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Evaluating Factors of CRM on Customer Satisfaction – Managerial Perspective of PTCL (Telecommunication Giant of Pakistan)

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Abstract

The aim of the study is to evaluate the factors of Customer Relationship Management on Customer Satisfaction from the managerial perspective of PTCL employees (CRM users) to check the CRM is increasing customer satisfaction through this study. The research is quantitative bases in which the research is conducted through primary data received from questionnaire from the respondents of PTCL managerial level. Total population is included in the research since it was small population. Total 78 populations is forwarded online survey out of which 60 respondents submitted the questionnaire and research is the results of 60 respondents receive. The research is limited to Karachi bases due to having term paper report and it is also limited to respondent CRM users only and managerial level is only BPS – 17 and above is called managerial level as per definition of PTCL employees. The research finds that the customer satisfaction is increasing due to CRM factors of focusing key customers, organize around CRM, managing knowledge and incorporating CRM technology and results are contributing positively to this study where majority of CRM users and managerial level have either remarked with strongly agree and agree which is showing mean greater than 3.0. The study is followed by the research which is already conducted earlier and past research shows that it can further be extended for evaluating sales growth and customer retention.

Keywords: Customer Relationship Management, Customer Satisfaction

1. Introduction

1.1 Preamble

Customer relationship management (CRM) has not been limited just be providing product to customers, but it has brought the new concept that how the customer should be served and treated more effectively and efficiently to carry out the business activities and meeting competitions (Peppers & Rogers, 2004). It facilitates to keep hawk eyes on individual customers and its activities and development with firm, since the customers are assets for organization and no business can be performed in case customers are not satisfied and delighted (Stefanou, Sarmaniotis & Stafyla, 2003).

PTCL has designed and provided road map to new market in telecommunication sector and has brought dramatic change in technology which has put it up at new heights. Millions of people currently demand and insist to introduce new products and ideas. PTCL is performing leading role in technology sector in Pakistan which is contributing to improve standard of living, awareness to new technology and add values to individual lives, it is exemplifying the spirit of modernization, transformation and innovation (The Nation, 2012)

Customer relationship management has been the subject of high attention for both corporate world and scholars as well. Most of the firms are considering to implement customer oriented strategies, plan, techniques and technology for well-organized and valuable customer relationship management. They are recognizing the need of customer knowledge based system for more improved services. Innovation in technology is leading companies to make alignment with market, sales and customer services which finally facilitate the customers and they could gain customer satisfaction to customer loyalty which finally leads to business growth (Parvatiyar & Sheth, 2000).

It is highly demanded that the firm must understand the customer need and management must focus on their individual customers who can be long associated with firm. By Tradition, companies were not been trained to differentiate customers both existing and new, whereas now the firms have understood that to maintain the existing customers is more valued than to bring new customers. Currently, firms are rigorously paying attention to customer acquisition to customer retention (Winer, 2001).

The concept of customer relationship management is widely used in telecommunication sector as well, since the number of customers in telecommunication sectors are very huge in numbers, therefore, the firms are

more eager to focus on their customers and the revenue received by individual customer, likewise in world, Pakistan Telecommunication is adopting change and have implemented CRM, PTCL is focusing its every customers of DSL through CRM. The research is focusing to check the effects of CRM on customer satisfaction from managerial perspective.

1.2 CRM Implementation in Telecommunication

The telecom industry in India has observed and understood that the firm will no longer sustain who has no ability or power to accept change. India is one of them who always welcome changed and ready to transform themselves. This change is the result of growth of the telecom sector which is ranked the 5th largest in the world and expected soon to be 2nd one. So as to face market competition in growing market, telecom business is adopting new technology very rapidly. One cannot over rule in the world without adapting change in dynamic environment. CRM has been designed to be more and more customer centric. Technology has brought new concepts to restated customer services parameters and for retaining customers. The crucial purpose of technology consists in its implementation to monitor right customers and understanding catering proficiently to their requirements (Haridasan & Venkatesh, 2011).

