions of the E-CRM?
- Is there a statistically significant impact of applying E-CRM dimensions on customer satisfaction at Algeria Gulf Bank (Guelma Agency)?

### **Study Hypotheses:**

- The Algeria Gulf Bank ( AGB ) attaches great importance to the application of the E-CRM dimensions.
- There is a statistically significant impact of applying E-CRM dimensions represented in (preferential treatment, loyalty programs and financial returns, website design and customization of its services, complaints handling capacity ) on customer satisfaction.

### **Study Relevance:**

This study derives its importance from the importance of the sector it addresses, which is the Banking sector, and due to its importance in the national economy by ensuring the financing of all the other sectors, and therefore getting to know how to provide this financing by achieving

customer satisfaction and thus loyalty, which guarantees a reduction in the cost of searching for new customers. It also helps Bank managers and marketing heads to take the appropriate decisions.

### **Study Objectives:**

This study aims to simplify the concepts of the study variables and to know the impact of each of E-CRM dimensions on customer satisfaction and loyalty, in addition to providing recommendations to help managers in the management of Banks.

### **Study Approach:**

The study adopts the descriptive and analytical approaches through using books, articles and magazines related to the subject of the study in the theoretical part. As for the practical part, the study used various statistical tests of SPSS V26.

### **Related Literature:**

#### **- Rawia Hanachi and Samia Lahoul (2014) :**

“Orientation in E-CRM as a Strategy to Achieve Customer Satisfaction - Case Study - Algeria Telecom Corporation from the Customer’s Perspective -” Economic Researcher Journal - Volume 02 - Special Issue. This study sheds light on the impact of E-CRM dimensions on achieving customers satisfaction and to identify the most important of these dimensions at the level of Algeria Telecom represented by the website, security and privacy, and customer support services.

The study concluded that there is an average satisfaction with the services provided via the Internet by Algeria Telecom, which shall pay more attention to facilitating and simplifying the use of the website and working to provide more security and privacy.

#### **- Burnaz Hayat and Bergem Hanane (2021):**

" E-CRM Contribution in Achieving Customer Satisfaction - Mobilis Case Study" Journal of Economic Research, Blida University 2 - Algeria,

Volume 16, Issue 02. The study aimed to identify the impact of websites on customer satisfaction at Moblis Corporation and to identify the strategic role of E-CRM increasing customer satisfaction and achieving a competitive advantage.

The study concluded that the customer plays an important role in Mobilis, and therefore the company was interested in utilizing modern technology as a tool to achieve customers satisfaction and to retain them. The long relationship with customers is considered a competitive advantage and can be adopted as a defensive strategy to maintain its market share (customers).

## **II. Study Theoretical Framework:**

### **1. Electronic Customer Relationship Management (E-CRM):**

**1.1. Customer Relationship Management:** It is an approach to identify customers, attract and retain them, and therefore achieve profits, by building a long-term relationship with the best customers. (Lefebure, 2001, p. 31 ) It is a strategy to create value for the customer and the organization through customer orientation culture and the adoption of operational strategies that allow the embodiment of this orientation, starting from identifying the needs and expectations of the customer to satisfying them.

Some researchers (Saputra, 2019 ) consider Customer Relationship Management as a strategy to choose customers that the organization can profitably serve. Thus, the goal is to provide optimum current and future value for customers, as it enables the organization to communicate with customers through technology. (Navimipor, 2016 , pp. ,1052 -1066)

Accordingly, it can be said that Customer Relationship Management is an all-encompassing strategy to attract profitable customers and establish a long-term relationship with them, as it helps to achieve customer satisfaction and loyalty by providing services meet their expectations through modern technology.

