

The Effect of Customer Relationship Management on Customer Retention: The Mediating Role of Customer Satisfaction and Effective Commitment

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Abstract

Customer relationship management (CRM) practices are business strategies aimed at reducing costs and increasing the profitability of organizations by strengthening customer loyalty. In this study, we investigated the critical factors that determine customer retention and developed effective CRM practices for sustainable customer retention management in the telecommunication industry using Zong as a case study. Well-structured questionnaires and personal interviews were used to test the study's hypotheses. A sample of 100 management students with Zong connections was selected, and linear regression analysis was conducted for empirical purposes. The empirical findings demonstrate that CRM practices positively and significantly affect customer retention.

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The empirical findings also demonstrate that customer relationship management practices positively and significantly affect customer satisfaction and effective commitment. The study recommends maintaining sustainable customer relationships to help businesses retain existing customers. Therefore, managers need to look at customer relations beyond the technological features of CRM to satisfy and retain customers.

Keywords: Customer relationship management; Customer retention; Telecommunication industry; Customers; Zong Peshawar.

1. Introduction

In the current competitive and turbulent environment, the number and intensity of competitors are increasing. Consequently, power in the marketplace is shifting to the customer. Customers are the center of attention, and companies try to satisfy customers' needs by focusing their production on customer loyalty and maintaining sustainable and successful relationships with them. Therefore, customer relationship management (CRM) is crucial for customer retention and profit maximization. Companies must analyze and meet the needs of their customers to survive and grow in this competitive environment (Wu et al., 2009). Many companies have recognized the growing trend toward CRM and the benefits of continuously nurturing customer relationships in recent years. As a result, academics and business professionals are becoming more interested in CRM, and progressive companies are focusing on CRM investments (Gruen *et al.*, 2000).

Between 1970 and 2010, marketers shifted from a product-centric strategy to a customer-centric strategy; CRM is the dominant strategy (Khera, 2011). In the 1990s, CRM became an integrated system rather than a specific system (Cunningham, 2002). It is estimated that between 1998 and 2001, the growth of CRM increased from 2 billion dollars to nearly 8 billion dollars (Bergeron, 2002). Marketing has increased competition between companies and has presented companies with

greater challenges in retaining customers. To maintain customer relationships and build a customer database, companies today focus more on existing customers than on acquiring new ones. CRM is now considered an indispensable marketing strategy as it describes how customers want to be served efficiently and effectively (Peppers *et al.*, 2004).

CRM is gaining popularity to consolidate the customer base, maintain customer satisfaction, and build customer loyalty (Chen & Ching, 2007). In addition, CRM practices have enabled managers to target their most valuable customers to use their company's resources more efficiently and effectively (Dorsch *et al.*, 2001). Companies can access secret and unrecognized customer information through CRM. When a company employs a CRM strategy, customers can receive highly customized and interactive services. Companies can build and maintain long-term customer relationships (Winer, 2001). From the number of educational centers, conferences, research papers, and industry attention, it is clear that CRM has developed much. Companies use CRM to manage customer, client, and prospect interactions. Marketing is becoming increasingly customer-centric as brands have shifted from brand-centric to customer-centric. Building customer knowledge through CRM is important as it positively impacts customer knowledge (Mithas *et al.*, 2005). Customers need to be engaged through CRM so that companies can differentiate themselves and build loyal customers.

Companies have increased profits, sales, and shareholder value through customer relationship management. Successful customer relationships are also developed, maintained and improved through these marketing practices. CRM is critical to a company's long-term success because it builds well-established market value, primarily by retaining valuable customers (Bolton & Tarasi, 2006). CRM involves understanding the needs of current and potential customers and providing appropriate products or services. In addition, CRM includes technologies, processes, and

procedures that help companies build long-term relationships with their customers. Implementing CRM involves a company's efforts to nurture its existing customers and attract new ones by catering to and satisfying their individual needs. So, we can say that CRM means gaining customers' commitment and loyalty to the company by making them feel they have a stake in it. The more satisfied and engaged customers are with the company, the more likely they are to remain customers of the company for a longer period.