The purpose of CRM is not only to prepare CRM Application which cost firm a lot but its objective is to identify the need of customers and immediately satisfy them with in hand solution shortly. It is merely not a technology, it is more that it. It guides managerial level people to formulate strategies for companies as per feedback received by CRM. It facilitate management and firm to focus more towards customers' need and value they are demanding and expecting from firm and for what the company is paid for by customers. In a way technology has carried the consumers nearer to the firm. Through CRM, the firm has acquired Knowledge about markets, segment and product being used can be in excess of organization. This data supports marketers and strategist in firm to design the right marketing strategy and promotional activities to grab the attention of valued customers. The purpose of CRM is to enhance the quality and improve interface with customers which leads toward customer satisfaction and loyalty (Haridasan & Venkatesh, 2011).

Saudi Arabian Telecommunication sector is known to be one of the largest in the Middle East & North Africa (MENA) region. Likewise in other countries, telecommunication market in Saudi Arabia is also growing very fast. CRM has been utilized and considered to be more effective tool for satisfying customer need (Talet, Shawosh & Al-Saeed, 2011).

1.3 CRM Effects on Customer Satisfaction

One of the recognized and focused variable of CRM is customer satisfaction, there is no mean to adopt CRM in organization if the customer satisfaction and need is not realized. It is also been verified and accepted by marketers that customer satisfaction is fundamental concept of marketing. Organizations are smart enough to decide their mission statements and core values for increasing customer satisfaction (Fournier and Mick 1999). Customer satisfaction can be defined as

"The extent to which a products perceived performance in delivering value matches a buyer's expectations" (Armstrong and Kotier, 2003).

1.4 Research Problem

CRM has got tremendous fame and recognition around the world and the purpose of this study is to evaluating the factors of CRM on customer satisfaction from the managerial perspective of PTCL.

1.5 Research Questions

This researcher focused following below mentioned research questions.

- Is my organization focusing on key customers?
- Is the company organizing around CRM?
- Is the firm managing knowledge?
- Is the organization incorporating CRM-Based Technology?

Hypothesis

H1: Focusing on key customers increases customer satisfaction

- H2: Organizing around CRM increases customer satisfaction
- H3: Managing people increases customer satisfaction

H4: Incorporating CRM base technology increases customer satisfaction

1.6 Research Objective

The research objective is to evaluate and to investigate the factors of CRM on customer satisfaction in PTCL.

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1.7 Research Limitations & Delimitations

- The research only takes in account of managerial perspective of PTCL due to the research which is term paper based.
- Questionnaire is only be filled by limited respondents from the category of Management level which includes users of CRM on managerial level.
- The research only focuses internal customers not external customers, in short, managerial level employees of PTCL are consulted for the questionnaire fulfillment.

1.8 Basic Assumptions

- The case of PTCL is studied only, not from other firm.
- Study is only based on Karachi.
- Users of CRM on managerial level are only respondents.

1.9 Definition of Key Terms

- **Customer Satisfaction:** Customer satisfaction is measured from the point of view of Managerial level employees.
- Managerial Perspective: Means point of view of employees BPS 17 or above are counted as managerial level.
- CRM: Customer Relationship Management
- **PTCL:** Pakistan Telecommunication Company Limited.

2. Literature Review

2.1 Concept of CRM

Customer Relationship Management (CRM) systems was first introduced in the year from 1985 – 1990 when it was realized that customer problems have been increasing and they must be tackle on early stages without any delay in order to retain our customers for long time and several reports failed due to unavailability of data in hand, it was assumed that high level management is fail to analyze the actual problem of customer and they are unable to provide timely solution (Wilson et al, 2007).

It was the era, when the technology had great challenges and short term solution were highly demanded, software house played vital role to develop the program like CRM to provide the solution to customers as well as high level of management and CRM initially focused on product / services, operational activities and cash flow movement around the company and further it was also develop the program which interact around the customer knowledge and it was left to sales force to support on it with the required information (Corner and Rogers, 2005).

CRM today, is supporting the vision, mission and core values of company and it is helping to develop the strategy accordingly and CRM program is involving both internal customers and as well external customers to participate in it for better growth (Gordon, 2002). CRM perceive that it is the mechanism to use customer information effectively (Ling and Yen, 2001).

It is also one of the theory that the fundamental objective of CRM is to increase sales performance and efficiency, it also argues that CRM has to add into profitability of customer relationship more efficiently and effectively, employees idea of CRM may be different than the idea of CRM for customer, but none of the idea can go in segregation (Bull, 2003).

2.2 Aspects of CRM

Aspects of CRM system Customer, relationship and management (Gray & Byun, 2001).

