

The Role of Customer Relationships Management in Achieving Competitive Advantage **(A prospective study on a sample of employees at banks in Irbid city)**

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Abstract

The aim of this study is to explain the role of customer relationship management (CRM) and how it affects the competition advantage at numbers of financial banks in the city of Irbid. The importance of this study comes in its theoretical and practical framework that present the role of (CRM) in the competition advantage. Also, point to some of the 21 century challenges. We may face inaccurate, complex, and unstable challenges; these will present dangerous affects that can be handled by depending on role of customer relationship management (CRM) to achieve high competitive advantages. A few numbers of studies has been done in banking services, especially in Arabic. Therefore, the role of (CRM) in getting high competitive advantages in banking services need more attention and work . This study has been conducted using a questioner, which has been distributed on the study sample that contains (34) managers and Head of department in different banks in Irbid, The questionnaire was distributed randomly, where (50) questionnaire were distributed, (34) of them found valid for statistical analysis. The study shows that qualified employees has appositve impact on getting competitive advantage. They improve relationships with current customers and attract new customers. Also, it shows strong relationships between CRM and competitive advantage. The researchers also recommended with the necessity of the researched banks adoption of the virtual model of the study as a work mechanism to develop the relation with the customers in order to achieve the competitive advantage, the concern of the current customers through delivering the service according to their needs and wants, as cost of acquiring new customer represents five folds of the cost of maintaining the current customers.

Keywords: Customers relationships management, the competitive advantage, Banks branches, workers, Irbid, Jordan

Introduction

Because of the recent development and new age requirements, marketing is an important era according to organizations level. Therefore, without marketing, no organization can achieve their goals. Which push organizations to find new methods to improve their relationships with customers? So, organization's management in general and banks management in special case must adopt plans for CRM, build long term relationships with customers, not losing them, and make them feel that they own the organization. Applying this in reality would be helpful to achieve competitive advantages. Therefore, field studies and researches that analyze the state of some banking organizations in Irbid city, is one of the important ways to develop and maintain them to achieve the development objectives. This study aims at explore the role of CRM to achieve a competitive advantage.

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Also, study a vital sector represented by a number of banking organizations that are considered one of the main pillars of the Jordanian national economy.

The General Framework of the study and its methodology

The Study problem: Knowledge and practical issues: A few studies have been done on CRM and its roles to achieve competitive advantage, specially Arabic studies. Where most of the studies focus on the increase of services role in world economy. Tom peter shows that there is a huge move to produce services rather than goods.

The Study questions: In this study, we try to answer the following questions:

- Do organizations included in the study establish long term relationships with the customers and make them valuable?
- Do these organizations have a clear knowledge about managing the relationships with customers?
- Do the organizations in the study's sample have a clear knowledge about the competitive advantage?
- Do these organizations have a database of customer details to meet their needs.

The Study importance: The importance of the study is its theoretical and applied framework comes through the attempt of presenting the importance of the role of management of the customers relations in order to achievement of a competitive advantage according to the following:

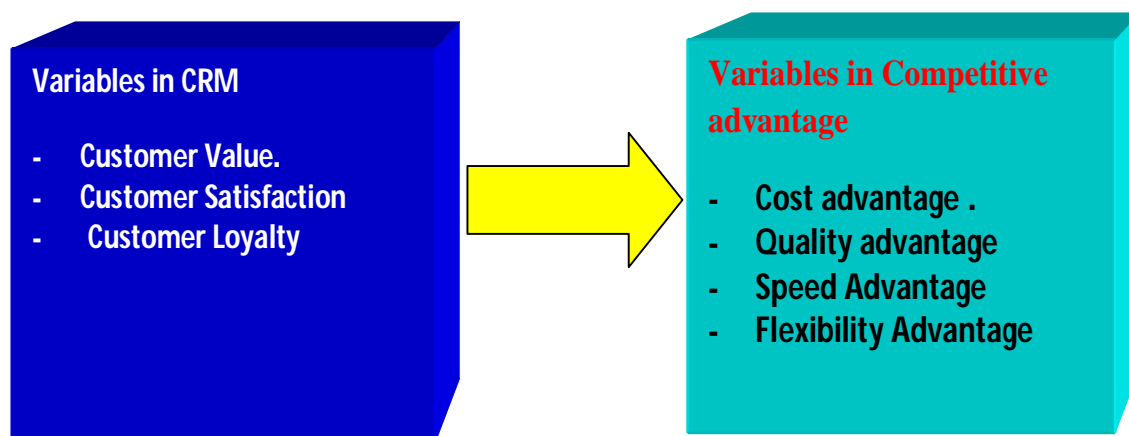
- The study is an academic subject; most organizations are giving it an increasing concern day-after-day.
- To present some recommendations that contributes in managing the relations with customers.
- To draw the searchers attention to the challenges of the twenty first century which is characterized by uncertainty, complication and the fast changes, this will be accompanied with risks can be tackled by depending on the role of managing the customers relations in order to achieve the competitive advantage.

