CRM system and potential customer loyalty trends: Some evidence of customer engagement

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A R T I C L E   I N F O

A B S T R A C T

This present paper aims to validate the relationship between loyalty programs and to recognize the value of implementing CRM systems by the dimensions of CRM realize and commercial banks. This article also presents an emerging CRM research literature as CRM's customer-focused component, investigating the relationship between CRM and customer loyalty. By implementing robust information management, CRM aims to improve customer interactions through a portfolio of trust-building activities. Simultaneously, most CRM literature focuses on banks designing and executing CRM initiatives. The current research explored various customer loyalty determinants but pay less attention to understanding the relationship between product dimensions and fundamental loyalty mechanisms. The study used both quantitative and qualitative data, focusing on Saudi banks' CRM dimensions and customer loyalty. The Data were collected using surveys and interviews. The finding of this study indicates that the basis of the relationship between the bank and customers is the element of credibility and security privacy and confidentiality of information. However, customer acquisition practiced more than preserving customers (contact, quality of service, market response). Building relationships with them, so the Bank services focused on the retention customers and building relationships with them in the short term, because it is a Less cost, and ameliorate part of customer segmentation actual and potential market of banks on the long term strategy. The study enriches the banking literature on how to implement customer relationship management (CRM) in financial institutions. This topic has not been discussed mainly in the Middle East except in a few studies. Despite the challenges facing banks in light of the spread of Fintech companies and their repercussions on banks operating in the region.

1. Introduction

CRM's main objective is to enhance customer loyalty by analyzing detailed customer details, improving productivity (Gligor et al., 2020), and the customer value over the long term through a focus on customer relationship management, marketing, and customer support (Chang, 2008). CRM also aims to attract current customers through improved

loyalty and a higher profitability range of customers (Hansotia, 2002).

Customer Relationship Management (CRM) refers to identify the services that the customer prefers in the past and needs in the future through a particular mechanism. This leads to the satisfaction and satisfaction of the customer, then achieves sustainability in privacy with the bank and customer loyalty. Customer Relationship Management (CRM) is the last way for the bank to remain in the competitive market with the same consistency in providing the same services (Gholami et al., 2020).

The CRM provides an abbreviation for customer relationship management, a range of automated systems, and technological tools that enable banks to make the right timing and quality of service decisions. Maintain profitability and market growth

as well as achieve satisfaction and retention for customers (Gholami et al., 2020).

With the increasing importance of the customer and the need to go to it, it became necessary for commercial banks to adopt innovative strategies and systems to maintain their customers and gain their trust and achieve loyalty. Therefore, the problem is the linkage between customer relationship management and customer loyalty as a strategic goal or a banking partnership.

2. Literature review

The CRM definition covers a wide variety of subjects that concentrate on business-focused activities (Boulding et al., 2005; Debnath et al., 2016). Information and communication technologies (ICTs) components integrate into a CRM strategy that allows the automation of various business processes to build and maintain profitable and sustainable customer relationships (Ngai et al., 2009; Peppard, 2000).

CRM is an ongoing process associated with creating and applying knowledge of market information, in order to maintain a customer relationship portfolio that has the highest outputs (Newell, 2000; Rigby et al., 2002).

The real value of an organization it believes to depend on the value creates for its customers or the value that customers return to the organization. It is, therefore, essential to bear in mind that value does not depend on more sophisticated information and technology. The value creates by knowledge about customers and how the organization uses this knowledge to manage CRM (Gligor et al., 2020). Knowledge is the basis of CRM. Few organizations change information based on customer knowledge (Davenport and Klahr, 1998), and most organizations lose the opportunity to create value for customers. However, the use of CRM is a tool to increase profitability (Newell, 2000). The customer portfolio management (CPM), which explores how a business should describe the importance of customers and segment these customers into its portfolios, was recently analyzed by Thakur and Workman (2016). This helps companies to better appreciate the overall objectives of each customer to the net benefit of the company. With this perspective from a customer context, the company can acquire a valuable customer and improve relations with these consumers.

Various research focused on the different aspects of the CRM system, in order that they can establish strong and long-term customer relations through appropriate products and services that meet customer needs. So, the CRM system is a combination of software and hardware solutions to meet enterprise requirements. However, this belief may have caused the CRM system to fail (Liagkouras and Metaxiotis, 2014), but it is more than a technological tool to retain customers and maximize profits.

