

The Effect of CRM on Customer Satisfaction Field Study on Jordanian & Saudi Bank Services

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Abstract- Due to the rapid expansion in banks and the severe competition for customers' retention, banks have started using various marketing strategies to achieve their objectives. Customer Relationship Marketing is one of the marketing strategies that may be used in this respect. The study aims to investigate the impact of Customer Relationship Marketing on Customer Satisfaction in Banking Industry in KSA and Jordan. An e-mail questionnaire was designed and sent to 500 hundred customers of Arab Bank in KSA and Jordan, creating two sample pools of respondents. A total of 151 of the collected questionnaires were valid. The study findings show medium to high degrees of positive attributes of the two samples toward Customer Relationship Marketing dimensions (trust, commitment, communication, empathy, social bonding and fulfilling promises) on customer satisfaction. The findings also indicate different attitudes regarding the importance of Customer Relationship Marketing dimension between the two samples. The findings also indicate different results regarding the impact of Customer Relationship Marketing on customer's satisfaction due to gender, age and educational level. Ultimately, the study suggested that Arab bank, whether in the study's two selected countries, or in other countries where it has branches and operates from, should apply Customer Relationship Marketing in order to maintain its market share in the market.

Keywords: Customer Relationship, Customer Satisfaction, Bank Services

I. INTRODUCTION

Banks today are working in a highly competitive and rapidly changing work environment. Top bank management knows the importance of establishing strong relationships with customers to ensure long-term profitability and sustainable core revenues. Nowadays, the main marketing focus is shifting towards customers. Over the past fifteen years, a major shift has occurred in the ways that industrial companies deal with their customers and suppliers. This change came about when companies recognized that a sustainable competitive advantage in the global economy, increasingly, requires companies to become trusted participants in various networks or sets of strategic alliances (Morgan and Hunt, 1994).

Relationship marketing has emerged over the years as an exciting area of marketing that focuses on building long-term relationships with customers and other parties. Customer relationship marketing management is moving to become an integral part of the marketing management function (Aaltonen, 2004).

There is general agreement that the quality of the relationship between the parties involved is an important determinant of the permanence and intensity of the relationship and the consequent success of relationship-marketing practices (Gwinner et al., 1998). Based on the above, relationship marketing has received increasing attention in both marketing theory and practice. The strategy of relationship marketing is particularly important to the service industries because of the intangible nature of service and their high level of customer interaction. A key feature of the strategy of relationship marketing is that it not only results in increased customer retention and company profitability, but it also provides a sustainable competitive advantage to a service firm as the intangible aspects of a relationship are not easily duplicated by competitors (Reichheld and Sasser, 1990). Consequently, there is a growing interest in the subject of relationship marketing. More and more firms are focusing on strong firm-customer relationships (Ndubisi, 2004). Enhancement and focus on customer-relationship building creates many benefits for firms and customers. By building a relationship with customers, firms can gain quality sources of marketing intelligence for better planning of marketing strategy. As more evidence shows that customer satisfaction and profitability are directly related, it is vital for banks to develop long term sustainable customer relationships. According to Kotler (2000), upon implementing a relationship marketing program properly, the firm begins to focus as intently on managing its customers as on managing its products. Customer satisfaction as a concept has been included in various theoretical and conceptual frameworks and models (Chan et al., 2003). These models or frameworks have addressed measurements of customer satisfaction, drivers of customer satisfaction, as well as measurements of related variables (Bruce, 1999). Customer satisfaction is achieved through customer's experiences with a product/service as compared with expectations. Customer satisfaction has been defined in various ways: an overall feeling, or attitude, a person has about a product after it has been purchased (Solomon, 1994; p. 346), or as a summary, affective and variable intensity response centered on specific aspects of acquisition and/or consumption and which takes place at the precise moment when the individual evaluates the object" (Giese and Cote, 2000; p. 3).

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A. Research Problem

There is no doubt that responding to customers' needs, maintaining customers' relationship needs, purchasing patterns and behaviors, is one of the most important factors that organizations use to maintain a competitive advantage. In order to select the proper marketing strategy, banks should have good data about their customers and their buying behaviors, competitors, and markets. One of the best approaches to achieve the above is to use customer relationship marketing and customer satisfaction surveys to provide the best indications of what drives customer satisfaction. Accordingly, it is necessary to conduct a research that identifies the specific components of customer relationship marketing that support customers' satisfaction. This creates a challenge that has a practical dimension. This study will illustrate this through analysis and interpretation, relying on scientific methodology, that form its content. The research problem is to answer the following questions:

1. Is there an impact from practicing customer relationship marketing on customers' satisfaction?
2. Does the implementation of customer relationship marketing strategies raise banks' customers' satisfaction?
3. What are the main elements of customer relationship marketing that influence customer satisfaction?
4. Are there any differences of customer relationship marketing impact on customer satisfaction due to the market place (Kingdom of Saudi Arabia (KSA) and Jordan)?
5. Are there any differences in customer relationship marketing association on customer satisfaction due to demographic variables?

B. Study Importance

This study's significance stems from the importance of the designated topic represented by the impact of customer relationship marketing on customer satisfaction for the banking industry in KSA and Jordan. Moreover, its criticality stems from the following factors:

1. Lack of research, according to the researcher's best knowledge, in customer relationship marketing in the banking industry on the local level, as well as studies specifying customer relationship elements that may help in achieving the expected customer satisfaction.
2. The cost of customer relationship marketing makes this research important to determine what change can be expected in banking customer service and how to best leverage the investment with positive results.
3. From a practical perspective, it is important for managers to know if banks' customers are satisfied or not.
4. The research may answer the question of whether customer relationship marketing makes a positive difference in customer satisfaction or not.

C. Study Objectives

The main objective of this study is to investigate the impact of customer relationship marketing on customer satisfaction of the Arab Bank services to achieve the following results:

1. To present a theoretical overview of customer relationship marketing and its main dimensions.
2. To diagnose the correlation between customer relationship marketing and customer satisfaction in the banking industry.

D. Study Limitations

- a- The sample of this study covers the customers of one bank located in two countries, so there is a need for another study that takes into consideration a number of different banks in the two countries.
- b- Another limitation is that the majority of the sample did not respond as expected. This created the need for future research by using self-administrated questionnaires where the researcher can guarantee the questionnaire distribution and collection for the purpose of achieving more tangible results.
- c- This research is developed for the banking sector. Therefore, result generalizations are limited only to banks and cannot be extended to other services. From a methodological perspective, the results from this study can only be generalized for banks and financial services providers, due to the fact that it has only been applied to these business models.

E. Study Model

Based on the theoretical framework, and with reference to previous literature review, and according to study objectives and variables, the researcher adopted the study model that was constructed by different researchers (Ndubisi, 2006 and Rashid, 2003) in particular and other researchers with slight modifications (figure 1).

F. Research Hypotheses

The study attempts to test the following hypotheses:

The First Main hypothesis:

Ho 1: Higher levels of customer satisfaction are not associated with a customer relationship marketing relationship.

Sub-Hypotheses Emerged from First Main Hypothesis:

Ho1/1: Higher levels of customer satisfaction are not associated with a higher level of trust as a dimension of the customer relationship marketing relationship.

Ho1/2: Higher levels of customer satisfaction are not associated with a higher level of commitment as a dimension of the customer relationship marketing relationship.

Ho1/3: Higher levels of customer satisfaction are not associated with higher levels of communication as a dimension of customer relationship marketing relationship.

Ho1/4: Higher levels of customer satisfaction are not associated with a higher level of empathy as a dimension of customer relationship marketing relationship.

Ho1/5: Higher levels of customer satisfaction are not associated with a higher level of social bonding as a dimension of the customer relationship marketing relationship.

Second Main Hypothesis:

Ho2: There are no differences in the impact of customer relationship marketing on the customer's satisfaction level due to sample demographic variables (gender, age, education level, and income).

Sub-Hypotheses Emerged from First Main Hypothesis:

Ho2/1: There are no differences in the impact of customer relationship marketing on the customer's satisfaction level due to sample gender.

Ho2/2: There are no differences in the impact of customer relationship marketing on the customer's satisfaction level due to sample age.

Ho2/3: There are no differences in the impact of customer relationship marketing on the customer's satisfaction level due to sample education.

Ho2/4: There are no differences in the impact of customer relationship marketing on the customer's satisfaction level due to sample income.

