

Evaluation of Customer Relationship Management & Customer Loyalty in Banking Sector: Intervening role of Key Workers Performance

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Abstract:

This study aims to examine the relationships between customer relationships management (CRM) dimensions, key workers performance (FEP) and customer loyalty (CL). Moreover, the mediating role of FEP on link between CRM dimensions and CL was also tested. Survey data was collected from 329 customers residing in western zone of Uttar Pradesh, India and data was analyzed using PLS algorithm along with bootstrapping method. CRM dimensions (CK, CO, CA and CE) significantly affect FEP. Additionally, FEP has a significant effect of CL. Moreover, FEP has a mediation role on link between CRM dimensions and CL. The contribution of this study is justified by the originality of the concept analyzed and the lack of any previous work dealing the interaction of CRM dimensions with FEP and mediating role of FEP in relationship between CRM dimensions and CL in Banking sector.

Keywords: *Customer Relationship Management, Customer Loyalty, Banking Sector, Key Workers Performance, PLS Algorithm.*

1. Introduction

In the banking sector, the green products are green account, green credit card, green financing, green loan etc. (Ozili, 2023). However, the adoption level of these green products among banking customers is still low because of lack of awareness of green products (Sharma and Choubey, 2022). The marketing of green products in banking sector is a challenging task such as market niche, limited awareness of green products among customers etc. (Rahman, 2023). The issues of marketing of green products can be solved by the integration of CRM with green products information and collaborated with FEP, enable personalized marketing and recommendations to eco-conscious customers. This integration and collaboration bring several benefits such as enhanced CE, CL, higher adoption of green products and competitive advantage. For addressing the marketing issues of green products in banking sector, performance of frontline employees can play a vital role and leverage CRM data to achieve CL. Thus, the performance of frontline employees may have a mediating role in relationship between CRM dimensions and CL. This is what we are proposing in our research. Thus, for addressing marketing issues of green products, CRM and frontline employees must be collaborated, so that the bank can effectively promote sustainability, increase the adoption of green products, and enhance their reputation as environmentally responsible financial institutions. This collaborative approach leverages data-driven insights and human interaction to connect with customers and drive positive changes in their customer behavior, ultimately fostering CL.

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In the view of above discussion, the concern that is still need to be answered is how key workers performance mediates in relationship between CRM dimensions and CL in banking sector and most importantly, how FEP address and resolve the marketing issues of green banking products, and enhances CL. Therefore, in order to address the importance of collaboration of CRM with FEP for enhancing CL, the present study first explores the importance of CRM in banking sector, second how CRM dimensions effect FEP, third evaluates the mediating role of FEP in relationship between CRM dimensions and CL in banking sector and fourth, how marketing issues of green products are resolved by integrating approach of CRM dimensions and FEP.

2. Literature review and hypothesis development

2.1 CRM dimensions

Several researchers constructed CRM dimensions in different ways. For instance, Al-Karim et al. (2023) hypothesized CRM by considering CK, technology capability and CO, while Amel et al. (2023) considered complaint management, technology adoption, cross-selling and reward. The study of Albarq (2023) considered only customer knowledge management. Alam et al. (2021) considered four components of CRM as CK, CO, CA and CE. Beside this, in banking sector with regard to customer-centric approach, the dimensions such as CK, CO, CA, and CE are the most important, on which limited studies are available (Alam et al. (2021). Therefore, following Alam et al. (2021), this study considers CRM dimensions as CK, CO, CA, and CE.

2.1.1 Customer knowledge and key workers performance

Customers are vital for any organization and must be considered when to improve. To be successful firms must have sufficient knowledge about the needs and desires of customer (Gyllenhammar et al. 2023). In the word of Seifollahi and Movahed (2022) and Alam et al. (2021), customers are an important, valuable and rare assets of organizations. Widianono and Sejati (2022) mention that in 21st century customer knowledge (CK) is an important critical resource for organization. Beside this, Bidgoli et al. (2023) found that CK has a direct effect on organizational performance. In addition, it has also a positive effect on the service quality. CRM system can be utilized to collect the knowledge from the customers who will help organizations to enhance and develop their service quality, therefore, CL and profitability increases (Tsend and Wu, 2014). From the collaboration of frontline employees with CRM system effectively leads to know customer preferences, purchase history which allow them to offer personalized and tailored services. Moreover, when frontline employees are equipped with the right information from CRM system, they can perform their task more efficiently, reducing the time and effort required to assist customers. In resolving marketing issues related to green products, CK and key workers performance are critical. Through CRM system, frontline employees know the preference, behavior that allows them to tailor marketing messages and campaigns for green products. Well-informed employees can provide personalized recommendations and explanations of green products to customers, reinforcing the bank's commitment to sustainability and enhance CL. Thus, based on above discussion, we stated that