- *Customer:* No organization can sustain if they do not have customer base because the firm's present and future, its profit and growth both demand on customers, good firms always scared that customer is full of knowledge and competition can bring to anywhere else, therefore, smart customers are least dependent to one firm and they have more choices mostly. You some time never now your customer, because the actual buyer may not be actual user and there is always influence on customer on their decision making steps. CRM at this stage is highly effective and useful because it is completely the customer information base and customer priority can also be set and more profitable and less profitable customers.
- *Relationship:* The relationship with any one is based on trust, where ever the trust is deficit, no long relationship can work, therefore, there is the concept of long term and short term relationship. No firm in the world is willing to maintain short relationship with their customers. Relationship can be attitudinal or interactive and though you develop positive attitude with your customer, it is not the sign that he may longer go with you. All that the customer is required to have positive treatment and services

fulfillment as long customer lifetime value have with customer, it may measure your relationship with customers.

• *Management:* CRM software itself is fully manage and effective, it is not limited to only collection of information but also to transform information into getting competitive edge. It enables firms to acquire full information and knowledge and lead to plan all future activities accordingly.

2.3 Goals of CRM

Goal of Customer relationship management can be defined as under (Kalkota & Robinson, 2001).

- Using existing relationships to grow revenue: This means formulating a inclusive view of the customer to exploit his or her relationship with the company through up-selling and cross-selling and, at the same time, enhancing profitability by classifying, enticing, and achieving the best customer.
- Using integrated information for excellent service. Most the time, it is observed that firm invest millions of money on software but still unable to manage customer information and still they are not in position to serve customer in positive manners. The information acquire cannot only utilize in one department but it may be helpful in other related department as well. Today firm, not only satisfied customer need, they are delighting now and above them, they are surprising customers by doing daily different activities.
- *Introducing consistent, replicable, channel process and procedures.* Improvement is the never ending process, what customer requires matter most of firm, firm with large number of employees and huge product line, sometime fail to manage the procedure, process and there is duplication of work, CRM purpose is to help those firms to streamline their day to day activity and perform more effectively for better results.

2.4 Information Quality:

Quality of information receive through CRM is of multidimensional, it may be receive through different characteristics and available with most convenient way (Klien, 2001). Data quality is defined and explained as data which is fit for using and utilizing for better results for firms (Wang & Strong, 1996). Data quality must be fit to all, it may be possible that the data which is receive may be useful for one department but may not be for another, but collective information / data is used for all department because it is driven for firm prospective (Tayi & Ballou, 1998).

Information quality must be tremendous and error free so as to further utilize for better results. Information quality is measured by its validity means timeliness, exactness, wholeness, significance and steadiness (Messner, 2007).

2.5 Defining Services

It was past concept that product only works, but now customers are more enthusiastic to avail services and services are valued more today, even manufacturing firms cannot survive without services in it. Everywhere whether it is government sector or private sector business is done with services or else firm stand nowhere in market (Kotler and Keller, 2006), services defined as "any act or performance that one party can offer to another that is essentially intangible and does not results in ownership of anything."

2.5.1 Service quality and customer satisfaction

Customer satisfaction mostly considered being customer response to the state of implementation, and customer analyses to complete need (Oliver, 1997).

Company can gain many benefits once their customers are satisfied and customer satisfaction level is achieved, It does not only play vital role in increasing customer loyalty but also enable company to control customer churn, control the prices through trim down the cost of marketing, advertising and ultimately operating cost come down and number of customer increase and due to customer loyalty, customer shout for the company itself and play role to spread business more. (Fornell, 1992).

The concept of loyalty has been changed over the decades, in early era, marketers were considering and focusing to brand loyalty of products only, but now both the products and services have brand loyalty and customer loyalty (Cunningham, 1956; Day, 1669; Tucker, 1964). Brand loyalty is explain that the amount of acquire goods of a family dedicated to the brand it pay for most often (Cunningham 1956).

Brand loyalty has the different measures of analysis and focusing whether there is brand loyalty or not, earlier it use to have limited range of analyzing of brand loyalty. Cunningham (1961)

There are different views of marketer to look the loyalty, today loyalty is not with the brand only, it is with the vendor, wholesaler and retailer, all has to be loyal with brand and customer is most important now a day, customer loyalty with product and services is vital concern for today business. (Oliver, 1997).