The Study objectives: This study aims at showing the role of management of customer's relations in achieving the competitive advantage according to the following:

- Presenting a theoretical framework for the study to demonstrate the concept of management of customer's relations and the competitive advantage.
- Demonstrating the role of management of customer's relations and its role with achieving the competitive advantage at the level of some operating banks in Irbid City.
- Providing the database and data that help the researched banks of customer's relations in order to achieve the competitive advantage.

The Study Variables and model: To solve the research problem, answer its questions, and put study's hypotheses, A model has been built to explain the role of CRM in achieving competitive advantage. We consider CRM as an independent variable, where the competitive advantage is dependent variable as shown in figure 1.

Figure 1: The study's model



Source: (Author, 2015)

The Study's hypothesizes: Based on designed model and its variables, we put the following hypotheses:

The first hypothesis: There was a significant correlation with a positive connotation between customer's relationship management and competitive advantage.

The Second Hypothesis: There are significant effect relationships with a positive sign for customer relationship management in competitive advantage. .

The study's boundaries: The research's boundary can be divided into time, space and objective limits:

1. **Time:** the time for the field study extended to the period between 15/8/2015 to 15/1/2016.
2. **Space:** represented by the branches of six banks in Irbid city. The study was applied on them.
3. **Objective:** were represented by the customer's relations and the competitive advantages.
4. **Human Limits:** The study included Managers and head of departments of Commercial banks in Irbid city.

Data Collection Methods: Necessary data and information for testing the study's model and its hypothesis were collected through the following methods:

- **The theoretical framework:** To cover the theoretical framework, the Author depends on the scientific references of books, magazines, studies, letters, thesis, and the relative studies in addition to the resources from the internet.
- **The field framework:** The Author depends on necessary methods to collect data in order to complete the study:
- **The personal interviews:** The personal interviews were conducted with the study's sample, especially with the managers and Head of department to explain the questioner's paragraphs and get a correct answer. Also, we ask some questions to get a general idea about the nature of customers relationships management inside the banks and their role in achieving the competitive advantage.
- **The questionnaire:** A special questionnaire was used to collect data and information. It consists of two parts; the first part includes 12 paragraphs from 1 to 12 to represent the CRM. The second part includes some questions related to the competitive advantage.
- **Community and study sample:** The study's community was represented by the managers and heads of Departments at the banks in Irbid city. There were 34 individual: 6 banks managers and 28 heads of department. 50 individual questionnaires were randomly distributed, only 34 are found valid for statistical analysis.

Previous studies: Some researchers investigated CRM, such as:

- **The study of ston (2008)**, it indicated that application of management of customers relations will achieve the following objectives: Fulfilling high quality that satisfy the customers need, through the ability to organize and invest the organizations resources in better way, that achieves higher productivity rates, that achieves higher productivity rates, where, through the management of customers relations, it is possible to automate the tasks that were completed manually in the past.

- **The study of Burneh (2009):** It indicated the following objectives: Increase sales through collecting information about customers and retain them as long as possible, fulfilling high success rates, as a result of the ability to withdraw from nonprofit able deals early, and fulfilling customers satisfaction through meeting their needs and want study of Kim as it indicates to the following objectives list: Collecting special information about customers, through the following: Analyze their data. Acquire new customers. Improve the techniques of management of customer's relations. Present secured services. Dealing with customers through the following: The special respond to the customer's needs. Improving the distribution channels. Achieving the efficiency and effectiveness of the organization processes. Presenting the products according to demand. The customer value, which is achieved through the following,: Maintain the customers. Increasing the profits. Improving and supporting customer's services. Establishing a virtual community.

- **Study of swift (2010)** It concentrated on the communication process with customers, it indicated that the management of customers relations achieves the following objectives: - Improve the communication processes with a main customers, providing each customer with the suitable offer, providing the fit offers for each customer through the suitable distribution channels, and presenting the suitable offers for each customer in the suitable time.

- **Study of Rogalas and Krox(2011)** It was interested with reducing the service cost, increasing profits through using the customers information to reduce the costs, the service the profits and deliver the service through finding and using the information efficiently in all sides of the organization, that will help the organization to bring joy and pleasure to the hearts of customers through the interest of customers and managing their information through the organization, which will lead to improving their satisfaction and increasing their loyalty, and through the excellence of work through excellent services to customers by using unique communications channels with them.