In customer relationship management, numerous empirical studies have been conducted worldwide, and researchers have tested various variables associated with CRM. For instance, Verhoef (2003) and Yim *et al.* (2004) examined the impact of CRM on customer share trends and customer outcomes, respectively. The focus of these studies is to understand the role of CRM in customer retention. In addition, these studies examine how customer satisfaction and effective commitment affect customer retention. According to the authors' findings, managers must focus on CRM dimensions, not just technology, to improve customer retention and revenue growth. Few studies examine how CRM affects customer retention in the Pakistani telecommunications industry. For instance, Khan *et al.* (2015) explored the link between CRM and customer retention in the telecommunications industry in Pakistan. The analysis revealed a positive significant association between CRM and customer retention. The authors suggest that maintaining sustainable relationships with customers can promote customer retention.

Similarly, Hassan *et al.* (2015) examined the effectiveness of CRM on customer retention and satisfaction considering Shell Company of Pakistan. The analysis shows that CRM significantly affects customer retention and satisfaction. The study also shows that CRM is important in increasing market share, enhancing productivity, increasing customer retention, and improving customer satisfaction. Khan and Afsheen (2012) show that customer service, network coverage,

and price fairness are the most important factors that can greatly influence customer satisfaction. This study has two main objectives. First, we will examine how CRM affects customer retention. Second, we will examine how various CRM dimensions influence customer retention, e.g., customer satisfaction and effective commitment.

To achieve these goals, the study includes a literature review in Section 2, the theoretical framework and hypotheses in Section 3, the methodology in Section 4, the empirical results in Section 5, and a summary and conclusion in Section 6.

2. Literature Review

2.1 Customer Retention

In earlier times, customers were not given due attention by researchers, and they were neglected in empirical studies. The rapidly expanding market didn't care about its customers or meet their needs as much as possible. In today's market environment, increasing competition and competitive trends make it more likely that customers will need to be retained to protect the company from increasing competition. To accomplish this job, customer retention is critical. Ramakrishnan (2006) defined customer retention as keeping customers from switching to a rival competitor. Customer retention allows companies to maintain and continue their business relationships with existing customers (Mostert et al., 2009). Similarly, Dawes (2009) outlined that customer retention refers to the number of customers who maintain their relationship with a company over an extended period. Therefore, companies need to retain customers in today's competitive environment to be successful. Fluss's (2010) study explains that competitors always try to make better offers to attract customers.

According to Mithas *et al.* (2005), CRM practices positively correlate with customer satisfaction, leading to customer retention. More satisfied customers have a long relationship with the

companies, meaning they will remain customers for longer. Boltan (1998) shows that customer satisfaction is positively related to the duration of a company's customer relationship with a customer. It is important to keep customers so that long-term profitability can be achieved. Managers must focus on four key CRM areas, not just technology, to significantly improve customer retention (Yim *et al.*, 2004). This target can be achieved by stressing on reliable customers, incorporating CRM-based technology, and managing knowledge. Additionally, empirical studies have shown that CRM positively influences customer retention. These studies also state that stressing on reliable customers significantly affects customer satisfaction, resulting in positive changes in customers' behavior. Bose (2002) has pointed out that CRM combines technology and business processes to satisfy customer needs. According to a recent report, 44% of CRM practices have excellent or satisfactory results (The Economist Intelligence Unit, 2007).

CRM strategies aim to develop long-term customer relationships with a company (Chen & Popovich, 2003). To achieve long-term profitability, companies should focus on building stronger loyalty with their existing customers rather than attracting new customers (Anderson & Sullivan, 1993). Customer satisfaction is one of the most important means to retain today's customers. Therefore, methods to increase customer satisfaction are becoming more common. According to Reinartz *et al.*, (2004), using CRM technology alone may not be effective and may even harm the company in the long run. Consequently, managers need to examine CRM technology's contribution to different situations.

