

**THE ANTECEDENTS OF CUSTOMER
RELATIONSHIP MANAGEMENT PERFORMANCE
AN EMPIRICAL INVESTIGATION IN JORDAN
MOBILE PHONE SERVICES**

Samsudin Wahab¹, Khalid Al-Momani², Nor Azila Mohd Noor³

¹ Senior lecturer of Office Management
Universiti Teknologi MARA, Terengganu.

² Doctorate students at College of Business,
Universiti Utara Malaysia, Kedah.

³ Associate Professor of marketing at College of Business,
Universiti Utara Malaysia.

Abstract

Customer relationship management performance (CRM) is to establish the relationship between customer and service providers. Therefore, the tangible and intangible results of e-customer relationship management performance are repeat purchase, word of mouth, retention, brand loyalty and customer satisfaction. The increasing numbers of mobile phone users all over the world has influence the researchers to investigate the antecedent of Customer relationship management performance in this service country. 850 questionnaires have returned, however, 488 were analysed due to incomplete and missing data problem. Five technology factors been tested as the main antecedent for customers relationship management performance; trust, commitment, privacy and usefulness. Electronic service quality has failed to predict e-customer relationship management performance. As a contribution this paper ends with discussion, conclusion and suggestion for the managers in improving their customer relationship management performance especially in mobile phone industry.

Keywords: Customer Relationship Management Performance, Mobile Phone Services, Technology Factors, Jordan.

Introduction

The role of the information and communication technology ICT sector in enhancing sustainable development in Jordan has expanding considerably in the last few years, substantial step have been taken in the legal and regulatory environment that will facilitate the realization of the Royal vision for the ICT sector and the economy as a whole. Dynamic changes in the development of the telecoms sector occurred recently. Since services were initially offered by Jordan telecom in these changes builds upon an established mandate for the reform of the sector.

The background of dynamic market in which a vibrant competitive environment is being created requires the development of strong decisive regulator. In the early stage of the competition development it is essential that ex-ante regulations are implemented to protect the interests of new market entrants and the consumers (Telecommunications Regulatory Commission, Annual Report 2005).

Zain Company was established in Jordan in 1995 to provide mobile phone service to all national sectors and customer. Jordan government releases the permission to establish new mobile phone company (Orange Company) in 1996. Consequently, in 2004 another two new companies were established Umniah Company and Express Company in addition to landline services. It is perceived that this system will activate competition between providers, and as a result, offer a larger range of services at more competitive prices to customers.

Customer relationship management (CRM) is replacing the traditional 'four Ps' of marketing – product, price, place and promotion. Long-term relationship, formulation with customers are the key to stability in an increasingly dynamic market, (I-L Wu a; K-W Wu, 2005). In the marketing literature the terms customer relationship management and relationship marketing are used interchangeably (Parvatiyar and Sheth, 2001). Customer Relationship Management has its roots in relationship marketing which is based on the formative work (Berry, 1983; Ford, 1990; Christopher et al. 1991) in Ryals and Knox, (2001). The assumption that relationship marketing has not been challenged or tested in any meaningful way, the limitations of relationship marketing has been camouflaged by the possibilities attended by customer relationship management (Egan, 2004)

Conceptually, customer relationship management is a comprehensive strategy and process of acquiring, retaining, and partnering with selective customers to create superior value for the company and the customer electronically. It involves the integration of marketing, sales, customers services, and the supply-chain functions of the organization to achieve greater efficiencies and effectiveness in delivering customer value (Parvatiyar and Sheth, 2001). According to Wang et al. (2004), customer relationship management performance refers to the success of the firms in retaining the customer, which results repurchase decision and word of mouth among the customer towards the service offered to them. Besides a tremendous amount of confusion regarding its domain and meaning, periodic assessment of results in customer relationship management is needed to evaluate if the programs are meeting expectations and if it is sustainable in the long run (Parvatiyar & Sheth, 2001). Little is known regarding the underlying factors that influence the CRM performance (Chen & Ching, 2004; Wang et al, 2004; Parvatiyar and Sheth, 2001). This paper will discuss the technology factors as an antecedent of customer relationship performance by reviewing the conceptual article and research finding.