Most studies focus on CRM functionality, which focuses on the operational dimensions of CRM to use in a business environment that is driven to potential customers. The research also identifies the results of research on the dimensions of CRM, which will give the customers in the Saudi bank industry an overview of the current situation and possible future trends.

It consisted of drawing the attention of the Saudi Arabia Banks department to practice the concept of customer relationship management in an integrated scope. The basis of the transaction between the bank and its customers is an element of credibility, security privacy, and maintaining the confidentiality of information, also to appropriate interaction between employees and customers. However, customer acquisition practices more than preserving customers and building relationships with them. Hence, the bank needs to focus on the side of maintaining clients and building relationships with them because it is less costly. The study showed Saudi Bank bankers the degree of practicing the concept of customer relationship management and what are the points that should focus on, in order to make fair use of this vital resource.

2.1. CRM implementations

Customer relationship management expects to generate significant value for banks and customers. Valuable opportunities for customer relationship management systems at an organizational level, including advantages such as reduced customer contact costs, lower administrative and operational costs, simplified workflow, enhanced segmentation of sales, and improved customer experiences.

Also, must identify how the value of the customer base can be increased. The decline of the profitable customer can adversely affect the earnings. The main objective of this process is to retention the CRM and to collect, analyze and evaluate customer information to maximize loyalty by enhancing customer value (Kotler et al., 2018) and the portfolio of customers (Balaji, 2015). Therefore it is a vital objective to obtain customer loyalty and to achieve it through different loyalty programs (Evanschitzky et al., 2012).

Kotler et al. (2014) defined Customer Relationship Management as "collecting detailed information about individual customers and carefully managing them at all times, to create and maximize customer loyalty". It is a process or methodology used to know the needs and desires of customers to develop a strong relationship with them (Armstrong et al., 2014; Kotler et al., 2014). The most critical dimensions of CRM are:

- Contact: The practical application of the marketing concept through CRM requires banks to know more about their customers, by establishing a two-way dialogue with the client and achieving the requirements of Contact with customers through an integrated and correct system, ensuring the

establishment of a relationship of sustainability and loyalty with customers, With long-term expectations (Nykamp, 2012; Payne, 2012).

H1a: Contact has a positive and significant impact on customer loyalty in Saudi banks.

- Security privacy: Many customers do not have the time and the ability to market response, comfort for themselves when they find those who do on their behalf and feel the availability of credibility, honesty, and care by the bank to do so, it is natural to give them full confidence to implement their needs and requirements On their behalf and turn to them when they feel any need. Matthews et al. (2014) argue that trust has a multi-dimensional character, including (Matthews et al., 2014):

  ▪ The knowledge dimension: The convictions of clients regarding the skills/abilities of the bank.
  ▪ Emotional dimension: A collection of emotions and feelings resulting from frequent confirmations of the actions banks' perceptions.
  ▪ Increasing commitment to the implementation of cooperative behavior helps to ensure that the relationship with the bank continues.

H1b: Security privacy has a positive and significant impact on customer loyalty in Saudi banks.

- Market response: Ensuring the survival of the bank's activities, is necessary to identify and the market response of the customer, in order to be able to build a loyal and lasting relationship with that customer and to ensure that it does not turn to another competitor. Öztürk (2015) believed that experience refers to thought in order to create cognitive experiences and solve problems that creatively motivate customers. It was linking to new technology, which can allow the consumer to connect something different. Involve the consumer in addressing the targeted life goals by demonstrating ways to achieve them (Murali et al., 2016). The results of the experiment are related to the relationship with a reference group or culture, authoring sensation, feeling, thinking, and marketing work. Linked personal desire for self-improvement or to enter into an ideal social identity.

H1c: The market response has a positive and significant impact on customer loyalty in Saudi banks.

- Quality of service: To achieving customer satisfaction and loyalty, quality of service is a crucial factor. Product quality is a collection of characteristics and features of bank products that contribute to the ability to satisfy the demand specified. Service specifications characterize by performance, durability, reliability, ease of service, and perceived quality for customers (Sadiq and Shaikh, 2008).