II. Literature Review and Previous Studies

This chapter provides an overview of various areas related to the research questions, as well as a theoretical background for the hypotheses development. The first section describes the literature in customer relationship marketing and the second section provides the definition of customer satisfaction.

2.1. Historical Background

The idea of building a relationship with customers was not implemented by most firms. The development and the creation of a conceptual framework to understand relationships and to study its nature was very slow in adoption. For a long time, marketing focused on acquiring customers instead of attempting to retain them. Therefore relationship marketing was developed as an effective strategy to attract, maintain and enhance customer relationships (Roberts et al., 2003). Sheth and Parvatiyar, (2000) indicated that relationship marketing emerged in the 1980s as an alternative to the prevailing view of marketing, because it was recognized that many exchanges, particularly in the service industry, were relational by nature. They add that in the first half of the 1990s the development of marketing changed from transaction marketing to relationship marketing. Concerned parties (sellers and buyers) understood and appreciated each others' needs and constraints much better, and they change their trends for the favor of cooperation with one another, so, they become more relationship oriented. It is worth mentioning that in the past, marketers were concerned with retaining customers, influencing repeat purchases, fostering trust and facilitating future marketing. Therefore, producers established permanent retail shops in the marketplace for selling goods daily, and those who participated in the market knew and trusted each other. Accordingly, consumers and producers had direct relationships with each other. The relationships between customers and suppliers were critical since customers depended on manufacturers and traders to provide them with goods according to specifications and expectations (Sheth and Parvatiyar 1995). Grönroos, (1994) reported that relationship marketing origin is coming from the convergence of the following four different approaches:

1. The interaction and network approach to industrial marketing advocated by the industrial marketing and purchasing group:

Buyers and suppliers network for industrial products and services. There are several and ongoing interactions that take place daily through the flow of goods and services, financial and social exchanges. It is not necessary that sellers initiate these interactions, but they may continue for a long period of time. Moreover buyer and seller positions may not be clear when the exchange of resources flow in both directions. The management of such relationships requires the involvement of the marketing department, all of the company's employees and part time marketers (Gummesson, 1990). Regarding business to business exchanges, points of contact between organizations occur in non-marketing functions such as research and development, design, deliveries, customer training, invoicing and credit management.

2. The marketing of services:

Services marketing cannot be separated from overall management. Service consumer interacts with physical resources and employees of service providers. The service providers are involved in service production. No differences should exist between industrial marketing and service marketing in terms of developing a long lasting relationship between a service provider and his/her customers. Marketers and full time marketers determine the success of those relationships.

3. The interest in customer relationship economics:

According to Reicheld, (1993) companies can obtain market economies, and achieve better economic results through understanding the customers they deal with. Grönroos, (1994) indicated that a mutual satisfactory continuing relationship makes it possible to reduce transaction costs and quality costs.

4. International marketing:

Gummesson, (1996) argued that although the transaction marketing approach is primarily based on the mass marketing of packaged consumer goods in USA, such a concept if transferred to other markets outside of the USA, risk not being applicable because of many issues such as cultural differences, traditions, economic structures, legal systems and institutional settings. Therefore, many researchers suggest that a relational approach to marketing is better suited to accommodate or adapt to the cultural, economic and institutional characteristics of most countries.

2.2. Customer Relationship Marketing Definition

First, it is worth defining the term "relationship" in the marketing context, although it is difficult to find one. Most writers simply talk about relationships, or a move from a transactional approach to a relational approach. Hunt and Morgan, (1995) used the term as the "personal relationship between two people." This definition may be attractive for a supplier, but may not be so for a buyer, who is expected to make a commitment. Radley, (1996) reported that social psychologists make a distinction between personal and social relationships. They argued that norms and rules of close personal relationships can be different; for example, one can say and do things in personal relationships that would be unacceptable in social ones.



The distinction between personal and social relationships is an appropriate one for relationship marketing. In contrast, Hakansson and Snehota (1995), defined a relationship "as mutually oriented interaction between two reciprocally committed parties". From a service marketing point of view, Grönroos (2000) argued that "a relationship has developed when a customer perceives that a mutual way of thinking exists between customer and supplier or service provider" (p. 33). Gummesson (1999) stated that relationships require at least two parties who are in contact with each other, a supplier and a customer. Grönroos (2000) argued that a relationship is by and large related to an attitude and, from the organization viewpoint, a relationship can develop only when all or at least most important customer contacts and interactions are relationship-oriented. Therefore, organizations should create interaction and communication processes that facilitate relationships. Bell (1998) argued that the establishing relationships process requires that all concerned parties (individuals either from buying or selling organizations) should like such relationships; such desire depends on the achieved stage of the relationship. Garbarino and Johnson, (1999) described how to build such a relationship. They reported that at the beginning of the relationship between sellers and buyers, the buyers expect low relational involvement and primarily focus on overall satisfaction with the product as an indicator for future involvement. This indicator can be turned to be a high relational involvement when the customer uses trust and commitment as the mediators for determining future activities with the selling firm. With respect to the Customer Relationship Marketing definition it is not an easy task. Various authors define customer relationship from different academic or practical perspectives. In general most of them agree that customer relationship marketing is "a philosophy or culture that should penetrate the whole organization" (Gofton 2001). In a general sense, relation marketing is about identifying, establishing, maintaining, enhancing and, when necessary, terminating relationships with customers, so that the objectives of both parties are met (Rashid, 2003). Anonymous, et al (2002) defined relationship marketing in a financial institution as "an approach to providing seamless coordination among process, people, information and technology that creates positive experiences for a party each time he or she interacts with the bank. It is the capability for delivering each 'valued experience' enabled by the bank's knowledge about a party including their preferences, behaviors, goals, and attitudes". Walsh et al (2004, p. 469) define relationship marketing as "the activities carried out by banks in order to attract, interact with, and retain more profitable or high net-worth customers". Based on the mentioned definition, we can say that relationship marketing seeks to increase customer profitability while providing better services for customers. According to Clark and Payne (1995) relationship marketing is "the business of attracting and enhancing long-term client relationships". Grönroos (1990, p.138) stated that relationship marketing is "to establish, maintain and enhance relationships with customers and other partners, at a profit, so that the objectives of the parties are met. This is achieved by a mutual exchange and fulfillment of promises". Gummesson, (1999) indicated that relationship marketing

had a strong emphasis on business to customer relationships within a customer relationship marketing paradigm. Kotler and Armstrong (1999, p.550) illustrated this idea in their definition of relationship marketing: "Relationship marketing involves creating, maintaining, and enhancing strong relationships with customers and other stakeholders. Relationship marketing is orientated to the long term. The goal is to deliver long-term value to customers, and the measure of success is long-term customer satisfaction". Most of relationship marketing definitions emphasize longer term perspective, focusing on keeping customers rather than getting customers. One common point among the many definitions of relationship marketing is that it is associated with attempts by firms to develop long-term relationships with certain customers.

2.3. Relationship Duration

It is important to understand the degree of the impact of relationship duration on relationship strength, because the length and size of customer life time value is a cornerstone of relationship marketing (Phillips et al., 2004). Gremler et al., (2001) reported that strong relationships increase customer satisfaction for service companies, and added that supporting strong interpersonal relationships between employees and customers encourages positive word of mouth behavior. These outcomes enhance a company's market share and return on investment. Moreover, it is assumed or even well known that if any customer used the same supplier for a long period of time then, the length of the period will lead to relationship building between the two parties. This means that such customers may have high levels of cumulative satisfaction and the relationship strength continues growing with the time period. Bove and Johnson, (2000) indicated that strong relationships develop incrementally over time and that relationship duration has a positive effect on relationship strength as trust and commitment increase as the relationship matures.

2.4. Aims of Relationship Marketing

The primary goal of relationship marketing is to build and maintain a base of committed customers, and reduce time and effort spent on them. The advantages that the organization obtain from building and maintaining a base of committed customers are many and can be linked directly to an organization's bottom line (Aalton, 2004). According to Grönroos (1994), the aim of relationship marketing is to establish, maintain, and enhance relationships with customers and other partners, so that the objectives of the parties involved are met. Relationship marketing plays a major role to get the firm close to the customers for the purpose of enabling the firm to accurately and adequately discern and satisfy their needs. Moreover, it enhances a company's ability to understand customers, increase its market share, and ultimately reduce cost and increase profitability. Ndubisi, (2003) argued that the cost of serving one loyal customer is five to six times less than the cost of attracting and serving one new customer.

