



CUSTOMER RELATIONSHIP MANAGEMENT AND ORGANISATIONAL PERFORMANCE: A SITUATIONAL ASSESSMENT OF ABUJA ELECTRICITY DISTRIBUTION COMPANY

Abstract

In contemporary business environment, business performance and Customer Relationship Management are two inseparable terms. It is believed that enterprises with effective Customer Relationship Management (CRM) strategies would always post significant positive performance. To examine this assertion, the study examined the effect of Customer Relationship Management on the organizational performance with a focus on Abuja Electricity Distribution Company. The study adopted a quantitative approach using a survey structured questionnaire to collect primary data on each of the variables from 316 staff of AEDC across all its regions and clusters. The null hypotheses were tested using multiple regression analysis. The analysis revealed that customer interaction ($\beta = -0.047$, $p\text{-value} = 0.386$) has a non-significant negative effect on AEDC's performance while customer knowledge ($\beta = 0.047$, $p\text{-value} = 0.393$) and CRM technology ($\beta = 0.102$, $p\text{-value} = 0.060$) have non-significant positive effects on AEDC's performance. However, customer value ($\beta = 0.294$, $p\text{-value} = 0.000$) has a significant positive effect the performance of AEDC. The study concludes that CRM has no significant effect on the performance of AEDC. Therefore, study recommended among others that AEDC's management should tailor CRM strategies towards improving customer value which invariably boost company's performance.

Keywords: Abuja Electricity Distribution Company (AEDC), Customer Relationship Management (CRM), Multiple regression analysis, Performance, Statistical Package for the Social Sciences (SPSS)

1.0 introduction

The goal of every business organization is to perform impressively and survive for a long time in the contemporary business environment characterized by stiff competition. To achieve this firms must move closer to their customers, expend more effort in discovering innovative approaches by which they can enhance value for customers, forge better business relationship and transform such customer relationship into one of partnering and problem solving in contrast to one of order taking and selling. Performance, whether financial or non-financial, has to do with the ability of a firm to achieve its set goals and objectives and it holds a lot of importance to a firm as it determines the extent to which the firm can sustain itself and compete favourably in the industry it belongs (Jaja & Gabriel, 2024).

ADEDAYO Olufemi Richard
Department of Entrepreneurship,
Federal university of Technology Minna,
Niger State, Nigeria.
+234 8035842186

adorich9555@yahoo.com

ONI, Emmanuel Olayiwola
Department of Entrepreneurship,
Federal university of Technology Minna,
Niger State, Nigeria.

IJAIYA, Mukaila Adebisi
Department of Entrepreneurship,
Federal university of Technology Minna,
Niger State, Nigeria.

Dauda, Chetubo Kuta
Department of Entrepreneurship,
Federal university of Technology Minna,
Niger State, Nigeria.

Bello, Ibrahim Enesi
Department of Entrepreneurship,
Federal university of Technology Minna,
Niger State, Nigeria.

Corresponding Author:

ADEDAYO Olufemi Richard
Department of Entrepreneurship,
Federal university of Technology Minna,
Niger State, Nigeria
+234 8035842186

adorich9555@yahoo.com

Marketing performance which is an aspect of non-financial performance is very crucial to a service firm like Abuja Electricity Distribution Company (AEDC) that depends on the continuous patronage of its customers to successfully market its services as it strives to achieve its business goals.

Customer Relationship Management (CRM) is the integration of practices, strategies, and technologies that firms use in the management and analysis of customer interactions and data for improvement in customer service relationships and help in achieving effective customer and drive performance (Adegbola *et al.*, 2024). Scholars (Wibowo, 2023; Udeh *et al.*, 2024; Ismail and Solomon, 2024) have identified customer interaction (CI), customer knowledge (CK), and customer value (CV) and CRM technology (CT) as major components of CRM which in the context of AEDC are very essential.

AEDC plays a crucial role in ensuring a reliable and efficient supply of electricity to consumers. Given the critical role of electricity in driving economic activities, AEDC's performance is crucial for local development. However, AEDC operates in a challenging environment that significantly deviates from this ideal state. Studying the effect of CRM on AEDC's performance can provide insights into how well the company is meeting its objectives and where improvements can be made.