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2.5.2 The Old Approaches to Build Customers:

There were initially and traditionally three approaches were followed to build customers and satisfied customers, which were The Marketing Concept, Customer Satisfaction, and Customer Relationship Management. The Marketing concept was develop soon after the production approach, in marketing concept, the customers were satisfied and little delighted with few services (Schmitt 2003).

Later on customer satisfaction approach was used, and it was focused that customer need to happy with whatever the tactics are used by firm, in this approach customers were more likely to have services with satisfaction and need fulfillment (Schmitt 2003).

Afterward the new approach took place naming Customer relationship management which is still being used by some companies, here the companies were much interested to have customer info and keep maintaining the data base in order to delight them (Schmitt 2003).

2.4.3 New Approach: (Customer Experience)

Beyond the previous approaches of Marketing Concept, Customer Satisfaction & Customer Relationship Management, now the new approach of customer experience has taken place in which it was focused that now customers should be taken seriously finally. In this approach not only functional products features and functional transactional are focused and taken into account but they have also added value during decision making, buying and usage. This approach would rather enable marketers to produce products and services which does not only fulfill the need of customers but also delight and surprise customers with new features and give marvelous growth to the firm (Schmitt 2003).

The literature in retailing, service management and marketing historically has not measured customer experience as a split assembles. In its place researchers have concentrated on analyzing experience with customer and quality of service

(Parasuraman, Zeithaml, and Berry 1988). However, it does not mean that customer expirence is ignored. Most notably, Holbrook and Hirschmann (1982) theorized that consumption has experiential aspects. Schmitt (1999) has emphasized that the firm are now a day fully focusing that how customers think, feel, sense and relate the product of the company and how they view the brand.

Building from these approaching, current definitions of customer experience include that "The customer experience initiate from a place where they connect to the product and relate with their fulfillment of need, a firm, or part of its firm, which aggravate a response. This experience is strictly personal and depends upon the customer's involvement at different levels (emotional, rational, physical, sentional, and spiritual)" (Gentile, Spiller, and Noci 2007).

2.5.4 Complaints

Complaints management has become quite important in today era, because today world is of the customer, one cannot afford to neglect customer otherwise the customer has many choices to switch from one to other, complain are resolved on time is one of the big issue of today time, complaint can also be compensated not only through getting back of product but also facilitating in different means, most of the customer complain, the company has introduced toll-free 800 numbers as well, it has been projected that more than 200 million calls related to customer problems annually and out of which 14 percent are complaints of customers (TARP, 1984).

2.5.5 Customer Satisfaction V/S Customer Loyalty:

Customer satisfaction does not receive through the only factor of services, customers are satisfied with very minor action, and sometime does not satisfy with big change, customer loyalty is one of the factor of customer satisfaction, highly satisfied customer may have loyalty, and customer loyalty is derived through the favorable attributes of the products or services, operational activities and rapid purchase also. Like in any product which makes customers addicted. Hence, customer satisfaction lead to customer loyalty, customer does not become loyal at once, it takes very long time to make customer a loyal one, the time limit of the customer to be loyal with you cannot be measured and it is only depend upon the company that how longer they plan to go with their customers through their superior services quality, timely problem resolution, attending complaints and treating customers (Fornell, 1992).

2.5.6 Satisfaction Increases with Experience:

With the increase of customer experience, the company products and services grows simultaneously and also give growth to performance of products with the customer experience and feedback.

While the expectations of customers also increases with the as much they experience and get satisfaction from your product and services.

As experience keeps on to raise and considerable past performance information gathered, expectations should enhance in both exactness and confidence (Johnson & Fornell 1991).

2.5.7 Service Failure:

Once the customer experience the bad services of products and services, it create hype in market, and negative word of mouth spread so fast that every single bad experience customer will spoil your name to around 9

customers, which will result to failure of your products and will lead to deficit in trust of your product, finally your services will be failure and the time will come, it will no more be existing into market anymore (Bolton 1998).

2.5.8 The Gap Model of Customer Satisfaction

The gap model says that the customer always have some expectation from the company regarding services, all customer expect certain level of services to be received by company, if one receives high services than expected, he would be satisfied, the model suggest the same that the customer expectation and perception of services should be measures. If the services quality improves, the demand of the product or services would be more or vise versa, the customer expectation are remain high at the time of availing any services, and they expect full heed whether the company is caring for its valued customers or not, or do the company evaluate the customer expectation regarding the using of their product or service (Boulding, Staelin, Kalra, and Zeithmal, 1994).