Customer Relationship Management Performance

It is very important to measure the performance of CRM in organization. Not many researches have been done to measure the performance of CRM in the organization. Previous researcher believe that CRM performance should be measured ultimately in terms of customer behaviors since they are the underlying sources of value of current customers in a firm and have the potential to increase the future revenue streams associated with them and those prospective customer (Wang, Lo, Chi, & Yang, 2004). This argument is supported by Grant (1995) he mentioned that the fundamental of CRM is to ensure steady streams of revenue and maximization of customer lifetime value or customer equity. In this case, customer behaviors become strategically significant (Grant & Schkesinger, 1995).

According to Wang 2004 there are two types of benefits to be captured from establishing and maintaining customer relationship; tangible benefits and intangible benefits. Tangibly, customer will figure out a positive relationship length, relationship by the firm. Intangibly, customer will figure out a positive relationship quality behaviour as one of the benefits of firm customer relationship activities. Therefore, the operational definition of CRM performance in this study is “the intention of customers to figure out their positive relationship length, depth, and breadth behaviour and a positive relationship quality behaviour along their contacts with the firms”, In other way behaviour-based CRM performance means ‘the tangible and intangible benefit arises from the activities of maintaining and establishing customer relationship by a firm such as relationship length, relationship depth and breadth and relationship quality’. The feature of customer behaviour CRM performance models is shown in Figure 1.

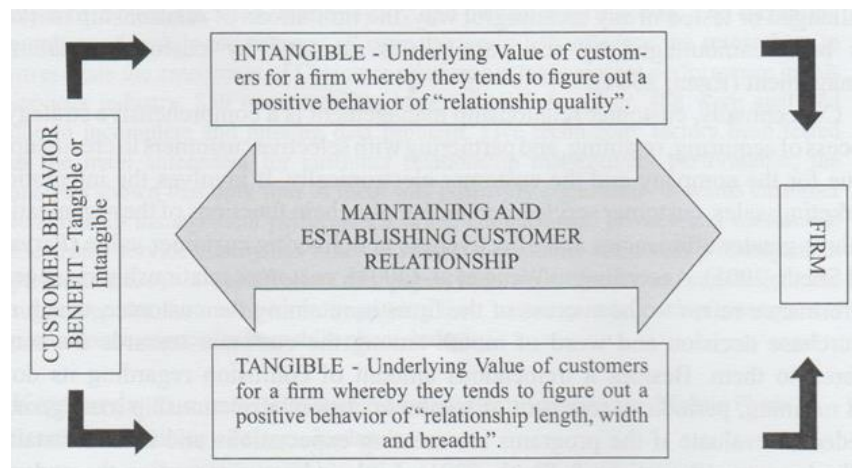


Figure 1 Behavior CRM Performance Model (Adapted from Wang et al, 2004)

The Model for Customer Relationship Management Success

At the core, CRM is an integration of technologies and business processes use to satisfy the needs of customer during any given instruction (Bose, 2002). CRM normally involves business process change and the introduction of new information technology, consequently effective leadership is important (Galbreath and Rogers, 1999). CRM evolved from business processes such as relationship marketing and the increased emphasis on improved customer retention through the effective management of customer relationships (Bull, 2003). Since the discussion of CRM becoming popular, in 2003 the model of Customer Relationship Management Success has been introduced (Chen and Popovich, 2003). This model highlights the important of people, technology and process factors as the main pillars of successful CRM (Chen and Popovich, 2003).

The Antecedents of Customer Relationship Management Performance

Since most researchers highlighted the important of technology, processes and peoples factor are the pillars of customer relationship management performance this paper proposed five technology factors as the main antecedents of customer commitment, electronic service quality, privacy and usefulness.