H1. There is a significant impact of customer knowledge on key workers performance

2.1.2 Customer orientation and key workers performance



CRM system plays a vital role in fostering a customer-oriented approach (Alam et al. (2021). In the words of Ghlichlee and Bayat (2021), customer-oriented approach in retail BANKING SECTOR has become important and new trend. A customer-oriented approach instills in employees a deep understanding of the importance of CL. This mindset motivates and engage frontline employees to cater the needs and preferences of customers effectively (Aburayya et al. 2020). Moreover, found that Ghlichlee and Bayat (2021) engaged frontline employees listen carefully to customers and complete their task in less time related to customers. Furthermore, customer oriented frontline employees are also skilled at managing customer complaints and conflicts (Anaza and Rutherford, 2012). This leads to customer satisfaction and reputation of bank. Beside this, the marketing of green products requires a level of understanding that customers might not have. Frontline employees fill this knowledge gap by providing clear information of green products which can help customers to make decision. In addition, green products are often come with environmental benefits, frontline employees can articulate and highlight the benefit of green products to emphasize the value of choosing such products. Thus, based on above discussion, we stated that

H2. There is a significant impact of customer orientation on key workers performance

2.1.3 Customer advocacy and key workers performance

Customer advocacy (CA) means maintaining relationships with loyal customers, who then act as a marketing agent for products or services (Alam et al. (2021); Sweeney et al. (2020). Customer advocacy creates a sense of purpose for frontline employees which results in more engagement in their roles (Sadiq et al. 2023). When frontline employees receive praise from satisfied customers, can boost their morale and motivation (Schneider et al. 2009). Beside this, CA can be a powerful tool for resolving marketing issues of green products. Satisfied customers who are satisfied with green banking products can serve as advocates. Their feedback and reviews regarding green products can be tailored into marketing messages which can build trust in green products. Also, this feedback given to frontline employees can be used to improve product offerings and marketing strategies of green products. Thus, based on above discussion, we stated that

H3. There is a significant impact of customer advocacy on key workers performance

2.1.4 Customer engagement and key workers performance

Thakur (2018) stated that customer engagement (CE) is an emotional bonding of customer with brand that leads to repetitive interactions with the product or service. In the words of Cambra-Fierro et al. (2014), CE reflects the level of customer involvement and connection with product or service and activities of firm. Cambra-Fierro et al. (2014) further stated that it is the frontline employees who majority of time interact with customers and influence the level of customer engagement. In same vein, Zahoor and Khan (2022) found that in Indian retail banking sector, frontline employees nurture the CE. Beside this, the synergy between CE and FEP can be a powerful force in the marketing of green products. When frontline employees are engaged with customers, they gather information about the customer's need and preference. Based on this, frontline employees provide personal recommendation of green products that best suit their needs. Thus, based on above discussion, we stated that

H4. There is a significant impact of customer engagement on key workers performance

2.2 Mediating role of key workers performance



2.2.1 Mediating role of key workers performance in relationship between customer knowledge and customer loyalty

Tseng and Wu (2014) revealed that CK refers to understanding of needs and preferences of customers. Banking sector gain CK through the interaction of frontline employees with customers at every touch point and analyze CK to predict customer behavior (Batool et al. 2023). In this regard, the performance of frontline employees is critical in shaping customer experience (Gonring, 2008). Schneider et al. (2009) stated that when efficient and knowledgeable frontline employees interact with customers, they increase the customer experience and ultimately leads to customer satisfaction and loyalty. When frontline employees are equipped with in-depth knowledge about green banking products, they can adeptly guide customers, answer queries, and offer personalized recommendations which in turn effect buying behavior. This ultimately leads to enhanced customer satisfaction, trust, and CL. Thus, based on above discussion, we stated that

