

# **A study on how CRM can effect on brand loyalty of customers**

## **Customer relationship effect on brand loyalty**

**Submitted By**

**ABDUL MATIN BAREKZI**

**2K20/DMBA/160**

**Under the Guidance of**

**Mr. Dhiraj Kumar pal**

**Assistant Professor**



**DELHI SCHOOL OF MANAGEMENT**

**Delhi Technological University**

**Bawana Road Delhi 110042**

# Certificate

This is to certify that Abdul Matin Barekzi Roll No. 2k20/DMBA/160 has submitted the project report titled **Customer relationship effect on brand** loyalty in partial fulfilment of the requirements for the award of the degree of Master of Business Administration (MBA) from Delhi School of Management, Delhi Technological University, New Delhi during the academic year 2021-22.

# Declaration

I hereby declare that project entitled as (**Digital marketing effect on brand loyalty**) as a work of mine which has been completed under guidance of Mr. Dhiraj Assistant Professor at Delhi technological university for the fulfilment of Master's degree final project.

I confirm that mentioned project is not submitted to any other university or educational institution.

Date / /

DELHI SCHOOL OF MANAGEMENT

Delhi Technological University

Bawana Road Delhi 110042

## Acknowledgement

I would like to give my warmest wishes to my project guide Mr. Dhiraj for his help and guidance in order to complete my project, it was pleasure working with him and it made me learn a lot during the time period which I have worked on the project his guidance and support was what helped me to complete this project. I express my deepest gratitude and profound regards to my advisor, Mr. Dhiraj, Assistant professor at Delhi Technological, who's constant Encouragement made this study successful. He helped me a lot in various stages of the Project. I offer sincere thanks to him for his efforts and critical reshaping of this Manuscript.

I am really great full to all the faculties and my classmates which have helped me in order to collect some primary and secondary data for making this project along with my guide their help and assistance was really helpful in order to make this project more accurate and on time and It was pleasure working with them, and I am thankful to god for giving me this opportunity to submit this project as Master's degree final project.

Abdul matin Barekzi

## **Executive summary**

Finding customer is easy but keeping a customer loyal with a brand is not easy because a satisfied customer of today will be an unhappy customer tomorrow and in order to understand the customer requirements we have to be updated... customers desires keep changing day by day and one of the main reason behind that is the existing competition in the market which gives option to customers and a customer may shift any time from one brand to another if he is not satisfied with a product or a service, so basically keeping customers loyal among all the competitors is a challenging task, how we can do this task using digital marketing tools? How CRM effects customer's loyalty? What makes customer loyal? ... These are all the things that we will be studying in this project.

The purpose of this study is to understand and specify and understand the overall impact of Customer Relationship Management (CRM) practices on customer retention. For CRM to be effectively implemented, it is imperative to have the coordination of channels, employees along with technologies and customers. Hence, creating mutual value for all stakeholders in the business process is the essence of an effective CRM strategy, so managing a better relationship with customer is the most essential thing to do in order to keep customer loyal and that is what most companies failed to do and it results that customer shifts to another company or brand after some time, it takes years and months for the companies to make customer attached to their brand or loyal but it takes one minute for customer to shift to another company or brand, That is why retention of customer is considered one of the most difficult task in todays market.

In recent times, since customer data can be harnessed through the power of e-commerce CRM systems, companies can gain necessary insights into the behavior of their customers and purchasing habits, which can thereby help in improving the offerings for retaining customers. In a day and age where customers have numerous choices, which are just a click away, and ecommerce companies being highly competitive by providing compelling offers, customers tend to drift away

if there isn't relevant and regular engagement As a competitive advantage, effective companies are continuously looking to actualize modern strategies and apparatuses in arrange to attain advancement and ceaseless enhancement. One of these devices is CRM that by the advancement of innovation and communications, nowadays is known as electronic customer relationship management (e-CRM).

Customers nowadays favor compelling communication, which is the reason why brands have turned their eyes on Social Media. These days, companies enlist Social Media specialists to strategize exercises on Social Media which is able capture consumer's fascination and brand loyalty takes after freedom of social media – brands and buyers can communicate without any limitation of time and place.

The study will review the relevant literature and analyze previous research to determine the relationship between CRM and customer retention, as well as, conducting qualitative analysis on the primary data gathered. The methodology used for this study is descriptive as well as correlation research. Customer retention will be looked at from factors such as customer service, customer satisfaction, loyalty programs, and customer referrals, for studying the effectiveness of the CRM practices of e-commerce companies.

# TABLE OF CONTENTS

<b>Sr. No.</b>		<b>PAGE No.</b>
<b>1</b>	<b>Introduction</b> .....	<b>1-3</b>
<b>2</b>	<b>Problem statement</b> .....	<b>3</b>
<b>3</b>	<b>Objectives of the study</b> .....	<b>4</b>
<b>4</b>	<b>Scope of the study</b> .....	<b>5</b>
<b>5</b>	<b>Literature Review</b> .....	<b>5-8</b>
<b>6</b>	<b>Importance of CRM</b> .....	<b>9-10</b>
<b>7</b>	<b>Research methodology</b> .....	<b>11</b>
<b>8</b>	<b>Respondent analysis</b> .....	<b>12-16</b>
<b>9</b>	<b>Data Analysis</b> .....	<b>16-17</b>
<b>10</b>	<b>Limitations of the study</b> .....	<b>18</b>
<b>11</b>	<b>Conclusion</b> .....	<b>19-23</b>
<b>12</b>	<b>References</b> .....	<b>21</b>

## **Introduction**

As understood from the literature review, customer retention is directly affected by the interactions that a brand has on their digital marketing front. Major companies are now rethinking their strategy when it comes to marketing due to the dynamic effects of social media activities and the communication of the company with their consumers. Not only is the company required to be vigilant for customer complaints, they also have to come up with efficient strategies to market their products online, since e-commerce is becoming a go-to destination for online customers. Another important finding is that the frequency, nature, content and personalization of the communication are all important for the company to retain their customers.

For a company and the consumers, social media is helpful in:

- Interactions
- Collaborations
- Establishing new social connections

Unlike the bygone era, the new age social media has helped companies build customer loyalty in a much more effective manner.