The effect of CRM on business performance has been extensively researched. However, empirical findings (Adamu, 2021; Nedeljković *et al.*, 2022) indicated conflicting results. In addition, previous research (Udeh *et al.*, 2024, Jaja & Gabriel, 2024, Gazi *et al.*, 2024, Dananjoyo & Wibowo, 2024) have examined the significance of CRM in providing solutions to the problems of poor performance. However, apart from the fact that the findings of these studies are contradictory, the researcher could not find any recent empirical study on the effect of CRM on performance of electricity-related company.

Against this backdrop therefore, this study analysed, using multiple regression analysis, the effect of CRM on the performance of AEDC. The broad aim of the study is to assess the effect of CRM on the performance of AEDC while the specific objectives are to:

- i. examine the effect of customer interaction on the performance of AEDC.
- ii. assess the effect of knowledge management on AEDC's performance
- iii. analyse how customer value influences the performance of AEDC.
- iv. Examine the effect of CRM technology on the performance of AEDC.

To achieve these specific objectives, the researcher tested the following null hypotheses:

- i. Customer interaction has no significant effect on AEDC's performance
- ii. Knowledge management has no significant effect on AEDC's performance.
- iii. Customer value has no significant influence on the performance of AEDC.
- iv. CRM technology has no significant effect on AEDC's performance.

2.0 Literature Review

CRM has become a necessary tool to corporate organisations because it fosters good relationship between an organisation and its customers, which is required for the achievement of the ultimate goal of customer satisfaction and enhancement of organisational performance.

According to Wibowo (2023), CRM refers to the process of discovering, acquiring, and preserving valuable customers and calls for a clear focus on the features of a service that can give value to customers so that it can generate loyalty. CRM is one of the important strategies used in managing customers. It focalises understanding and relating with customers as individuals who has a choice rather than if they are part of the group (Udeh *et al.*, 2024). It is essential for firms to become aware that customers always have several choices and alternatives which leads them to make their choices and decide to withdraw their loyalty to any firm when they feel dissatisfied (Gifford *et al.*, 2010).

According Wibowo (2023) identifies a number of CRM dimensions including customer needs analysis, system integration, employee training, personalisation of services, communication management, monitoring and evaluation, and sustainable process development. However, this study is dedicated to four of these dimensions that are considered relevant to CRM practices at AEDC. These are customer interaction, customer knowledge, customer value, and technology integration.

Customer interaction refers the communication between an enterprise and its customers. It takes place when either of the two parties makes an effort to initiate a conversation with the other to lay a complaint, rate service, or initiate a transaction. CI can assume many forms. It can assume the form of a welcome message, conversation on social media, service calls, customer retention, or other variants of communication (Skillmaker, 2024). Effective management of interactions with customers is vital for the prosperity of any business. According to Khan *et al.* (2020), customer interaction is crucial for building customer loyalty and improving business performance.

Customer knowledge can be conceptualised as the information and experience obtained from the effective acquisition, development, and retention of a profitable customer portfolio. It involves comprehending the values of customers, customer product experience, and the effect of behavioural and environmental factor on their ability to achieve satisfaction through the utilisation of the product (Holgado & Macchi, 2023). CK is looked upon as one of the relevant and high-valued organisation assets for an enterprise. The application of the concept of customer knowledge permits organisations to achieve excellence, development and competitive advantage.

Customer value can be conceptualised as the benefits they obtain from certain services that come as a result of interactions, integration, and resource sharing. It stands in between an enterprise' resources and the outcomes of the market which form the financial goal of the business (Dananjoyo & Wibowo, 2024).

Customer value has been considered a source of competitive advantage for organizations (Apoorva & Arif, 2022). Customer value creation implies the creation of a positive customer experience. A positive customer experience will build a positive brand image (Nainggolan *et al.*, 2022).

CRM technology refers to computer technology organised with the sole objective of establishing a strong and enduring customer relationship management. It is the degree to which firms use supporting information technology to manage customer relationships effectively. Different industries resort to the adoption of novel techniques and strategy like CRM technology use to offer assistance to customers, employees and boost firm performance (Othman & Kamarohim, 2021). It permits the integration of a firm's marketing activities such as market research, communication, service, order management, and sales in order to create knowledge on individual customers leading the firm to concentrate on customer acquisition, retention, and profitability (Alshourah, 2019). As a result, many firms have in recent years invested hugely in information technology (IT) to improve interactions with customers throughout the entire phases of business transaction as a way of improving performance (Butt, 2021).