Rapp and Collins (1990) reported that relationship marketing goals are to create and maintain lasting relationships between the firm and its customers that are rewarding for both sides. In other words, a key objective is to foster customer loyalty. Further objectives of relationship marketing include the delivery of sustained or increasing levels of satisfaction, and the retention of those customers by the maintenance and promotion of the relationship (Christopher, 1996). Sheth and Parvatiyar (1995) also support this objective as they argued that relationship marketing focuses on building, maintaining and retaining customers. Profits tend to climb when a company increases its retention rate. Retention rates tend to increase as customer satisfaction rates increase. Relationship marketing addresses the basic human need to feel important. Consumers like to reduce the choices they have by engaging in ongoing relationships. It is a form of commitment made by consumers to patronize selected products, services, and marketers rather than exercise choices. Palmatier and Gopalakrishna, (2005) study reported that there is a positive association between relationship marketing and business performance. Keltner (1995) found in his study that German banks compared with American banks, managed to maintain a stable market position during the 1980s and early 1990s as a consequence of relationship oriented banking strategies.

2.5. Importance of Relationship Marketing

The customer's attitude towards any form of relationship between him/her and the supplier is important. So if the customer perceives the importance of relationships strongly, then he/she develops a stronger relationship with the supplier (Ward et al., 1997). With respect to the firms, the importance of relationship marketing motives of investment in customer relationship building include access to privileged information on customer needs and wants, mutual rewards, cost reduction and increase in profitability, (Ndubisi, 2004). Reichheld (1993) reported that a 5 per cent increase in customer retention typically increased the company's profit by 60 per cent by the fifth year. It has been argued that long term relationships where both parties over time learn how to interact best with each other lead to decreasing relationship costs for the customer as well as for the supplier or service provider. Efficiency is gained, and value is created on both sides of the customer equation. Webster (1992, 14) reported that "there has been a shift from a transaction to a relationship focus". Ndubisi (2003) argued that the only real sustainable business growth strategy is through a mutual symbiotic relationship with customers, which enables a business to understand their needs more clearly and to create and deliver superior value. Verhoef (2003) reported that a relationship is important for firms since establishing and maintaining relationships with customers will foster customer retention, customer share development and increased profit. Relationship marketing, therefore, has become increasingly important as a business strategy (Verhoef, 2003). A relationship orientation implies that the focus of marketing is on retaining customers by maintaining and strengthening win-win relationships over time (Payne and Frow, 1997). This approach implies that relationships are more likely to develop in situations where the customer has more frequent contact with the service

provider, where the service is continuously delivered over an extended time period and where the customer perceives the relationship to be important (Bove and Johnson, 2000). Several studies on services marketing have suggested that in order to acquire and maintain a competitive edge, service organizations should develop long-term relationships with their customers (Berry, 1995). There are three strategic rationales for implementing Customer Relationship Marketing:

1. To increase customer retention.
2. To respond effectively to competitive pressure.
3. To differentiate competitively based on customer service superiority.

By linking customer relationship marketing data with customer satisfaction survey data all companies do show that Customer Relationship Marketing has a larger, indirect effect by influencing customers' intentions, (James, 2002). There are a number of underlying assumptions inherent to relationship marketing, including:

1. A relationship can be formed with all customers, in all service situations, suggesting that all organizations should partake in relationship development.
2. Relationship strength will increase as the duration of the relationship increases.
3. The more frequent contact consumers have with a particular service provider, the greater the opportunity for the relationship to strengthen.
4. That customer demographic characteristics impact on relationship strength; and that relationship strength will increase more if the customer places greater importance on such relationships.

2.6. Benefits of Relationship Marketing

Relationship marketing strategy helps in understanding customers' needs, and can also lead to customer loyalty and cost reduction. Research has shown that the cost of serving one loyal customer is significantly less than the cost of attracting and serving one new customer (Ndubisi, 2004). Rashid (2003) reported that Gwinner et al. (1998) conclude that relationship marketing could bring customers the following advantages:

1- Confidence: reduce anxiety, faith in a product or service provider, and a feeling of trustworthiness towards the provider.

2- Social Benefits: personal recognition by employees, customers feeling familiar with employees, the development of friendship with employees.

3- Special Treatment: extra services, special prices, higher priority than other customers.

With respect to relationship marketing advantages from the perspective of the organizations, it allows organizations not only to retain customers, but to also improve profitably and decrease costs of acquisition. Some of the motives behind organizational investment in customer relationship building include access to privileged information on customer needs and wants (Ndubisi, 2004). Relationship marketing enables organizations to expand their business, if implemented successfully.

Loyal customers' word-of-mouth can be very influential in terms of gathering new business and helping to attract new customers, because satisfied customers convey positive messages about the company's service and personal recommendations are often taken most seriously in consumers' purchase decisions (Gremler and Brown, 1999). Stone et al. (2000) reported that satisfied customers can become powerful advocates for a company. New customers attracted by the company's reputation would be likely to generate revenue for the company more quickly. Building relationships is beneficial for both the customer and the firms. Organizations seek benefits in order to develop a relationship with their customers, so that they will be able to create a competitive advantage. At the same time, customers seek a benefit to start a relationship and respond with their loyalty.

2.7. Advantages of Relationship Marketing in Banking

There are some advantages of using relationship marketing in retail banking activities such as (i) increased consumer loyalty (ii) consumers benefits (iii) improved promotion of complementary services (Arturo et al, 2007). Moreover, the customers expect more benefits from their banks through maintaining long term relationships such as receiving good service, social benefits, confidence and special treatment (Gwinner, et al. 1998). They added that these types of benefits are the principal motivation for the customer to develop a long-term relation with the bank. Confidence benefits refer to a detailed combination of benefits in relation to trust in the marketer, reduction in perceived operation risks, and a decrease in anxiety. Social benefits are referees to benefits of a social nature which adopt the form of personal recognition by employees in direct dealings, or the forging of links and social relationships, which are gratifying for the customer. These types of benefits are especially relevant in those service banks where a high level of interpersonal contact exists between customers and employees.

In this context Beatty et al. (1996) classified benefits received by consumers in two main categories: functional and social benefits. The first include confidence and special treatment benefits, while the second consist of the Gwinner et al. (1998) social benefits.

San Martin, (2005) reported that there are three elements that increase relational benefits in the relationship between consumers and service providers, relationship with the trademark, interpersonal relationships, and company relationships:

- 1- Relationship with the trademark: consumers expect specific trademark characteristics (trust) and project their feelings onto the trademark (loyalty).
- 2- Interpersonal relationships: it is important to consider the affective or emotional component, which may create influential variables such as trust and commitment.
- 3-The level of relationships: It is difficult to separate the different relationship levels in the case of financial businesses, because the establishment, the staff, and the services are all integrated into one unit.

2.8. Dimensions of Relationship Marketing

Relationship marketing has the following key dimensions:

1. Trust

Trust refers to relying on someone's word. It is based upon reputation, personality, systems and processes. Some consider trust as an important consideration because many aspects of relations between customers and suppliers cannot be formalized on legal criteria. Instead, relationships have to be based on mutual trust. Trust is built upon experience, satisfaction and empathy. A high level of trust is likely to enhance a more positive attitude, which in turn is likely to increase the level of customer orientation/empathy. Conversely, low trust can have the opposite effect: how can you begin to empathize with someone you do not trust? (Conway and Swift, 2000). Trust has been defined as, "A willingness to rely on an exchange partner in whom one has confidence" (Moorman et al., 1993). Other authors have defined trust in terms of opportunistic behavior, shared values, mutual goals, uncertainty, actions with positive outcomes and making and keeping promises (Morgan and Hunt, 1994, Bitner, 1995, Wilson, 1995). Grönroos (1990) believed that the resources of the seller personnel, technology and systems have to be used in such a manner that the customer's have trust in them, and thereby trust in the firm itself is maintained and strengthened. Overall, "trust is a key ingredient in establishing and maintaining successful inter organizational systems" (Meier, 1995, p. 145). Customer's trust reduces these feelings of vulnerability. Also, higher levels of trust advance information exchange.

Based on various contributions to the definition of trust, the researcher defines customer trust as the extent to which a customer believes that the supplier is honest, benevolent, and competent. Ganesan (1994) found that long-term orientation is affected by the extent to which customers and vendors trust their channel partners. Each partner's ability to provide positive outcomes to the other determines commitment to the relationship. Trust is therefore a major determinant of relationship commitment (Morgan and Hunt, 1994), and exists when there is confidence in a partner's reliability and integrity. Ganesan (1994) proposed that a key component of trust is the extent to which the customer believes that the vendor has intentions and motives beneficial to the customer and is concerned with creating positive customer outcomes.