Consumer today prefer effective communication, which is the reason why bug brands have turned their eyes on Social Media. These days, companies hire Social Media experts to strategize activities on Social Media which will capture consumer's attraction and brand loyalty follows liberty of social media – brands and consumers can communicate without any restriction of time and place.

There are variety of platforms in social media; one can perform various promotional activities like - social blogging, web blogging, video content, micro blogging, pictures, rating, podcasts, social-book marketing.

It is necessary to see social media marketing for brand loyalty from the perspective of the consumers. More and more companies realize that information sharing is an important engagement and campaigns around brands should be entertaining, fun and interactive, social media marketing is identified as one of cheap and powerful internet advertising channels. However, most companies lack sufficient manpower and time to communicate to the online users

---



of social networking websites. Moreover, there are lots of social media marketing techniques, but we don't know which one is crucial for a company. Therefore, this study defines the key factors of social media marketing, and then use decision tree to identify the important factors for increasing customers' loyalty.

This all shows how important is the social media in keeping customer relationship in today's word cause having a positive and beneficial relationship with customers in current time is kind of impossible without using social media, in fact most of the companies are using these tool in order to be in touch with customers before the sale during the sale or after the sale cause that is what a healthy and effective CRM is about to care about customers at all the stages to keep customer satisfied with the product or services the company is providing.



In this project we will specify the reasons why are social media so important part of CRM now, While CRMs are capable enough to keep customer interactions and information perfect, it is

equally important to get in touch with them through those mediums which are fast replacing the SMS and calling options. Yes, social media extends not only your conversation but makes sure you get connected to new prospects and remain in touch with your existing clients , especially in this generation when most of the time people are found busy online reading each other's updates, whenever you want to that too in a synergetic way.

LinkedIn, Facebook and Twitter and many such sites go a long way in keeping one up to date about the client's information and their mindset. These are some platforms through which businesses and customers can get along well in understanding each other better and go beyond than just business affairs. After all, it's also about forming relationships that are not always formal! Such a level of affiliation promises a long term relationship with the customers which every company wants. This highly reduces the potential for customer attrition. Perhaps it's not always about constant scramble for customer gain but also about retention of customers through establishing a cordial relation.

### **Problem statement**

This study focus on how current public relations and promoting methodologies incorporate various angles of social media to positively influence customer dependability and loyalty to a brand. Inside the past few years, social media has ended up a progressively well-known medium for brand and consumer engagement. "The intelligently nature of social media (its capacity to set up discussions among individuals, firms in communities of dealers and clients, and include clients in content generation and esteem creation) has energized specialists with its potential to way better serve customers and fulfill their needs". For a long time, public relations and promoting experts have utilized diverse mediums to provide client benefit and advance products. Social media has cultivated the development of trusting relationships between customer and brand, making it a progressively vital medium to utilize in arrange to maximize brand dependability By understanding and utilizing social media marketing, knowing the expectations of social media consumers, and creating trusting relationships with those consumers, social media can be applied to any local business or large corporation to increase consumer loyalty. Social media has allowed

customers to talk about what they want, need, like, and do not like in real time, creating an opportunity for businesses to tap into this data and connect on a personal level. Since social media is being utilized at an increasingly rapid pace by consumers, it is imperative to conduct research on the current strategies used by professionals in marketing and public relations by collecting expert opinions on the topic of social media marketing.

There are very few research papers to understand the relationship between three main factors: CRM, customer loyalty, and social media impact. So how can a company use these tools and concepts to achieve its goals.

### **Objectives of the study**

The research was conducted to empower the company to distinguish, contact, attract, and obtain modern clients. Gain a stronger understanding of the clients: their wants and needs. Characterizes the suitable product and service offering and coordinate it to the special needs of the customer. There are some main objectives of the study as below.

- To understand the relationship between social media activities of an organization and customer loyalty.
- To find out how good Customer relationship management can result in customer loyalty.
- How CRM, customer loyalty and media activities should be managed by an organization?
- What particular social media strategies and instruments are currently being utilized to extend brand loyalty?
- decide if CRM has an effect on client dependability
- How has marketing and public relations practices changed over time?
- How can the success of consumer loyalty to a brand be measured?

I have gone through some national organization such as AIB (Afghanistan international Bank) in order to see how they manage CRM, and how important is for them to be available and in touch with customers in social media, along with that some secondary data of international companies are being evaluated in order to make the result of the study accurate and clear.

### **Scope of Study**

The study has been conducted from 100 person in a specific organization and 100 customers in order to understand the importance of the issue from both customer point of view and organization point of view.

## **Literature Review:**

Websites and social media tool has become a medium utilized broadly by companies and organizations to drive sales rather than simply being a tool for communication. Numerous business organizations including ecommerce companies have made headways in making internet and web in general as the primary source of communication. These companies work crosswise over different nations and consequently social and cultural perspectives have to be taken in perspective while overseeing and managing various verticals. Aside from essential function of Human-Computer interface, a localized point of view of Customer Relationship Management (CRM) is essential. Such a viewpoint ought not to be just symbolic acts however an authentic endeavor to allure customers globally. An organization which incorporates these CRM fundamentals into easy-to-understand interface over all platforms and mediums will undoubtedly turn out to be more customer driven and meet the cutting edge based on business desires. CRM stands for Customer Relationship Management. It is a procedure used to grow longer connections through understanding their needs and wants. CRM includes gathering of data and structure or system to anticipate customer needs. CRM is a consistent procedure and includes segmentation of customers to give customized answers for them. CRM encourages organizations to sell more products and services and utilize assets all the more effectively. One of the most recent innovation utilized in CRM is E-CRM which is a blend of software, hardware, and different applications.

