

Customer Knowledge Management towards Customer Attraction from managers' perspective; a Case Study of Arab Bank in Amman City, Jordan

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Abstract

The daily accelerating changes in business environment has recently made the banks competition amongst banking industry more complicated; as a result there has been increased focus on customer and Customer Knowledge Management (CKM) concept. Moreover, customer knowledge has become a key competitive factor and developed to be highly considered in globally, as a result; being a successful competitor in banking industry needs to put into consideration an important element which is called 'Customer'. This paper aims to introduce a theoretical framework of CKM combined with Customer Attraction process by employing CKM toward gaining new customers in Arab Bank in Jordan. The methodology conducted as a data collection tool using a questionnaire and the data was collected from (38) branches managers of Arab Bank in Amman, Jordan. Besides, literature review was conducted to determine the concepts of integrating CKM toward customer attraction process to deliver the suggested Customer Knowledge Attraction Model (CKAM). The study findings reveal that there is a positive effect of customer knowledge management towards customer attraction in Arab Bank

Keywords: Knowledge Management, Customer Knowledge Management, Customer Relationship Management, Customer Attraction, CKAM, Arab Bank, Jordan.

1. Introduction

With the acceleration of business environment changes and the entry of new competitors, Knowledge as a key competitive factor in the global economy is highly considered, but for the successful presence in today's dynamic market, it is important to pay attention to an important component that is called customer (Madhoushi et al,2011). It is evident that there is a strong competition among banks and business as a sort of rapid change in the business environment; therefore they start thinking of how to improve their performance and processes, hence; knowledge has become a key source for organizations to improve the competitive advantage (Alhawari et al., 2008). Moreover, organizations begin to rediscover the value of the customer at the same time they are rediscovering their own sense of purpose and position in the marketplace. With today's products and services made available through a variety of delivery mechanisms, an integral relationship with customers may be essential. Customers are often cited as one of the most important assets of contemporary organizations (Pavicic et al, 2010). Customer relationship management (CRM) and knowledge management (KM) initiatives are directed towards the same goal which is the delivery of continuous improvement towards customers (Salomann et al, 2005). This paper presents the concept of customer knowledge in three main perceptions: knowledge about customer, knowledge for customer, and knowledge from customer. Additionally, the paper introduces a theoretical framework in KM combined both CKM and CRM through concentrating on Customer Attraction. This paper will explore the effect of CKM on customer attraction from the point view of mangers in Arab Bank in Amman, The paper is structured as following: section two exhibits the literature studies for KM, CRM, CKM, and Customer Attraction and their relation between CKM and Customer attraction process, then section three presents a conceptual model for customer knowledge management towards customer attraction CKAM, and section four presents research methodology, and the last section presents the conclusion.

2. Study Aim and Objectives

The aim of this study is to identify the effect of Customer Knowledge on Customer attraction.

The objectives of this study are as following:

- To explore CKM and its three main factors
- To explain Customer attraction processe concept.

3. Literature Review

This section summarizes the contribution of literature reviews related to the subject of the study, and provides an overview of different contributions and information about Knowledge Management (KM), CKM, and CRM, it also clarifies Customer Attraction. Thus, CKM, CRM and Customer Attraction were studied and other authors' opinions were stated. As well as investigating the customer knowledge in multiple sights of views.

3.1 Identifying Knowledge Management (KM)

It seems that having knowledge and utilizing it in organizations has become a procedure which can lead them to the advantage of competition (Sanayei and Sadidi, 2011). (Becerra-Fernandez et al, 2004) defined Knowledge Management (KM) as doing what is needed to get the most out of knowledge resources, KM focuses on organizing and making available important knowledge, wherever and whenever it is needed. Knowledge management includes supporting innovations, brainstormed ideas and utilization of organizational thinking power (Sanayei and Sadidi, 2011). Additionally, KM is an approach that is used to capture, create, and apply knowledge to make the CRM process successful (Alryalat et al, 2008).

Rowley (2002) revealed that Knowledge management is concerned with the management and exploitation of corporate knowledge. It is a holistic philosophy that drives organizations to optimize the utilization of their knowledge resources that include both explicit knowledge (that might be recorded in databases and other archives), and implicit knowledge (that is held in workers' minds, and which is embedded in the fulfillment of their job role).