- **Study of both researchers Ibrahim Akel and Iyhab Haykel (2013)** under the title: The impact of trade mark in formation of the mental image at the customers of banking sector in Jordan. This study aimed at knowing the impact of trade mark on formation of the mental image at the customers of the banking sector in Jordan. The study arrived to the existence of an impact of the trade mark represented by (style, design, production, and slogan) in formation of the mental image represented by (reputation, preference, reliability, and quality, differentiation from competitors, modernity, development, and direction of the company towards its customers) at the banks customers in Jordan. In the light of the findings both researchers introduced some recommendations the most important of them that the banks managements in Jordan must launch strong advertising promotion campaigns, through which the customers will remember their trademarks, and the necessity that the banks in Jordan should present high value services, and that they should differentiate their products that hold their trade marks from the competing services in the market.

- **Study of Biricik, 2006**, it aimed at knowing the role of designing and producing the slogan to create an emotion or a certain link at the customer towards the TV advertisement and formation of the mental image. The study was conducted through comparison between designing and production and slogan of two companies, namely IBM and Apple. The study used the interviews and the companies' publications and data. the study concluded that the good design and production of the slogan are reflected positively on the perception of the sample members of the slogan and that they are influenced, emotionally, the study also emphasized that this leads to the increase of correlation of the sample members to the trademark and increase their loyalty to it.

Theoretical Framework

Firstly: CRM.

The concept of customer's relationships management

Customer's relationships management identified as a comprehensive strategy aims at attracting a group of customers and retains them in order to achieve value to the organization (Pamatiyer & Sheth, 2001, 41). It is also identified as a group of tools, techniques, and process used to acquire and develop the relationship with the profitable customers (Lamp: 2001:1). Management of customer's relations represents a comprehensive overview about the integration of the interior leadership, culture, the organizational structure, the business processes, and an information system plusa meeting points with the external customers (Eichorn, 2004: 154-176). (Payne, 2006: 94) CRM represents a computer system used by the organization to store customer's information in order to present their products to customers according to their demand.

Advantages of management of customers relations

Kok and Vanyzyl indicate that adopting the customer's relationships management and building long term relations with them might achieve the following advantages to the organization: (Al-Bakri, 2004, 20).

- 1- Increasing the opportunity to keep customers and achieve their satisfaction as a logical result of quick response.
- 2- Differentiation of customer and focus on those who are more able to get profits according to the rule of 20% - 80%.
- 3- Reducing the marketing costs to the minimum.
- 4- Build a direct sales distribution base, where the organization can achieve the selling.
- 5- Achieving the highest return on investment (R.O.I) through increasing the sales size, profits.
- 6- Enable the organization to reduce the costs to the minimum by reducing or limiting the possible mistakes in its relations with the customers.
- 7- The marketing relationship with the customer represents an important management for the future planning regarding the sales prediction and the various marketing services.

Customer relationships management Objectives

Following-up studies and ideas in the field of customer relationship management, it is clear that they aim to achieve the following objectives:

1. **Customer's satisfaction:** Customers satisfaction is considered as the basic means of customer's relationships management. The main purpose for new organizations is to satisfy their customers, which is the way to achieve other objectives of the organizations, such as increase the sales and achieving profits. It is evidence on satisfying the needs and desires of customers and the Organization's success to win customer loyalty. That is the first stage towards the establishment of a close relationship with customers and keeps as a partner or belongs to the organization. Customer satisfaction is also an important measure of the performance of the Organization and its departments. Customers satisfaction is not a fixed concept, there are many internal and external factors that can be quickly changed based on customer satisfaction, such as quality, price, distribution, promotion, the mental image of the product, the mental image of the Organization, and competitors (Al-Suwaidi, 2010, 74-76). (Kotler, 1997, 40).
2. **Customers loyalty:** Organizations through management of their customers relations aim at achieving their satisfaction in the first place, then their loyalty as loyalty is another phase comes after satisfaction. (CRM → Satisfaction → Loyalty). Customer loyalty has become an important theme at small and large business organizations, because of its great significance in improving the Organization's profits and survival, especially after a multiplicity of customer's needs and desires. Where customers are more aware and conscious. Since customer's requirements and needs are increased, organizations must strive to create real loyalty and realize the loyalty level of their customers to get the optimal loyalty, which means complete loyalty where customers cannot change to another organization. (Yassin, 2010, 48-56). Loyalty is a measurement of the way in which customers often choose purchases from the class of a specific product in accordance with the special tag (Harrell, 2002, 39). Loyal customers are the organization capital, because it achieves big sales through them.
3. **Customers Value:** The value of customers is the expected amount of value by the customer from the product or the intended service (Kotler, 2000, 34). Or it is the amount gained by customer as a result of exchange the product by the paid price, its equal to the benefits minus cost of making decisions (Rebawi, 2000, 12). In the same context, the value means the exchange process that has been done by the customers between what they get front the product and the cost of that product.