Customer Trust

The lack of trust is a critical issue that needs addressing pertaining to the internet and E-commerce adoption (CommerceNet, 1997). Evidently, Gummerus et al. (2004) mentioned that lack of trust has been one of the most significant reasons for customer not adopting online services involving financial exchanges. Researchers have suggested that online customers generally stay away from vendors whom they do not trust (Reichheld and Scheffer, 2000). Researchers warn that a lack of trust may be the most significant long-term barrier for realizing the full potential of electronic commerce (Keen 1997; Hoffman et al. 1999; Roy et al. 2001). Trust is a dynamic process that must be built over time. Since business-to-consumer electronic commerce is still in its infancy, trust in this new market is still relatively scarce. However, various approaches have been suggested to help accelerate the trust building process for the online consumer. Literatures have proven that trust is even more difficult to be built in an online environment (Hoffman et al. 1999)

Usually it is difficult to analyse trust as phenomenon and sometime it is impossible to analyze trust in the context of electronic commerce because electronic commerce is a complex process. Trust can be considered as different but potentially coexisting mechanism for decreasing the uncertainty, anxiety and complexity of transactions and relationships in electronic markets. Trust will be the critical factor for success or failure of E-business (Shalhoub, 2006) and e-service as well.

Therefore, trust is an important factor in the buyer-seller relationships in electronic commerce (Sonja and Ewald, 2003). Trust is also one of the most frequently cited reasons for consumers not willing to purchase online (Lee and Turban, 2001) and plays a critical role in facilitating online transactions. Recently, there have been a number of empirical researches investigating the role of trust in the specific context of e-commerce. However, we still lack of the understanding about the relationship between trust, its antecedents and consequents.

Customer commitment

Commitment has been defined as a resistance to change (Pritchard, Havitz, and Howard, 1999). On the other hand, Morgan and Hunt (1994) defined commitment as an enduring desire to maintain a value relationship. Iniesta and Sánchez (2002), defined commitment as a psychological state generated by an individual's perceptions, beliefs and emotions which provoke the willingness or intention of developing and maintaining a stable and durable relationship. The starting point is one of the oldest and extended divisions of the components of commitment coming from the organizational literature which differentiates between attitudinal commitment and behavioural or manifest commitment (Mowday, et al., 1979).

The successful relationship marketing requires relationship commitment and trust. However, there are many related factors that contribute to the success or failure of relationship marketing efforts. The presence of relationship commitment and trust is central to successful relationship marketing. In addition, commitment and trust lead directly to cooperative behaviors that are conducive to relationship marketing success (Morgan & Hunt, 1994) Therefore commitment is central to all the relational exchanges between the company and customer. Commitment and trust have a significant influence on customers' behavioural intentions online; the customers who trust an online retailer shall recommend the online service to the others and give positive word of mouth. Mukherjee & Nath, (2007).

The successful relationships between customers and companies or products are built on the base of mutual commitment between the parties involved. Extending the notion of commitment to the context of Internet commerce, commitment is an essential construct contributing to successful long-term relationship between customers and providers, (Morgan and Hunt, 1994).

Today, mobile phone service providers must know how to differentiate themselves from other competitors in the market place to achieve their objectives. Service providers have to be aware of the need to manage their customer relationship effectively, to enhance customer satisfaction and loyalty. Customer commitment is a critical factor in electronic commerce and mobile phone service since committed customer helps company to deliver customer value and enhance performance. Therefore customer commitment is chosen as potential antecedents of electronic customer relationship management to be investigated in the present study.

Customer Privacy

Another customer factor had been chosen as antecedent variable in the present study is customer privacy. Privacy is a difficult concept to describe and define since privacy has been used to indicate a wide number of interests including personal information control, reproductive autonomy, access to places and bodies, secrecy, and personal development. Privacy interests also appear to be culturally relative – for instance, in some culture opening a door without knocking might be considered a serious privacy, (Kemp, and Moore, 2007).