Becerra-Fernandez discussed that KM is related to the concept of intellectual capital. KM is the process of critically managing knowledge to meet existing needs, to identify and exploit existing and acquired knowledge assets and to develop new opportunities (Salomann et al, 2005). While (Lin et al, 2006) defined Knowledge as information that is relevant, actionable, and based at least partially on experience in a business context. (Lin et al, 2006) described knowledge as an emerging field that has commanded attention and support from the industrial community where many organizations currently engage in knowledge management in order to leverage knowledge both internally within organization and externally with shareholders and customers. KM is not something new; it is going to be something tangible and, there is a type of revolution on KM today (Alhawari et al., 2008). KM involves applying the collective knowledge and ability of the entire workforce to achieve specific organization objectives which, in return, can lead to getting the right information to right people at right time and help people generate and share knowledge to enhance organizational performance (Alryalat et al, 2008). The objectives of KM are to make the organization act as intelligently as possible to be growth in term of viability and overall process, and to realize the best value of its knowledge assets. Moreover, knowledge currently is regarded as one of the vital resources of modern organization (Lin et al, 2006). Lin et al., (2006) discussed that KM strategy can help in tearing down traditional cross functional boundaries, in addition to that it entails helping people share and put knowledge into action by creating access, context, infrastructure, and simultaneously reducing learning cycles. Knowledge Management (KM) is to get the knowledge about customer, constantly improve it and share it through those parts of organization, which need the knowledge to use it hence add value to their work (Sulaiman et al, 2011).

Customer Knowledge Flows

3.2 Customer Knowledge Management (CKM)

Customers are the basis of a company's economic success (Wilde, 2011). The contemporary economy is being increasingly based on the value of knowledge, new ideas, designs, and business models, which are being labeled as intellectual capital (Pavicic et al, 2010). Corporate assets include the value of human talent, customer relationships and stocks of already accumulated knowledge such as best practices learned, insights into competitors and their practices that are either stored in databases, or reflected by the company's rules, procedures, and structures (Pavicic et al, 2010). Today, companies recognize knowledge as a crucial resource in the competition and the importance of utilizing knowledge to gain a competitive advantage, but many of them still ignore Customer Knowledge, which is at the origin of most improvements in customer value (Ogunde et al, 2010). (Sofianti et al., 2010) distinguished that; at first glance, CKM may seem just another name for Customer Relationship Management (CRM), or Knowledge Management (KM). But customer knowledge managers require a different mindset along a number of key variables.

CKM is the systematic handling and management of knowledge collected at customer interaction points which are required for the efficient and effective support of business processes (Salomann et al, 2005). Wilde, (2011) viewed that implementation of CKM tries to fill the gap of insufficient knowledge that is taken from CRM which primarily focused on the in-house knowledge of customers; as the customer himself and the knowledge about him are insufficiently and unsystematically integrated into the organizational processes.

Ogunde et al., (2010) discussed that In order to have a good relationship with their customers, customer-focused companies specifically dotcoms have to communicate and interact with them in a satisfactory manner and continuously meet customers' changing needs and that requires the management of customer knowledge. (Sofianti et al., 2010) addressed that CKM is the strategic process by which cutting edge companies emancipate their customers from passive recipients of products and services, to empowerment as knowledge partners. gunde et al., (2010) defined Customer Knowledge Management (CKM) as the application of Knowledge Management (KM) instruments and techniques to support the exchange of knowledge between an enterprise and its customers, enabling the company to make appropriate business decisions. Gibbert et al., (2002) proposed five styles of CKM: "prosumerism, team-based co-learning, mutual innovation, communities of creation, and joint intellectual property", Gibber et al., (2002) show that by managing the knowledge of their customers, corporations are more likely to sense emerging market opportunities before their competitors, to constructively challenge the established wisdom of doing things around here and to more rapidly create economic value for the corporation, its shareholders and last, but not least, its customers. In their approach CKM refers to the management of knowledge from the customer (knowledge residing in the customer), in contrast to knowledge about customers. Moreover, they discuss that theft approach is different from traditional knowledge management in the objective followed: Where as traditional knowledge management is about efficiently gains which means avoiding of re-inventing the wheel, CKM is about innovation and growth.