H5. Key workers performance mediates in relationship between customer knowledge and customer loyalty

2.2.2 Mediating role of key workers performance in relationship between customer orientation and customer loyalty

Customer orientation (CO) is a main focus for any firms and it is also an important driver for firm performance. The highly dynamic competitive market forcing the firms to satisfy the customers and make them loyal (Arslan, 2020). In order to satisfy the customers and maintain loyalty, the banks must build CO skills in frontline employees so as to build a strong customer relationship and enhance loyalty (Gonu et al. 2023). The study of Kim and Ok (2010) found that CO skills in frontline employees enhance customer satisfaction and retention in food-Banking sector. Beside this, the performance attributes of frontline employees such as empathy, active listening etc., determines the quality of interaction (AbuKhalifeh andSom, 2013). They are also responsible for understanding the needs and preferences of customers and providing tailored solutions (Handa and Gulati, 2014). When frontline employees excel in their roles, customers experience a higher level of satisfaction. This, in turn, leads to an increase in customer loyalty (Plakoyiannaki et al. 2008). Frontline employees, with their expertise and customer-focused orientation, are well-positioned to address these queries. Their ability to provide clear and accurately position elevates customer apprehensions, fostering a sense of confidence, satisfaction and loyalty. Thus, based on above discussion, we stated that

H6. Key workers performance mediates in relationship between customer orientation and customer loyalty

2.2.3 Mediating role of key workers performance in relationship between customer advocacy and customer loyalty

When customers become advocates, they are essentially endorsing the company to their networks (Urban, 2005). Lawer and Knox(2006) stated that this advocacy stems from exceptional experiences, high satisfaction levels, and a strong belief in the value provided by the company's products or services. When frontline employees excel in their roles, they have the capacity to enhance the customer experience and CA significantly (Sundaray, 2011).Quaye et al. (2022) revealed that when customers advocate for a company, they are essentially expressing a high level of satisfaction and trust in the brand. Based on exceptional performance of frontline employees, reinforce this advocacy by providing

consistently outstanding service and experiences (Mishra et al. 2014). Moreover, the role of FEP is particularly advantageous for addressing marketing challenges related to green products in the banking sector. Green products in the banking sector may require more explanation and customization, as customers might have specific environmental goals in mind. Frontline employees, who understand individual customer preferences, can provide tailored recommendations for green products and services that align with the customer's values and increases the likelihood of CL. Thus, based on above discussion, we stated that H7. Key workers performance mediates in relationship between customer advocacy and customer loyalty

2.2.4 Mediating role of key workers performance in relationship between customer engagement and customer loyalty

Customer engagement is a measure of how invested a customer is in a company (Ananda et al. 2023). Li et al. (2020) stated that engaged customers are more likely to actively participate in interactions, provide feedback, and have a sense of attachment to the brand. Frontline employees directly interact with customers (Batool et al. 2023). Their performance is instrumental in shaping the customer experience (Rawson et al. 2013). When they excel in their roles, they can create positive, and memorable encounters with customers that leave a lasting impression (Gonring, 2008). Chandni and Rahman(2020) found that engaged customers have high expectations for the quality of service and interactions. Menguc et al. (2017) revealed that when frontline employees meet these expectations through their exceptional performance, it reinforces the customer's engagement and strengthens the emotional connection which results in enhance CL. In same vein Saxena and Singh (2015) found that engaged customers, who have had meaningful interactions with frontline employees, are more likely to continue doing business with the company. Further, in the marketing of green products in BANKING SECTOR, the role of frontline employee is vital. When they understand individual customer preferences, can provide personalized recommendations for green products and services. This targeted approach enhances customer engagement and increases the likelihood of CL. Thus, based on above discussion, we stated that H8. Key workers performance mediates in relationship between customer engagement and customer loyalty

3. Research methodology

3.1 Sample and data collection procedure

To test the propose hypotheses, as shown in Figure 1, a structured questionnaire has been developed and self-administered at the branches of private and public sector in Western zone of Uttar Pradesh, India. The survey instrument was developed by borrowing items from literature review and was disseminated to the customers of these banks by using convenient sampling technique. In this regard, 643 questionnaires were distributed and a total of 346 responses were received, out of which 17 responses were rejected due to incomplete information. Thus, 329 responses were retained and used for data analysis. The data collection period was from March to July 2023. The demographic of customers is presented in Table 1. From Table 1, it is observed that 57.75% respondents are male and 42.25% respondents are female. On the basis of age, majority of respondents (40.12%) are

belonged to 25-30 years. On the basis of education, majority of respondents (42.86%) are graduate. On the basis of occupation, majority of respondents (33.43%) are housewives.