According to Mkawuganga (2018), organisational performance it is the process of achieving the organization's goals by increasing efficiency, quality, productivity, and profitability from the perspective of customers and organisations. It can be measured subjectively and objectively (Rafiki *et al.*, 2019). In this study, organisational performance was measured subjectively in terms of marketing performance to overcome the reluctance often exhibited by business owners in providing relevant data for research purposes (Nedeljković *et al.*, 2022).

The theory that underpinned this study is the Resource Based View (RBV) theory. The RBV theory, put forth by Barney (1991), looked at how a firm's resources might create a lasting competitive advantage. The resources available to an organisation allow it to plan, develop, and implement methods that improve effectiveness and efficiency. According to Barney (1991) and D'Andrea (2020), these resources comprise all of a firm's assets, capabilities, organisational procedures, firm qualities, information, and knowledge. The RBV offers a suitable multidimensional approach to the CRM application because it connects efficiency in firm performance to the various resources that result in competitive advantage. It highlights that, building and maintaining unique resources that provides long term competitive advantages unlike external factors, these resources, if rare and matchless can protect the firm from competitor's and market changes. In this study, CRM resources taken into consideration are customer interaction, customer knowledge, customer value and CRM technology.

Practical implications of the study could include insights for policy makers on regulatory frameworks to reward efficient and customer centric practices in the energy sector. For company managers, the study could provide recommendations on optimising marketing strategies to enhance customer satisfaction,

reduce churn, and improve financial performance. Other stakeholders such as investors and consumers could benefit from a better understanding of the factors influencing organisational performance and how they can contribute to or benefit from improvements in the energy sector.

CI has been regarded as a tool that could lead to improvement in customer service relationships as well as assists in customer retention and also drives sales growth (Sahoo, 2020). To examine this assertion, Udeh *et al.* (2024) investigated the impact of CRM on the financial performance of banks in developing countries. Applying the mixed method of quantitative technique and qualitative, which involved the collection of secondary data through published resources and primary data from 100 respondents in Sierra Leone, the results obtained from data analysis done through correlation and regression analysis disclosed that customer interaction had positive and strong relationship with the financial performance of the banks.

In an effort to further broaden existing knowledge on the effect of CI and business performance, Ismail and Solomon (2024) investigated the influence of CRM on organisational performance in Kenya. Adopting a mixed method approach and a descriptive research design, the study collected data through a questionnaire from 93 respondents. The results indicated that customer interaction as a component of CRM played significantly influenced performance and recommended continuous skill development, and ongoing board training to optimize organizational performance.

Providing further insight into these findings, Gazi *et al.* (2024) x-rayed the relationship between CRM, customer knowledge, organisation commitment, customer profitability and customer loyalty in telecommunication industry using customer satisfaction as a mediating variable. The study which was conducted in Bangladesh, used SEM to analyse primary data collected via a structured questionnaire from 100 consumers of the Bangladeshi telecommunication sector. It was demonstrated that customer knowledge had a direct effect on customer profitability and loyalty, and indirectly through customer satisfaction.

Similar result was also obtained from the research carried out in Balanga City by Quintos (2024) on the necessity for a framework to assess the impact of technology integration. The study which made use of primary data collected from 30 respondents and analysed using descriptive statistics provided insights into the impact of technology integration on the teaching preferences of the teachers. The positive effect of technology integration on educators' performance as highlighted in the study underscores the need to improve access to technology infrastructure as a way to improve performance.

Emiru and Gujral (2023) emphasised the need for service providers especially, banks, to leverage modern technologies as a way of surviving competition in modern market space. The findings of their study on how CRM impacts on bank financial performance conducted in Ethiopia using primary data collected

through a questionnaire from 55 employees and analysed using correlation revealed that technology had significant positive effect on bank performance and therefore recommended that Commercial Bank of Ethiopia should train all front stage officers in order to equip them to engage more meaningfully with customers through the identification of technology.

This empirical position was corroborated by the finding of the study conducted by Mustapha *et al.* (2023). In this study, the relationship between CRM, proxied by customer knowledge management, and organisational performance was explored using primary data obtained through a questionnaire from 151 employees of selected banks in Ogun State, Nigeria. Employing regression analysis as a statistical tool of analysis, results obtained indicated that customer knowledge management has a significant positive effect on organisational performance.

Nedeljkovic *et al.* (2022) researched into the effects of CRM on the performance of organisations. In this study, performance was measured in terms of marketing performance while CRM was proxied by knowledge management and CRM technology. Primary data were collected from 106 organisations and the result of the analysis which was performed using regression analysis and correlation shows that marketing performance is negatively and significantly affected by CRM technology the Republic of Serbia.