CKM can be generally regarded as the processes to capture, share, transfer, and apply the data, information, and knowledge related with customers for organizational benefits. The processes can occur not only among customers and within organizations, but also between organizations and customers (Zhang, 2011). CKM is about gaining, sharing, and expanding the knowledge residing in customers, to both customer and corporate benefit (Sofianti et al., 2010). Michael et al, (2002) discussed that Customer Knowledge Management (CKM) differs from for Customer Relationship Management (CRM), Customer knowledge managers require a different mindset along a number of key variables. Customer knowledge management, first focus on knowledge from the customer which residing in customers, rather than focusing on knowledge about the customer, as characteristic of customer relationship management. In other words, smart companies realize that customers are more knowledgeable than one might think, and consequently seek knowledge through direct interaction with customers, in addition to seeking knowledge about customers from their sales representatives. Conventional knowledge managers typically focus on trying to convert employees from knowledge hoarders into knowledge sharers.

Wilde, (2011) and Bueren et al, (2004) discussed three types of Customer Knowledge: Knowledge about, for, and from customer. Wilde, (2011) discussed Knowledge about the Customer, which represents customer-oriented knowledge comprises information about the customer regarding his purchase and payment behavior, his motivation, buying habits and demands, acquired mainly in a passive way; not by interaction with the customer actively. It is the result of analyses, interviews and observations as done. Wilde, (2011) discussed Knowledge from the Customer as Knowledge from the customers mostly arrive at the company in a direct way; Where the customer informs the organization about his experiences with products, services, processes or his expectations. In addition to interpretations of the market or the customer's knowledge of his competitors or technologies as well proposals for solution belong to this category of knowledge. Consequently, the company takes actively part in the customer's stock of knowledge. Wilde, (2011) mentioned Knowledge for the Customer as: when the customer shares his knowledge with another company, this company is then in a position to identify possible knowledge gaps and to further develop the customer's 'non-knowledge'. The customer should be supported with knowledge for the customer in order to close the revealed knowledge deficits. An example of this is information regarding products as well quality and prices.

All kinds of companies from the profit sector are following suit, both the pure e-businesses, such as the eBay.com and Amazon.com, and the more traditional companies, including Harley Davidson (via the Harley owners' Group, which has multiple official web sites, which can be accessed at <http://www.hog.com>). These companies use their customers' knowledge in order to promote their product or services, enhance the corporate image, as well as to help customers connect to each other and exchange their experiences (Pavicic et al, 2010).

Customer knowledge is at the origin of most improvements in customer value (Peng et al, 2009). There are four different categories of consumer behavior research: cognition, customization, accumulation and context. And all of these levels engage with customer knowledge. As a relatively new area of research, CKM definitions vary from different backgrounds and research purposes. CKM is concerned with the management and exploitation of customer knowledge. (Salomann et al., 2005) distinguished three kinds of knowledge flows that play a vital role in the interaction between an organization and its customers: knowledge for, from and about customers. (Sofianti et al., 2010) revealed that Smart companies realize that corporate customers are more knowledgeable than one might think, and consequently seek knowledge through direct interaction with customers, in addition to find the knowledge about customers from their sales representatives. Conventional knowledge managers typically focus only on trying to convert employees from egoistic knowledge hoarders into altruistic knowledge sharers.

Peng et al, (2009) additionally presented several points of views of customer knowledge which are:

- (1) Knowledge about customers, which may include knowledge about potential customers and customer segments as well as knowledge about individual customers. (Peng et al, 2009 and Rowley, 2002).
- (2) Knowledge possessed by customers, about products ranges, such as compatibility between computer hardware components, and about the wider context and marketplace into which products and services are delivered. In addition to the ideas, thoughts, and information the organization receives from its customers regarding the preferences, creativity, or consumption experience of specific products or services. It is customer's knowledge of products, suppliers and markets (Peng et al, 2009, Xu & Walton,2005, and Rowley, 2002).
- (3) Knowledge for customers. Samples include knowledge on products, markets and suppliers (Peng et al, 2009).