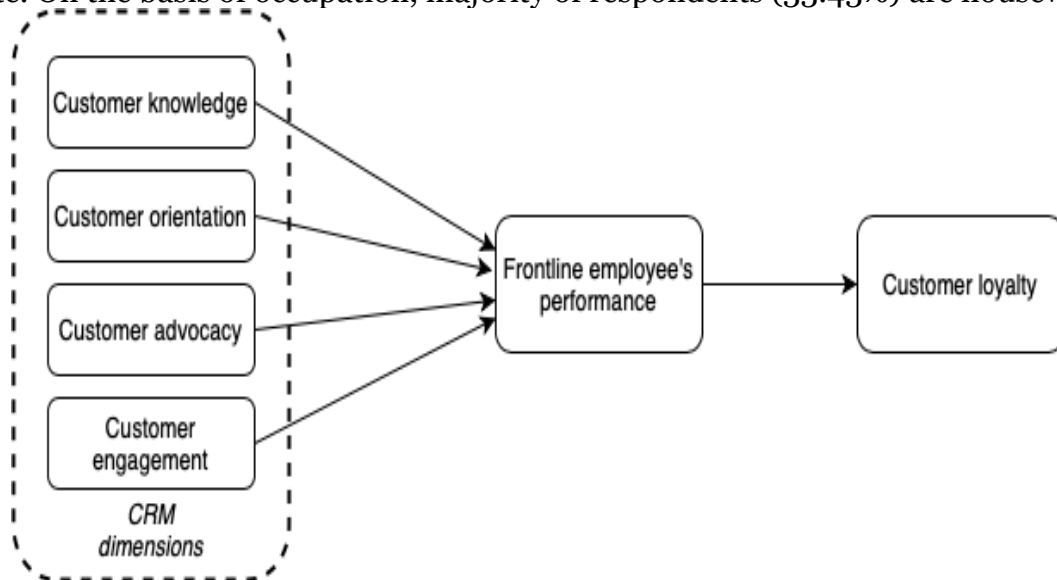


Figure 1. Conceptual framework

Table 1. Demographic summary

Gender (n=329)	Frequency (%)
Male	190(57.75)
Female	139(42.25)
Age (n=329)	
25-30	132(40.12)
31-35	93(28.27)
36-40 z	64(19.45)
Above 40 years	40(12.16)
Education(n=329)	
Undergraduate	106(32.22)
Graduate	141(42.86)
Postgraduate	82(24.92)
Occupation (n=329)	
Student	66(20.06)
Serviceman	81(24.62)
Businessman	72(21.88)
Housewives	110(33.43)

3.2Research Measurements

The questionnaire consists of six sections. Section one has items related to demographic of customers. Section two and three has items related to customer knowledge and customer orientation. Section four and five has items related to customer advocacy and customer engagement. Section six has items related to employee performance. All the items were based on five points Likert scale.

Customer knowledge was measured by adopting four items from the study of Bhat et al. (2018). A sample item includes as “*The bank enables two-way communication between customers and employees*”.

Customer orientation was measured by adopting four items from the study of Bhat and Darzi (2016). A sample item includes as “*The bank offers personalised products and services*”.

Customer advocacy was measured by adopting four items from the study of Churchill (1979) and

Zeithaml (1996). A sample item includes as “*I will say positive things about the bank to people*”.

Customer engagement was measured by adopting four items from the study of Rich et al. (2010). A sample item includes as “*I focus on the bank’s marketing communications*”.

Employee performance was measured by adopting six items from the study of Alexandro et al. (2021). A sample item includes as “*Employee provide services to that our expectations*”.

Customer loyalty was measured by adopting five items from the study of Oliver (1999). A sample item includes as “*I like to be a customer of this bank*”.