## 1.2 Electronic Customer Relationship Management:

Electronic Customer Relationship Management (E-CRM) is one of the most important contemporary strategies that help organizations build established and long-lasting relationships with their customers and increase revenue through a customer-centric strategy and adopting appropriate administrative systems. (Talal, 2016) Internet has become a practical option to support the implementation of customer relationship management activities and programs, which have a positive impact on the quality of the customer relationship and can move from the concept of attract customers to the concept of retaining them and achieving their loyalty. (Chiguvu, 2017, pp. 55-63)

Approaches and points of view differ on the concept of E-CRM; some consider it as marketing activities (Kumar, 2020, pp. 211 -226) that use technologies and activities via the Internet to build and improve the relationship with the customer on the long term. Some consider it as IT programs and administrative obligations as a combination of software, hardware, applications, and senior management commitment. (Dhingra, 2013, p. 762 )

Further, others find it as the ability to support customers and to deal with them automatically without any human intervention, or with human intervention within the narrowest limits. (Baatish, 2016, pp. 181-195) While some limit it in the process of transferring CRM to the Internet to keep pace with customer needs and to strengthen cooperation between the organization and its customers. (Al-Arab, 2020, pp. 26-47)

Based on the foregoing, E-CRM can be defined as the strategy that integrates information and communication technology, processes and means with the aim of optimal understanding of customer needs and working to meet them in order to establish a solid profitable relationship with the best customers to gain their satisfaction. In order to achieve an optimal understanding of the customer, the basic components of the

customer relationship management system must be relied upon, which are: (Jalloul, 2014-2015)

- **Analytical Customer Relationship Management** : which allows collecting, storing and analyzing enormous amounts of data to give added value to the customer as well as to the organization. (Andreas, 2008, pp. 1-23)
- **Executive Customer Relationship Management**: This relates to the technology and techniques used to make operations more accurate and efficient through programs and databases that contain enormous amounts of customer data for use in CRM analytics management. (Reiny, 2006, pp. 23-42)
- **Collaborative Customer Relationship Management**: It is the set of activities, processes and components that help provide an atmosphere of two-way interaction and information exchange.

### 1. 3. E-CRM Dimensions:

Related literatures have many dimensions that differed according to the perspective or viewpoints of this concept. This study will shed light on the dimensions that serve the study subject and contribute to reaching the desired goals.

- **Preferential Treatment**: It is the treatment the organization or company gives to its profitable customers rather than other customers, as modern technology facilitates the utilization of customer data. (Chaston, 2003, pp. 753-773)

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- **Loyalty Programs and Tangible Financial Returns: Loyalty Programs and Tangible Financial Returns**: These are special additional benefits and interests that are provided to customers in return for their use and dealing with the organization, linked directly to customers because they repeat the behavior of buying and repurchasing. Several studies have agreed on this concept (Houari, 2017-2018) for contributing to creating value, gaining satisfaction and achieving loyalty, because they are visible and tangible and easy to perceive. The reward provided through electronic means works to reformulate the customers' behavior from shifting their interest from liking the service to feeling its benefits.

- **Website design and customization of its services:** This is the extent to which a person believes that using a particular system will be effortless. Notably, the ease of use of the system is due to the belief that the user can perform various activities using the website in an appropriate and acceptable manner. Thus, the service, can be easily accessed for its classification according to its nature, and for being uncomplicated and effortless, which increases reliance thereon.(Ali, 2016)

- **Customer Complaint Handling Capability:**

It is the ability to respond in a timely manner with appropriate speed to address customer complaints by investigating, tracking and responding to them promptly. (Youssef, 2014, pp. 700- 701) It is the ability to overcome complaints and track actions regarding changes to operations and service delivery methods through:(Jalloul, 2014-2015)

- Reducing new complaints;
- Encouraging customers to make complaints;
- Ensuring that complaints will not repeat.

## **2. Customers Satisfaction:**

### **2.1 Definition of Customer Satisfaction:**

There are many different definitions of the concept of customer satisfaction because it is linked to several sectors. Each sector defines it from its perspective. It is the meeting point of the customers' expectations with perceptions of the commodity or service offered to them. (Kottler, 2012, p. 128) It is the customers' feelings of joy or dissatisfaction after purchasing the product, resulting from comparing the actual performance with the expectations that the customer bears in his mind. (al, 2008, p. 154)

It is also the impression of being rewarded or not rewarded for the sacrifices that the customer bears when purchasing. (Reiny, I& Buttle , F, 2006, pp. 23-42 )

It is the level of joy that the customer achieves when receiving exceptional quality services and the degree of its impact on increasing satisfaction. (Al- Damour, 2019, pp. 140 -159)