The Banks characterizes by a high degree of stereotypes. Which will reduce the possibilities of excellence in customer service, will generate a collective sense of privacy between the bank and the customer rather than a sense of innovation in the security privacy, and all banks provide the same services, but the difference or excellence lies in the mechanism This service (Boulding et al., 2005; Sohn and Tadisina, 2008). In order to create an opportunity to compete in the market in which they exist, and obtain new market segmentation. The implication is that, as a long-term provider, the customer is no longer just a customer, but a future partner, and its value can be counted in the coming years.

Aldas-Manzano et al. (2011) and Hafeez and Muhammad (2012) concluded that quality of service is one of the factors that can increase customer loyalty so that banks have to focus on the quality of service to maintain the market share of their loyal customers. Banks can also concentrate on enhancing service quality to boost customer satisfaction and customer loyalty.

H1d: Quality of service has a positive and significant impact on customer loyalty in Saudi banks.

2.2. Customer loyalty

It is also: "a constant psychological engagement of customers towards the service providers, which results in the bank's customers not becoming competitive with the preference of the service provider over other competitors"(Berman, 2006; Dowling and Uncles, 1997; Gligor et al., 2020; Rahayu et al., 2020).

Loyalty defines as: "a deep commitment on the part of the customer to buy back and care for a particular product (service/favor) by taking positive attitudes towards him, talking about it positively (spoken word of mouth), and recommending it to others with no intention of switching to other items in The status of exposure to any promotional campaigns" (Aldas-Manzano et al., 2011; Dick and Basu, 1994). We believe loyalty reflects an association between a product or service and a customer. Therefore, the bank may force more than once to repurchase the product or service, regardless of the consequences that may change the customer's behavior.

The stage of loyalty in the consumer's cognitive loyalty, not just the conduct of the company (Back and Parks, 2003; Härtel and Russell-Bennett, 2010). It includes three components:

- Attitudes: A positive brand pattern represents the consumer.
- Preference: The brand is purchased progressively by the consumer in the same product category compared to other products on the market.
- Loyalty (long-term behavioral loyalty): A individual keeps buying the brand for a long time.

Matthews (2014) suggested that what makes sincere behavior is much more important than the purchase process. Therefore, customer loyalty can express satisfaction with the mix offered (Al Muala and Al Qurneh, 2012), sharing, and relationship. There are some differences between factors that affect customer satisfaction and customer loyalty.

Customer complaints management can play an essential role in increasing customer satisfaction and loyalty (Bowen and Chen, 2001; Hallowell, 1996). An institution must deal with a dissatisfied or dissatisfied client. The challenge is to deal with these customers and get the customer to believe in service again. Nowadays, the bank needs to delight its customers, positively deal if it wants to give customer satisfaction and gain more loyalty. Therefore, listen carefully to what the customer is saying so that he can take care and attention. The result becomes a partner with the customer to solve problems and come up with constructive solutions (Elkhansa and Hamid, 2020).

With the increasing need of the customer and the importance of potential clients, it has become imperative that commercial banks adopt innovative strategies and systems to maintain clients, gain their trust, and achieve loyalty. Hence, the problem with the expected effects of the elements of customer relationship management on customer loyalty in the banking environment in Saudi Arabia?

This paper explores the dimensions of customer relationship management and customer loyalty, and a research concept developed to describe the relationships between the dimensions of customer relationship management and customer loyalty in detail in Fig. 1.

The Main hypothesis has developed within the framework of the research model:

H1: CRM (Contact, security privacy, market response, and quality of service) has a positive and significant impact on customer loyalty in Saudi banks.
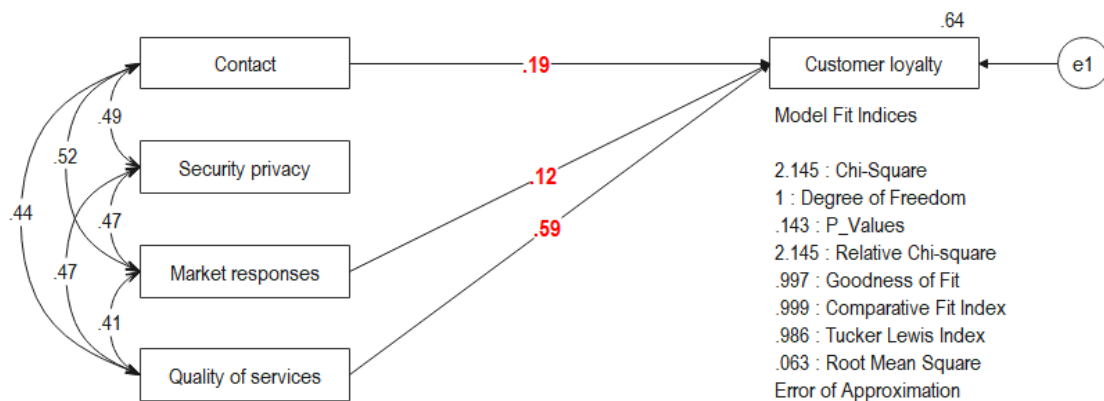