There are various sorts of ECRM, for example, operational, Analytical, Operational utilized at different purposes of business forms. "E-CRM is a mix of hardware, software and application management, which is related with pulling in and retaining productive customers and eliminating the less beneficial customers. ECRM is significant for the accomplishment of business organizations in all over the world. By using the information acquired from customers, organizations can comprehend their needs, wants, giving customized products and services. Websites, social media and email as a piece of electronic and interactive media are assuming huge job in operationalizing CRM and bolster compelling customized data between the organization and customers. E-CRM has become a necessity for endurance nowadays, an upper hand as well as enables customers to get to organization from an ever increasing number of spots, since the web passages are expanding step by step. Utilizing innovation and technology to advance communication with customer's organizations can make a 360-degree perspective on customers to

gain from past collaborations to upgrade future ones. Consumer Satisfaction is the fundamental segment in any promoting technique. Satisfaction is significant from customer's focal point since it reflects the result of the product made with limited resources to satisfy the customer wants and needs. From the point of view of the customers and their satisfaction factors and index, Oliver (1980) proposed a model that builds up a connection between customer satisfaction as an element of desire and expectancy disconfirmation. Satisfaction among the online customers of internet business organizations is probably going to change contingent upon various acquisition stages. For e-CRM, these acquisition stages relate to the customer lifecycle stages beginning from attraction to retention phase of the cycle. A few studies break down the effect of e-CRM on consumer loyalty and satisfaction. Ecommerce shopping and other shopping behavior is highly correlated with e-CRM. It has been found that if transactions are made simpler, helpful and more affordable for the customer, the organization has a higher possibility of retaining the customer and getting more business out of them.



Organizations that continually strive for power try to “to find ways to beat their rivals”. Successful CRM is one of the major competitive advantages that organizations can take to forestall

the exchange of customers to the organization exploited assurances (Sculin et al., 2002). As much an organization can keep up successful communication with their customers, more chances to give more help and item to its customers will pick up (Peine and fall, 2005). While pretty much one-dimensional issues identified with their performance using ERP systems have solved, and now, with the selection of CRM frameworks, to improve their multidimensional capacities so as to build their values to customers focus. CRM can decrease the gap among customers and organizations with customer loyalty, superior service, better data collection and organizational learning, organizational strengthening. The primary objective of CRM is to just see better the conduct of the customers so as to build loyalty and benefits. CRM notwithstanding expanding consumer loyalty, in addition to maximizing customer satisfaction for strategic processes for interaction between an organization and what the organization tells customers Unmistakably CRM is a fundamental issue, for marketing, (for example, relationship advertising, customer behaviour, and so on), system information (for example, ecommerce business, HCI), management of other deals , In fact, CRM includes all procedures that organizations use to recognize, select, advance, create, retain, and serve customers to take (Lu, 2003). CRM frameworks assist associations with maximizing their capacity to communicate with their customers. This ends up not only improving the quality, but also in addition speeds up reaction to customer needs and this worry is raised in corporate executives. Today customers expect that different organizations don't care for and rapidly react to customer needs is one of the Company's upper hand organizations need to respond and regard for the issue of e-CRM". One of the key variables of endurance of any business framework in current business condition is Customer Relationship Management.



## **Importance of CRM**

Customer Relationship Management (CRM) can be clarified as a continuous process during which business communicate with their customers. The procedure of correspondence with customers happens through ICT, and communications within the system, both physical and ecommerce business, are made conceivable by unique programming applications which are utilized for social event, handling and dissecting information on customers. The acquired data plays a key role not just in settling on the timely and right choices, yet additionally in creating partner relationships with customers, particularly through improved quality of services for customers. CRM inside the ecommerce business framework (ECRM) isn't just an issue of actualizing a CRM programming framework through a comparing programming application, however it is crucial importance for its successful implementation, comprehension of the principles of its working just as points of advantages offered by such a system. In this manner, potential purposes behind nonattendance of relationship promoting application, for example CRM just as for absence of achievement in its usage ought to be fundamentally found in constrained information and capacities of the current administration of business substances. Specifically, survival is the essential duty of the management of a business entity, and endurance in present day business conditions is undermined by an absence of a customer relationship application, for example CRM just as by its fruitless application. Regardless of the breakdown of many dot-coms over the most recent few years, Business to Consumer (B2C) business has quickly developed. In November 2002 alone, UK customers spent more than £1 billion on the Internet. "Spending was twofold of what it was a year beforehand and with 43% of homes on-line in India and many getting to the Internet from work, spending is relied upon to constantly rise (BBC, 2018). In India and UK, the on-line deals make up 2% and 4% of the all-out retail deals. In the extending space that is the web, organizations need to right off the bat guarantee that they separate themselves from their rivals yet additionally guarantee that their navigate rates are improved. Measurements show that 67% of purchases on the Web are rarely finished (Cohen, 1999). Just 36% of customers are satisfied by electronic exchanges and this terrible experience will in general drive customers to different channels. Of the exchanges that are not finished, 53% of abandoned carts require a telephone call or offline activity. In the Human-Computer Interaction (HCI) writing, investigation into the achievement or

disappointment of (B2C) E-Commerce locales has basically centered on the convenience of the center Web webpage.



Key to this has been the means by which structure criteria, for example, simplicity of route, ideal reaction time, and proper substance can be figured out how to make usable customer centered ecommerce business locales. “Be that as it may, it is apparent from the relationship advertising writing that such a one-dimensional focus disregards the more extensive help conveyance framework inside which the virtual customer association collaboration happens”. In creating robust long haul customer connections, it is the activity of this service delivery system which is critical regardless of whether the customer communication happens offline or online.





## **Research methodology**

In This chapter the strategies utilized to gather information for the study counting the information sources, collection and introduction of the information, and delimitations will be displayed.

The research methodology which has been used could be said a descriptive research cause the data is being collected from a targeted organization specific members. This method is about gathering data than organizing the required data and describe the data.by using of the visual aid like graphs, charts, tables to make the understanding of the Impact of customer relationship management on customer loyalty and how important role is being played by social media in that. A correlational study will determine whether Customer Relationship Management have any impact on growth customer loyalty in the Afghanistan especially banking sectors. Population of the Study In this Research paper, with a sample size of 100 individuals will be used to understand the impact of Customer Relationship Management on the growth of customer loyalty Afghanistan. An analysis on the players with variables across customer relation management and their impact on the growth of these players will be studied. The research tool used is a survey questionnaire. The Questionnaire is a closed ended survey consisting of 12 questions to be answered by the respondent manually.

Based on the analysis of these enterprises, we infer the overall impact of Customer Relationship Management and emergence of the loyalty in AFG or anywhere.