Privacy has long been defined as the right of a person to be left alone and to be able to have control over the flow and disclosure of information about him or herself (Warren and Brandeis, 1890). The Federal Trade Commission (FTC) has been evaluating the online marketplace and has identified privacy as a key issue that Internet marketers need to recognize and address (Sheehan

and Hoy, 2000). Generally Consumer privacy identified as a “significant marketing issue of the 90’s” (Jones 1991).

People logging on to the Internet are on the rise. The Internet browsers activities are bringing new threats to personal privacy. Customer activities, whether passive or active, can provide company a great deal of information about customer (Attaranm and VanLaar, 1999). It is clearly that information security and privacy is the most critical problem faces the dealers over the Internet. Study by Singh and Hill (2003) found that the customers have very strong views about protecting on the Internet. They belief that company are responsible to protect their consumer information and privacy. They suggest that consumer’s behaviors about internet use are depended on many factors in addition to privacy.

There’s an underlying argument today in using customer information for customer relationship management (CRM). Companies have to access to customer information more than ever before. Technology let’s companies collect more data about customer and analyse this data to determine customers’ behaviors and needs, to deliver marketing offers, product offerings. Better service levels and customer expectations (Janowski, and Marcus, 2002).

Based on the above literature we notice that privacy is a significant CRM concern, and it is clear that privacy is very important factor influencing e-businesses and e-commerce (since e-businesses is E-CRM). Therefore there is a relationship between customer privacy and CRM. This research proposes customer privacy as one of antecedents of CRM performance.

Perceived Usefulness

Davis (1989) has also found that there is a relationship between users’ beliefs about a technology’s usefulness and the attitude and the intention to use the technology. However, perceived usefulness exhibited a stronger and more consistent relationship with usage than did other variables reported in the literature (Ramayah and Muhamad, 2005), therefore ease of use is not selected as one antecedent variables in this study. The importance of perceived usefulness has been widely recognized in the field of electronic and service sector, usefulness is the subjective probability that using the technology would improve the way a user could complete a given task. In the same way, perceived usefulness is defined as consumers’ perceptions of functional and practical dimensions (Menon & Kahn, 2002). Perceived usefulness is one of the technology values as being perceived by the customers since it brings the value of technology towards them.

Empirical studies on the adaptation of technologies have found consistently positive relationship between usefulness and the adaptation of a variety of specific technologies, ranging from computer software to email (Chau & Hu, 2001) on the other hand, Eastin and LaROse (2000) recognized the link and stated that high degrees of computer and Internet self-efficacy proved to have an attenuating effect on the relationship between usefulness and attitude toward adopting the Internet. Recently, Shih and Fang (2004) tested the both TPB and TRA models in Taiwan and found that two technological aspects of the Web site interface, namely perceived ease of use and perceived usefulness significantly affect customer adaptation intentions. Seem this research investigate customer adoption of electronic banking, it is also possible to proposed perceived usefulness as one of the factors contribute to customer relationship management performance especially in the electronic banking services.

Chen and Corkindale (2008) conducted a series of in-depth interview with selected key industry experts to propose a theoretical framework as a foundation for better understanding and further analysing the adoption of online news services (ONSs). Their first hypothesis intention that perceived usefulness has a positive direct effect on the behavioural intention (BI) to adopt an online news service (ONS) was accepted. The present research also using TAM theories but the behaviour intention was presented by more details of behaviour intention those referred to customer intention to stay longer, wider and broader relationship with the service provider. These details and specialized perform the customer relationship management in the electronic banking services as the context selected in the present study. However, the present study chooses a quantitative method rather than qualitative method as conducted by Chen and Corkindale.

To date there has been little empirical research in the services marketing literature to comprehensively examine behavioural intentions and its antecedents factors in the increasingly important online service settings (Hackman et al. 2006). This paper attempts to address this gap by examining the ability of perceived usefulness as one of the antecedents to explain behavioural intentions in the online service context.