Moreover, Xu and Walton, (2005) differentiated customer knowledge from customer data and customer information, and suggested that customer knowledge can be explicit, the structured customer information in databases, or in tacit customer knowledge which represents knowledge in mind of employees and customers.

The author has proposed a conceptual and Model of CKM toward Customer Attraction which developed into CKAM. Starting with the knowledge about Customer to acquire new customers, Knowledge for Customer to attract more customers, and knowledge from Customer to expand the relationship with customers (Alryalat et al., 2008) relying on taxonomy of CRM process maintained in Table 2.

Table (1) Taxonomy of Customer Knowledge Management (CKM)

	Dimension	Sub-dimension	Description	References
1	Customer Knowledge Process	Customer Knowledge Management (CKM)	Knowledge about Customer	(Peng et al, 2009) (Gibbert et al, 2008) (Michael et al, 2002) (Wilde, 2011) (Salomann et al.,2005) (Alryalat et al., 2008) (Bueren et al., 2004)
2			Knowledge for customer	(Peng et al, 2009) (Wilde, 2011) (Alryalat et al., 2008) (Salomann et al.,2005) (Bueren et al., 2004)
3			Knowledge from customer	(Gibbert et al, 2008) (Peng et al, 2009) (Michael et al, 2002) (Wilde, 2011) (Alryalat et al., 2008) (Salomann et al.,2005) (Bueren et al., 2004)

CRM Process Flows

3.3 Customer Relationship Management (CRM)

CRM is probably one of the most recognized management approaches of the past decade (Rollins & Halinen, 2005). Many organizations have recognized the vital importance of information they have on their customers (Thanuja et al, 2011). CRM has emerged as one of the most demanding issues in business because of the value expected from carrying out the CRM in organizations (Alryalat et al, 2008). Customer Relationship Management is often considered as database marketing of the organization with the database of the customers (Thanuja et al, 2011). As the business world has shifted from product focus to customer focus, managers have found that the enhancement of existing customer relations brings the benefit of profitable and sustainable revenue growth (Xu and Walters, 2005). (Dennis et al, 2001) defined Customer Relationship Management (CRM) as: (1) Presenting a single image of the organization, (2) Understanding who customers are and their likes and dislikes, (3) Anticipating customer needs and addressing them proactively, and (4) Recognizing when customers are dissatisfied and taking corrective action. CRM has been widely regarded as a company activity related to developing and retaining customers through increased satisfaction and loyalty (Xu and Walters, 2005). CRM is a comprehensive strategy and process of acquiring, retaining and partnering with selective customers to create superior value for the company and for the customers (Thanuja et al, 2011).

CRM enables a business to understand better the stated, and especially the implied requirements of its customers (Lin et al, 2006). Customer relationship management is a process to identify, select, acquire, develop and retain profitable customers, in addition to having long-term relationships with each one of the customers; CRM both considers their requests and requirements and tries to come up with their satisfaction (Sanayei and Sadidi, 2011). Thanuja et al, (2011) distinguished that CRM has emerged in to reflect the central role of the customer for the strategic positioning of a company, in addition to it takes a holistic view over customers.

Increased competition in every business, globalization, the development of information technology, total quality movement, system-selling approach and the development of network economy have all facilitated the rise of the relationship marketing orientation which can be seen as the origin of CRM (Rollins & Halinen,2005).

In the context of valuing knowledge as a relevant source of organizational success, the analysis of the customer relationships can be considered as a natural extension to the market orientation. This is being reinforced by the rapidly advancing information and communication technologies (ICTs), which enable organizations to maintain and utilize massive databases of consumer-related data. Collecting and analyzing of such data is especially valuable to companies operating on the business-to consumer market. As technology makes it easy to track and fulfill the needs of small customer segments, or even individuals. At the other hand, companies on the business-to-business market and similar organizations can use also make use of the contemporary technology to enhance their customer/stakeholder relationships (Pavicic et al, 2010). CRM gains in importance for companies that serve multiple groups of customers and exploit different interaction channels for them; due to the fact that information about the customers, which can be acquired for each group and across any channel, should be integrated with existing knowledge and exploited in a coordinated fashion (Thanuja et al, 2011). Thanuja *et al*, (2011) addressed that the customer life cycle has three stages: a) acquiring customers, b) increasing the value of customer, c) retaining good customers.