Istanti *et al.* (2022) performed an empirical examination of customer value performance, satisfaction and relational marketing on priority customer loyalty using Bank ABC Surabaya Cendana Main Branch Office in Indonesia. Data for the study was primary data gathered through a structured questionnaire from 125 respondents. Employing multiple regression analysis, the results showed that CV had a positive and significant effect on customer loyalty which was used as a measure of firm performance.

Another empirical study was conducted by Yu (2022) in China to determine the mediating role of CV co-creation and internal branding between brand orientation and brand performance among agri product users. Data for the study was generated from 358 Chinese consumers of textile, electronic, and household goods via a structured. The analysis of the data generated was done by applying SEM technique using Smart-PLS. The findings suggested that CV co-creation had a predicting role in brand performance.

The work of Yapraklı and Aykut (2021) was concerned about how CRM dimensions affect hotel businesses in Turkey. An electronic questionnaire was used to collect data from 535 hotels on customer knowledge which was one of the dimensions of CRM examined and hotel performance. Analysis of the data using regression analysis revealed that CK has a significant positive effect on business performance though, its effect on financial performance was negative and insignificant.

This review has shown that there are inconsistencies in previous findings and a paucity of research specifically examining the utility sector, particularly in the context of electricity distribution companies. Furthermore, majority of the empirical studies have been conducted in developed economies with well-established infrastructure and market systems. Therefore, their findings may not be very relevant to the situation in Nigeria. These gaps necessitate further research aimed at re-investigating the nexus between CRM and business performance.

The conceptual framework of the study is depicted by Fig.1

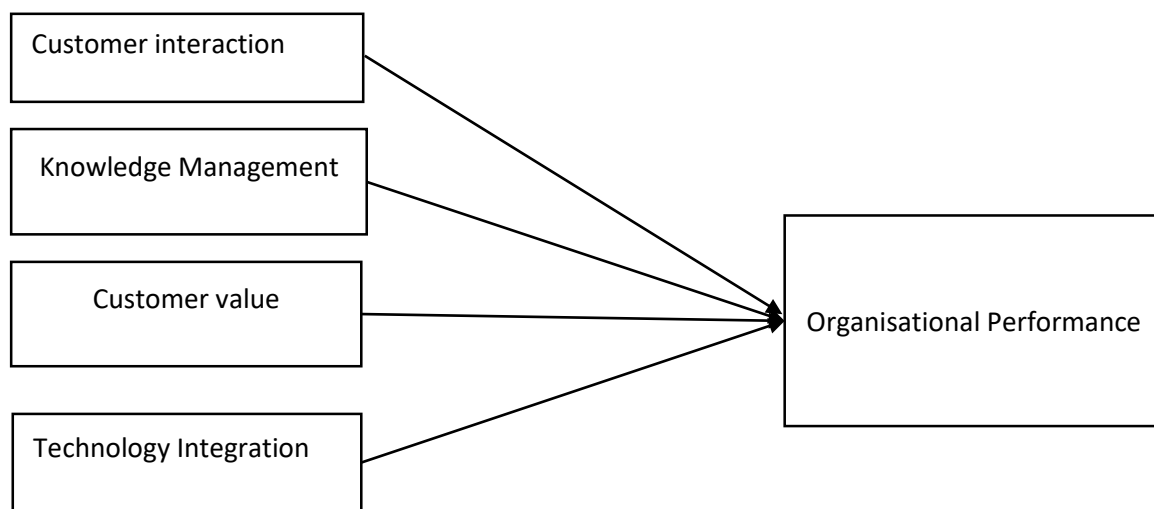


Fig. 1: Conceptual Framework of the Study

Source: Adapted from Fraihat *et al.* (2023)

Fig. 1 shows the relationship between the independent variable (CRM) and the dependent variable (Organisational performance). The extent to which CRM (customer interaction, knowledge management, customer value, CRM Technology) affects organisational performance would be investigated in this study.