Fig. 1: Conceptual model of the research

From the histogram, we can see that the research objective lies in the linkage and relationship of CRM dimensions and customer loyalty. Hence, the necessity to adopt a strategy to maintain customers and the urgent goal to establish a good relationship between the bank and customers. Also, implementing CRM systems is an important priority.

3. Materials and methods

The survey with closed questions uses to collect quantitative and qualitative data, which are two methods using in conjunction with both cross-validation and focusing on the results of another quantitative research method. Semi-structured interviews and impressions were the qualitative form of study used. Initially, the survey tools were developed based on a comprehensive literature review and were then finalized by a group of 20 responses after a pre-test. Then, professors and experts have examined the questionnaires for validity.

The statistical population consisted of Saudi customer banks, while the experimental sample related to Bisha customer banks, where the number of questionnaires valid to analysis is 270 customers (n=270). Also, semi-structured interviewing was organized with graduate students in the university of Bisha province (n=20).

The questionnaire data were analyzed using descriptive statistics; mean, standard deviation, and coefficient of variation to determine the trends of the sample individuals around CRM and customer loyalty. Moreover, confirmation factor analysis or structural equation modelling using AMOS (CB-SEM), to test hypotheses and study framework.

The content analysis was used to interpret and evaluate the data obtained from the interviews. The 'Summarizing Content Analysis' methodology was explicitly adopted, in which the text decreases step by step to produce content that exposes similar concepts and ideas.

According to Neuendorf (2002), the subject under research is applied research, and its method is structural equation modelling. Data were collected using a questionnaire of 41 items. The objective is to assess the relationship between the different dimensions of CRM and customer loyalty at Saudi Banks, and the reliability of the Cronbach's Alpha

coefficient is 0.827, the experts and specialists confirmed their validity (Sekaran and Bougie, 2016).

Those interviewed were asked to discuss specific issues that shaped their expectations from bank's services overwhelm customer loyalty. Each interviewer conducted an independent analysis of the content of the interviews, which drew topics and structures related to "Contact, Security Privacy, Market response, quality of service" in Saudi banks, as well as "customer loyalty". Next, the researchers interviewed met to coordinate their data. The structures selected are those that received at least more than 75% support from the interviewees, who also worked as a content analyst (Morah, 1995).

The questionnaire consists: (1) the personal information of the respondent, (2) the behavior of customers towards the contact, (3) the behavior of customers towards security privacy, (4) the behavior of customers towards market response, (5) the quality service, (6) Customer loyalty. Customer responses were based solely on Saudi Banks, and the definition of "Saudi Banks" was clearly presented in the questionnaire.

Forty-one items are included in the survey to collect one CRM results information's that customers can identify. The questionnaire used a 5-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5) to reflect the main characteristics of the results, was used for ease of understanding and balance, which refers to the members of the sample being tested and their agreement to each of the statements that make up the proposed trend scale, to avoid response bias.

The elements in this part of the questionnaire resulted from a literature review and expert interviews. The numbers of elements in each structure were as follows: Contact, 5 items; security privacy, 6 items; market response, 6 items; quality of service, 6 items; customer loyalty, 9 items. All items were validated by expert confirmation before being added to the questionnaire, and respondents' understanding (pre-experimental) was tested prior to publication of the study sample (30 customers), to increase the reliability of responses.