4. Findings

4.1 Structural model assessment

Reliability and validity issues on constructs have been examined. First, the factor loadings of latent variables was analysed and found that factor loadings are acceptable (>0.7) and significant at 0.001 levels as per Hair et al. (2010) as shown in Table 2. Cronbach alpha and composite reliability (CR) has been analysed to examine the reliability of constructs. From Table 3 the reported Cronbach alpha of all the constructs are above 0.7 (Hair et al. 1998), reliability of scale is confirmed. Further, score of CR lies in between 0.840 to 0.899, indicates higher reliability. Thus, significant loadings of factor with reliable scale confirms the convergent validity (Henseler et al. 2015). In addition, the values of average variance extracted (AVE) of all the items are above 0.5, suggesting the establishment of convergent validity. Further, the square root of AVE values are compared with inter-item correlations which also confirms the discriminant validity (Table 4) (Chin, 1998 & Trivedi et al., 2022). As a result, Fornell–Larcker criterion was established (Ab-Hamid et al. 2017). Thus, issues of reliability and validity are confirmed. Moreover, VIF was evaluated to examine the multicollinearity in the data, the reported value of VIF ranged from 1.224 to 2.266 which are less than 10 indicating the absence of multicollinearity in the data.

Further, as per the guidance of Hair et al. (2019), the model fitness indices for the measurement model are examined. The analysis demonstrated acceptable fit as RMSEA was obtained 0.088 ($\text{RMSEA} < 0.10$), χ^2 statistic of 1664.29, goodness of fit index (GFI) of 0.894 ($\text{GFI} > 0.90$ is good and > 0.80 acceptable). Thus, the model is reliable and has good psychometric property.



Table 2. Measurement model assessment

Variable	Items	FL	VIF	<i>α</i>	CR	AVE
Customer knowledge	CK1	0.743	1.768	0.795	0.864	0.613
	CK2	0.779	1.901			
	CK3	0.797	1.993			
	CK4	0.811	1.724			
Customer orientation	CO1	0.765	1.740	0.749	0.840	0.567
	CO2	0.743	2.106			
	CO3	0.740	1.998			
	CO4	0.763	1.571			
Customer advocacy	CA1	0.795	1.756	0.819	0.878	0.643
	CA2	0.832	2.334			
	CA3	0.796	2.196			
	CA4	0.785	1.766			
Customer engagement	CE1	0.784	1.909	0.804	0.871	0.628
	CE2	0.762	2.003			
	CE3	0.801	1.780			
	CE4	0.822	1.717			
Key workers performance	FEP1	0.724	1.583	0.867	0.899	0.601
	FEP2	0.753	2.001			
	FEP3	0.750	1.624			
	FEP4	0.779	1.999			
	FEP5	0.829	1.889			
	FEP6	0.811	1.668			
Customer loyalty	CL1	0.800	2.071	0.811	0.868	0.569
	CL2	0.822	1.603			
	CL3	0.711	1.796			
	CL4	0.724	1.782			
	CL5	0.707	1.805			
Note: FL-Factor loading, CR: Composite reliability, AVE: Average variance extracted						

Table 3. Discriminant validity

Constructs	CA	CE	CK	CL	CO	FEP
CA	0.802					
CE	0.625	0.792				



CK	0.712	0.624	0.783			
CL	0.760	0.723	0.672	0.754		
CO	0.692	0.644	0.738	0.721	0.753	
FEP	0.578	0.613	0.525	0.589	0.598	0.775

Note: Correlation is significant at 0.05, figures in italics represent square root of AVE

4.2 Model testing

To test the conceptual framework we formulate a hypothesis based on literature review and was converted to SEM model in PLS-SEM (Figure 2) using bootstrapping method. The SEM model with standardized pathcoefficients are presented in Figure 2 and outcomes are tabulated in Table 4. The findings from the direct and mediating effect is discussed as follows: First the impact of CK on FEP was examined and found significant ($\beta = 0.139, t = 3.219, p = 0.000$). This confirms H1. Second the impact of CO on FEP was assessed and also found significant ($\beta = 0.345, t = 6.503, p = 0.000$). This also confirm H2. Third, significant results of CA on FEP was also confirmed ($\beta = 0.188, t = 3.942, p = 0.00$). This also confirm H3. Fourth hypothesis H4 confirms the significant results of CE on FEP was also confirmed ($\beta = 0.329, t = 5.074, p = 0.000$). This confirm H4. H5 also confirms the acceptance of hypothesis i.e significant impact of FEP on CL($\beta = 0.750, t = 22.75, p = 0.000$). Further, FEP mediates on the link between CK ($\beta = 0.104, t = 3.143, p = 0.002$), CO($\beta = 0.259, t = 6.162, p = 0.000$), CA ($\beta = 0.141, t = 3.820, p = 0.000$)and CE ($\beta = 0.246, t = 5.064, p = 0.000$) and CL. This confirms H6, H7, H8 and H9.