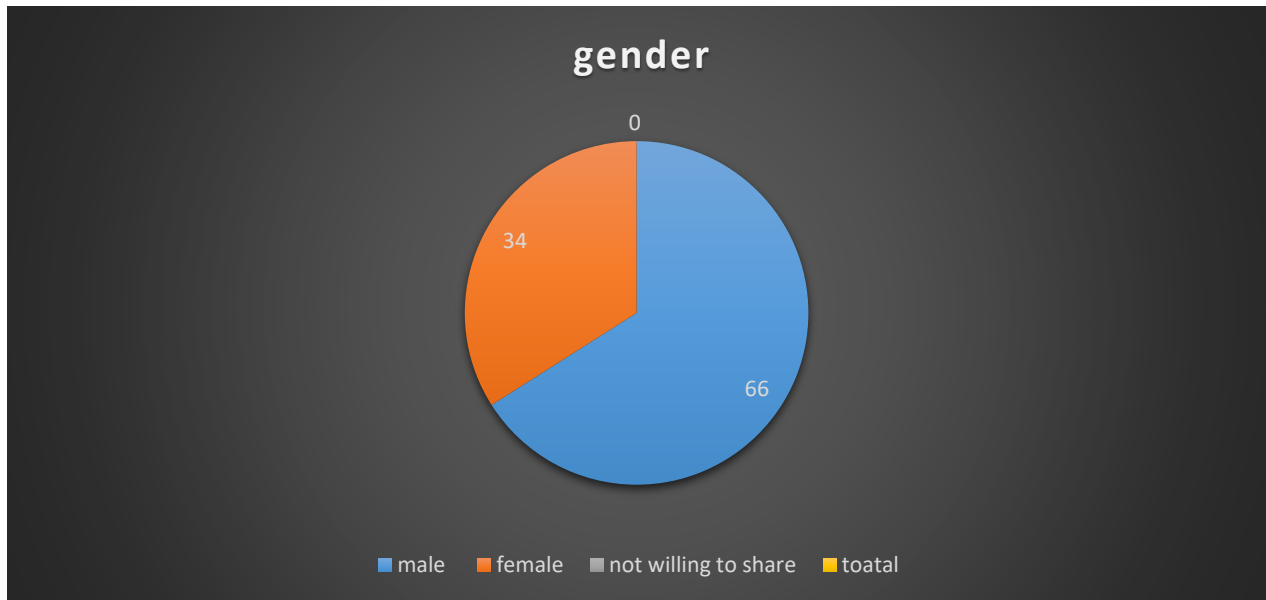
## **Primary Survey**

To carry out this study, we designed a questionnaire for our quantitative research. The populations were working professionals that were working in the organization. This was done to study repeat purchase patterns and purchase frequency based on marketing stimulus.

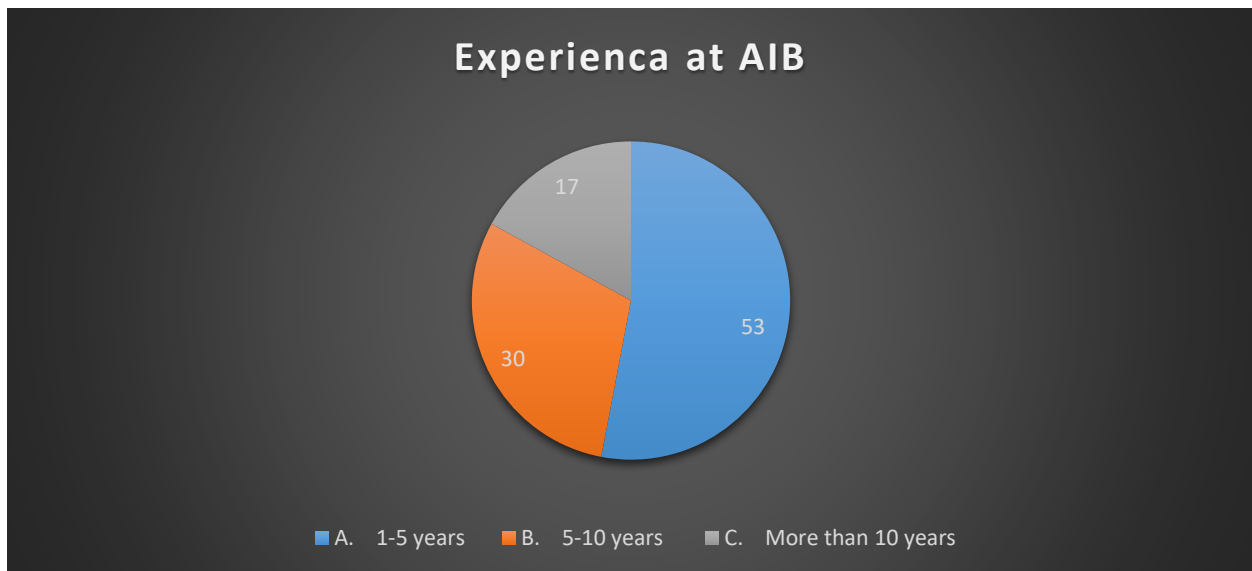
## Respondent Analysis

A questionnaire was formed and distributed among the marketing staff of Afghanistan international bank AIB in order to understand the importance of CRM, Social media and their relation with customer loyalty.

The response of them were as below.