Thanuja *et al*, (2011) explored that CRM consists of four dimensions which can be seen as a closed cycle of a customer management system; where they share the common goal of creating a deeper understanding of customers to maximize customer value to the organization in the long term. The first phase is Customer Identification, the second phase is Customer Attraction, the third phase is Customer retention, and finally the last phase is Customer Development.

3.4 Customer Attraction

Mortensen et al, (2008) defined Attraction in several viewpoints; Attraction is an alternative approach to managing business relationships based on the creation of voluntary motivation and commitment between the relationship partners, which differs from the traditional approach of managing relations by power. On the other hand; Mortensen *et al*, (2008) viewed the definition of Attraction in marketing literature as slightly different; where Attraction refers to cause interest, pull a company toward yours and, furthermore, have the ability to stay attractive to the other parties. Xu and Walters,(2005) quoted that “it costs five times more to attract a new customer than it does to keep an existing one”.

Organizations can direct effort and resources into attracting the target customer segments after identifying the segments of potential customers. One element of customer attraction is direct marketing described as the promotion process which motivates customers to place orders through various channels. Direct mail or coupon distributions are typical examples of direct marketing (Thanuja et al, 2011).

Mortensen et al, (2008) addressed that attraction in business relationships has been described as the factor that creates voluntary commitment, which can mobilize buyer-supplier resources; but it also been described in different ways over time, where the concept has different meanings and influences different aspects of relationship building. Mortensen *et al*, (2008) discussed that while others have seen attraction in business relationships as important and central in complex relationships, where there is need for creating and affecting commitment from the buyer-supplier relations and thereby extend the possibility for value creation. Attraction will be seen as a prerequisite for development of trust and commitment, not just in the initial stages of relationships but also in continuation and development throughout the relational duration. Mortensen et al, (2008) found that Attraction derived from social psychology/exchanges literature, which is concerned with interdependencies between social actors and focuses on the rewards and costs that individuals gain through interaction with each other. The human factor and the influence between people are often explained as having an important role in attractiveness.

Table (2) Taxonomy of Customer Knowledge Attraction Model (CKAM)

Dimension	Sub-dimension	Description	References	
1 Customer Knowledge Process	Customer Knowledge Management (CKM)	Knowledge about Customer	Knowledge about potential customers and customer segments, and about individual customers.	(Peng et al, 2009) (Gibbert et al, 2008) (Michael et al, 2002) (Wilde, 2011) (Salomann et al.,2005) (Alryalat et al., 2008)
		Knowledge for customer	Knowledge on products, markets and suppliers.	(Peng et al, 2009) (Wilde, 2011) (Alryalat et al., 2008) (Salomann et al.,2005)
		Knowledge from customer	Customer knowledge about products, services, markets, suppliers, processes and his expectations.	(Gibbert et al, 2008) (Peng et al, 2009) (Michael et al, 2002) (Wilde, 2011) (Alryalat et al., 2008) (Salomann et al.,2005)
2 Customer Relationship Management	Customer Attraction Process	Gaining Customer Knowledge	To obtain Knowledge about customer. To present knowledge to customer.	(Madhoushi et al,2011) (Sofianti et al., 2010) (Xu and Walters, 2005)
		Storing Customer Knowledge	To store the knowledge that obtained from/about customer.	(Madhoushi et al,2011) (Sofianti et al., 2010)
		Distribution Customer Knowledge	Distribute knowledge for customer.	(Madhoushi et al,2011).
		Benefits from Customer Knowledge	the benefits from applying customer knowledge to attract new customers.	(Madhoushi et al,2011).

3.5 The Relationship between CKM and Customer Attraction:

While KM is important for CRM because it can help the organizations make better services, enhance quality of product; reduce cost and respond to their customers more (Alryalat et al, 2008); CKM is important to help CRM in achieving customer attraction process through the knowledge gained about, for, and from customer. Many

previous researchers studied the relationship between customer knowledge management and customer relationship management, where this relation was investigated, and the results showed that, there is a significant proved relation between customer knowledge management and customer relationship management (Madhoushi et al., 2011).