Table 4.Summary of hypothesis testing

Hypotheses	Path	β	t-value	p-value	Supported
<i>Direct effect</i>					
1	CK→FEP	0.139	3.219	0.001	Yes
2	CO → FEP	0.345	6.503	0.000	Yes
3	CA → FEP	0.188	3.942	0.000	Yes
4	CE → FEP	0.329	5.074	0.000	Yes
5	FEP → CL	0.750	22.75	0.000	Yes
<i>Mediating effect</i>					
6	CK→FEP→ CL	0.104	3.143	0.002	Yes
7	CO → FEP → CL	0.259	6.162	0.000	Yes
8	CA → FEP → CL	0.141	3.820	0.000	Yes
9	CE → FEP → CL	0.246	5.064	0.000	Yes

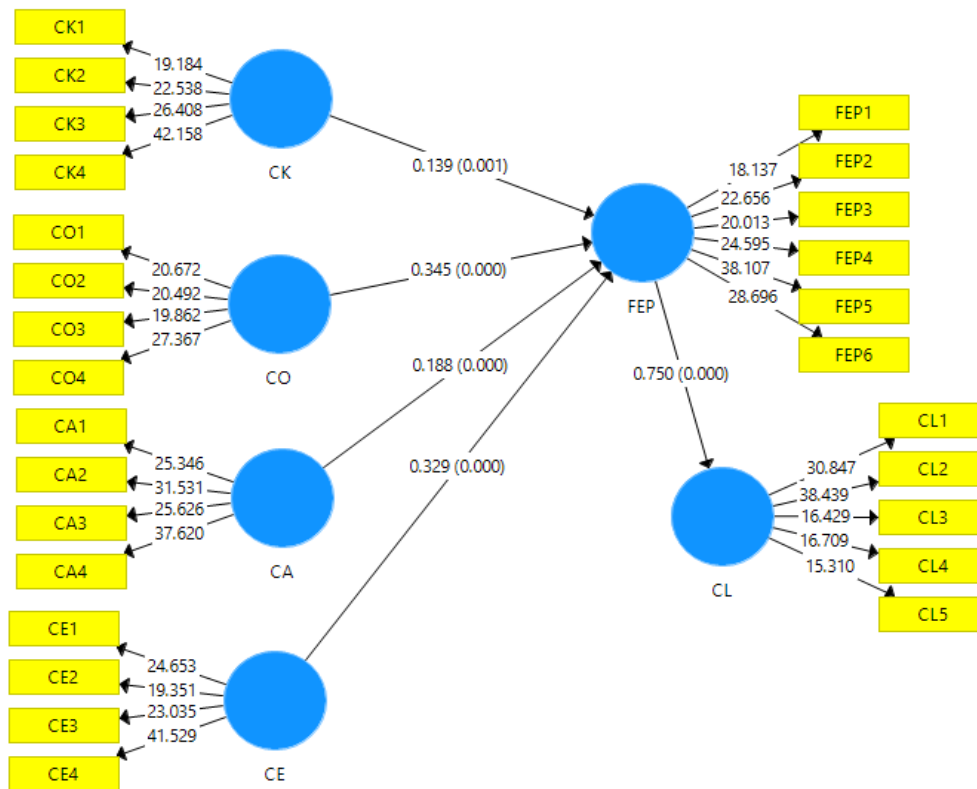


Figure 2. SEM model

5. Discussion

In this study, we empirically examine the relationships between CK, CA, CO, CE, FEP and CL. Moreover, the mediating role of FEP on relationship between CK, CA, CO, CE was also tested. First, the result of hypothesis (H1) confirms the significant effect of CK on FEP. This implies that when employees have a deep understanding of customer needs, preferences, expectations, they are better equipped to tailor their service to meet those requirements. Beside this, understanding customer preferences and values regarding green products allows employees to design target market campaigns.