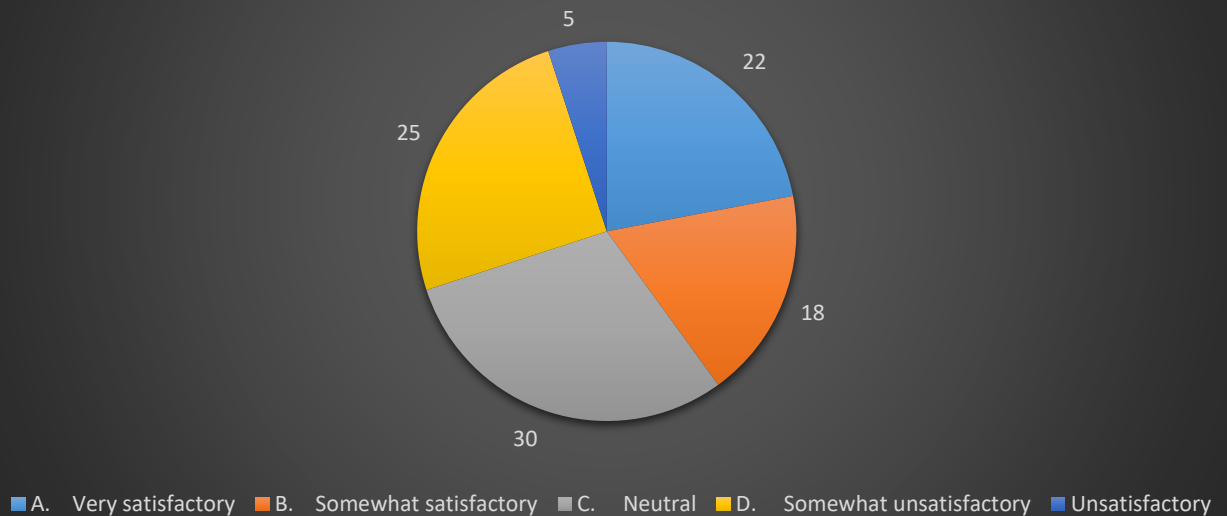


As it show our survey is conducted from 66 male and 34 female professionals at marketing and advertising from an international organization.



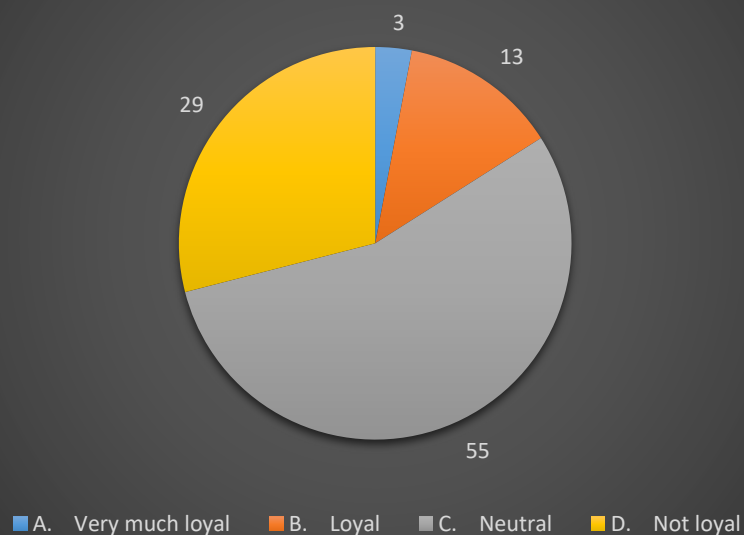
About 30% of them are having more than 10 years' experience which means they have sufficient knowledge about the issue as they could be considered as professionals.

## How satisfied are the customers with the CRM of the organization



As we can see that only 5 person in the organization believes that the CRM of the organization is doing best, as mostly believes that it is neither unsatisfactory nor satisfactory.

## customer loyalty towards AIB



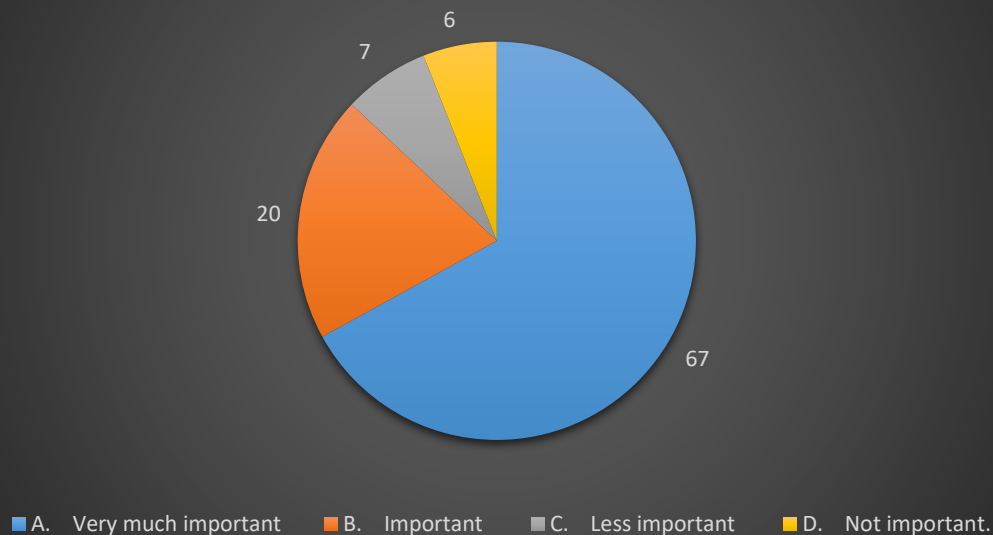
It can be observed that employees believe that most of the customers are using the brand because they are ok with it, it means they are not loyal customers only 16% of them thinks that the bank customers are loyal because the great CRM customer have.

## How active is AIB in social interacting through



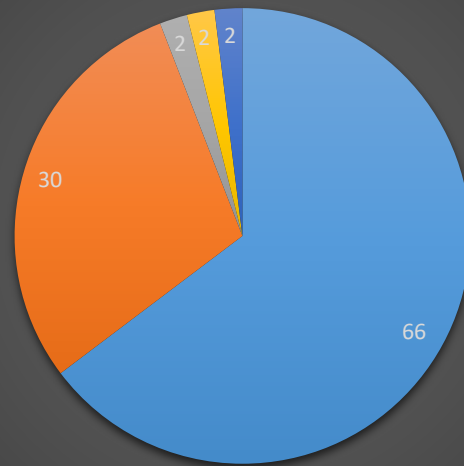
Another issue which has been raised here it is that the CRM group of the AIB is not responsive during the holidays and after working hours and this should be considered as a serious issue as the company believes to support customer 24\*7.

## importance of social media



As we can see we can observe the importance of social media activities and its impact on customer's loyalty and retention, especially in today's situation where all are using social media to interact with each other and when it comes to the young generation they are all active in the social media so it is a good opportunity for all the business entities to use this route as an opportunity.

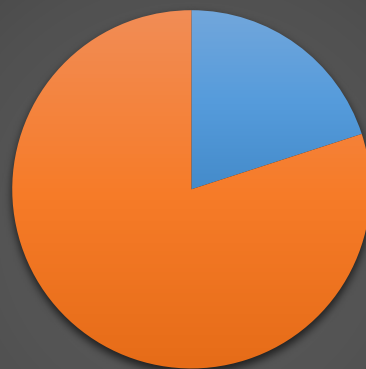
## CRM and custoemr loyalty



■ strongly agree ■ agree ■ uncertain ■ disagree ■ strongly disagree

It shows the direct relationship between customer loyalty and good CRM, so in order to keep and retain Customers Company should have a good CRM.