Marketing content for customer relationship management:

Marketing activity achieve two objects. The first is to satisfy the needs and desires of customers and get their satisfaction, organization may provide products that meet the needs and desires of customers, but customer may not purchase that product because he finds a better cheaper alternative. The second objective is have a range of competitive advantages that differentiates the organization from others (Abu Qahif. et. al., 47:2006). To reach our marketing content related to customer relationship management in a better way within the context of the evolution of the marketing concept, especially the environmental changes that take place in the organizations, which force organization to change too. This makes us completely realize the capabilities of marketing in dealing within new technologies, ideas and marketing. The Marketing context of customer relationship management includes CRM through a database, trade marketing, and direct marketing (Al Kaabi, 13:2006).

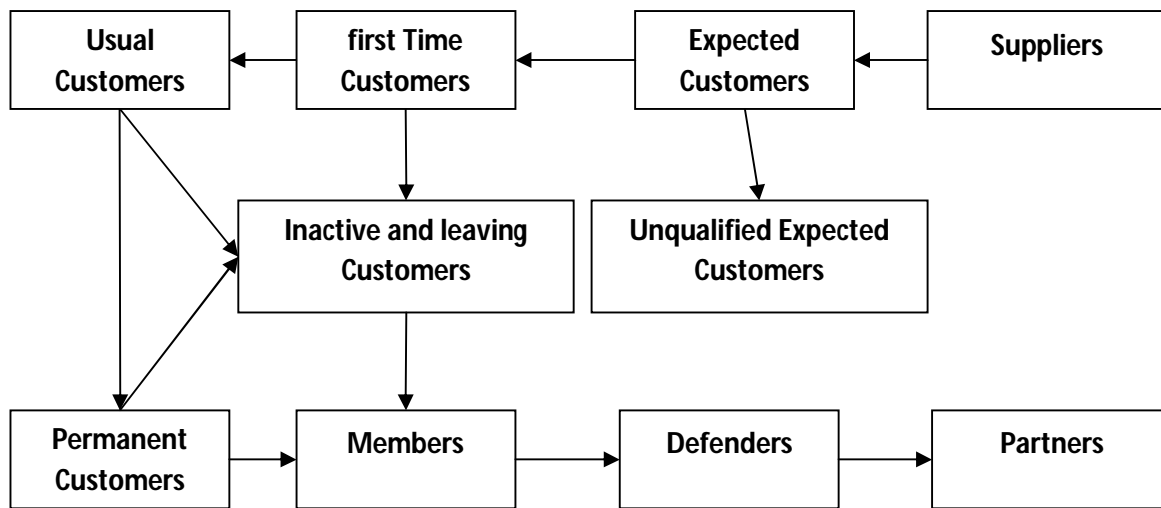


Figure (2): Customer Development Process

Source : (Kotler , Philip , & Keller , Kevin L , 2006 , P 156)

The following is an explanation of the marketing with relationship. Marketing has been in many states since its inception in the twenty century, these stages led to the development of its concept and philosophy of focusing on consumer marketing in the 1950s, industrial marketing in the 1960s, marketing in non-profit organizations in the 1970s, services marketing in the 1980s, marketing relations in the 1990s and until now. The study of the marketing future at the beginnings of the twenty-first century (Hassan, 392:2003). Marketing by relations was the concern of some researches due to the following factors (Abdul Munim, 1:2006):

1. Marketing has an effect on many sectors including the customers markets and workers, import markets, internal markets, and the markets which influencing markets, such as the financial and government markets.
2. The nature of customer's relationship is not constant; therefore, there is a transformation in the focus from the transaction to relation. (Brodie et al, 2000:58).

There are a number of steps can be followed in the process of developing customer. It means converting any prospective customers through various stages to defenders of the organization. These steps are shown in figure (2), organizations wish to convert customers to real first time clients and then convert then to customers that buy again and again, which can be converted to in later stage customers buying from the organization and not from other competitors. Then convert these to members with membership programs offering a full range of benefits to belonging to this membership. After that, tries to make them defender. The final step in converting the defenders to partners where customer and organization are working actively. Some of customers may turn to other organizations for some reasons such as non-satisfaction. In this case, the organization requires refunding those customers earning strategies, since re-gaining customers easier than gaining new customers. As shown in figure 2.

There are five different levels of investment in building a relationship with the customer. Basic marketing, Reactive marketing, Accountable marketing, Proactive marketing, and Partnership marketing. (Kotler & Keller, 2006:157)

Second: The competitive advantage

The concept of competitive advantage:

Today's organizations face great challenges from the difficulty keeping it always in the forefront as the spread of information technology, the appearance of ISO (international standards organization), the global trade agreement and the continues change between the needs and desires of customers. Therefore, organizations need to find continues competitive advantages be the most capable of achieving revenue and profit by attracting customers, and configure their mental stature through producing and delivering products with great value benefit.

Competitive advantage identified as being property or set of relative properties to a particular organization that is enabling to retain them relatively for long period of time as a result of the difficulty in simulating them, and achieve period's benefit and disperse over competitors in their products to customers (Zoghbi 61:1999). Another meaning of competitive advantage is the way that enables the Organization to achieve excellence in its field competes to others (Macmillan & Tampo, 2001:81).