2. Commitment:

Commitment is another important determinant of the strength of marketing relationship and a useful construct for measuring the likelihood of customer loyalty and predicting future purchase frequency (Gundlach et al., 1995). Customer commitment is defined as the customer's durable intention to develop and sustain the relationship with the supplier on the long run (Anderson and Weitz, 1992). Egan(2001) suggests that commitment is central to relationship marketing.

At the same time Conway and Swift (2000) feel that the level of commitment a partner feels towards that relationship is of great importance in developing relationships. In contrast Hocutt (1998) views commitment as "an intention to continue a course of action or activity or the desire to maintain a relationship". Morgan and Hunt (1994) reported that trust and commitment are paired in the relationship marketing literature. Both trust and commitment are invariably associated with the prerequisite that the relationship is of significantly high importance to one or both parties. Commitment is defined by psychologists by decisions that bind an individual to a behavior (Kiesler, 1971 cited in Ndubisi, 2008). While commitment in marketing literature is defined as an enduring desire to maintain a valued relationship, this implies a higher level of obligation to make a relationship succeed and to make it mutually satisfying and beneficial (Gundlach et al., 1995). It also means keeping in touch with valued customers, providing timely and trustworthy information on service and service changes, and communicating proactively if a delivery problem occurs. At the same time, communication refers to the ability to provide timely and trustworthy information (Ndubisi and Chan, 2005). Today, there is a new view of communications as an interactive dialogue between the company and its customers, which takes place during the pre-selling, selling, consuming and post-consuming stages (Ndubisi, 2008). Commitment was the most common dependent variable used in buyer-seller relationship studies Wilson (1995). The concept of commitment in sociology is used to analyze both individual and organizational behavior and mark out forms of action characteristic of particular kinds of people or groups (Wong and Sohal, 2002). Customer commitment can be described along four dimensions: (i) loyalty, (ii) willingness to make short-term sacrifices, (iii) long-term orientation, (iv) willingness to invest in the relationship (Gundlach et al., 1995). According to Morgan and Hunt (1994), commitment and trust together encourage marketers to work towards preserving relationship investments by cooperating with exchange partners. Both are very important elements in ensuring a long-term orientation towards a business relationship, an orientation that is necessary to implement relationship-marketing strategies.

3. Social Bonding

Bonding is defined as the dimension of a business relationship that results into parties (customer and supplier) acting in a unified manner toward a desired goal. Various bonds exist between parties and indicate different levels of relationships (Callaghan et al., 1995). Bonding served effectively to control social and business behavior in society, and contribute to remove doubt, create trust and form close relationships (Hinde, 1997).

The dimension of bonding, as it applies to relationship marketing, consists of developing and enhancing consumer loyalty, which results directly in feelings of affection, a sense of belonging to the relationship, and indirectly to the sense of belonging to the organization (Sin et al., 2002). Buyers and sellers who have a strong personal relationship are more committed to maintaining the relationship than less socially bonded partners.

4. Empathy

Empathy is the dimension of a business relationship that enables the two parties to see the situation from the other's perspective. It is defined as seeking to understand somebody else's desires and goals. It involves the ability of individual parties to view the situation from the other party's perspective in a truly cognitive sense. Empathy may be concerned with liking someone or some organization. In the initial stages of a relationship it is important that the seller empathizes with the buyer but, as the relationship develops, empathy from both parties becomes increasingly important. Liking the other on the behalf of each party develops a close interpersonal and business relationship and gives a more positive outlook to each party.

5. Good Experience

Experience is another factor in successful relationships. Conway and Swift (2000) suggest that both parties must have positive experiences in order to reach the required overall level of satisfaction over a period of time and develop the relationship further. The writers add that negative experiences may, of course, hinder the relationship, or even lead to customer defection. Furthermore, we tend to remember best the last experience. Thus, one positive experience may be sufficient to alter perceptions of more than one preceding negative experience, and vice versa. This suggests the important influence experience can have on customer satisfaction and, the more satisfied the customer, the more durable the relationship. In terms of customer communications to peers and others, the facts and perceptions of the "experience" is the item that is shared with others and drives much of the individual satisfaction.

6. Promise Fulfillment

Fulfillment of promise is seen as a core construct in the relationship marketing philosophy. It is one of the dimensions which will determine if a relationship is to continue or be terminated. For example, if the promise made by the organization is not fulfilled to the full satisfaction of the customer then the customer may terminate the relationship. Equally, for instance, if the customer fails to deliver on the promise of payment to the organization, then the organization may terminate the relationship. Therefore, just making promises is not enough, but delivering them by action is also very important. Zineldin and Jonsson (2000) state that "trust and commitment between business companies can only be built on actions rather than promises", meaning that it is necessary to fulfill promise by actions. Claycomb and Martin (2001) also highlight the link between trust and promise. In the service sector trust is particularly relevant because customers often do not buy a service per se. What they buy is implicit and explicit promise of service. A firm may attract customers by giving promises, thus persuading them to behave in some desired way. These promises may be explicit or implicit in the image of a brand. A new customer may be attracted and a new relationship built.

Long-term profitability requires that the relationship be maintained and enhanced in order to retain the customer base. The fulfillment of the promises given is essential to achieving customer satisfaction.

7. Communications

Communication is considered as a vital component in the establishment of business relationships. Yet it is a variable that is often assumed or taken for granted and consequently overlooked as a component of relationship development (Andersen, 2001). Communication is important in marketing relationships; it plays a central role in providing an understanding of the exchange partner's intentions and capabilities, thus forming groundwork for building trust amongst exchange partners. The recency and frequency of communications are important variables. The recency (number of days/weeks since the last communication) and the frequency (number of communications received over a period of time) drive the perceived level of connection to the organization. In the same time Seines (1998) confirms that communication is not only an important element in its own right, but it also influences levels of trust between buyer and seller. In the same context Sin et al. (2002) asserts that communication, especially timely communication, fosters trust by assisting in solving disputes and aligning perceptions and expectations. Communications also inform dissatisfied customers what the organization is doing to rectify the causes of dissatisfaction. When there is effective communication between an organization and its customers, a better relationship will result and customers will be more loyal. Finally, conflict handling is supplier's ability to avoid potential conflicts, solve manifest conflicts before they create problems, and discuss solutions openly when problems do arise.

8. Conflict Handling

Ndubisi and Chan (2005) found a significant relationship between conflict handling and customer loyalty, indirectly through trust and perceived relationship quality. The ability of the product or service provider to handle conflict appropriately will also directly influence customer loyalty. It is important that companies select their partners carefully, share common values, and maintain excellent communication at all times during the relationship continuum. Ultimately, the key factors that hold a relationship together are goal compatibility, commitment, trust, satisfaction, investments, social and structural bonding, and a favorable comparison with alternatives (Wilson and Jantrania, 1994).

9. Internal Relationship Marketing

Bruhn (2003) reported that a chain of internal customer relationships can be put into effect by guiding internal relationships, establishing internal customer orientation, and adapting the relationship success chain. Ensuring high service quality level is deemed as a key prerequisite for customer's satisfaction and retaining internal ones. Therefore if an organization manages to guarantee internal customer orientation, an external relationship marketing success chain can be indirectly initiated. Bruhn (2003) said that the following internal customer orientation measures can be applied: (i) empowerment; (ii) internal relationship

management; and (iii) internal communication. Internal marketing ensures that the team is operating with the same philosophies across the entire organization and that communication is seamless and delivered consistently externally, as a result.

10. Reciprocity

Reciprocity is the dimension of a business relationship that causes either party to provide favors or make allowances for the other in return for similar favors or allowances to be received at a later date (Callaghan et al., 1995). It covers the bilateral contingency, interdependence for mutual benefit and equality of exchanged values aspects of social action between two individuals.