## Chart Title



■ A. CRM units are not managed by professionals ■ B. CRM systems can be complicated to implement  
■ C. Data insecurity ■ D. Poor internet connection  
■ E. All of the above

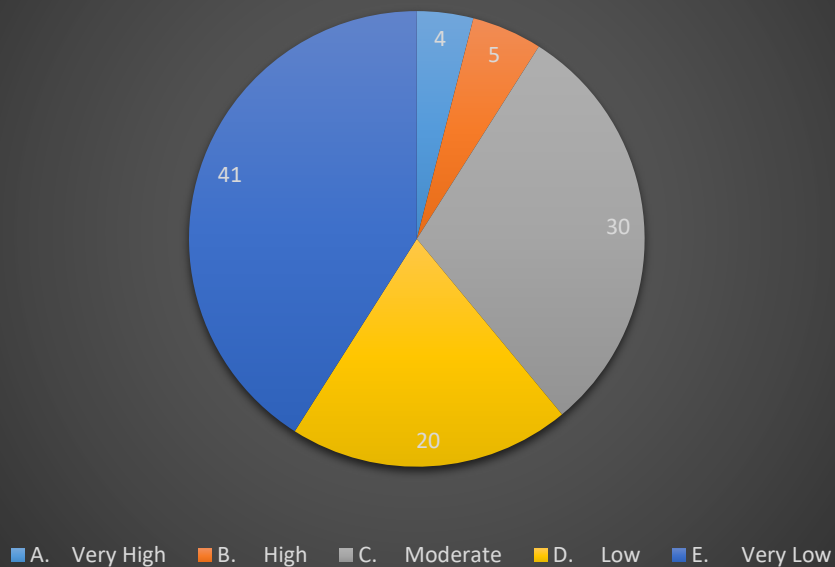
As it sounds it is not that easy to keep every customer satisfied it requires different and complex procedure in order to implement and keep customers loyal towards a brand.

## AIB customer services issues

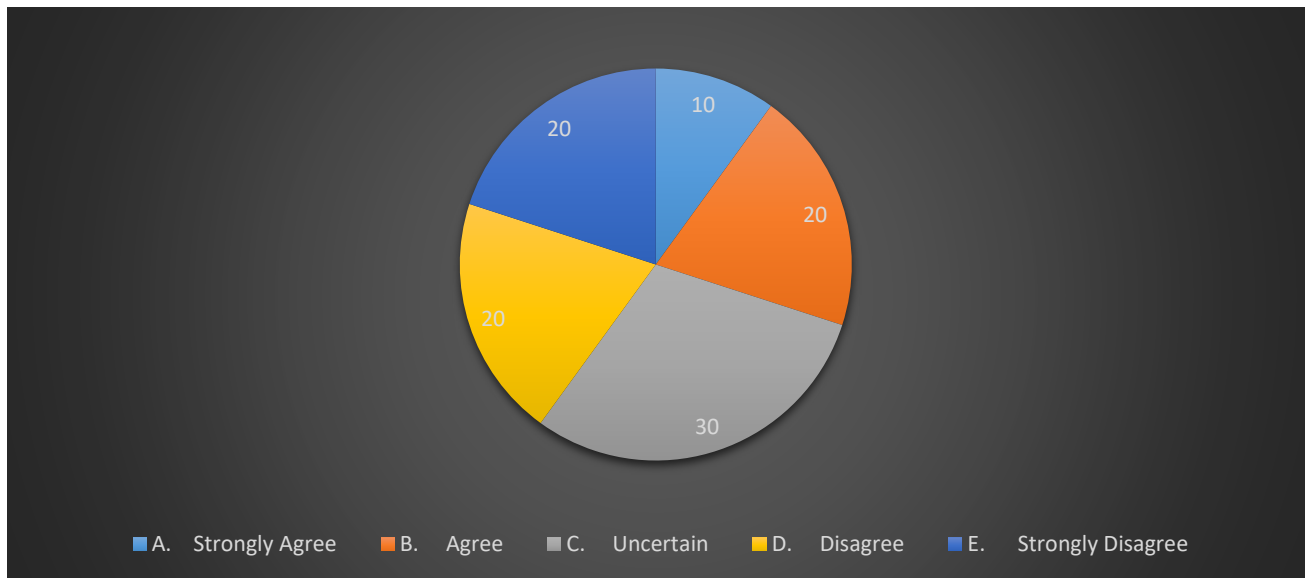


We can see that AIB own professionals believes that there are lots of things to be done in order to better customer services.

## CRM Improvement over last years



AIB Marketing team needs lots of improvement to have customers especially after covid-19 and current crisis of the new political situations, as per survey we can see that there is no required improvement in the CRM system.



Customer are using AIB brand Product service because they are not getting some services from the other brands there are just few number of customers which are loyal to the AIB and the main reason is poor CRM.