## 2.2. Importance of Satisfaction:

Philip Kotler summarized the importance of satisfaction that the successful company is one that adopts the concept of modern marketing which considers the customers the center of marketing operations, which operations begin by defining their needs and desires in order to achieve their satisfaction. Satisfaction also plays an important role for the benefit of the company, since a positive appreciation from the customer is considered a free of charge advertising process for the company and the services it provides. (Madouch, 2019/2020)

## 2.3 Determinants of Customer Satisfaction:

Customer satisfaction is made up of three determinants, which are: (Labib, 2020, pp. 370-426)

- **Expectations :** It is the first stage of satisfaction or dissatisfaction. It is represented in the customer's anticipated impression of all the qualities and benefits that he expects from the product or service, and it is expressed in the value expected before the purchase decision.
- **Actual Performance:** It is the set of actual profits that the customer obtains as a result of his use of the product or service. It can be considered as a benchmark to determine how far the expectations the customer has in mind regarding the product or service that has been chosen from a range of similar products and services.
- **Perceived Performance:** It is the actual level of performance that the customer achieves as a result of using the product or service. It is a baseline for performance process as the benchmark for determining the extent to which the expectations set by the customer are being met.



## 2.4 Customer Satisfaction Techniques:

Customer satisfaction can be obtained through the following three steps: (Amara, 2021, pp. 367-350)

- **Understand Customers' Needs:** By understanding the current and potential customer and their needs and desires to determine the factors that drive customer's purchase behavior and work to meet those needs.
- **Customers' Feedback:** It is a set of methods and processes used to identify the opinion of customers and the extent to which the organization meets their expectations on its products or services.
- **Continuous Measurement:** By developing a special program to measure customer satisfaction as a system to track customer satisfaction over time rather than knowing how much the organization's performance has improved at a particular time.

### III. Study Applied Framework:

It is the first step to study the characteristics of the sample that has been selected from the study respondents, using a set of tools to collect data from the study respondents by measuring its validity and reliability in order to draw conclusions.

#### 1. Data Collection Tools:

This study depended on the questionnaire which included an introduction and items including (21 sentence) and included a message addressed to the respondents of the sample (customers of the Banks under study). The items of the questionnaire were divided into three axes, which are:

- **The First Axis:** It contains information relating to the personal data of the sample (gender, age, academic qualification).
- **The Second Axis:** It contains items related to the dimensions of E-CRM, composed of 12 sentences distributed according to each dimension of E-CRM, each dimension contains 03 sentences.
- **The Third Axis:** It contains items related to customer satisfaction and consists of 09 sentences.

The closed form was adopted in developing the questionnaire. The axes of the questionnaire were designed according to the Five-Point Likert Scale (Jouda, 2008) to identify the point of view of the respondents of the sample. Thus, the following table shows the length and trend of the category according to the scale.

**Table n° (01): the length and attitude of the categories according to the Five-Point Likert Scale**

potential Average	[1 – 1.8[	[1.8 – 2.6[	[2.6 – 3.4[	[3.4 – 4.2[	[4.2 – 5[
Attitude	Strongly disagree.	Disagree.	Neither agree nor disagree.	Agree.	Strongly agree.

## 2. Data Analysis Tools:

The Statistical Package for the Social Science (ibm static v26 ) was used to analyze the data collected through the questionnaire. The researchers adopted the following statistical methods:

- Cronbach's Alpha Coefficient ( Cronbakh's alpha) to ensure the validity and reliability of the periods of the questionnaire, as well as to measure the consistency between the items of the questionnaire.
- Spearman and Pearson Correlation Coefficients;

The frequencies and the percentages are used in order to display the characteristics of the sample and to know the degree of agreement of its respondents with the items of the questionnaire.

- Standard deviation to measure the degree of dispersion of response values from their mean;
- T-test;
- Multiple Linear Regression Test;
- Stepwise Multiple Linear Regression Test;

**3. Study Respondents and Study Sample :** The study respondents consists of customers of the Algeria Gulf Bank ( AGB ) at the Guelma

Agency. A random sample was drawn from the respondents under study, where 200 questionnaires were distributed at the Bank under study for distribution to customers. 170 surveyed forms were retrieved while 150 forms, after be reviewed, were processed as valid.