Competitive advantage is seen to be exploiting the organization of the internal strengths in the performance of their activities. Where they get a value that cannot be achieved by other competitors (pitts & Lit, 1996:68). Rappaport (1991:84) focus on the ability of the organization to reduce the total cost when identifying the concept of competitive advantage. He identified it as the ability of the organization to reduce the total cost and increase sales. In comparison to those costs, organization should have achieved a competitive advantage by providing superior value or low cost for customers. Competitive advantage is the ability to achieve consumer needs or the value obtained from the product such as the short supply time or high services quality (Ali, 15:2000).(Al-Rousan, 1997,36)describes competitive advantage as follows:

1. It's relative, i.e. achieved by comparison and not absolute.
2. Achieve excellence and preference among competitors.
3. Originate from within the Organization and achieve its value.
4. Reflection of the efficiency of the Organization's activities performance or the value offered to buyers or both.
5. It must influence buyers and their realization of the best to what organization offers and their win to purchase.
6. It can be achieved for long term that cannot be gone fast when developed and selected.

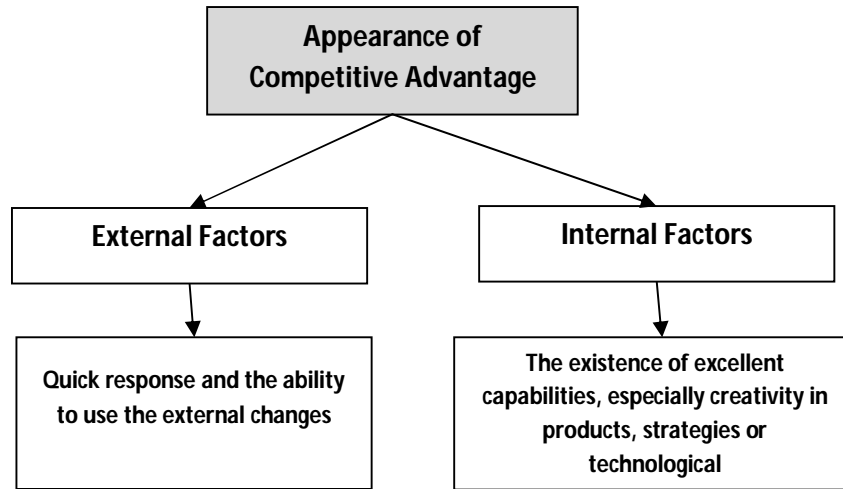
Competitive advantage for bank means a situation in which the Bank can appear in better image than its competitors can, even though; we have different banks markets and the elements of the environment surrounding. It means that competitive advantage reflects the range of bank's ability to perform in a way that make competitors unable to perform (shabrawi, 1995,17).Competitive advantage known also as the abilities of bank to produce least-cost services, and market these services in order to increase bank profitability (Taha, 117:2000).

In addition, competitive advantage is a dynamic concept depends on the effort and creativity of product and service buyers as a trade mark perceived by the client (customer) in the facility or product that achieves its additional advantage over its competitors (Abdulsalam, 54:1997). We can define competitiveness at the organization level as its ability to provide the consumer with products and services more efficiently and effectively than other competitors in the market can (<http://www.iraqism.com>). Competitive advantage also defined as a set of skills and technologies, resources and capabilities that management can coordinate and invest to achieve two essentials: valuable production and higher benefits than competitor's customers and confirm a state of Excellency and difference between the Organization and its competitors. Barney sees that organizations achieve Excellency when they can apply strategies that create value for the consumer which existing or Prospective competitors cannot apply. When these competitors could not obtain the benefits of applying these strategies. Within this framework, Porter and Day see that competitive advantage arises mainly from the value that organizations create for their customers. So it can take the form of lower prices for competitors prices equal with equal benefits or present unique benefits in the product to compensate in reasonable way the imposed price increase (<http://forym.ynivbiskra.net>).

Factors affecting competitive advantages

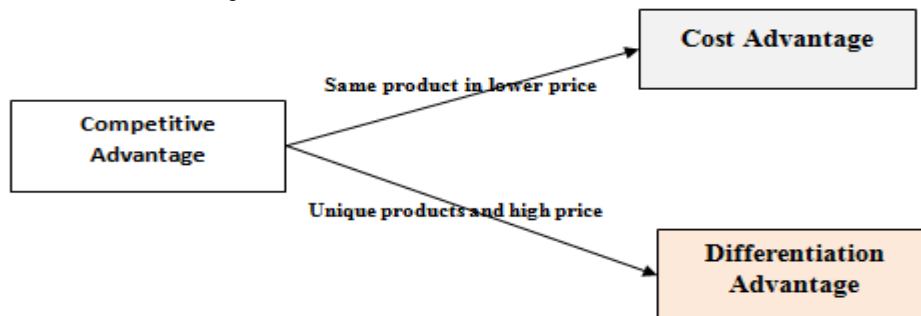
Organization should have something that distinguishes it from others and increase its profit. For examples, a factory owns outlets in many countries, a restaurant that sells ice cream with excellent taste than any other restaurant, dealer imported new technology faster than other, and a factory that can make cloths with lower cost than other factories that produce the same quality. Note that competitive advantage may last for short time or several years. Competitive advantage comes as a result of internal or external factors as shown in figure 3.