Second, the result of hypothesis (H2) confirms the significant effect of CO on FEP. This implies that when employee prioritize customer needs, it leads to higher level of customer satisfaction. Beside this employees who are customer oriented are more like to build strong relationships with customers. Moreover, customer oriented employees can also play a crucial role in educating customers about green products. They can explain how green products leads to environment sustainability and align with customer's value.

Third, the result of hypothesis (H3) confirms the significant effect of CA on FEP. This suggest that when employees know that their efforts are leading to satisfied customers wo



advocate for bank can boost morale and motivation of employee. Moreover, when customer advocate for the bank's green products, it builds trust and creditability.

Fourth, the result of hypothesis (H4) confirms the significant effect of CE on FEP. This suggest that engaging with customers requires strong communication skills. Employees in banking sector who actively engage with customers tend to develop their communication abilities. Moreover, effective engagement with customers offers an opportunity to educate them about the benefits and features of green products.

Fifth hypothesis (H5) showed that key workers performance mediates in relationship between customer knowledge and customer loyalty. This suggest that employees in BANKING SECTOR serves as a critical link between the level of customer's knowledge about a green product and their loyalty to a brand. When frontline employees have knowledge about the offerings, they can effectively educate and assist customers, enhancing their satisfaction which in turn leads to CL.

Sixth hypothesis (H6) showed that key workers performance mediates in relationship between customer orientation and customer loyalty. When frontline employees demonstrate the customer orientation behavior, they create an environment of trust and satisfaction which in turn leads to CL. Hence, it is imperative to foster a customer-oriented culture among frontline employees.

Seventh hypothesis (H7) showed that key workers performance mediates in relationship between customer advocacy and customer loyalty. This suggest that when employees exhibit exceptional performance, demonstrating an in-depth understanding of needs of customers, they become a catalyst for CA. This advocacy in turn strengthens CL.

Eight hypothesis (H8) showed that key workers performance mediates in relationship between customer engagement and customer loyalty. This implies that deeper interaction with consumers is facilitated by personnel who demonstrate a high degree of competency, genuine interest, and effective communication skills. Customers feel respected and heard because of the attentive and individualized service they receive. CL is substantially impacted by this increased participation.

6. Conclusion

6.1 Theoretical implications

This study contributes to CRM literature in many ways. From a theoretical perspective, this study fills the research gap. In the context of BANKING SECTOR the linkage of CRM dimensions with FEP were very little. Hence, this study contributes to existing CRM literature in terms of proposing FEP as a mediator on link between CRM dimensions and CL. Further, the contribution of this study dwells upon the proposed research model, which may ensure the success of CRM projects and resolving marketing issues of bank's green products. Moreover, present study focused on FEP as a mediator on link between CRM dimensions and CL. Previous studies overlooked the interaction of CRM dimensions with FEP. Therefore, current study helps to deeper our understanding on interaction of

CRM dimensions with FEP and FEP as a mediator on link between CRM dimensions and CL, which is less examined interaction.

6.2 Managerial implications

Besides the theoretical implications this study also offers managerial implications. First, banks must effectively implement CRM, as it allows banks to categorize customers based on their preferences and behavior. This enables more targeted marketing efforts and personalized service which cannot enhance CL but also motivate them to purchase green bank's products. Second, frontline employees must be trained in CRM usage to ensure that they can effectively utilize CRM system to provide information about green products and services. Therefore, ongoing training programs must be implemented to keep employee up to date with CRM advancements. Third, banks must educate and train employees regarding the benefits of green bank's products, so that they can provide necessary information to customers to encourage adoption.

6.3 Limitations and future scope

This study has some limitations which can be used for future studies. First, the current study was based on cross-sectional research design which cannot generalise the results therefore future study might include longitudinal data in order to get generalisation of results. Second, FEP was studied in terms of service provided to customers. Therefore future study might include other aspects of FEP. Third, CK, CO, CA and CE was considered as a CRM dimensions, future study might include other dimensions such as complaint handling, customer empowerment etc.

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