**4 .Validity of the Study Tool:** In order to validate the reliability of the study tool, the questionnaire was presented to a group of scholars to verify the effectiveness of the questionnaire to achieve the objective of the study and the accuracy of its measurement of what it was designed for, through the table below:

**Table N° (02): Structural Validity of the Study Tool**

Dimension			Correlation Coefficient	Significance level
<b>Second Axis: E-CRM Dimensions.</b>	1	<b>Preferential Treatment of Customers</b>	0.867	0.000
	2	<b>Loyalty Programs and Tangible Financial Returns</b>	0.775	0.000
	3	<b>Designing a Website and Customizing its Services</b>	0.910	0.000
	4	<b>Customers' Complaints Handling Capabilities</b>	0.843	0.000
<b>Third Axis: Customer Satisfaction</b>			0.944	0.000

**Source: prepared by the researcher based on SPSS V26 results**

From the table above, it can be noted that there is a statistically significant correlation at the significance level ( $\alpha \leq 0.05$ ), where the significance level for all dimensions was less than 0.05. Thus, the items of the questionnaire are considered valid for what they were intended to measure.

## 5 .The Stability of the Study Tool:

It means internal consistency, where each item of the questionnaire is consistent with the field to which the item belongs. The calculation of correlation coefficients between each item of the questionnaire by using the "Cronbach's Alpha Coefficient is used, for which (0.60) can be considered as the minimum acceptable value of the coefficient. The higher its value, the greater is the stability.

**Table N° (03): The stability of the study tool according to Cronbach's Alpha Coefficient**

Dimension			Correlation Coefficient	Significance level
Second Axis: E-CRM Dimensions.	1	Preferential Treatment of Customers	03	0.675
	2	Loyalty Programs and Tangible Financial Returns	03	0.627
	3	Designing a Website and Customizing its Services	03	0.737
	4	Customers' Complaints Handling Capabilities	03	0.783
Second Axis: E-CRM Dimensions.			12	0.879
Third Axis: Customer Satisfaction			09	0.750
Questionnaire as a Whole			21	0.9.12

**Source: prepared by the researcher based on SPSS V26 results**

From the table above, it can be noted that the total Cronbach's Alpha Coefficient is (0.912), which is a high value. The values of the axes of study have been limited between (0.627 and 0.879), all are above the

agreed minimum (0.60), and therefore the measurement tool has a high stability.

## 6. Presentation and Discussion of the Study Results:

The results of the study are presented and discussed as follows:

### 6.1 Presentation of the characteristics of the study sample:

The characteristics of the study can be presented through the following table:

**Table N° (04): Presentation of the characteristics of the study sample according to personal variables**

Variable	Description	Frequencies	Percentage %
<b>Gender</b>	Male	93	62%
	Female	57	38%
<b>Age</b>	Under 30 years old	23	15.3%
	Over 30 years old and under 40 years old	92	61.3%
	Over 40 years old and under 50 years old	22	14.7%
	Over 50 years old	13	8.7%
<b>Duration of the transaction with the Bank</b>	Under 5 years old	25	16.66%
	More than 5 years old and less than 10 years old	59	39.33%
	More than 10 years old and less than 15 years old	46	30.66%
	More than 15 years old	20	13.33%
	Total	150	100%

**Source: Prepared by researchers based on SPSS V26 results**

From the table above, it is noted that 62% of the study sample are males while 38% are females. The largest percentage of the study sample was in the 30-40 age group with a percentage of 61.3%. It is also noted that the duration of customer relations with the Bank reaches the highest percentage

between 5 and 10 years represented by 59%, followed by a period of more than 15 years by 46%.