In Addition to, CRM and KM have gained importance in business organizations worldwide and focus on allocating resources with the aim of gaining competitive advantages. Furthermore, both KM and CRM are key importance for every Information Technology (IT) professionals and business decision maker (talet,2012). As a result, the large customers data availability tools has created opportunities due to new technology besides challenges for businesses to leverage the data and gain a competitive advantage (Lin, Y., Su, H. Y.,& Chien, S. , 2006)

Since Customer attraction is one of the four dimensions that comprises CRM (in addition to Customer Identification, Customer retention, and Customer Development) (Thanuja et al, 2011), and there is a there is a significant proved relation between CKM and CRM (Madhoushi et al,2011); then we can concluded that there is a relation between CKM and Customer Attraction, because customer attraction is one part of CRM.

Based on the above discussion, the CKM has become pivotal for building an efficient and effective Customer Attraction process. The role of CKM in Customer attraction process is important for attract new customers and to gain customer satisfaction. After conducting a careful examination of all available studies from all available sources, it is recommended that the CKM process, together with the KM process, still deserves further study. As a result, organizations need to integrate their CKM and Customer Attraction Process because they realize that CKM plays a main role in Customer Attraction success.

4. Proposed Customer Knowledge Attraction Model (CKAM): A Conceptual Model

This section proposes a conceptual model of CKAM that describes the integration of CKM and Customer Attraction process to attract more customers in Arab Bank and to achieve customer satisfaction. Figure(2) explains the links of the various forms of customer knowledge (knowledge about customer, knowledge for customer, and knowledge from customer) and Customer Attraction process (Knowledge Process about Customer, Knowledge Process for Customer, and Knowledge Process from Customer), based on the CKM process proposed by (Madhoushi et al.,2011), and the CKM process proposed by (Alryalat et al.,2008).

There are four phases in a CKAM. The first phase determines gaining customer knowledge. The objective of this phase is to obtain the knowledge from customer. (Sofianti et al., 2010) discussed that in CKM the role of the salesperson changes considerably and, instead of just providing basic information about a location or availability of a product, he becomes an attentive listener who is trying to understand the customer's needs. The salesperson also can gather knowledge from the customer about:

- Preferences to the product or service (color, size, shape, textures, style for products and requirements for services).
- Competing products and in particular the attributes that are appealing about them.
- Industry trends such as incoming products or services.

This phase includes obtaining knowledge *from*, and *about* customer from the CKM frame work. The second phase is storing customer knowledge; this phase comes after the gaining customer knowledge phase, through updating customer information, using a database to store customer information, storing information about transactions per customer, Easy access and retrieval of customer knowledge, Store information about customer records and Interests, and Record and store customers knowledge after acquiring and developing (Madhoushi et al, 2011). This phase implies that; while the customer expresses what they know and their preferences, the salesperson begins to create a mental map of user needs. Based on customer needs, the salesperson will begin to identify the pieces of knowledge that can help the costumer in their particular situation (Sofianti et al., 2010). To help a customer make a decision, the salesperson sorts knowledge relevant to that particular individual regarding product characteristics, functional attributes, information about common problems, substitute products, maintenance information, quality records, competitive products, and options. The knowledge identified by the salesperson should be articulated and presented to the customer not necessarily as pressure for a sale but as a genuine effort to assist in the decision-making process. The customer in turn feels more comfortable making a decision that satisfies their needs and returns to the store to satisfy future needs (Sofianti et al., 2010). After

storing gained knowledge there will be knowledge about customers in the Customer Knowledge Database. The third phase is distribution customer knowledge, this phase contains transfer knowledge about new services to customers, transferring employees knowledge leaving the organization to replace, Providing data to clients, using information technology to distribute customer knowledge, transfer to customers between sectors and individual organizations, and existing the culture of sharing customers knowledge (Madhoushi et al, 2011). This phase includes distributing knowledge *for* customer from the CKM frame work.