Figure (3) Appearance of Competitive Advantage



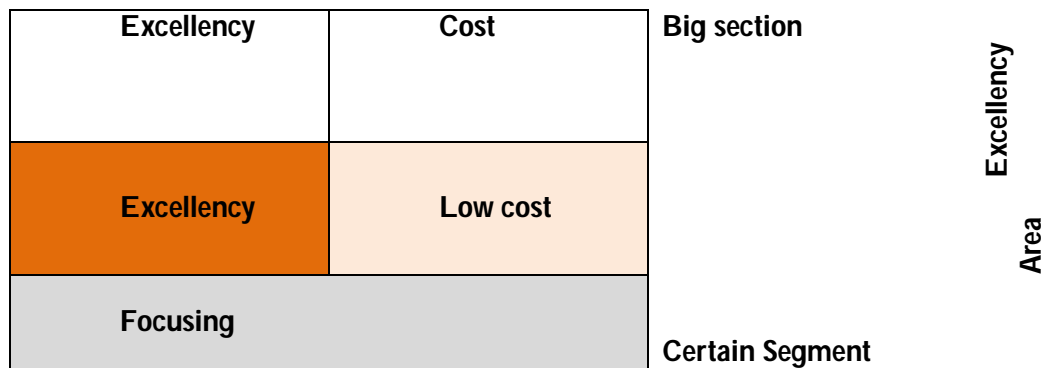
The main types of competitive advantage. Michael Porter (Harvard Professor) sees that competitive advantage is divided into two types: as shown in figure (4).

- A. Cost Advantage.
- B. Differentiation Advantage.



Therefore, Porter considers that there are three main strategies:

- **Low cost Strategy:** where the company's strategy is to reduce the cost while maintaining an acceptable level of quality. Like many Chinese products at this time.
- **Differentiation Strategy:** where the company's strategy is to provide excellent products or services than those from other competitors companies, then, the client accepts to pay a higher price than usual, such as Sony products.
- **Focus strategy:** Focus Strategy. In this strategy, an organization focuses on certain segment of the market and tries to meet their demands. In this case, organization aims to achieve excellence in product, price or both. An example of children's barber as shown in figure 5.



Source: Competitive Advantage

Dimensions of the competitive advantage. Writers and researchers have put various dimensions to achieve the competitive advantage; table (1) shows some them:

Table 1: Dimensions of Competitive advantage

Writer	Dimensions
Kotler 1997	The best product , less price, the latest, the faster
Evans 1993	Cost, quality, flexibility, speed, creativity
Mintazberge 1996	Price, quality, support, reputation, design
Macmillan 2000	Cost, differentiation, flexibility, time, technology
Krajewsk 1996	Cost, quality, flexibility, tune
Siack 1998	Design, flexibility , easiness, use, creativity

Source :(Dahlah Al Najar , 2001)

Table (1) shows that there is a sort of difference and variance between the writers and researchers regarding the number of competitive advantage dimensions. Therefore, this study will depend on the dimensions of cost, quality, flexibility, speed, because there is an agreement on these dimensions. Following is an explanation of these dimensions:

- 1- **The cost advantage.** (Soliman, 2004:77) & (Macmillan and Tampoe ,2000: 87).
- 2- **Quality feature.** (Darwish,2007: 4) & (AIDomur, 2002: 360).
- 3- **Speed advantage** (heram, 2007: 4).
- 4- **Flexibility.**

Practical framework for the study

The statistical analysis for the study's data

1, Description of the study's sample features: The Author used the recurrences and percentages for the information related to the demographic factors obtained from the replies of the sample's members, these replies can be summarized in table (2):

Table 2: Distribution of the study's sample according to the demographic features

Variable	Groups	Recurrences	Percentage
Gender	Male	16	61.5%
	Female	18	38.5%
Age	25 Years and less	6	17.6%
	25-35 years	10	44%
	35-50 years	15	29.5%
	50 years and more	3	8.8%
The Scientific qualification	Secondary school	2	5.8%
	Diploma	4	11.6%
	Bachelor	22	61.5%
	Higher Studies	6	17.6%
Monthly Income	401 Dinars and above	8	23.5%
	401-600 Dinars	10	29.5%
	601-1000 Dinars	12	35.3%
	1000 Dinars & above	4	11.6%

Table (1) shows that the percentage of males reached 61.5% of the sample while the females consisted 38.5% of the sample. Ages of the respondents are concentrated in the age group (25-35) years, consisting 44% of the study's sample. The bachelor holders consisted the majority of the sample, with (22) respondent, i.e. 61.5% of the samples and the majority of respondents are with income greater than 301 JD, i.e. (35.3%) of the sample.