3.0 Methodology

This study used a survey research design. This approach is chosen to provide a detailed examination of the effect of CRM on the performance of AEDC in Nigeria. The population of the study was one thousand six hundred and ninety-eight (1698) staff of AEDC in the commercial services department. The unit of analyses were the Chief Business Officers (CBOs) and the staff in commercial services department. The study used Yamane (1976) to formula to determine the sample size of 356 as shown below.

$$n = \frac{N}{1+N(e)^2} \quad (1)$$

Where: n = Sample size, N = Population of the study, e = Error terms (5%)

$$n = \frac{1698}{1 + 1698(0.05)^2}$$

$$n = 323$$

However, to make provision for possible non responses, 10% of the sample size was added to the determined sample size as recommended by Naing *et al.* (2022). This increased the total sample size from 323 to 356. The multi-staged sampling technique was used to select participants into the sample from each cluster in proportion to the population composition of the region.

Primary data collected through a structured questionnaire were used. The questionnaire, structured into six sets of questions was adapted from previous studies (Nedeljković *et al.*, 2022; Udeh *et al.*, 2024). Responses were measured using a five-point Likert scale ranging from strongly agree (1) to strongly disagree (5). The study employed both descriptive and inferential statistical tools for data analysis. Simple percentage and tables were used to describe respondents' demography, while multiple regression analysis using Statistical Package for Social Sciences (SPSS) version 23 was used to analysed data on the main variables of the study which provided the basis for the test the hypotheses at a 0.05 level of significance.

The study adapted the model used by Adamu (2021). The original form of the model is given as:

$$PERF = \beta_0 + \beta_1INFS + \beta_2MIMP + \beta_3KMGT + \beta_4TCHB + \mu \quad - \quad - \quad - \quad (2)$$

After modifying the above model by introducing the variables of the current study, the model becomes:

$$CP = \beta_0 + \beta_1CI + \beta_2CK + \beta_3CV + \beta_4CT + \mu \quad - \quad - \quad - \quad - \quad (3)$$

Where:

CP = Dependent Variable (Organisational performance)

β_0 = Intercept

CI = Independent variable (Customer integration)

CK = Independent variable (Customer Knowledge)

CV = Independent Variable (Customer Value)

CT = Independent Variable (CRM technology)

$\beta_1 - \beta_4$ = coefficients of independent variables (CI, CK, CV, and CT) respectively

μ = Error term (0.05)

4.0 Results and Discussion

The study administered 356 questionnaires and only 316 were filled and returned. This indicates a response rate of 89%. The descriptive statistics of the dataset is presented in Table 1.

Table 1: Descriptive Statistics

Variable	N	Maximum	Mean	Std. Deviation	Skewness	Kurtosis
CI	316	5	4.074	0.46878	-0.527	0.865
CK	316	5	4.074	0.46878	-0.527	0.865
CV	316	5	3.945	0.51677	-0.739	1.300
CT	316	5	3.947	0.62699	1.939	1.515
CP	316	5	3.815	0.59622	-0.563	0.310

Source: Field Survey, 2025

Table 1 shows that customer interaction and customer knowledge have a higher mean value (4.074) while organisational performance shows the least mean value of 3.815. These mean values, especially, for the four dimensions of CRM are all above average indicating a high level of performance. The standard deviations from the mean values of all the variables range from 0.4074 to 0.627 which indicates that the values do not deviate significantly from their mean values.

In terms of skewness, the skewness values for all the variables lie between the generally acceptable range of -2 and +2 (Hair *et al.*, 2022). Similarly, the kurtosis values for values for all variables are not beyond -2 and +2. These results indicate that the data are normally distributed (Hair *et al.*, 2022).

This study utilised Variance Inflation Factor (VIF) to test for collinearity. VIF values higher than 5 points to potential collinearity issues among the independent variables (Subhaktiyasa, 2024). According to Hair *et al.* (2019), VIF values should be close to 3 or less. The results in Table 2 show the assessment of collinearity conducted by the study:

Table 2: Collinearity Test Results

S/N	Construct	VIF	Comment
1.	Customer Interaction (CI)	1.060	No collinearity threat
2.	Customer Knowledge (CK)	1.058	No collinearity threat
3.	Customer Value (CV)	1.038	No collinearity threat
4.	CRM Technology (CT)	1.016	No collinearity threat

Source: Extraction from SPSS Version 23 Output

Table 1 shows the VIF values of each of the constructs of the study. The analysis indicates that none of the values exceeds the maximum threshold of 5. The highest VIF values obtained as seen from the table is 1.060 for customer interaction which is way below the maximum threshold of 5. This implies that the predictors variables are not linearly related.

To assess the effect of CRM on organisational performance, the study used information on beta coefficients (β) and p-value. If the p-value is less than 0.05, it shows that the effects of the variables on each other are significant and the null hypothesis rejected and vice versa.