Finally, the last phase in CKAM is benefits from customer knowledge. Where in this phase CKM helps organization which perceives customers better and ultimately expressed using customer knowledge management organization to achieve many opportunities before their competitors that really increase sales and attract new customers that this matter has benefits, both customers and organization (Madhoushi et al, 2011).

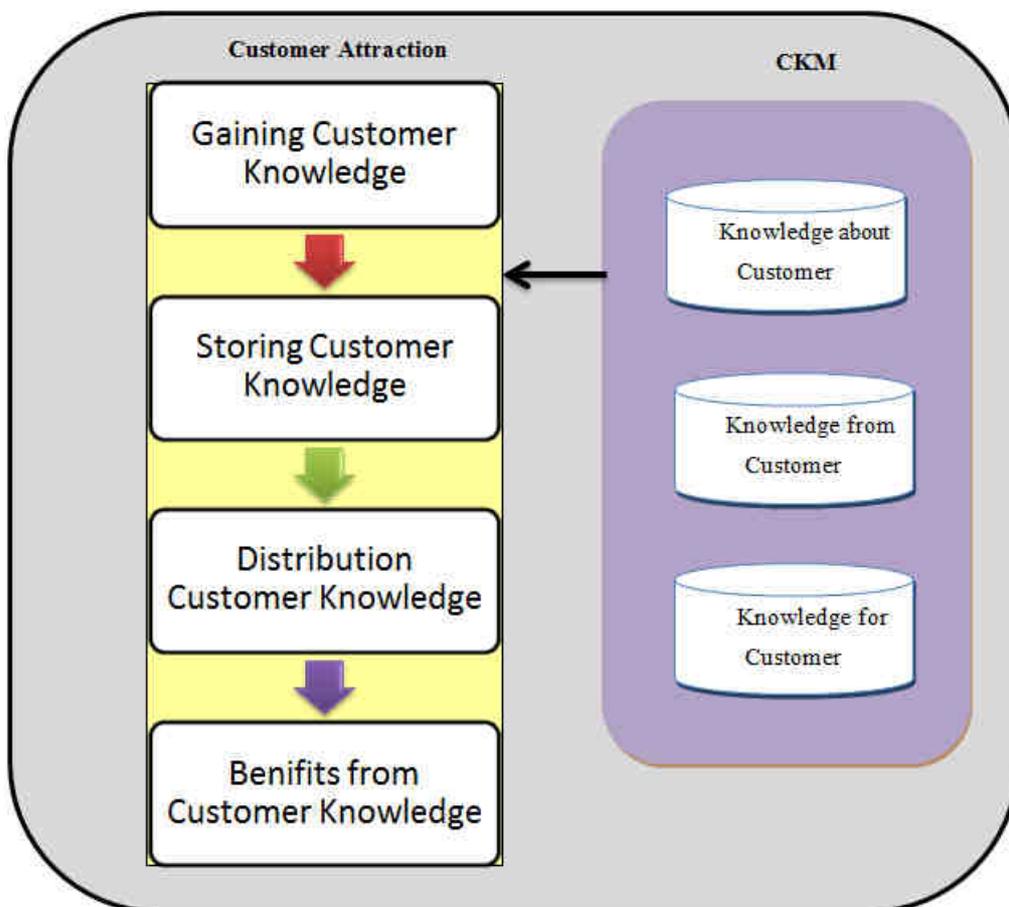


Figure (2) The Proposed Conceptual Model of the Customer Knowledge Attraction Model (CKAM)

5. Research Methodology

In order to achieve the research main goal, the author employed various CKM and Customer attraction literature resources to propose conceptual mentioned above model of customer knowledge management attraction model CKAM; where all of those theoretical resources discussed, explained, integrated and investigated toward suggesting CKAM model that may applied to attract new customers in Arab Bank in Jordan. For practical purposes and from the point of view of the nature and methods, this study combines both descriptive and analytical one; it uses the questionnaire as a tool for explaining the main idea, the study reflects CKM definition, types and usage of CKM, customer attraction, and the relation between CKM and customer attraction, with the intention of introducing CKAM model. The study uses a questionnaire as a data collection tool, it consists of 25 questions that are designed based on the range of 5-choice Likert-scale questions.