2.6 CRM Components

Several researchers and authors have their view point regarding the components of CRM but there are certain researchers whose components are accepted among bulk. Three components of CRM are more commonly known technology, people and business culture (Ali and Alshawi, 2002) and all components are varies with the CRM implementation and its design.

2.6.1 Technology

Technology states that computing ability that allow users to organize, use data about its customers, organize data and collect information in order to facilitate customers. Technology is the main tool through which CRM application is existing and enabling us to classified, organized and developed valuable base of customer; technology support firms to construct more long term releationship with customers by providing a broader view of the customer behavior (Thompson et al., 2006). Therefore, it is need of organizations to prepare themselves with IT enblers to build effective communication and manage individual customer with accurate information (Chen and Popovich, 2003).

For a business to assimilate IT, notions such as help desk, process automation, call centers, softward customization and data warehouse and internet impact should be addressed.

2.6.2 People

CRM cannot be successful if the people means human resource are not fully managed and align with customers, both employee and customers have to play their due role for the success of CRM, employee role to manage information and data base of customer and timely let them know their values being customer of company. The purpose of CRM is to interpret customer data base into customized information in order to meet the customer requirement and fulfill the need of customers and put their best for making them loyal with products and services being offered (Chen and Popvich, 2003)

2.6.3 Business Process

CRM itself is a part of business strategy to enhance relationship marketing (Chen and popovich, 2003). Success of CRM is only bases on to build the process which leads to interact with customers and support to analyzed and assessed customer need (Mendoza at el., 2007). CRM has to address the main process which include, sales and marketing and services in order to succeed in implementation of CRM

2.6.4 CRM Success Factors

CRM success factors (Wilson et at., 2002) define as determine (determine the intent, access the context, describe content, construct intervention process, manage intervention process) and whereas (Good Hue et al, 2002) has the point of view that four general factors for success in CRM are also necessary which are willingness to share data, change processes, vision and support.

3 Research Methodology

3.1 Research Design

The nature of this research is quantitative bases and will be conducted through primary data.

3.2 Procedure

To conduct this research, the researcher use the questionnaire to collect data for the research and the primary data was gathered through respondents of PTCL. The four factors of evaluating CRM on customer satisfaction were used to shadow for the research.

3.3 Population:

Research is based on population of managerial level which BPS-17 and above which are in total 200. But the total population of this research is 78 who are users of CRM and working on managerial level. All 78 employees are based in Karachi.

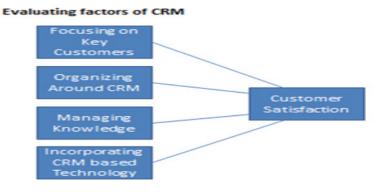
3.4 Sample and Sampling Method

Since the population of CRM at managerial level is only 78 which is in reach to collect data from, hence the total

population of targeted to participants in research. 78 employees at managerial level who are users of CRM were forwarded online form and receive 60 as response in the research which is presenting 77% respondents' level. **3.5 Measurement**

Evaluating Factors of CRM

Four evaluating factors of CRM are developed on scale item of 5 likert scale for conducting this research.



The research is measured on the evaluating factors of CRM which are four in counting and leading towards customer satisfactions.

4 Data Analysis and Findings Reliability

Factor # 1

Reliability Statistics

Cronbach's Alpha	N of Items
.836	5

Reliability test was conducted through Cronbach's Alpha which shows the collective 5 items for .836 which is positively reliable.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
ques 1	15.80	7.010	.654	.802
ques 2	16.15	7.079	.552	.826
ques 3	16.15	6.231	.697	.786
ques 4	15.93	6.945	.673	.797
ques 5	15.97	5.931	.651	.805

Individual itmes reliability test is also mentioned in above chart and this factor consists over 5 items and item number two has highest cronbach's Alpha as .826 in above mentioned table. Factor # 2

Reliability Statistics

Cronbach's Alpha	N of Items
.824	7

Factor two (organizing around CRM) is also showing positive reliability which has .824, this is collective reliability test of seven items.