2.4. Customer Satisfaction

Parker and Mathews (2001) indicated that there are two principal interpretations of satisfaction: satisfaction as a process and satisfaction as an outcome. "Satisfaction is a customer's emotional response to his or her evaluation of the perceived discrepancy between his or her prior experience with and expectations of product and organization and the actual experienced performance as perceived after interacting with organization and consuming the product." (Vavra, 2002. p.5). He stated that, customer satisfaction is shaped by a comparison of expectations with perceived performance. According to Oliver (1997 p. 325) "Expectations are central to the satisfaction of customers because, in their later variations, they provide a standard for later judgment of product performance". Expectations provide the tools by which they may influence satisfaction. Consumers that do not use process performance because of lack of motivation or lack of ability, only rely on prior expectations for their satisfaction judgments. Expectations are a very important part of the satisfaction process, (Oliver, 1997). Oliver's (1997) definition can be deemed the most widely accepted definition where he defined satisfaction as a function of disconfirmation, which in turn is a function of both expectations and performance. Spreng and Page, (2001) have found a direct effect of perceived performance on satisfaction. Kotler, (2000, p. 36) reported that there is general agreement that, "Satisfaction is a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations". Based on this review, customer satisfaction is defined as the result of a cognitive and affective evaluation, where some comparison standard is compared to the actually perceived performance. If the perceived performance is less than expected, customers will be dissatisfied. On the other hand, if the perceived performance exceeds expectations, customers will be satisfied. Otherwise, if the perceived expectations are met with performance, customers are in an indifferent or neutral stage. The interest in measuring customer satisfaction started in the 1980s (Allen, 2000). The first attempts to measure customer satisfaction occurred, with early works of Oliver (1980), and others, all of which tended to focus on the operational side of customer satisfaction and to evaluate the drivers of satisfaction.

By the mid 1980s the focus of applied and academic research had shifted to more customer oriented research. In USA such interest has been developed to the extent that now there is a competition for customer service and satisfaction called the Malcolm Baldrige National Quality Award. This Award aims to promote quality awareness and recognize quality and business achievements of businesses. The award also publicizes these organizations' methods and strategies. This award is now considered to be the highest honor for performance excellence in the private and public sectors in the United States of America. At the same time it further validates the customer satisfaction researching agenda (Allen, 2000). In 2000, Los Alamos National Bank won the award, becoming the first banking institution ever to win the prize. Quality has driven their success and customer satisfaction is measured across all areas of the bank.

Customer satisfaction is regarded as a primary determining factor of repeat shopping and purchasing behavior, (Wong and Sohal, 2003). Research into the role of customer satisfaction has generally focused on expectations, perceived performance, and satisfaction as modeled within a confirmation/disconfirmation paradigm (Krampf et al., 2003).

According to Kara et al. (2005) customer satisfaction passes through two stages, first the customer develops expectations from the service provider through advertising, word of mouth or any other media, second the customer compares those expectations to what they have actually received. Bitner et al. (1990 cited in Srijumpa et al. 2007) reported key drivers for customer satisfaction:

- 1- An employee's willingness and ability to respond to the need and wants of the customers.
- 2- An employee's ability to deliver the service without failures and solve the customer's problems.
- 3- An employee's behavior and responsiveness, which are not expected by the customer but perceived positively.

They also discussed factors that cause dissatisfaction such as:

- 1- Failure to respond to customer's requests.
- 2- Failure to deliver the service correctly.
- 3- Employees constantly disappointing customers by delivering unexpected services that are perceived negatively.

2.5 The Importance of Customer Satisfaction

Due to extensive competition worldwide and the changing needs of customers, firms are forced to understand their customers' different needs, and to adapt their offerings accordingly (East et al., 2008). Customer satisfaction is considered to be a prerequisite for customer retention and loyalty, leading to profitability, market share, positive word of mouth and the company's success (Sureshchandra et al. 2002). Many studies has been made to examine the importance of customers' satisfaction, for example Juran Institute conducted a survey in 1994 and indicated that 90% of top managers in more than 200 of America's largest companies agreed with the statement: "Maximizing customer satisfaction will maximize profitability and market share," (Mentzer, 1995, pp.45-46). Mentzer (1995) conducted a survey in (1994) on 124 companies and found that 75% of the companies questioned had customer

satisfaction in their mission statement as one of their goals; 59% had customer service in their mission statement and 49% had customer orientation in their mission statement.

2.6 Customer Relationship Marketing and Customer Satisfaction

Researches on the financial services industry revealed that corporations know what the consumers are looking for and that value is measured through quality (Kerber, 2000). The threat of increased competition, slower growth rates, and price pressures pushed many organizations to focus on customer satisfaction (Kerber, 2000). In fact, the interpersonal relationship between the salesperson and the customer can have a substantial impact on important relational outcomes for the selling firm because it fosters customer satisfaction, commitment, and trust in the supplier, as well as repurchase intentions, willingness to recommend the provider to other potential customers, and to provide referrals (Johnson et al. 2003). Anderson and Sullivan (1993) reported that financial service institutions invest a lot of money, time and effort to pursue a systemic customer relationship marketing strategy for the purposes of retaining customers and establishing long-term relationships instead of concentrating efforts on acquiring new customers. In the banking industry, especially where competition is at the highest it has ever been and where the customer base is saturated with offers from every other financial institution, it is essential to understand the customer's needs in order to strengthen the relationship and to achieve higher profits. Hence, it is important to concentrate efforts on improving customer satisfaction rates. One way of doing this is through the implementation of the customer relationship strategy. One of the major goals of customer relationship marketing is to identify what protocols not only satisfy customers, but what protocols delight them so that customers want to maintain and grow a relationship with the firm (Aalton, 2004). Holt and Frow (2000) found that there is a strong and positive link between customer satisfaction and loyalty, at the same time Reichheld (1996) found a distinct link between customer satisfaction, loyalty and customer retention. Aalton (2004) reported that concentrating efforts on customer satisfaction for the purpose of obtaining customers' loyalty is a major part of the customer relationship marketing strategy of financial service firms. To achieve customer orientation, education, training and providing staff with the most sophisticated technical support to understand the importance of treating customers with a long-term relationship is necessary. To achieve such a strategy, every department that deals either directly or indirectly with customers must be involved in determining which protocols will result in higher customer satisfaction rates amongst the most highly valued customers.

2.7 Previous Studies

1. Hefferman, et al. (2008) aimed at exploring the development of trust for relationships between staff and customers in the banking sector and to investigate possible links between financial performance of relationship manager and their levels of emotional intelligence and trust.

The study used an Internet survey, where respondents were asked to complete an emotional intelligence test and questions relating to trusting behavior. This data was integrated with financial performance data supplied by the bank. Exploratory and confirmatory factor analysis and correlation analysis were used to identify links. The study concluded that trust was made up of three components: dependability, knowledge, and expectations. Also, there were significant correlations between both trust and emotional intelligence, when compared to the financial performance of a relationship manager.

2. Tony and Tracey's (2007) study aimed at examining whether or not the relationship characteristics of length and duration, the customer demographic characteristics of age and gender and relationship attribute importance, as perceived by the customer, have an impact on the strength of the relationship between the customer and service provider. The study used a field survey where 287 questionnaires were distributed over the customers of five service products of which, the sample was asked to assess the strength of the relationship between themselves and their supplier. The study found that the relationship strength was found to vary significantly between service products and individual customers, and the impact of duration of the relationship and the frequency of purchase on relationship strength depends greatly on the nature of the service product. It was also demonstrated that some customers want a closer relationship with service providers than other customers, and this aspect significantly affects the strength of relationship perceived by the customer.

3. Helgesen (2007) study aimed at identifying the most influential drivers of customer satisfaction. The data source is a market survey. Items measuring customer satisfaction as well as importance and performance (satisfaction) of drivers of customer satisfaction have been included in a questionnaire answered by 128 customers from approximately 25 countries. The study found that prices have not been identified as satisfiers; however, according to the item-based importance-performance grid, competitive prices are important and can perhaps be perceived as "hygiene", focusing more on what is important for customer loyalty.

4. Arturo et al.'s (2007) study aimed at investigating the impact of relational benefits on customer satisfaction in retail banking. The study was conducted by using a sample of 204 bank customers multi-item indicators from prior studies who were employed to measure the constructs of interest. The study concluded that confidence benefits have a direct, positive effect on the satisfaction of customers with their bank. Special treatment benefits and social benefits did not have any significant effects on satisfaction in a retail banking environment.

5. Ndubisi's (2007) study examined the impact of relationship marketing strategy on customer loyalty. The study used a questionnaire and distributed it over 220 bank customers in Malaysia. Multiple regression analysis assessed the impact on customer loyalty of four key constructs of relationship marketing (trust, commitment, communication and conflict handling). The study concluded that the four variables have a significant effect and predict a good proportion of the variance in customer loyalty.