The linkage between customer relationship management and customer loyalty, and customer opinions, bank's clients asked, how do banks manage relationships with their customers in order to the retention of customer loyalty? Furthermore, determine customer attitudes towards the services provided by banks, and determine the degree of loyalty of their customers? The results are presented in Table 1.

Table 1 highlights that interviews discuss the respondents' opinions is necessary to have good continuous Contact and a successful marketing campaign by the banks. Opinions include drawing on experience in contacting customers and possible alternatives. Also, building strong relationships to achieve a market response and attention to the time in order to gain the security privacy of actual and potential customers. Besides, using multiple

strategies and technologies such as quality of service, confidentiality to achieve their loyalty.

Table 1: Customer' views on how to improve the relevance of CRM to achieve customer loyalty

Common ideas	Number	Percentage
Customer' views contact in the bank	5	22.10
Customers view security privacy in the bank.	3	27.20
Customers' views market response in the bank	4	19.70
Customers' views quality of service in the bank	4	17.50
Customers' views customer loyalty to the bank	4	15.50
Total	20	100.00

4. Results and discussion

Improve CRM linkage with Customer Loyalty: View Respondents. They were given 41 items, on a Likert scale, where "1" strongly agree and "5" represents strongly disagree. Therefore, to determine the validity and reliability of data used Alpha Cronbach test, which measures the reliability and validity of the search tool by Cronbach coefficient, and Table 2 shows the results of this test.

Table 2: Results of test reliability of the research variables

Variables	No. of Items	Cronbach's Alpha	Validity C
Contact	05	0.883	0.939
Security privacy	06	0.818	0.904
Market responses	06	0.783	0.884
Quality of services	06	0.833	0.912
Customer loyalty	09	0.817	0.903
Total questionnaire items	32	0.827	0.908

Table 2 proves the reliability of the calculation by use of the α value of Cronbach was 0.883, 0.818, 0.783, 0.833, and 0.817 of each of the five aspects of the CRM value, according to Cuieford (1957), an α-value of Cronbach greater than 0.7 suggests high reliability in measuring a variable such as a study. CRM has α values greater than 0.7 of Cronbach, and the high reliability of all items, 0.827, also confirms high reliability.

The characteristics of the search sample can found in the responses of bank customers in the personal information section of the sample. Table 3 shows frequencies and percentages for the demographic variables.

Table 3 demonstrates that the number of male clients is slightly higher than the number of females, and this is a coincidence. Most of the bank's customers have a university degree, which reflects a somewhat high level of customer interviewing, providing researchers with a high response to the questionnaire and the ability to understand the content. The significant proportion of transactions with the bank concentrated on the category (more than ten years). Table 4 shows descriptive statistics of study variables.

We observe from Table 4, the customers of the Saudi banks showed that they agree with all expressions of dimensions and variables, the value of

means exposes this, that confirmed the loyalty of the sample members and their interest in the linkage on CRM and customer loyalty strategy. The values of std. Deviation and coefficient of variation emphasize homogeneity and objectivity of the responses of customers. Table 5 shows distribution assumption results.

Table 3: Frequencies and percentages for the demographic variables

Item	Measure	Frequency	Percentage
Gender	Male	144	53.3
	Female	126	46.7
Age	Less than 30 years	63	23.3
	30-less than 40 years	72	26.7
	40-less than 50 years	72	26.7
	More than 50 years	63	23.3
Education	Secondary	81	30.0
	University	126	46.7
	Professional	27	10.0
	Other	36	13.3
Experience	Less than one year	63	16.7
	2–5 years	45	23.3
	5-10 years	117	16.7
	More than ten years	45	43.3

Acceptance of the hypothesis Zero H0 in the case that the statistical significance level Kolmogorov Smirnov greater than 0.05. The data follow the normal distribution; we reject the null hypothesis

and accept the alternative hypothesis H1 in the case that the level of statistical significance Kolmogorov Smirnov is less than 0.05, i.e. the data does not follow the distribution assumption. We note from Table 5 that the significance level of all search variables is greater than 0.05, which leads us to accept the hypothesis of zero H0. Thus the data of the studied sample follow the normality distribution. In order to test the validity of these hypotheses, a Structural Equation Modeling method was used for the independent sub-variables (Contact, security privacy, market response, quality of service) and the dependent variable (customer loyalty), as shown in the following Fig. 2.