2.3.5 Perceived Online Service Quality

The study by Snellman and Vihtkari (2003) found that there are a same number of complaints about unsatisfactory service in traditional banking and technology based banking. In interpersonal service encounters, unfriendly or impolite service or time factors were most frequent causes of dissatisfaction. In technology-based encounters dissatisfaction was most commonly related to failures in technology, service design or in the service process. It could be argued that technology related complaints should diminish over time with increased familiarity and technology has the advantage of being more consistent than the behavior of individual staff (Curry and Penman, 2004).

The study by Ibrahim et al. (2006) explore the key by factors of the electronic service quality (e-SQ) perceptions of UK banking customers and to evaluate the customer's perceptions of their bank's actual performance on the identified e-SQ dimensions. A survey has been used to collect primary data and 135 usable questionnaire were used in the analysis. Their study found that among e-SQ dimensions that really effectively customers are the provision of convenient/accurate

electronic banking operations; the accessibility and reliability of service provision; good queue management; service personalization; the provision of friendly and responsive customer service; and the provision of targeted customer service. Their finding shows that the customers are very aware on the certain characteristics of electronic service. Previous study proves there is a relationship between service quality and customer satisfaction. So that, there is a possibility automated service quality can have positive effects on CRM performance.

Hackman et al. (2006) conducted a national survey on Australian customer with online purchase experience. The purposed of their study is to examine the relationships between behavioral intentions and its antecedents factors in online services settings. A conceptual model linking behavioral intentions and its key antecedents was tested using partial least squares. The results suggests that behavioral intentions are directly influenced by online service quality. When compare with the present study, their research did not focus on what type of online services. The different in geographical context of the present study are another contribution for the present

research by which the perception of Malaysian customers on online service quality factor can be deeply understand for theoretical benefits. Hackman et al. (2006) also found a significant relationship between online service quality and behavioral intention.

Wu (2007), investigate the inter-relationship between perceived value, service quality, satisfaction and behavior intention among the outpatient services in Taiwan healthcare services. The main findings are summarized as; perceive service quality had both an indirect effect (through perceived value and satisfaction) and a direct influence on behavioral intentions. Their study is towards the direct form services that differs from the online services as been focus by the current research. However since there is inconsistent finding in the form of relationship toward intention it is very important to do further investigation in other types of service such as online services. So that the current research is very relevance to capture more knowledge especially in the online services scenario than direct service situation.

To date there has been little empirical research in the services marketing literature to comprehensively examine behavioral intentions and its antecedent factors in the increasingly important online services settings (Hackman et al. 2006). This paper attempts to address this gap by examining the ability of online service quality as one of the antecedents to explain behavioral intentions in the online service context.

Objective

The purpose of this research are to investigate the influence of technological on customer relationship management performance besides identifying the degree of each factor in the relationship.

Methodology

Sample for the study

University lecturers are selected as the respondent for this study. By using stratified sampling, 1000 questionnaires distributed to the students of three universities in Jordan. Out of 850 questionnaires have returned, however, 488 were analysed due to incomplete and missing data problem.. This bring the response rate at around 49 percent. Before the actual research, a pilot study was conducted to investigate the reliability and validity of the item which are mostly adopted from the previous research.

Table 1: Sources of the Item to Represent the Variables

Variables	Questionnaire design	Previous alpha value	Sources
Customer relationship management performance	Likert scale 1-5	0.84- 0.92	Wang et al. (2004)
Perceived Privacy	Likert scale 1-5	0.926	Flavian and Guinaliu, (2006)
Commitment	Likert scale 1-5	0.92	Pritchard, Havitz, and Howard 1999
Perceived Usefulness	Likert scale 1-5	0.92	Davis (1989), Davis, Bagozzi, and Warshaw (1989), Moore and Benbasat (1991).
Perceived trust	Likert scale 1-5	0.89 – 0.96	Davis et al. 1989; and McKnight 2005
Perceived security	Likert scale 1-5	0.953	(Flavian and Guinaliu, 2006)

Measurement

The entire dimension used in this research is adapted from the previous research. The details are explained in Table 1.