Item-Total Statistics							
	Scale Mean if Item Deleted			Cronbach's Alpha if Item Deleted			
ques 6	22.27	12.402	.570	.801			
ques 7	22.27	12.368	.525	.807			
ques 8	22.50	10.559	.672	.781			
ques 9	22.37	11.524	.661	.785			
ques 10	22.63	11.219	.493	.819			
ques 11	22.38	11.834	.587	.797			
ques 12	22.48	12.254	.513	.808			

Item wise Cronbach's Alpha is mentioned in above table which is identifying that highest reliability is shown in item number 10 with the Cronbach's Alpha .819.

Factor # 3

Reliability Statistics

Cronbach's Alpha	N of Items
.598	3

Factor number 3 (Managing Knowledge) reliability is quite low as compare to other three factors. Reliability of third factor is received as .598 which is on lowest side among all but still accepted and it is greater than .50.

Item-Iotal Statistics							
	Scale Mean if Item Deleted	m Scale Variance if Item Corrected Item-Total Deleted Correlation		Cronbach's Alpha if Item Deleted			
ques 13	7.50	1.576	.540	.284			
ques 14	7.60	1.803	.433	.459			
ques 15	7.30	2.146	.266	.689			

Item wise reliability of factor three is defined in above table which shows at lowest side and among them, item number 13 is very low comparatively is .284 as compare to other two item in the same factor. Factor # 4

Reliability Statistics				
Cronbach's Alpha N of Items				
.808	5			

Finally, the test for reliability in factor four again receive positively which shows .808. Again it has positive reliability.

Item-Total Statistics							
	Scale Mean if ItemScale Variance if ItemCorrected Item-TotalDeletedDeletedCorrelation		Cronbach's Alpha if Item Deleted				
ques 16	15.53	5.202	.552	.788			
ques 17	15.57	5.640	.564	.779			
ques 18	15.45	5.235	.758	.724			
ques 19	15.53	5.067	.694	.738			
ques 20	15.38	6.139	.433	.815			

Individual item wise reliability test is also appeared in above table, which has highest reliability in item number .815 as compare to all other items and all items are greater than 0.7

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4.1 Results

One-Sample Statistics							
N Mean Std. Deviation Std. Error Mean							
focuskeycus	60	4.0000	.63138	.08151			
Orgcrm	60	3.7357	.56278	.07265			
manageknowlege	60	3.7333	.61922	.07994			
incorptech	60	3.8733	.57042	.07364			

The results of research are highly positive in this study which is conducted through questionnaire and results are concluded on the bases of respondents received through managerial level employees who are users of CRM. The above table shows that all factors means are above 3.0 and having positively contribution and shows that factors are positively contributing towards customer satisfaction.

One-Sample Test

		Test Value = 3				
				Mean	95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Difference	Lower	Upper
Focuskeycus	12.268	59	.000	1.00000	.8369	1.1631
Orgcrm	10.126	59	.000	.73571	.5903	.8811
manageknowlege	9.174	59	.000	.73333	.5734	.8933
Incorptech	11.859	59	.000	.87333	.7260	1.0207

One sample test was also conducted for all the four factors and the results are also showing with t-test and highest t value in all factor is appeared in focus on customer which has 12.268 and lowest side of t value is received in factor number three which is manage knowledge having 9.174 whereas other two factors Organizing around CRM and Incorporate with technology has 10.126 and 11.859 respectively.

5 Conclusion

The research is conducted in PTCL through the managerial level employees who are users of CRM and the complete research is based on respondents of PTCL in Karachi, research primary data is collected through questionnaire and online response receive to researcher for further analysis.

The research is bases on four evaluating factors of CRM on customer satisfaction which has focus on key customers, organizing around CRM, managing knowledge and incorporation CRM based technology; the research questionnaire is based on 5 likert scale from strongly disagree, disagree, neutral, agree and strongly agree and questionnaire are filled with this responses.

The reliability test of four factors is comparative positive and three out of four are having more than .8 reliability test whereas the t-test of all four factors is above the mean of 3.0 which is more towards agree that customer satisfaction is fulfilled through CRM. T-test of focus on customer mean is 4.0, organize around CRM is 3.74, manage knowledge has 3.73 and incorporate CRM technology is 3.84 which shows positive and increase the all four factors are increasing customer satisfaction.

This research concludes that all four evaluating factors of CRM are contributing positive and increasing customer satisfaction from the point of view of managerial level of CRM users from PTCL.

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