The results are presented in Table 3:

Table 3: Regression Output

Research path	β Coefficient	SE	P-value	Comment
CI	-0.048	0.059	0.386	Supported
CK	0.047	0.065	0.393	Supported
CV	0.294	0.057	0.000	Not Supported
CT	0.102	0.056	0.060	Supported

Source: Author's Extraction from SPSS Version 23 Output

Table 3 presents the hypothesised effects of the predictor variables on the predicted variable, the beta coefficient values, standard errors, and the p-values. The results presented in Table 3 was used to test the research hypotheses as follows:

Hypothesis 1: *Customer interaction has no significant effect on the organisational performance of AEDC.*

The results presented in Table 3 indicate that customer interaction with a beta coefficient of -0.048 has a negative but insignificant effect on AEDC's performance. It can be interpreted that whenever customer interaction increases by 1 unit, there is a decrease of 0.048 units in the performance of AEDC. The p-value of 0.386 shows that this effect is not significant. Therefore, the study fails to reject the null hypothesis of the study.

Hypothesis 2: *Knowledge management has no significant effect on AEDC's organisational performance.*

Similarly, the results reveals that customer knowledge ($\beta=0.047$) has a positive effect on AEDC's performance. The result shows that a unit increase in customer knowledge produces 0.047 increase in the performance of AEDC. Further assessment of p-value ($p=0.393$) reveals that this change is not significant and therefore aligning with the statement of the null hypothesis. Thus, the study fails to reject the null hypothesis of the study.

Hypothesis 3: *Customer value has no significant influence on the performance of AEDC.*

This hypothesis was subjected to empirical test using the values contained in Table 3 The results show that the coefficient of customer value ($\beta=0.294$) is positive and significant at p-value of 0.000. What this implies is that a unit increase in customer value will significantly increase AEDC's performance by 0.294 units. Since this result is significant, the study rejects the null hypothesis in favour of the alternative hypothesis.

Hypothesis 4: *There is no significant effect of technology CRM technology the performance of AEDC.*

Finally, as shown in Table 3, CRM technology has a coefficient of ($\beta=0.102$). This means that CRM technology has a positive effect on AEDC's performance. It shows that the performance of the company increases by 0.102 units each time there is a unit increase in CRM technology. The p-value (0.060) indicates that CRM technology has an insignificant positive effect on the performance of AEDC. Thus, the study also fails to reject the null hypothesis.

4.2.3 Discussion

The study investigated the effect of CRM on the performance of AEDC through customer satisfaction. The findings made from the test of hypotheses are discussed below:

The finding on the effect of customer interaction on the performance of AEDC shows that customer interaction has a non-significant negative effect on AEDC's performance. This could have resulted from the growing dissatisfaction among AEDC's customers evidenced by increasing accusation of unfair billing, poor response to customers' complaints and lack of a well-defined culture of providing feedback to customers. This finding contradicts the postulation of the underpinning theory since the theory suggests a positive effect of the variable. In addition, the finding also contradicts that of Ismail and Solomon (2024) and Udeh *et al.* (2024) who in separate studies conducted in different parts of the world have established that customer interaction has significant positive effects on business performance.

One other key finding of the study is that customer knowledge also has an insignificant positive effect on AEDC's performance. This finding also differs from that of many scholars such as Gazi *et al.* (2024) and Mustapha *et al.* (2023). These scholars have confirmed in their studies that customer knowledge has significant positive effect on business performance. Another major finding of the study was the revelation that customer value has a positive and significant effect the performance of AEDC. This position aligns with the findings of Yu (2022) and Istanti *et al.* (2022). These scholars reported a positive effect of customer value on business performance in their various studies.

Finally, the study also found that CRM technology has an insignificant positive effect on the performance of AEDC. The finding is not consistent with that of previous studies conducted by Emiru and Gujral (2023), and Quintos (2024). With the exception of Nedeljkovic *et al.* (2022) who found a significant negative effect of CRM technology on business performance, other findings agree on the significant positive effect of CRM Technology on business performance.

5.0 Conclusions and Recommendations

The study examined the effect of CRM on the performance of AEDC. Four null hypotheses were formulated and tested using SEM with AMOS. The findings of the study indicates that CRM has no

significant effect on organisational (AEDC) and therefore concludes that CRM as a proven strategy of improving performance has not been utilised appropriately by AEDC.