Analysis

The data was analysed using SPSS which involved preliminary analysis such as normality test, outliers and reliability test. To validate the data the preliminary analysis has been taken for content validity, construct validity and criterion validity. Factor analyses have confirm the new items to measure the variables based on their loading in the factor

When completing the factor analysis, the multiple regressions and other descriptive analysis has been done to investigate the relationship due to research objective.

Finding

Correlation Analysis

Table 2 provides a summary of the results from correlational analysis. The computation of the Pearson correlation coefficients was performed to obtain an understanding of the relationship between all the variables in the study. The values of the correlation coefficients (r) given in the table indicate the strength of the relationship between variables. As shown in Table 4.11, overall

correlations coefficients with positive values above 0.35. These generally indicate strong associations between variables.

Majority of the antecedents are statistically significantly correlated with e-customer relationship management performance within medium to large r scores that above 0.35. Perceived functionality was found highly significant at r score at 0.67, but still below 0.7. According to Tabachnick and Fidell (1966) in Pallant (2001), the correlation between predictor factors and dependent variables must be below 0.7, if the score is more than 0.7 the variables have to be omitted from the study.

Table 2: Correlation Analysis

	CRM P	TRUST	USEFESS	PRIVACY	COMMITMENT	ESQ2
CRM P	1.000					
TRUST	.567	1.000				
USEFESS	.303	.216	1.000			
PRIVACY	.576	.518	.345	1.000		
COMMITMENT	.372	.325	.267	.337	1.000	
ESQ	.437	.485	.266	.508	.262	1.000

Regression Analysis

In order to answer the third research question on the factors, most influence customer relationship management performance, regression analysis was undertaken on the antecedent factor and customer relationship management performance.

At the beginning stages of data analysis, all the outliers' cases has been filtered out and this makes this data ready for regression analysis.

Table 3 provides evidence for the influence of antecedent factors on customer relationship management performance. Of all the variables included in the regression equation, four of variables emerged as significant predictors of customer relationship management performance. These are Perceived trust, usefulness, privacy and commitment. Based on the beta values as the three significant variables, the predictor variables exercising the most influence on customer relationship management performance was, Perceived trust ($\beta=.31$), followed by Perceived privacy ($\beta=.12$) and Perceived usefulness ($\beta=.08$).

Table 3: Multiple Regression Analysis

	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta				Tolerance	VIF
(Constant)	.650	.173		3.759	.000			
TRUST	.301	.040	.314	7.524	.000	.648	1.544	
USEFULNESS	.061	.030	.075	2.052	.041	.847	1.180	
PRIVACY	.304	.043	.306	7.047	.000	.599	1.670	
COMMITMENT	.108	.031	.127	3.460	.001	.831	1.204	
ESQ	.070	.038	.076	1.843	.066	.666	1.501	

^a Dependent Variable: CRM PERFORMANCE

Conclusion

The research proved that all the predict variable for customer relationship management performance has a positive relationship and four of the factors have a significant relationship with customer relationship management performance. The factors are perceived trust, usefulness, privacy and commitment. As a contribution for the industry, it is possible for them to revise their CRM strategies for the purpose of creating the value from mobile services offered. The failure of industry to create trust element, customer commitment, and privacy also the usefulness of the services will end up with their customer intention to leave their company.

References

- Ramayah, T. and Jantan, M. (2004). 'Internet usage among Malaysia students: The role of demographic and motivational vaiables'. *The Journal of Management Awareness*, Vol.7 No.2, 59-70.
- Sheehan, K. B. and M. G. Hoy (2000). Dimensions of Privacy Concern Among Online Consumers. *Journal of Public Policy & Marketing*, 19(1), 62-73.
- Wang, Y., Lo, H. P., Chi, R., & Yang, Y. (2001). An integrated framework of customer value and customer relationship management performance: a customer-based perspective from China. *Managing Service Quality*, 14(2/3), 169-182.
- Attaran, M. and I. VanLaar (1999). Privacy and security on the Internet: How to secure your personal information and company data. *Information Management & Computer Security* 7(5), 241-246.
- Bose, R. (2000). Customer Rellationship Management Performance: Key Components for IT Success. *Industrial Management And Data System*, 102/2, 89-97.
- Bull, C. (2003). Strategic issues in customer relationship management (CRM) implementation. *Business Process Management Journal*, 9(5), 592-602.