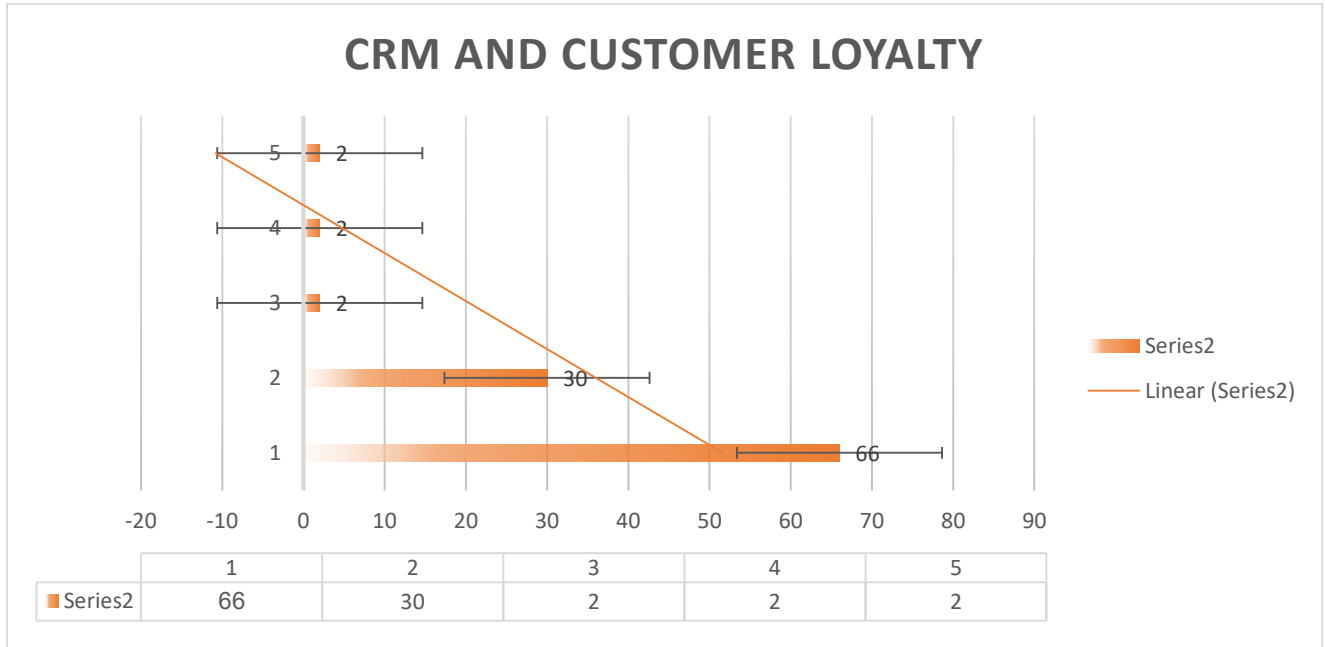
One of the other thing to I have observed while doing the survey is that no one wrote extra comments to below question.

12) Any suggestion for the organization regarding CRM, Social media and customer loyalty.

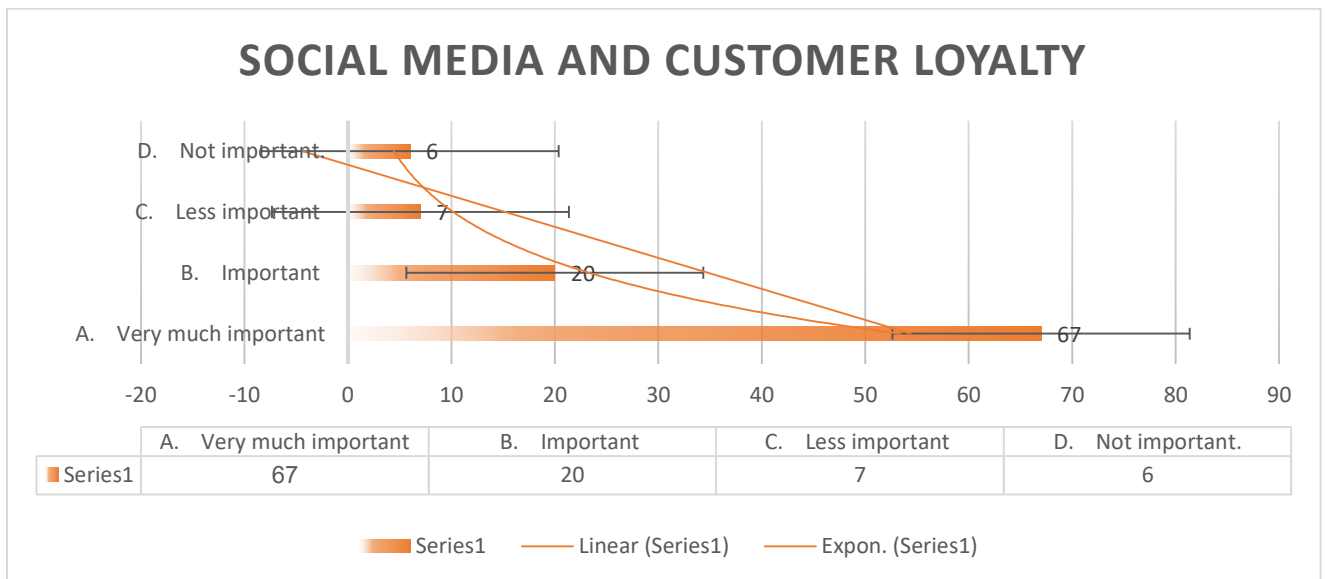
Although there were mostly professionals but no one wrote a singly line of suggestion and that proves that there is no use of asking lengthy questions in any survey cause no one is willing to write long answers or put extra efforts while responding to a survey.

# Data Analysis

As per survey in order to find the relationship between the CRM and customer loyalty let's have a look to below numbers and graph.



If we find the correlation between CRM and the customer loyalty it will be 1 or something near to one which means there is perfect positive correlation, the better the CRM is the more loyal the customers are.





Looking at this graph its clearly visible how important is the rule of social media to keep customer loyal towards a brand. Social media is a good tool in order to make sure that organizations are in touch with the customers and keep them attached with the company or brand, so as there is a direct relationship between social media connectivity of a brand with a customer and the customer loyalty, and there is direct relationship between CRM and customer loyalty so it means there is direct relationship between all the 3 variable the better the CRM and social media connectivity is the more loyal the customers are.

### **Limitations of the study**

The survey has been conducted from only one organization in a specific geographical location so the result might differ from different organizations at different locations. The survey was conducted from a limited group of people which means that the sampling method has been used so the result must not be accurate as much as it has been taken from few samples.

And the chances of getting invalid result is very high cause when I was collecting the information I might not get results as expected cause some of the participants might not have filled the survey accurately and one organization survey cannot be applied on all the other organizations, so this could limit the accuracy of the survey result.

## **Conclusion**

The purpose of the study was to identify the effects on various digital marketing activities on the loyalty shown by the customers towards the brand. During the course of the study, we discovered some of the things that brands that were a luxury to a brand have now become a compulsion. For a brand, some of the most important factors influencing their loyalty include the interactions, CRM that they have with the consumers online. Earlier, consumers were would not be vocal about their experiences, and would share such information in person. Due to the low cost of sharing (in terms of effort and thinking skills) that is required in sharing their experience online, most customers end up doing the same.