## 6.2. Results of the test of the study hypotheses:

No.	Sentences	Arithmetic Mean	Standard Deviation	T-Value	Sig level
01	The Bank offers me special benefits as a regular customer	3.21	1.149	2.119	0.036
02	I get the latest information as a personal service via e-mail	3.25	1.205	2.575	0.011
03	The Bank provides me with services that meet my personal needs through its electronic website	3.76	0.872	10.671	0.000
<b>Dimension of Preferential Treatment</b>		<b>3.41</b>	<b>0.762</b>	<b>6.644</b>	<b>0.000</b>

The results of the test of the study's hypotheses are as follows:

## 7. Attitudes of respondents in the study sample towards the items of the level of application of the dimension of loyalty programs and tangible financial returns:

The attitudes of the respondents in the study sample towards the items of the dimension of preferential treatment of customers can be clarified through the table below

**Table (06): The extent to which respondents agree with attitudes in their responses to loyalty programs and tangible returns**

N	Sentences	Arithmetic Mean	Standard Deviation	T-Value	Sig level
4	The Bank offers me attractive discounts on every purchase through the website	3.45	0.945	5.873	0.000

5	The Bank's website offers attractive electronic payment system services for every purchase	3.17	1.006	2.029	0.044
6	The Bank's website offers attractive coupons and gifts for every purchase	3.12	1.061	1.385	0.168
<b>Dimension loyalty programs and tangible financial returns</b>		<b>3.38</b>	<b>0.631</b>	<b>7.440</b>	<b>0.000</b>

**Source: Prepared by researchers based on SPSS V26 results**

According to the table above,

- We note that the arithmetic mean of the items related to the dimension of loyalty programs and tangible financial returns varied between (3.12 and 3.45) with a standard deviation between (0.945 and 1.061), and all the values of T calculated were greater than the tabular T and statistically significant at the significance level ( $\alpha \leq 0.05$ ). That is, respondents of the study sample agree on the items related to preferential treatment, and the fourth paragraph ranked first with an arithmetic mean (3.45) and a standard deviation (0.945), which means that the studied Bank offers attractive discounts on each purchase through its websites.

- The total arithmetic mean of the loyalty programs and tangible financial returns dimension was (3.38) with one standard deviation (0.631), and the calculated T value was greater than the tabular T and statistically significant at the significance level ( $\alpha \leq 0.05$ ), indicating that there is no significant variation in respondents' attitudes about what came up in this dimension.

#### **IV. Attitudes of the respondents of the study sample towards some items of the dimension of the design of the website and the customization of its services:**

The attitudes of the study sample respondents towards the items of the dimension of preferential treatment of customers can be clarified through the table below

**Table No. (07): The extent to which the attitudes of the respondents' responses agree with the dimension of website design and customization of its services**

No.	Sentences	Arithmetic Mean	Standard Deviation	T-Value	Sig level
07	The Bank's website is attractive and easy to use	3.79	0.887	10.865	0.000
08	The Bank's website provides simplified and simple information on how to use the Bank's electronic services.	3.80	0.883	11.105	0.000
09	The Bank's website has a clear strategy for identifying various customer needs.	3.18	1.004	2.196	0.030
<b>Website Design Dimension</b>		<b>3.53</b>	<b>0.641</b>	<b>10.191</b>	<b>0.000</b>

**Source: Prepared by researchers based on SPSS V26 results**

From the table above:

- We note that the arithmetic mean of the items related to the dimension of loyalty programs and tangible financial returns varied between (3.18 and 3.80) with a standard deviation between (0.883 and 1.004), and all the values of T calculated were greater than the tabular T and statistically significant at the significance level ( $\alpha \leq 0.05$ ) That is, study sample respondents agree on items related to website design and customization of its services, and the eighth item ranked first with an arithmetic mean (3.80) and a standard deviation (0.883), which means that the Bank studied offers attractive discounts for each purchase via its websites Internet.
- The total arithmetic mean of the dimension of loyalty programs and tangible financial returns was (3.53) with one standard deviation (0.641), and the calculated T value was greater than the tabular T and statistically significant at the significance level ( $\alpha \leq 0.05$ ), which indicates that there is no significant variation in the attitudes of the respondents in the sample about what came up in this dimension.