Moreover, they are significantly related to one another. This is important for this study since the relationship market variable was derived from it.

2.8 The Difference between this Study and other Studies

This study is distinguished from previous studies in that it addresses the topic while using more variables, whether the independent or the dependent ones, in addition to moderating variable. The previous studies discussed the topic from one point of view, while this study addressed the topic from two points of view for the same organization that operates in two countries. Although the study benefited from the previous studies in developing the variables and the questionnaire, it adapted most of the variables and questionnaire statement to the Arab culture.

III. Methodology

The purpose of this descriptive and analytical study is to identify the impact of customer relationship marketing on customer satisfaction in banks. This chapter aims at investigating the methodology used in this research.

3.1. Population and Sampling

According to Creswell (2003), it is better to use a large sample for the purpose of generalizing the study results; the study population consists of all of the bank's customers in KSA and Jordan. Due to the large number of the bank's customers in the two countries, the final selected population was restricted to customers of The Arab Bank in the two countries only. This selection will also facilitate the comparison since the provided services are mostly the same in the two countries. Participants in this study were the bank's customers in KSA and Jordan. The researcher was required to find the e-mail addresses of the bank's customers whom she knows in KSA and Jordan and to send random e-mails. This ensured a randomized selection technique which facilitates greater generalization ability of study results. The researcher e-mailed surveys to a sample of 500 potential respondents from both countries. 1,590 surveys were returned: 151 were usable - 78 questionnaires were received from Saudi sample and 75 were usable, while 81 questionnaires were received from Jordan, 76 of which were usable. The total number of usable responses was 151. Therefore to unify the two samples, 75 questionnaires from each country were used as the sample of the research.

3.2. Data collection Methods

The data collection process can take a variety of forms but in any form it involves both primary data collection and the use of secondary data.

3.2.1 Secondary Data

Secondary data is the collected and assembled data before by many researchers for many purposes. Secondary data is used to help researchers in solving their problems, and to develop an approach for answering certain research problems, (Kent, 2007). In this research secondary data collection is used to collect the basic information regarding the impact of customer relationship marketing on

customer satisfaction, to be used in placing research hypothesis and designing the relevant questionnaire. Secondary data collection has many advantages such as low cost collection and time saving. In contrast, it has some disadvantages such as its generality and it may be outdated and less accurate (Bradley, 2007). The resources of secondary data for this research are books, periodicals, journals, references and the Internet.

3.2.2 Primary Data Collection

There are many collection techniques that can be used to collect the required primary data such as: observation, questionnaires and interviews (Saunders et al, 2003). Primary data collection has many advantages such as its suitability for the problem in hand, and it has the possibility of updating the collected data, and flexibility in collecting the data. It also enables the researchers to control the environment of data collection (Kent, 2007). The main disadvantage of primary data collection is related to its high costs and long time it needs, which are often limited for most of researchers (Bradley, 2007). In this research, a self-administrated questionnaire was used.

3.3. Research Instrument

A self-administrated questionnaire was adopted from (Ndubisi, 2006 and Rashid, 2003) studies with slight amendments, in addition to other previous studies, which addressed the dissertation topic. The survey is composed of 56 questions, in addition to questions designed to elicit the respondent's demographic data. The first part consists of four questions allocated for demographic data including, gender, age, educational level and monthly income. The second part consists of 56 questions related to the impact of customer relationship marketing on customer satisfaction. The 56 questions were distributed over the independent and dependent variables as follows:

A-Independent variables: Independent variables consist of six variables and measured as follows:

1. **Trust:** trust was measured by statements from (1-10).
2. **Commitment:** this variable was measured by statements from (11-17).
3. **Communications:** this variable was measured by statements from (18-24).
4. **Empathy:** this variable was measured by statements (25-32).
5. **Social bonding:** social bonding variable was measured by statements (33-42).
6. **Fulfil Promises:** it was measured by statements (43-49).

B-Dependant variable: customer satisfaction as dependant variables was measured by statements (50-56). Likert five-point scale was used in designing the questionnaire, five scores were given to subjects responses (5,4,3,2,1), where 5 is given to strongly agree and 1 is given to strongly disagree and the same was also applied for customer satisfaction questions, where also 5 will be given to highly satisfied and 1 for absolutely dissatisfied. In the meantime, subjects also were asked to rank the importance of each statement according to Lickert scale as well where 5 was given to very important and 1 for not very important.

The final questionnaire version (Appendix A) was e-mailed along with a detailed covering letter. One week later, a reminder was sent to encourage all subjects to respond and return the questionnaire. In an effort to increase response rates, the researcher used her personal relations. After three weeks other e-mails were sent, to thank all of those who provided the researcher with their responses to the questionnaires.

3.4. Instrument Validity

To ensure the instrument validity, the questionnaires were refereed by a panel of university staff and professionals, in addition to some bank experts. They were asked to check the quality of the questionnaires, if they measure the intended variables, and if they serve the purposes of the research. Their comments were taken in consideration for developing the final version of the instrument.

3.5. Instrument Reliability

Cronbach Alpha coefficient was used to find out the instrument validity.

3.6. Analysis Techniques

To complete the data analysis components of this study, the questionnaires were coded and the data were entered by this researcher into SPSS for Windows Version 12.0, for the purposes of providing descriptive data for this study. Later on, a double check was conducted for accuracy. Different approaches were used for analyzing the collected data as follows: specifically, t-tests were conducted between independent variables and dependent.

3.7. Descriptive analyses

Descriptive statistics (frequencies, means, and standard deviations) were computed for the variables and these analyses were used to describe the subject's demographic data in terms of frequencies of occurrences and percentages. Moreover, the means and the standard deviations of the subject's responses were also calculated for the purpose of finding the sample attitude regarding their agreement or disagreement on the questionnaire statements.

One sample t-test was used to test the hypothesis in order to investigate the impact of customer relationship marketing and customer satisfaction.

IV. Data Analyses and Hypotheses Testing

4.1 Hypotheses Testing

In order to test research hypothesis, several statistical methods and tests were used, as follows.

Testing of First Main Hypothesis

Ho: Customer Satisfaction is not Associated with a Customer Relation Marketing.

Table (1) indicated that higher levels of customer satisfaction are associated with a customer relationship marketing, this association is statistically significant upon ($\alpha=0.05$) since calculated (t) is more than, tabulated (t).

Therefore, the main null hypothesis is rejected and the alternative one is accepted. This means that a higher level of customer satisfaction is associated with customer relationship marketing. Analysis results also indicate that customer relationship marketing interpret 78.3% of variance on customer satisfaction in KSA and 23.5% of variance on customer satisfaction in Jordan.

4.2 Testing of Sub Hypotheses

First Sub Hypothesis

Ho1: Customer Satisfaction is not Associated with Higher Level of Trust as a Dimension of Customer Relationship Marketing Relationship

Table (2) indicated that higher levels of customer satisfaction are associated with trust as a dimension of customer relationship marketing, this association is statistically significant upon ($\alpha=0.05$) since calculated (t) is more than, tabulated (t). Therefore the null hypothesis is rejected and the alternative one is accepted. This means that higher levels of customer satisfaction are associated with trust as one of customer relationship marketing from the perspectives of the two samples. Analysis results also indicate that trust interpret 62.8% of variance on customer satisfaction in KSA and 13.8% of variance on customer satisfaction in Jordan.

Second Sub Hypothesis

Ho2: Customer Satisfaction is not associated with Higher Level of Commitment as a Dimension of Customer Relationship Marketing

Table (3) indicated that higher levels of customer satisfaction are associated with commitment as a dimension of customer relationship marketing relationship, this association is statistically significant upon ($\alpha=0.05$) since calculated (t) is more than, tabulated (t). Therefore the null hypothesis is rejected and the alternative one is accepted. This means that higher levels of customer satisfaction are associated with commitment as one of customer relationship marketing from the perspectives of the two samples. Analysis results also indicate that commitment interpret 59% of variance on customer satisfaction in KSA and 6.1% of variance on customer satisfaction in Jordan .

Test of Third Sub Hypothesis

Ho3: Customer Satisfaction is not associated with higher level of Communications as a Dimension of Customer Relationship Marketing Relationship

Table (4) indicated that higher levels of customer satisfaction are associated with higher level of communications as a dimension of customer relationship marketing, this association is statistically significant upon ($\alpha=0.05$) since calculated (t) is more than, tabulated (t). Therefore, the null hypothesis is rejected and the alternative one is accepted. This means that higher levels of customer satisfaction are associated with communication as one of customer relationship marketing. Analysis results also indicate that communication interpret 75.9% of variance on customer satisfaction in KSA and 10.4% of variance on customer satisfaction in Jordan.