The data was collected and Simple Linear Regression Analysis was conducted to investigate the impact of CKM as the main independent variable on customer attraction as the dependent variable. After proving the validity and

reliability of the questionnaire, the results of statistical computations and their descriptions gained by the software SPSS20.

What is the effect of CKM on customer attraction in Arab Bank?

To answer this question a simple linear regression analysis should be conducted.

Table(3): results of Simple Linear Regression Analysis to measure the effects of CKM on customer attraction

Model	R	R Square	Adjusted R Square	Change Statistics				
				R Square Change	F Change	df1	df2	Sig. F Change
CKM	0.662	0.438	0.285	0.438	3.646	1	11	0.035

R equals to (0.662); where CKM explicate (43.8%) of customer attraction, which represents a statistically significant value; this leads to conclude that CKM affects positively on customer attraction.

6. Study Validity and Reliability

The study questionnaire was given to a jury of (10) university professors for their comments, then it was modified accordingly to ensure questionnaire validity. The reliability of the study questionnaire was verified through the test-retest method on a group out of the participants of the study. This group was chosen randomly from Arab Bank branches managers in Amman. The period between two tests was two weeks; in addition to extract (Cronbach alpha) factor values to reassure the degree of reliability of the tool of study. CKM reliability shows (0.79), whilst customer attraction reliability shows (0.81); which was higher than the minimum of the stability of (0.60); therefore they were accepted for the purposes of conducting the study according to Sekaran and Bougi (2003).

7. The Study Sample and Population

Study population consists of Arab Bank Branches Managers in Amman the capital of Jordan; that are (51) branch managers according to Directory of Bank Operating in Jordan which is mentioned in Association of Banks in Jordan*, the study sample consists of (44) branches managers in Amman, therefore; (44) questionnaires have been distributed on random sample that combined branches managers in Amman, (38) questionnaires have been returned and analyzed ; which means about 86% from all responds.

The sampling method of the research is multiple random sampling. The study sample size was determined according to Krejcie and Morgan (1970) table. Thus, the total population of (51) subjects (N = 51), in the table of Krejcie and Morgan (1970) sample size has been estimated as (44) patients (S = 44), respectively. Therefore, 44 questionnaires sent to managers of Arab Bank branches and were collected later to be (38).

8. The Study Findings

From literature review and theoretical background analysis and previous argument discussion it can be concluded that there is an evident positive effect of Customer Knowledge Management CKM framework (by applying the knowledge from, for, and about customers) on Customer Attraction in Arab Bank from branches manager perspective in Amman

9. Conclusion

The paper represents a conceptual framework of CKM integrated with Customer Attraction process called CKAM model. By using the knowledge for, from, and about customer to attain customer attraction. The research findings revealed that CKM would give the broadest analysis of the customer knowledge in order to attract new customers in Arab Bank. Results shows that there is a positive relation between CKM and the Customer Attraction process , and CKM works successfully to attract and gain customer in Arab bank, which reflects in higher level of CKM; more Customer attraction. The objective of this paper is to describe a valid model to pinpoint the way that Arab Bank deal with customer, gain customer knowledge, store customer knowledge, distribute the knowledge for, from and about customers, and how this bank benefits from this collected knowledge to attract new customers in the future. This study also presented a new model (CKAM) that exhibited the relationship between CKM and customer attraction where there are no such models combined both CKM and

customer attraction together, consequently this model represents a rich source for researchers; where it can be applied and developed and widely in different branches, sectors, and countries, worldwide in the future.

10. The Study Limitations

The study limitations can be assigned sample of this study covers the Marketing managers in one bank in Jordan, which also located in fifteen countries around the world; therefore there is a serious need for more researches that should be applied to include different branches through various countries.

11. Recommendations and Future Works

Since this paper conducted a special case study which was applied in specific branches of Arab Bank in Amman-Jordan; the future work recommendation will be to apply the CKAM model in different branches of Arab bank inside and outside Jordan, and to conduct it over different, banks, industries, and countries around the world in order to generalize the study results and benefits throughout other industries and countries worldwide.

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