## V. Attitudes of the respondents in the study sample towards the items of the level of application of the dimension of capacities to handle customer complaints:

The attitudes of the respondents in the study sample towards the articles of the dimension preferential treatment of customers can be clarified through the table below

**Table (08): The extent to which the attitudes of the respondents' responses agree with the dimension of loyalty programs and tangible returns**

No	Sentences	Arithmetic Mean	Standard Deviation	T-Value	Significance level
10	The Bank's website saves me a lot of effort and time and facilitates the search process	3.19	1.026	2.229	0.027
11	The frequently asked questions feature on the Bank's website provides the necessary information	4.75	0.976	9.455	0.000
12	The Bank's website gives me the opportunity to solve any problem I may face without having to contact the Bank.	3.71	0.985	8.866	0.000
<b>Complaints Handling Capacity Dimension</b>		<b>3.46</b>	<b>0.784</b>	<b>7.111</b>	<b>0.000</b>

**Source: Prepared by researchers based on SPSS V26 results**

From the table above We note that the arithmetic mean of the items related to the dimension of loyalty programs and tangible financial returns varied between (3.19 and 4.75) with a standard deviation between (0.985 and 1.026), and all the values of Calculated T were greater than tabular T and statistically significant at the significance level ( $\alpha \leq 0.05$ ). This means that the respondents of the study sample agree on the items related to customer

complaint handling capabilities. And therefore the eleventh Items is ranked first with an arithmetic mean (4.75 ) and a standard deviation (0.985), meaning that the Bank studied offers the particularity of answering the most frequently asked questions and provides its customers the necessary information .

- The total arithmetic mean of the dimension of customer complaint handling capabilities was (3.46) with a standard deviation of (0.784), and the calculated T value was greater than the tabular T and statistically significant at the significance level ( $\alpha \leq 0.05$ ), which indicates that there is no significant variation in the attitudes of the respondents in the sample concerning what was said in this dimension.

Through the results obtained, it clearly appears that the first hypothesis is accepted, which affirms that:

**The Algeria Gulf Bank ( AGB ) attaches great importance to the application of the dimensions of E-CRM**

### **2.2.3 Presentation and discussion of the data of the second hypothesis:**

**Tables (09): Pearson correlation coefficients between the dimensions of E-CRM and customer satisfaction**

<b>The Dimensions of Customer Relationship Management</b>	<b>Correlation Coefficient</b>	<b>Significance level</b>
<b>Preferential Treatment</b>	<b>0.647</b>	<b>0.000</b>
<b>Loyalty Programs and Financial Returns</b>	<b>0.385</b>	<b>0.000</b>
<b>The Design of the Website and the Customization of its Services</b>	<b>0.777</b>	<b>0.000</b>
<b>Customer Complaint Handling Capabilities</b>	<b>0.597</b>	<b>0.000</b>

**Source: Prepared by researchers from SPSS V26 results**

From the table above, we can see that the significance level (Sig) was less than 0.05, which means that the correlation coefficient is statistically significant at a significance level ( $\alpha \leq 0.05$ ), and from there, we can say that:

- There is a statistically significant relationship between the dimension of preferential treatment of customers and customer satisfaction with a percentage of 64.7%.
- There is a statistically significant relationship between the dimension of loyalty programs, tangible financial returns and customer satisfaction with a percentage of 38.5%.
- There is a statistically significant relationship between the dimension of website design and customization of its services and customer satisfaction with a percentage of 77.7%.
- There is a statistically significant relationship between the dimension of customer complaint handling capabilities and customer satisfaction with a percentage of (59.7%).

And with the aim of knowing the contribution of the dimensions of the E-CRM to the achievement of customer satisfaction, we tested the multiple linear regression and the results which are presented in the following table:

Pearson's correlation coefficient reached  $r = 0.813$ , which is statistically significant at the level of significance ( $\alpha \leq 0.05$ ), i.e. there is a correlation between E-CRM and customer satisfaction.

Coefficient of determination  $R^2 = 0.791$ , which means that the combined dimensions of E-CRM justify a percentage of 79.1 % of the changes that occur in customer satisfaction, and the rest is explained by other variables.