Test of Fourth Sub Hypothesis

Ho4: Customer Satisfaction Is not associated with Higher Level of Empathy as a Dimension of Customer Relationship Marketing

Table (5) indicated that the higher levels of customer satisfaction are associated with a higher level of empathy as a dimension of customer relationship marketing, this association is statistically significant upon ($\alpha=0.05$) since calculated (t) is more than, tabulated (t). Therefore the null hypothesis is rejected and the alternative one is accepted. This means that higher levels of customer satisfaction are associated with empathy as one of customer relationship marketing .Analysis results also indicate that empathy interpret 59.8% of variance on customer satisfaction in KSA and 14.2% of variance on customer satisfaction in Jordan.

Test of the Fifth Sub Hypothesis

Ho5: Customer Satisfaction is not associated with Higher Level of Social Bonding as a Dimension of Customer Relationship Marketing

Table (6) indicated that higher levels of customer satisfaction are associated with higher level of social bonding as a dimension of customer relationship marketing, this association is statistically significant upon ($\alpha=0.05$) since calculated (t) is more than, tabulated (t). Therefore, the null hypothesis is rejected and the alternative one is accepted. This means that higher levels of customer satisfaction are associated with higher level of social bonding as one of customer relationship marketing. Analysis results also indicate that social bonding interpret 46.6% of variance on customer satisfaction in KSA and 12.6% of variance on customer satisfaction in Jordan.

Test of the Sixth Sub Hypothesis

Ho6: Customer Satisfaction is not Associated with Higher Level of Promise Fulfillment as a Dimension of Customer Relationship Marketing

Table (7) indicated that higher levels of customer satisfaction are associated with higher level of fulfill promises as a dimension of customer relationship marketing, this association is statistically significant upon ($\alpha=0.05$) since calculated (t) is more than, tabulated (t). Therefore, the null hypothesis is rejected and the alternative one is accepted. This means that higher levels of customer satisfaction are associated with a higher level of fulfillment of promises as one of the customer relation marketing relationship. Analyses results also indicate that fulfill promises interpret 69.1% of variance on customer satisfaction in KSA and 22.4% of variance on customer satisfaction in Jordan.

Second Main Hypothesis

Ho2: There are no differences in impact of customer relationship marketing on customer's satisfaction level due to sample demographic (gender, age, education level, and income).

Test of the First Sub Hypothesis

Ho2/1: There Are no Differences in Impact of Customer Relationship Marketing on Customer's Satisfaction Level Due to sample Gender.

Two ways ANOVA was used to test this hypothesis. Table (8) indicated that there are no differences in association of customer relationship marketing on customers' satisfaction level due to sample demographic gender with respect to the Saudi sample, since calculated (f) is less than tabulated (f).

Therefore, null hypothesis is accepted. This means that there are no differences in association with customer relationship marketing on customer satisfaction due to the sample's gender. For the Jordanian sample, there are differences associated with the customer relationship marketing on customers' satisfaction level due to sample demographic gender. This association is statistically significant upon ($\alpha=0.05$) since calculated (f) is more than, tabulated (f). Therefore, the null hypothesis is rejected and the alternative one is accepted. This means that there are differences with respect to customer relationship marketing on customer satisfaction due to customer gender.

Test of Second Main Hypothesis

Ho2/2: There Are no Differences in Impact of Customer Relationship Marketing on Customer's Satisfaction Level Due to sample Gender Age.

Two ways ANOVA was used to test this hypothesis. Table (9) indicated that there are no differences in association of customer relationship marketing on customers' satisfaction level due to sample age with respect to the Saudi sample, since calculated (f) is less than tabulated (f). Therefore, null hypothesis is accepted. This means that there are no differences with respect to customer relationship marketing on customer satisfaction due to sample's age. For the Jordanian sample there are differences associated with customer relationship marketing on customers satisfaction level due to sample age, this impact is statistically significant upon ($\alpha=0.05$) since calculated (f) is more than, tabulated (f). Therefore, the null hypothesis is rejected and the alternative one is accepted. This means that there are differences in association of customer relationship marketing on customer satisfaction due to age.

Test of Third Sub Hypothesis:

Ho2/3: There Are no Differences in Impact of Customer Relationship Marketing on Customer's Satisfaction Level Due to sample Education.

Two ways ANOVA was used to test this hypothesis. Table (10) indicated that there are no differences with regards to customer relationship marketing on customers' satisfaction level due to sample education level with respect to the Jordanian sample, since calculated (f) is less than tabulated (f). Therefore null hypothesis is accepted. This means that there are no differences regarding customer relationship marketing on customer satisfaction due to the sample's education level. With the Saudi sample, there are differences regarding customer relationship marketing on customers' satisfaction level due to sample education level, this association is statistically significant upon ($\alpha=0.05$) since calculated (f) is more than, tabulated (f). Therefore the null hypothesis is rejected and alternative one is accepted. This means that there are differences in association of customer relationship marketing on customer satisfaction due to educational level.

Test of Fourth Sub Hypothesis

Ho2/4: There Are no Differences in the Impact of Customer Relationship Marketing on Customer's Satisfaction Level Due to Sample Income.

Two ways ANOVA was used to test this hypothesis. Table (11) indicated that there are no differences regarding customer relationship marketing on customers' satisfaction

level in the Saudi sample due to the sample's monthly income, since calculated (f) is less than tabulated (f). Therefore, null hypothesis is accepted. This means that there are no differences regarding customer relationship marketing on customer satisfaction due to the sample's monthly income. In the Jordanian sample, there are differences regarding customer relationship marketing on customers' satisfaction level due to sample monthly income, this association is statistically significant upon ($\alpha=0.05$) since calculated (f) is more than, tabulated (f). Therefore the null hypothesis is rejected and the alternative one is accepted. This means that there are differences regarding customer relationship marketing on customer satisfaction due to their monthly income.

V. Conclusions

Based on the above mentioned analysis, the following are the findings obtained:

- Results indicate that Saudi women are to some extent more active in this field than their encounters in Jordan. With respect to age, the results indicate that those who are between 25-35 years old make up the highest percent of banks' customers in KSA and Jordan. Regarding the educational level, results indicate that the most of the research sample are university graduates. As for monthly income of the Saudi sample, it is higher than Jordan's sample.
- Results indicate a high degree of positive attributes of the two samples toward the trust dimension of customer relationship marketing on customer satisfaction in banking industry. This is true since the main cause for dealing with any bank is related to the customers' trust with the financial bank they are dealing with.
- Moreover, the results indicate that trust dimension of customer relationship marketing is very important for the two samples. But results indicate that trust dimension is more important for the Jordanian sample than the Saudi sample.
- Analysis indicate that the two samples from the two countries have a different attitude towards commitment dimension of customer relationship marketing and its impact on customer satisfaction of the bank they deal with. The analysis also indicates that the Jordanian sample is more satisfied with the commitment dimension than the Saudi one.
- Results indicate that commitment dimension of customer relationship marketing is very important for the two samples. But the commitment dimension is more important for the Jordanian sample than the Saudi sample.
- The two samples have positive attitudes toward communication dimension of customer relationship marketing on customer satisfaction in banking industry. But the Jordanian sample is more satisfied with the communication dimension than the Saudi one.