Based on this findings and conclusion, the following recommendations are made to improve the performance of AEDC:

- i. There is an urgent need for the management of AEDC to design and implement effective customer interaction strategy to improve interaction with customers.
- ii. AEDC's management should prioritise customer knowledge management. This includes both acquisition and application. This could be achieved through continuous investment in database development and updating to capture relevant information about customers.
- iii. AEDC should continue to look for more ways to enhance customer value. This is because a valued customer is not only happy to do business with the company but will also make recommendations to others and thereby increasing patronage.
- iv. The management of AEDC should acquire and deploy relevant technologies that will enhance efficiency and at the same time make it easier for customers to access their services.

References

- Adamu, G. (2021). Effect of customer relationship management on organizational performance of AIRTEL Nigeria in Adamawa State, Nigeria. *Direct Research Journal of Management and Strategic Studies*, 2, 5-12.
- Adegbola, M. D., Adegbola, A. E., Amajuoyi, P., Benjamin, L. B., & Adeusi, K. B. (2024). Leveraging financial incentives for enhanced diversity: A review and new models. *International Journal of Applied Research in Social Sciences*, 6(5), 1037-1047.
- Alshourah, S. (2019). Assessing the influence integration of customer relationship management on financial performance: An empirical study on commercial Jordanian Banks in Amman. *Journal of Resources Development and Management*, 60, 45-54.
- Apoorva, P.H., & Arif, A. (2022). Customer value: A systematic literature review. *Journal of Positive School Psychology*, 6(2), 2999-3003.
- Barney, J. B. (1991). Firm resources and sustained competitive advantage. *Journal of Management*, 17(1), 99-121.
- Butt, M.S. (2021). The impact of customer relationship management technology use on the firm performance mediating and moderating role of marketing capabilities. *International Journal of Innovation, Creativity and Change*, 15(4), 832-861.
- D'Andrea, F. A. M. C. (2020). Strategic marketing and Austrian economics: The foundations of resource-advantage theory. *The Review of Austrian Economics*, 33, 481–501.
- Dananjoyo, R., & Wibowo, A.Y. (2024). The role of customer relationship management to strengthen customer satisfaction using product innovation and customer value as intervening variable. *E 3S Web of Conferences*, 571, 02007 (2024). DOI:10.1051/e3sconf/202457102007.
- Emiru, E., & Gujral, T. (2023). The impact of customer relationship management on financial performance: A case study of commercial bank of Ethiopia. *Journal of Namibian Studies*, 23(2023), 2302-2325.