2. Description of the customer's relationships management variable: Table (3) shows the recurrence distribution and the percentages, the averages and the standard deviations of the study's variables.

Table 3: The recurrence distribution, Average, Standard deviations of the customers' relationships management variable

Variables	Strongly disagree 1		Disagree 2		Neutral 3		Agree 4		Strongly Agree 5		Average	The standard deviations
	No	%	NO	%	NO	%	No	%	NO	%		
1	6	15.7	12	34.6	14	41	2	6.8	-	-	3.55	0.89
2	6	15.7	15	43.3	10	27	2	6.2	1	2.3	3.45	0.98
3	3	8.5	19	55.0	9	24.1	3	6.7	-	-	3.12	0.66
4	3	8.5	9	26.0	13	34.2	8	22.6	1	2.3	3.78	0.69
5	9	24.4	13	39.0	4	14.6	6	15.4	2	5.3	3.67	1.43
6	7	20.1	13	37.5	7	24.3	6	15.4	1	2.3	3.89	1.54
7	6	17.2	20	56.3	6	14.4	2	6.2	-	-	3.87	0.76
8	8	23.0	23	66.5	2	4.8	1	4.9	-	-	4.56	0.65
9	6	15.7	12	36.0	11	32.9	5	13.5	-	-	3.45	0.80
10	7	18.6	17	50.5	6	18.4	4	13.6	-	-	3.65	0.79
11	10	27.1	15	44.7	8	22.2	1	3.9	-	-	3.78	0.77
12	7	20.1	19	55.0	7	17.3	1	3.9	-	-	3.23	0.76
General	-	18.8	-	42.3	-	17.5	-	8.5	-	1.1	3.5	0.78

Table (3) shows that the employees directions in the banks under study are about customer relationship management variable. It is as follows: the sample answers towards variables showed (1 - 12), which represents the questions related to customer relationship management to 64.5% of the study sample members agree on this variable. The number of neutrals is 23.5, the percentage of disagreed members is 12%, with an average of 3.7 and 0.88 standard deviation. Which means that samples of banks managers are agree with this variable, In detailed form, we notes that customers relationship management has different effects on competitive advantage between averages 4.12 and 3.1. The results were as follows:

- 1- Variables (10, 7, 8, 11, and 12) came in the first place for customer relationship management. Where the averages are respectively (4.12, 3.98, 3.94, 3.85, 3.78). These averages are between fourth and third place on the fifth likert scale. There is strong impact (agreed), which means that banks management are focusing on these variables about customer relationship management.
- 2- Variables (4, 9, 3, 6, 5, 1, and 2) came in the second place for customers relationship management with an average ranged between (3.63) and (3.13). These averages are lies in third place on the fifth likert scale. Therefore, there is indication of impact (average) neutral, which means that banks managers in the study sample are focusing on those variables moderately for customer relationship management.

Description of the variable the competitive advantage: Table (4) data shows what related to the competitive advantage which represented by the cost advantage as in statements (13-15), the quality feature represented by statements (16-18), the speed feature represented by statements (19-21) , and the flexibility feature represented by statements (22-24).

Table 4: The recurrence distribution, percentages, average, and the standard deviation of the competitive advantage variable

Variables	Strongly disagree 1		Disagree 2		Neutral 3		Agree 4		Strongly Agree 5		The arithmetic means	The standard deviations
	No	%	NO	%	NO	%	No	%	NO	%		
13	4	11.9	18	50.8	9	27.3	3	8.7	-	-	3.54	0.86
14	6	17.9	19	53.9	6	17.3	3	10.1	-	-	3.81	0.81
15	6	17.9	19	53.4	5	14.3	3	10.1	1	2.5	3.23	0.90
16	16	44.7	11	30.1	8	23.2	-	-	-	-	4.34	0.86
17	9	26.6	17	44.8	7	20.3	-	-	1	2.5	3.43	0.81
18	11	30.8	17	37.8	3	8.3	3	8.7	1	2.5	3.23	1.05
19	8	22.2	7	18.3	10	23	6	17.4	3	8.3	3.12	1.28
20	6	20.4	19	55.6	5	14.5	3	10.1	1	2.3	3.23	0.99
21	16	41.9	11	33.4	8	23.2	-	-	-	-	4.34	0.89
22	9	26.8	17	48.3	7	23.23	-	-	1	2.3	3.77	0.89
23	11	30.7	17	46.8	3	8.72	3	8.7	1	2.3	3.88	1.07
24	8	23.7	7	22.3	10	29.23	6	17.4	3	8.3	3.45	1.29
العام	-	25.08	-	41.26	-	19.69	-	7.6	-	2.3	3.70	0.93