- The results indicate that communication dimension of customer relationship marketing is very important for the two samples. But results indicate that the communication dimension is more important for Jordanian sample than the Saudi sample.
- Results also indicate that the two samples have a medium and high degree of positive attributes of the two samples toward the empathy dimension of customer relationship marketing on customer satisfaction in banking industry, but the Jordanian sample is more satisfied with the empathy dimension than the Saudi one .
- The results indicate that the empathy dimension of customer relationship marketing is very important for the two samples. But it is more important for the Jordanian sample than the Saudi sample .
- The results indicate that the study sample attributes are positive regarding the social bonding dimension, but the Jordanian sample is more satisfied with social bonding .
- Results indicate that the social bonding dimension of customer relationship marketing is very important for the two samples. But it is more important for Jordanian sample than Saudi sample .
- Results indicated that the study sample attributes are positive regarding fulfilling promises as a dimension of customer relationship marketing on customer satisfaction in banking industry. But the Jordanian sample is more satisfied with fulfillment of promises than Saudi sample .
- The results indicate that fulfills promise dimension of customer relationship marketing is very important for the two samples. But it is more important for the Jordanian sample than Saudi sample .
- The results indicated that the study samples are satisfied with the bank they deal with. But the Jordanian sample is more satisfied than Saudi sample .
- Results indicate that the Saudi sample prioritized trust of the bank they deal with as the first, fulfillment of promises came as the second, social bonding the third, communication the fourth, empathy the fifth and commitment the sixth. In contrast, the Jordanian sample prioritized fulfillment of promises the first, commitment the second, trust the third, social bonding the fourth, empathy the fifth and communication the sixth. These differences can be attributed to various causes, which up to some extent are related with personal characteristics of the samples' subjects and to slight differences in the values between the two samples despite that they belong to one Arab region .
- In general, the Jordanian sample has a more positive attitude towards customer relationship marketing than the Saudi sample. This can be attributed to the fact that population in Jordan is very small compared with KSA, so personal relations may largely affect customer relationship marketing.
- There are differences between the two sample's attitudes towards customer relationship marketing dimensions. For example, Saudi sample prioritized trust of the bank they deal with as the first, fulfilling promises came as the second, social bonding the third, communication the fourth, empathy the fifth and commitment the sixth. In contrast, the Jordanian sample prioritized fulfillment of promises as first, commitment the second, trust the third, social bonding the fourth, empathy the fifth and communication the sixth. These differences can be attributed to various causes, which to some extent are related to personal characteristics of the samples' subjects and to slight differences in the values between the two samples despite they belong to the same Arab region.
- The Saudi sample ranked the trust dimension as the most important dimension, fulfillment of promises the second, communication the third, empathy fourth, social bonding the fifth and commitment the sixth. While the Jordanian sample ranked trust the first, fulfilling promises the second, communication the third, commitment the fourth, empathy the fifth, and social bonding the sixth. The two samples deem the first three dimensions of customer relationship marketing (trust, fulfilling promises and communication the third) are the most important dimensions for them. This is logical since these dimensions are basics for customers in any banking industry all over the world .
- Higher levels of customer satisfaction are associated with customer relationship marketing .
- Higher levels of customer satisfaction are associated with (trust, commitment, communication, empathy, fulfill promises social bonding) respectively.
- There are no differences in the impact of customer relationship marketing on customers' satisfaction level due to the sample's gender with respect to the Saudi sample. For the Jordanian sample, there are differences in impact of customer relationship marketing on customers satisfaction level due to sample gender .
- There are no differences regarding customer relationship marketing on customer's satisfaction level due to the sample's age with the Saudi sample. In the Jordanian sample, there are differences regarding customer relationship marketing on customers' satisfaction level due to sample age .
- There are no differences regarding customer relationship marketing on customers' satisfaction level due to the sample's educational level with respect to the Jordanian sample. For the Saudi sample there are differences regarding customer relationship marketing on customers' satisfaction level due to the sample's educational level .
- For the Saudi sample, there are no differences regarding customer relationship marketing on customer satisfaction due to the sample's monthly income, while for the Jordanian sample there are differences regarding customer relationship marketing on customers' satisfaction level due to sample monthly income .

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Figure 1:

Independent Variables

Dependent Variable

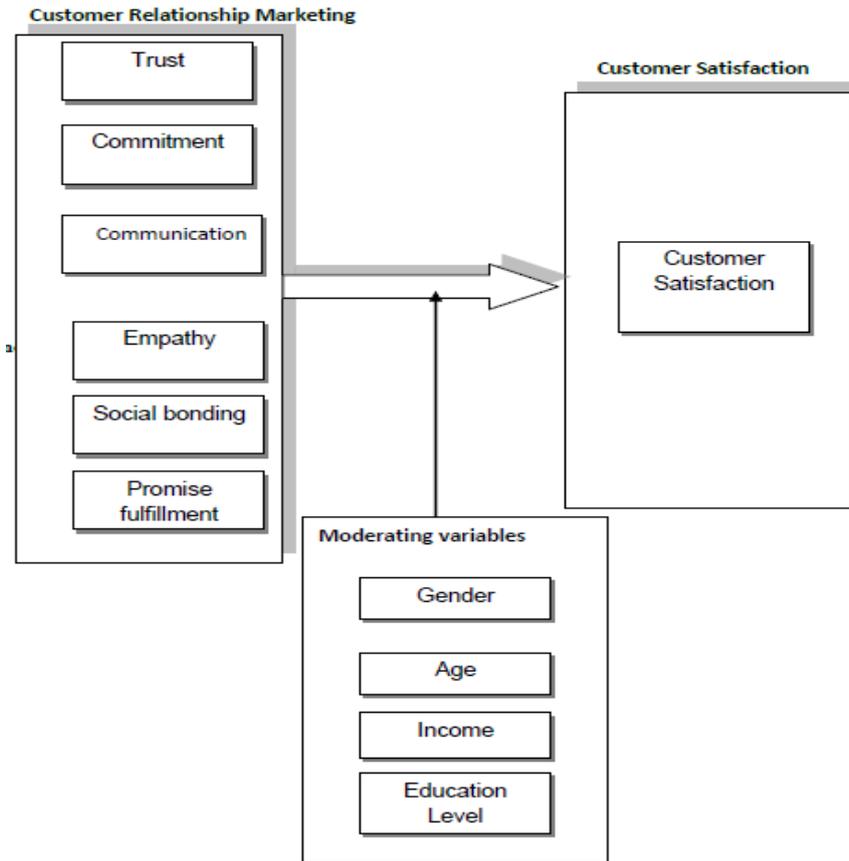


Table. 1 Test of First Main Hypothesis

Country	T Calculated	T Tabulated	Sig	R	R2	B	Beta
KSA	16.243	1.9225	0.000	.885	0.783	1.121	.885
Jordan	4.740	1.9225	0.000	.487	0.235	0.677	.485

Table 2 (Trust) Test of First Sub Hypothesis

Country	T Calculated	T Tabulated	Sig	R	R2	B	Beta
KSA	11.113	1.9225	0.000	.793	0.628	.904	0.793
Jordan	3.424	1.9225	0.001	.372	0.138	.457	.372

Table 3 (Commitment) Test of Second Sub Hypothesis

Country	T Calculated	T Tabulated	Sig	R	R2	B	Beta
KSA	10.244	1.9225	0.000	.768	0.59	0.998	.768
Jordan	2.174	1.9225	0.03	.247	0.061	.214	.247

Table 4 (Communication) Test of Third Sub Hypothesis

Country	T Calculated	T Tabulated	Sig	R	R2	B	Beta
KSA	15.181	1.9225	0.000	.871	0.759	1.044	.871
Jordan	2.91	1.9225	0.05	.322	0.104	.432	.322

Table 5 (Empathy) Test of Fourth Sub Hypothesis

Country	T Calculated	T Tabulated	Sig	R	R2	B	Beta
KSA	10.412	1.9225	0.000	.773	0.598	.692	.773
Jordan	3.471	1.9225	0.001	0.376	0.142	0.677	.376

Table 6 (Social Bonding) Test of Fifth Sub Hypothesis

Country	T Calculated	T Tabulated	Sig	R	R2	B	Beta
KSA	7.989	1.9225	0.000	.683	0.466	.813	.683
Jordan	3.247	1.9225	0.002	.355	0.126	.365	.355

Table 7 (Promise Fulfillment) Test of Sixth Sub Hypothesis

Country	T Calculated	T Tabulated	Sig	R	R2	B	Beta
KSA	12.772	1.9225	0.000	0.831	0.691	.894	.691
Jordan	4.592	1.9225	0.000	.473	0.224	.534	.473

Table 8 (Gender) Test of Second Main Hypothesis

Country	F Calculated	F Tabulated	Sig
KSA	0.917	4.04	0.343
Jordan	22.184	2.74	0.000

Table 9 (Age) Test of Second Main Hypothesis

Country	F Calculated	F Tabulated	Sig
KSA	2.227	3.20	0.119
Jordan	5.664	2.71	0.02

Table 10 (Education) Test of Second Main Hypothesis

Country	F Calculated	F Tabulated	Sig
KSA	20.199	2.34	0.000
Jordan	5.57	2.76	.778

Table 11 (Monthly Income) Test of Second Main Hypothesis

Country	F Calculated	F Tabulated	Sig
KSA	1.809	3.20	0.175
Jordan	28.678	2.85	0.000