- Fraihat, B.A.M., Abozraiq, A.M., Ababneh, A.H., Khraiwish, A., Almasarweh, M.S., & AlGhasawneh, Y.S.S. (2023). The effect of customer relationship management (CRM) on business profitability in Jordanian logistics industries: The mediating role of customer satisfaction. *Decision Science Letters*, 12 (2023) 783–794.
- Gazi, M.A.I., Mamun, A.A., Masud, A.A., Senathirajah, A.R.B.S., & Rahman, T. (2024). The relationship between CRM, knowledge management, organization commitment, customer profitability and customer loyalty in telecommunication industry: The mediating role of customer satisfaction and the moderating role of brand image. *Journal of Open Innovation: Technology, Market, and Complexity*, 10(1),100227. DOI: 10.1016/j.joitmc.2024.100227.
- Gifford, W., Bodmann, S., Young, P., Eto, J. H., & Laundergan, J. (2010). *Customer impact evaluation for the 2009 Southern California Edison participating load pilot* (No. LBNL-3550E). Lawrence Berkeley National Lab. (LBNL), Berkeley, CA (United States).
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate data analysis*, (8th ed.). UK: Cengage Learning.
- Hair, J.F., Hult, G.T.M., Ringle, C.M., & Sarstedt, M. (2022). *A primer on partial least square equation modelling (PLS-SEM)* (3rd ed.). thousand Oaks, C.A: Sage.
- Holgado, M., & Macchi, M. (2023). A value-driven method for the design of performance-based services for manufacturing equipment. *Production Planning & Control*, 34,14, 1316-1332, DOI: 10.1080/09537287.2021.2008129.
- Istanti, E., GS, A.D., Sanusi, R., Sutopo, T., Bramastyo, R.M., Negoro, K., Muhdor, A., & Syafi'I, S. (2022). *Customer value performance, satisfaction and relational marketing on priority customer loyalty (Case study of Bank ABC Surabaya Cendana Main Branch Office)*. The 1st Proceeding of The International Conference on Economics and Business, 1(2), 269-278.
- Ismail, H.A., & Solomon, M. (2024). Influence of customer relationship management on organizational performance in Bura Irrigation Scheme, Tana River County, Kenya. *African Journal of Social Issues*, 7(1), 467-476, DOI: <https://dx.doi.org/10.4314/ajosi.v7i1.30>.
- Jaja, I. S., & Gabriel, P. D. I. (2024). The impact of customer relationship management on organizational survival of telecommunication firms in River State, Nigeria. *International Journal of Management and Marketing Systems*, 14(11), 109 – 117. DOI: 2726-1-456-67-14119.
- Khan, I., Hollebeek, L. D., Fatma, M., Islam, J. U., & Rahman, Z. (2020). Brand engagement and experience in online services. *Journal of Services Marketing*, 34(2), 163-175.
- Mkawuganga, E. (2018). *Customer relationship management, customer satisfaction, loyalty and port performance: A case study of Kenya Ports Authority (KPA)* [The World Maritime University]. https://commons.wmu.se/all_dissertations/644
- Mustapha, R., Kareem, O., Adeniyi, M.M., & Abdulwasiiu, A.A. (2023). Customer relationship management and organizational performance of selected banks in Ogun State, Nigeria. *African Journal of Management and Business Research*, 11(1), 213-228.
- Naing, L., Nordin, R.B., Rahman, H.A., & Naing, Y.T. (2022). Sample size calculation for prevalence studies using scalex and scalar calculators. *BMC Medical Research Methodology*, (2022), 22:209. <https://doi.org/10.1186/s12874-022-01694-7>
- Nainggolan, B.M.H., Soerjanto, B., Nurwati, E., Triana, N. (2022). A customer value approach to increase customer satisfaction and loyalty at fast-casual dining restaurant: The mediating role of trust. *African Journal of Hospitality, Tourism and Leisure*, 11(1):86-101. DOI: <https://doi.org/10.46222/ajhtl.19770720.213>
- Nedeljković, I., Zlatanović, D., & Marinković, V. (2022). Effects of customer relationship management on organizational performance. *Economic Themes*, 60(2): 237-258. DOI 10.2478/ethemes-2022-0014.
- Othman, M., & Kamarohim, N.A. (2021). Customer relationship management system in telecommunication industry: A framework proposal on the CRM, information technology

- governance and organizational performance. *International Journal of Business and Technology Management*, 3(2), 131-142.
- Quintos, S.B. (2024). Assessment of the impact of technology integration: Basis for intervention framework. *American Journal of Education and Technology*, 3(3), 102-122.
- Rafiki, A., Hidayat, S. E., & Al Abdul Razzaq, D. (2019). CRM and organizational performance: A survey on telecommunication companies in Kuwait. *International Journal of Organizational Analysis*, 27(1), 187-205.
- Skillmaker (2024). *The importance of customer interactions in the workplace*. Retrieved from <https://www.skillmaker.edu.au/the-importance-of-customer-interactions-in-the-workplace/>, 3rd December, 2024.
- Subhaktiyasa, P.G. (2024). PLS-SEM for multivariate analysis: A practical guide to educational research using SmartPLS. *EduLine: Journal of Education and Learning Innovation*, 4(3), 353–365.
- Udeh, E., Duramany-Lakkoh, E.K., Bockarie, M.F., & Kollie, J.L. (2024). The impact of customer relationship management on the financial performance of banks in developing countries. *European Journal of Economic and Financial*, 8(2), 45-74, DOI:10.46827/ejefr. v8i2.1673.
- Wibowo, I. (2023). Implementation of customer relationship management (CRM) in operational management. *Jurnal Info Sains: Informatika dan Sains*, 13(03), 1182-1188.
- Yamane, T. (1967). *Statistics, an introductory analysis*, 2nd Ed., New York: Harper and Row.
- Yapraklı, T.S., & Aykut, O.H. (2021). The effects of customer relationship management dimensions on business performance: A field survey on hotels in Turkey. *Global Journal of Economics and Business Studies*, 10(20), 52-71.
- Yu, Z. (2022). Mediating role of customer value co-creation and internal branding between brand orientation and brand performance: Moderating effect of enterprise innovative capabilities-evidence from agri product users. *Frontiers in Psychology* 13:938225. doi: 10.3389/fpsyg.2022.938225.