Regression coefficient for preferential treatment:  $\beta_1 = -0.305$

Regression coefficient of loyalty programs and tangible financial returns:  $\beta_2 = 0.172$

Regression coefficient for website design and personalization:  $\beta_3 = 0.408$

Regression coefficient for customer complaint handling capabilities:  $\beta_4 = 0.336$

The value of the constant is -0.007

The value of ( **Sig** ) was also less than 0.05, meaning that the value of **F** was statistically significant at the significance level ( $\alpha \leq 0.05$ ). Hence,

we reject the null hypothesis **H0** and accept the alternative hypothesis **H1**, that is:

**"There is a statistically significant effect of (81.3%) of E-CRM on the achievement of customer satisfaction in terms of morale ( $\alpha \leq 0.05$ )"**

This relationship can be expressed by the following multiple linear regression equation:

$$Y = X_4 \beta_4 + X_3 \beta_3 + X_2 \beta_2 + X_1 \beta_1 + \hat{a}$$

$$Y = X_4 0.336 + X_3 0.408 + X_2 0.172 + X_1 0.305 - 0.007$$

where:

**Y** : Customer satisfaction

**X<sub>1</sub>** : Preferential treatment . **X<sub>2</sub>** : Loyalty programs and tangible financial returns

**X<sub>3</sub>** : Design of the website and Customization of its Services. **X<sub>4</sub>** : Capabilities to handle customer complaints

The most influential dimension of E-CRM on customer satisfaction can be found through the following table:

**Table 11: Order of significance of dimensions according to Progressive Multiple Linear Regression**

The Dimensions of E-CRM	Correlation Coefficient (R)	Coefficient of determination ( $R^2$ )
Preferential Treatment	0.828	0.686
Preferential Treatment, Loyalty Programs and Financial Returns	0.929	0.862

<b>Preferential Treatment, Website Design and Customization of its Services</b>	<b>0.946</b>	<b>0.895</b>
<b>Preferential Treatment, Customer Complaint Handling Capabilities</b>	<b>0.970</b>	<b>0.940</b>

**Source: Prepared by researchers from SPSS V26 results**

From the table above, we notice that:

It is clear that the dimension of preferential treatment ranked first in affecting the satisfaction of customers of Algeria Gulf Bank)Guelma Agency( with a percentage of 82.8%, meaning that the preferential treatment of customers alone explains 68.6% of the changes that occur in achieving customer satisfaction.

### **Conclusion :**

Technological development in the field of communications has raised the level of awareness of the customers, making them more accurate in their needs and desires and raise their tendency to quickly renew them with the variables surrounding them which they were affected by. Accordingly, service organizations are seeking to build a long and profitable relationship with their customers through the use of customer relationship management. With the great expansion of the use of the Internet by an important segment of customers, and with the recent global health crisis, it has become necessary for the banking sector to employ this technology in achieving customer satisfaction, which is the focus of its existence and continuity. The study reached the following conclusions:

### **Results:**

- Recent technological advancements, rapid changes and the global health crisis have forced all organizations, especially Banks, to rely on modern means with their customers and to further consolidate the relationship through electronic media and what they offer through them.

- The Algeria Gulf Bank ( AGB ) is interested in applying E-CRM and using it to build a long-term relationship with its customers.
- The study clarified that the customers of the Algeria Gulf Bank ( AGB ) feel a level of satisfaction with the services provided by the Bank using the dimensions of the E-CRM.
- There is a very strong impact of the dimensions of E-CRM and customer satisfaction by Coefficient of determination of (79.1%), i.e. the increase in the level of customer satisfaction is related to the use of these dimensions to serve it.
- Preferential treatment is the most important dimension affecting customer satisfaction by Coefficient of determination of (68.6%) on customer changes.

Despite Algeria Gulf Bank's keenness to build a long-term interactive relationship with its customers by managing the relationship with them, whether traditionally or technologically (electronic relationship), it must pay attention to improving the shortcomings that may lead to customers turning to competitors.

Based on the results of this study, some recommendations can be proposed:

### **Recommendations:**

- Preserving the interactive relationship with customers by paving the way for more customer interaction on the website through introducing recent modifications to customer relationship management programs and generalizing them on various media networks.
- Developing working methods for dealing with customers through the website only and developing programs and applications that are compatible with smart phones to facilitate the access of service and information to a larger segment of customers.
- Customizing the service provided on the site more and shorten the ways to access it more.

- Paying more attention to material returns and loyalty programs to make customers aware of their existence.
- Expediting the handling of complaints more, following up on ways to resolve them, and correcting their course on an ongoing basis.
- Developing systems related to electronic payment, which leads to an increase in the volume of electronic transactions and giving the bank more opportunities to establish long-term and more profitable electronic relationships.

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