- Chau, P. Y. K. and P. J. H. Hu (2001). Information technology acceptance by individual professionals: a model comparison approach. *Decision Sciences*, 32(4): 699-719.
- Chen, J.-S., Ching, R. K. H. (2004). An Empirical Study of the Relationship of IT Intensity and Organizational Absorptive Capacity on CRM Performance. *Journal of Global Information Management*, 12(1), 1-17.
- Chen Y. H and Corkindale D. (2008). Towards an understanding of the behavioral intention to use online news services: An exploratory study internet research. *Internet Research*, Vol. 18(3), 2008, 286-312.
- Chen, I. J. Popovich, K. (2003). Understanding customer relationship management (CRM): People, Process and Technology. *Business Process Management Journal*, 9(5), 672-688.
- Cristobal E., Flavia C. and Guinalíu M. (2007). Perceived e-service quality (PeSQ) Measurement validation and effects on customer satisfaction and web site loyalty. *Managing Service Quality*, Vol. 17 No. 3, 2007, 317-340.
- Davis, F., R. Bagozzi, and Warsaw. (1989). User acceptance of computer technology: a comparison of two theoretical models. *Management Science*, 35(8), 982-1003.
- Moore, G. and C. Benbasat, (1991). Development of an instrument to measure the perceptions of adopting an information technology innovation. *Information Systems Research*, 2(3), 173-191.
- Davis, F. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology, *MIS Quarterly*, 13, 983-1003.
- Galbreath, J. and Rogers, T. (1999). Customer relationship leadership, *TQM Magazine*, Vol.11, No.3, pp, 161-171.
- Grant, A.W.H., & Schkesinger, L. A. (1995). Realize Your Customer's Full Profit Potential. *Harvard Business Review*, 73(5), 59-62.
- Grant, G. (2003). Strategic alignment and enterprise systems implementations: The case of Metalco. *Journal of information technology* 18, 159-175.
- Gummerus, J.V. Liljander, et al., (2004). Customer loyalty to content-based Web sites: the case of an online health-care service. *Journal of Services Marketing*, 18(3), 175-186.
- Hackman D, Gundergan S.P., Wang P. and Daniel K. (2006). A service perspective on modelling intentions of online purchasing. *Journal of Services Marketing*, 20/7, 2016, 459-470.
- Hoffman, D. L., T. P. Novak et al., (1999). Building Customer Trust Online. *Communications of the ACM*, 42(2), 80-85.
- Ibrahim, E. E., Joseph M., and Ibeh (2006). Customer's perception of electronic service delivery in the UK retail banking sector. *International Journal of Bank Marketing*, Vol. 24, No.7, 475-493.
- Iniesta, M.A. and M. Sánchez (2002). Retail-consumer commitment and market segmentation. *The International Review of Retail, Distribution of Consumer Research*, 12(3), 261-279.
- Janowski, W. and C. Marcus (2002). Managing Conflicts of Customer Insight and Privacy. *CRM*. Retrieved on 5 June 2002. <http://www.gartner.com>.