Table 4: Descriptive statistics of study variables

Variables	Mean	Std. Deviation	Coefficient of variation (%)
Contact	3.080	1.306	42.402
Security privacy	3.3556	0.957	26.912
Market responses	2.8889	1.213	41.9883
Quality of services	2.9833	1.480	49.609
Customer loyalty	3.2185	0.511	15.876

Table 5: Distribution assumption results

		Contact	Security privacy	Market responses	Quality of services	Customers loyalty
		One-Sample Kolmogorov-Smirnov Test				
N		270	270	270	270	270
Normal Parameters a, b	Mean	3.0800	3.3556	2.8889	2.9833	3.2185
	Std. Deviation	1.14301	.97844	1.10149	1.21639	.71503
Kolmogorov-Smirnov Z		.943	.713	.859	.718	.679
Asymp. Sig. (2-tailed)		.337	.690	.452	.680	.746

a. Test distribution is Normal; b. Calculated from data.
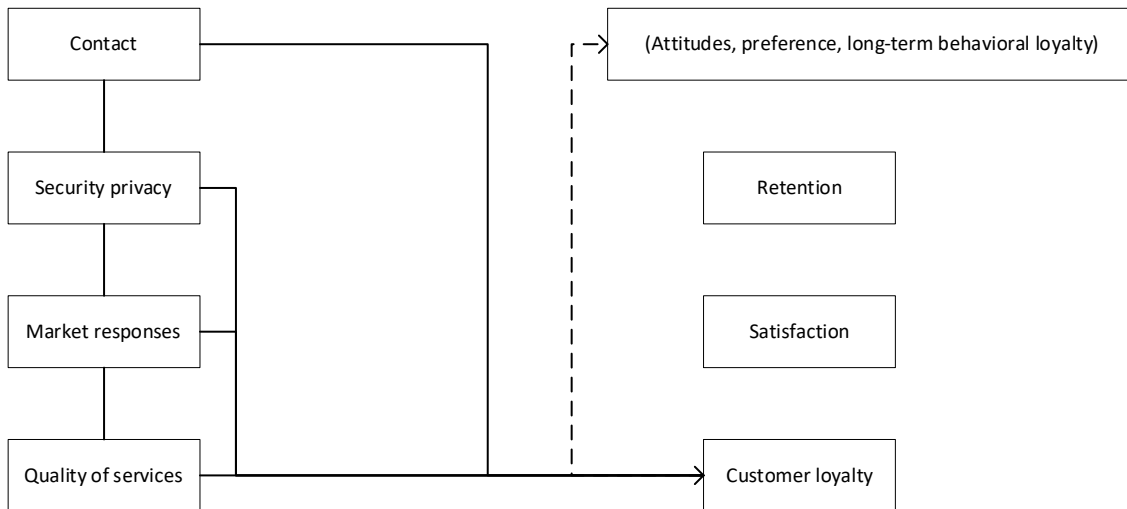
Fig. 2: Path analysis model

Fig. 2 indicates exactly where Fit indices have achieved according to the principles and practice of Structural Equation Modeling (Kline, 2015). Accordingly, the proposed model (Fig. 1) is identical to reality and very acceptable, and this is what drives us to accept the central hypothesis of research (H1: CRM (Contact, security privacy, market response,

and quality of service) has a positive impact on customer loyalty in Saudi banks). The path analysis model has achieved according to fit indices (Kline, 2015), but after excluding the path that links between security privacy and customer loyalty because it is not significant, as shown in Table 6.

Table 6: Regression weights of the path analysis model

	Paths		Estimate	S.E.	C.R.	P	Label
Customer loyalty	<---	Contact	0.160	0.035	4.569	.00**	par_7
Customer loyalty	<---	Market responses	0.089	0.047	1.913	0.056	par_8
Customer loyalty	<---	Quality of services	0.375	0.039	9.615	.00**	par_9

**Significant at 0.01

Table 6 illustrates results that hypotheses (H1A, H1D, H1C) have confirmed because their pathways are significant, except for hypothesis H1B their path is insignificant. Therefore, this hypothesis (H1B) was rejected.