Table (4) also shows the recurrence distribution, percentages , Averages and the standard deviation for variables (13-14), which represent the statement about the competitive advantage. These statements indicates that (68.34%) of the sample agree on this variable, the percentage of neutrals is (19.69%), the percentage of disagreed members is (10.5%) of the sample, with average of (3.82), and standard deviation equal to (0.96).It means that members in the sample are agreed on this variable, as the average is more than the assumed average by (3) on the fifth likert scale. In more details, it is noticed that the banks management focus on the variables to achieve competitive advantage, where the average is ranged between (3.32) and (4.22) and the results were as follows:

- Variable (16) is about the compliance of services to the standard national scales and came in the first rank. Variable (21) about the ability of the banks managements to produce new products fast, the average was (4.22) for each of them, and both averages occupy the fourth rank at Likert fifth Scale which indicates to (I agree). It means that the banks managers in the sample focus on these two variables to achieve the quality and speed in their presented services.

- Variables (15, 14, 23, 18, 22, 17, 24, 19, 13, and 20) came in the second rank, regarding their influence level on achieving the competitive advantage. The averages occupy the third rank on Likert fifth Scale, which indicate to (neutral).It means that banks managers in the study are focusing on these variables to achieve the competitive advantage.

4. Analysis of the correlation relations between the studies’s variable

To achieve the study's requirements and hypothesizes tests, we present the nature of relation between CRM and the competitive advantage, its influence on the researched organizations based on some statistical methods:

Table (5) Results of the correlation relation between CRM and the competitive advantage

Independent variable	CRM	P	N
Dependent variable			
The competitive advantage	0.594	≤ 0.05	34

Table (5) shows through the complete indicator that there is a positive moral linked relationship between the customer relationship management; which adopted by banking organization under study; and the competitive advantage. Where the value of the correlation coefficient is (0594). This shows a relationship between customer relationship management; in banking organizations under study; and the competitive advantage. The results indicate that the first main hypothesis is achieved. The hypothesis states that there is a positive moral relationship between customer relationships management and competitive advantage, which indicates that the banking organizations are focusing on customer relationship management to achieve competitive advantage.

5. Analysis of effect directions between the study's variables: Table (6) shows that there is a positive moral relationship for the Customer relationships management in the competitive advantage. This can be shown through the calculated value of (F), which reached (28.546), and it is greater than its tabulated value (2.13).This indicates its statistic significance at level of trust (0.05) and two degrees of freedom (7-60), and p value = (0000). It shows the achievement of the second main hypothesis, which states that there is a positive statistical significant influence for CRM on the competitive advantage.

Table (6) results of the simple regression for the test of the influence CRM on the competitive advantage

Source of variance	Total of squares	Degrees of Freedom	Average of squares	Calculated F	Statistical significance p- value
Regression	1253.293	3	179.042	28.546	0.000
Error	376.322	30	6.272		
Total	1629.615	33			

N= 34df= 3-30P= 0.05

Results and Recommendations:

Firstly: Results. The study concluded several results, the most of them are:

- 1- The statistical analysis indicates that banks managements in the study focused on customer’s relationship management by building trust with them.
- 2- The results show that banks managements in the study focused on achieving the competitive advantage through the quality of the services presented to customers.
- 3- Statistical analysis showed that banking organizations under study are gave the administrative responsibilities to the holders of diploma, bachelor, and higher certificates. This form a positive features of developing the banking organizations in order to achieve the competitive advantage.
- 4- Results of the study showed an existence of a positive statistically significant relationship between the customer’s relationship management and achieving the competitive advantage.
- 5- Regression analysis showed the existence of positive statistical significant influences to the customer’s relationships management in supporting the competitive advantage for the banks in the study sample.

Second: Recommendations .Based on the study's results, we recommend the followings:

- 1- It is necessary for organizations managers; in the study sample; to develop a relationship with customers, in order to achieve the competitive advantage in recent challenges.

2- After the results of the regression analysis showed existence of a significant influence for CRM in achieving the competitive advantage, Author recommends that it is necessary for banks in the study sample to use the study's model as a work mechanism to develop their relations with customers in order to achieve a competitive advantage.

3- Take care of current customers by presenting a service according to their needs and wishes. The cost of getting new customer is five times the cost of retaining the current customers. The more worst is that the new customers need long period to buy deals with the same rate of old customers. Therefore, this must be realized by the banking organizations.

4- It is necessary for the organizations; in the study sample; to create some kind of trust and convenience in their relationships with customers in a way that help them to retain these customers for long periods.

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