- Jones, M. G. (1991). Privacy: A Significant Marketing Issue for the 1990s. *Journal of Public Policy & Marketing*, 10(spring), 133.
- Kemp, & Moore (2007). Privacy Library Hi Tech. *Emerald Group Publication Limited*, 25(1), 58-78.
- Keen, P. G. W. (1999). *Competing in Internet Business*. Netherlands: Eburon Publishers.
- 111
- Morgan, R. M. and S. D. Hunt (1994). The Commitment-Trust Theory of Relationship Marketing. *Journal of Marketing*, 58(3), 20-38.
- Lee, M. K. O., & Turban, E., (2001). A trust model for consumer internet shopping. *International Journal of Electronic Commerce*, 6(1), 75-91.
- Morgan, R. M. & Hunt, S. D., (1994). The Commitment-Trust Theory of Relationship Marketing, *Journal of Marketing*, 58(3), 20-38.
- Mowday, R. T., R. M. Steers, et al., (1979). The measurement of organizational commitment. *Journal of Vocational Behavioral*, 14(2), 224-247.
- Mukherjee, A. and P. Nath (2007). Role of electronic trust in online retailing A re-examination of the commitment-trust theory. *European Journal of Marketing*, 41(9/10), 1173-1202.
- Pallant, J. (2001). *SPSS survival manual: a step by step to data analysis using SPSS*. Australia: Allen & Unwin.
- Parvatiyar, A., & Seth, J. N. (2001). Customer Relationship Management: Emerging Practice, Process and Discipline. *Journal of Economic and Social Research*, 3(2), 2001, 1-34.
- Pritchard, M. P. and D. R. Howard (1997). The loyal traveler: examining a typology of service patronage. *Journal of Travelers Research*, 35(4), 2-11.
- Reichheld, F. F. and P. Schefter (2000). E-Loyalty: Your Secret Weapon on the Web. *Harvard Business Review*, 78(4), 105-113.
- Ryals, L. and Knox, S. (2001). Cross-functional issues in the implementation of relationship marketing through customer relationship management. *European Management Journal*, Vol. 19, No.5, 534-42.
- Shalhoub, Z. K., (2006). Trust, privacy, and security in electronic business: The case of the GCC countries. *Information Management & Computer Security*, 14(3), 270-283.
- Shih, Y. and F. Fang (2004). The use of a decomposed theory of planned behavior to study internet banking in Taiwan. *Internet Research*, 14(3), 213-223.
- Singh, T. and M. E. Hill (2003). Consumer Privacy and the Internet in Europe: A View from Germany. *Journal of Consumer Marketing*, 20(7), 634-651.
- Snellman, K., & Vihtkari, T. (2003). Customer complaining behavior in technology base service encounters. *International Journal of Service Industry Management*, 14(2), 217-231.
- Tabachnick, B., & Fidell, L., (1996). *Using Multivariate Statistics*. New York: Harper Collins.
- Wang, Y., Lo, H. P., Chi, R., & Yang, Y. (2004). An integrated framework for customer value and customer relationship management performance: a customer-based perspective from China. *Managing Service Quality*. 14(2/3), 169-182.

- Warren, S. D. and L. D. Brandeis (1890). The right to privacy. *Harvard Law Review*, 4(5), 192-220.
- Wu, H. L. (2008). "An Integrative Analysis of Service Quality, Perceived Value, Satisfaction and Behavioral Intentions: The Empirical Study of Outpatient Services". Unpublished PhD Thesis.
- Wu, I.-L. and Wu, K.-W. (2005). A hybrid technology acceptance approach for exploring e-CRM adoption in organizations. *Behavior & Information Technology*, 24(4), 303-316.
- Chang, T.-M., L.-L. Liao, et al. (2005). "An Empirical Study on the e-CRM Performance Influence Model for Service Sectors in Taiwan" in IEEE International Conference on e-Technology, e-Commerce and e-Service Proceeding 2005 (IEEE'05), 240-245.
- Eastin, M. S and R. LaRose (2000). Internet self-efficacy and the psychology of the digital divide. *Journal of Computer-Mediated Communication*, 6(1), September 2000.
- Federal Trade Commission (1999). Self-regulation and privacy online: A report to congress. <http://www.ftc.gov>
- Menon, S. and B. Kahn (2002). Cross-category effects of induced arousal and pleasure on the Internet shopping experience. *Journal of Retailing*, 78(1), 31-42.
- Roy, M., O. Dewit, et al. (2001). The impact of interface usability on trust in web retailers. *Internet Research: Electronic Networking Applications and Policy*, 11(5), 388-398.