Moreover, during the study, we have found that Social influence of a brand, responsiveness, media richness, knowledge gains and sense of membership affect brand loyalty. A slow response time results in a negative gain for the brand (meaning that the loyalty is decreasing) and a fast responsive time adds to the brand value. The brands are unanimously shifting to managing their online activity better to provide the users with a platform where they can express how good or bad their experience was, with a brand, and hence brands give them such platforms, not only just planning the customer's actual experience, but their online journey to validate that experience. Surprisingly, knowledge gains about the brand result in a decrease in the brand loyalty, while media richness, sense of membership, social influence, media richness and sense of membership can have positive effects on brand loyalty, along with the right responsiveness time.

This report gives information about possible impact of efficient customer relationship management on customer loyalty in a major service firm. The purpose of this study was to determine whether the use of an efficient CRM system to identify and interact with customers can lead to customer satisfaction and in turn to customer loyalty in Afghanistan International bank. analysis was focused on the possible impact of efficient customer relationship management on customer loyalty in AIB in a Afghanistan. the level of customer loyalty is higher in some organizations mostly because the use of an efficient CRM system. However, in Afghanistan international bank, there are other factors that can also explain why some customer prefer other brands sometimes.. In this research, I made use of both primary and very few secondary sources of data. The thesis was therefore done with the help of both primary and secondary sources of data. Obtaining data from primary sources was quite a challenging task given because banking

institutions are always reluctant to share their data or information on grounds of its confidentiality. There was no major problem with obtaining books and e-books related to efficient CRM and customer loyalty. However, it was more time consuming to obtain relevant information from these sources that was most suitable for the report. This study did not consider all the elements of CRM that can enhance customer loyalty. In effect, this thesis falls short of bringing out all factors that can possibly affect customer loyalty in especially a business organization. Besides, there are indeed many other factors that can account for high levels of customer loyalty as indicated by respondents. One can therefore argue that the results of this research only represent part of the big picture, given that its scope was also limited to just the banking industry in Afghanistan. In other industries and/or in other countries the situation might lead to different results.<sup>20 29</sup> To round off, there are many other factors that can account for high levels of customer loyalty which actually lie beyond the scope of this research. It would also be more enriching to see how each system of CRM is helping to enhance customer loyalty in many other organizations across the world. As the knowledge base grows, researchers would therefore need to pay more attention to the specific outcomes that are produced by different systems of CRM.

## References

- i. Paul Greenberg, (2010), "The impact of CRM 2.0 on customer insight", Journal of Business & Industrial Marketing, Vol. 25: 6 pp. 410 - 419
- ii. AIB (Afghanistan international bank) customer service procedure.
- iii. AIB official website [www.aib.af](http://www.aib.af)
- iv. Eastern Michigan university library <http://guides.emich.edu>  
  
Bala,N , DR, E-commerce and CRM, 2018 [www.ijcnwc.org](http://www.ijcnwc.org)
- v. Schermerhorn, J. 2011. Exploring Management. New York: John Wiley & Sons, Incorporated.
- vi. C.M. Sashi, (2012),"Customer engagement, buyer-seller relationships, and social media", Management Decision, Vol. 50 I 2 pp. 253 – 272
- vii. Management Decision, Vol. 50 I 2 pp. 253 – 272
- viii. Chau,P.Y.K., Cole M., Massey, A.P. Montoya-Weiss ,M., and O. Keefe, R.M.2002, Cultural Differences in the On-line Behavior of Consumers.
- ix. Reichheld,F.F., and Schefter, P., 2000, E-Loyalty; Yours secret weapon on the Web; Harvard Business Review, 78, 105-113.
- x. viii. Minocha, S., 2000. Design of E-business Sites for Effective CRM. ix. Peppers and Rogers Group (Asia), 2001, CRM in Asia: A cross cultural case study.

Appendix

## Customer relationship effect on brand loyalty

Dear Respondent;

I am a student of the Business Management Department from Delhi Technological university currently involved in a research study as my final project activity for obtaining MBA Degree. The questionnaire is designed to get the perception and opinion of AIB known as Afghanistan international bank staff involved in the marketing activities of the bank.

All data and/or information obtained is anonymous and will be kept as confidential data so you may share your idea from organization point of view without any hesitation

Thanks for your support and Time

- 1) What is your gender
  - A. Male
  - B. Female
  - C. Not willing to share
  
- 2) Number of years you are in touch with the customers as an AIB represented.
  - A. 1-5 years
  - B. 5-10 years
  - C. More than 10 years
  
- 3) How satisfied are the customers with the CRM of the organization.
  - A. Very satisfactory
  - B. Somewhat satisfactory
  - C. Neutral
  - D. Somewhat unsatisfactory
  - E. Unsatisfactory.
  
- 4) How loyal your customers are towards AIB brand due its good customer relationship.
  - A. Very much loyal
  - B. Loyal
  - C. Neutral
  - D. Not loyal
  
- 5) How active is AIB marketing section while interacting with customers in social media.
  - A. Very much active 24\*7
  - B. Active within working days

- C. Active 3 days a week
- D. Not active at all.

6) Rate the importance of social media for having customer satisfaction and loyalty.

- A. Very much important
- B. Important
- C. Less important
- D. Not important.

7) Do you agree that improved CRM can be the reason for customer loyalty?

- A. Strongly Agree
- B. Agree
- C. Uncertain
- D. Disagree
- E. Strongly Disagree

8) Which of these are the common management problems you think AIB is facing?

- A. CRM units are not managed by professionals
- B. CRM systems can be complicated to implement
- C. Data insecurity
- D. Poor internet connection
- E. All of the above

9) Do you think your organization has problems in managing its customer Services unit?

- A. Yes
- B. No

10) Can you please rate the level of improvement of customer relationship management in AIB in last few years?

- A. Very High
- B. High
- C. Moderate
- D. Low
- E. Very Low

11) Do you agree that improved CRM has been the main reason why customers prefer to a buy a product from a specific brand Especially AIB Bank?

- A. Strongly Agree
- B. Agree
- C. Uncertain
- D. Disagree
- E. Strongly Disagree

12) Any suggestion for the your organization regarding CRM , Social media and customer loyalty.

.....

.....

.....

.....