Thought on the adoption and constant attention, to the dimensions of customer relationship management (CRM) creating retention on current customers, and attract potential customers, about customer loyalty. Hence, there is a statistically significant mean positive effect between the dimensions of customer relationship management (Contact, security privacy, market response, quality of service) and achieving customer loyalty at the level of significance α=0.05, which confirms the validity of the hypothesis.

We observe Tables 4, 5, and 6, can infer by the fact that respondents are fully aware of the importance of the contact component in their security privacy with Saudi Banks because most of them belong to a conscious, educated class. After all, most of them hold a college degree. Hence, the mean of the security privacy with the bank, we conclude that most of the bank's clients have had a trading period of 10 years and more, which indicates that the clients feel comfortable and safe and trust with the bank. The results also indicate that the sample answers have been approving. The majority of participants agree with the mean score. There is a strongly agree on-trend in market response, which makes us say that the bank has other alternatives that attract much attention to the market response of the customers.

Therefore, there is a Strongly Agree on the answers of the research sample, and this dimension took Agree with trending. The Saudi bank should learn more about the growing and evolving market response to develop banking services that meet these needs, retention their customers as an urgent priority.

Interpretation of customer loyalty behaviors and the situation depends on the regression weights of the path analysis model for most respondents: Contact, service quality, and market response in their security privacy (Table 6). This shows customer loyalty with an average of 3,218 and that customers will benefit from the services. Banks' finances are based on efforts related to touch, market response, and service quality.

Hence, the continuous improvement and improvement of the customer relationship management dimension leads to achieving customer loyalty. Therefore, there is an average positive effect of statistical significance between the dimensions of customer relationship management (communication, security privacy, market response, and service quality). For achieving customer loyalty

in Saudi banks at a large level α=0.05, which confirms the validity of the central hypothesis.

5. Conclusions

The main objective of the present research is to explore Saudi Banks' willingness to embrace the successful application of customer relationship management systems and strategies to achieve loyalty. It also shows the bank's interest in customer confidence, satisfaction, and loyalty.

As for Saudi banks, customer relationship management will enable clients to achieve customer loyalty as a long-term relationship. Thus, increasing the deep confidence of the bank's customers. Thus, enhancing customer loyalty is the most critical component of managing customer relationships, and hence the growth of the banking sector in Saudi Arabia.

The bank must contact effectively to ensure a sincere and lasting relationship and inform customers of new services. The results also showed that Saudi banks are strengthening call centers to increase customer engagement. Moreover, the results indicate that CRM applications encourage banks to reduce operating costs, effort while continuously improving and integrating with vendors and consumers faster and easier, and they are similar to the results reached by Elkhansa and Hamid (2020) Customers should inform what the bank is doing with customer issues, such as the bank making adjustments to the market response to customers and flexibility in customer service so that the contact can ultimately use it to enhance trust and gain customer security privacy.

Security privacy with customer market response and the quality of service depends on customer loyalty, using the data provided by the bank's customers in the Kingdom of Saudi Arabia. The study found that clients show their loyalty to the bank's trust, market response, and quality of service. Thus, the bank was able to keep loyal customers as a strategic objective.

Security privacy based on Contact, quality of service, and market response, a committed bank that contacts efficiently and reliably will win the trust of customers, have good relationships with them and make retention in the short term, and loyal customers in the long term. Trust depends on Contact. A committed bank that contacts efficiently and reliably will win the trust of customers, build good relationships with them, and keep them loyal to it. Hence, Saudi bank customers feel comfortable, secure, and confident. Also, the bank pays great attention to satisfying customers' needs and market response, fully aware of its growing needs, to develop multiple channel electronic services, like

most of its customers, benefit from services currently available.

The bank must communicate effectively to ensure a sincere and lasting relationship, and inform customers of new services. Customers should inform what the bank is doing in relation to customer issues, such as the bank making adjustments to the market response to customers and flexibility in customer service so that the contact can ultimately use it to enhance trust and gain customer security privacy. In addition to paying attention to customer reviews and suggestions to improve their experience, and this corresponds to study results (Elkhansa and Hamid, 2020).

While conducting this study, some interesting subjects will be friendly to investigate a different customer to have a different view of CRM and perform how culture changes the effects of CRM, as soon as investigating which factors for applying and implementation CRM at Saudi Banks.

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Compliance with ethical standards

Conflict of interest

The author(s) declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

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