Ryals (2005) suggested that companies can improve their CRM performance by performing comparatively simple analyses. The primary goal of CRM is not only to engage and retain customers, but also to make them more profitable and manage their portfolios. In addition, the study suggests that marketers should consider these aspects even before implementing CRM.

Zablah *et al.*, (2004) argue that effective management of CRM initiatives requires that management emphasize the fundamental components. Gronholdt *et al.* (2000) pointed out that the influence of CRM on customer loyalty increases with the extent of competition in the marketplace. That is, the more differentiated a market is, the more strongly fluctuations in loyalty respond to changes in satisfaction.

2.2 Effective Commitment, Customer Satisfaction, and Customer Retention

Economic incentives and commitment programs have effectively reduced customer churn (Verhoef, 2003). Effective commitment is also important in customer relationships and prerequisite for customer retention. Marshall (2010) and Gustafsson *et al.* (2005) found that commitment and satisfaction are critical to customer retention. In addition, their studies suggest that customer satisfaction and effective commitment play an important role in customer retention, which is an essential component of customer relationships. According to the findings of Mokhtar *et al.* (2011), customer satisfaction greatly impacts customer loyalty. As customer satisfaction increases, customer loyalty increases, and customers remain loyal to the company longer.

Garbarino & Johnson (1999) believe that customer satisfaction is the most important factor influencing customers' attitudes and future intentions with low loyalty. In contrast, trust and effective commitment are more important mediators than satisfaction for high-loyalty customers. Several studies suggest that customer loyalty and commitment are important in retaining customers. Chen *et al.* (2003) provide evidence that they play a key role in attracting and retaining loyal customers. Companies need to build trust with their customers. Engagement between partners is based on trust since a lack of trust reduces performance effectiveness (Kwon, 2004). Researchers found that effective commitment and customer satisfaction are progressively influenced by trust (Wetzels *et al.*, 1998). The level of satisfaction directly affects the likelihood

that a customer will stay with the company. In addition, the study suggests many ways service providers can build long-term customer relationships, especially effective commitment, as this determines a company's future revenue from customer relationships. Dimitriades (2006) found in his study that customer loyalty directly contributes to customer retention, which is more strongly linked to customer satisfaction and commitment. Jones *et al.* (2010) found that effective commitment is the primary factor in customer retention that determines the duration of customer loyalty. In addition, effective commitment also leads to positive emotional attachment to a service organization as it reflects the individual's desire to continue the relationship. Mokhtar's (2011) findings confirm that higher customer satisfaction leads to higher customer loyalty, customer retention and profitability. Gerpott *et al.* (2001) indicate that customer satisfaction improves customer loyalty, affecting the customer's decision to continue or terminate the business relationship. When customer satisfaction has a constructive influence on customer loyalty, the customer is likelier to remain loyal to the company. When it harms loyalty, the customer is less likely to stay. Singh (2006) stated that customer satisfaction is the primary factor that affects customer loyalty and increases profitability. Customer satisfaction level significantly impacts customer loyalty and retention, although it does not guarantee improved repurchase behavior. In addition to increasing customer retention rates, customer satisfaction also increases profitability and market share. The success and profitability of a company depend heavily on customer satisfaction (Buchanan & Gillies, 1990). The more satisfied customers are, the more stable and lasting the relationship. Customer loyalty depends on customer satisfaction and is considered the most important aspect of market share (Rust & Zahorik, 1993). This means that for a large market share, it is crucial to retain customers, which is possible if the service is satisfactory. According to Hallowell (1996), customer satisfaction is associated with customer loyalty, which increases a

company's profitability. Due to high competition in the market, service providers strive to strengthen existing customer loyalty. When more attention is paid to the customer's psychological factors, it influences the customer's effective engagement, promoting loyalty and retention. Consequently, improving service quality is critical to customer retention because it promotes effective engagement that leads to customer loyalty.

Some schools of thought argue that CRM has a supportive and remarkable impact on customer loyalty and retention. Some of these studies describe how CRM has failed to bring profitable customers into companies and harmed long-term customer relationships. McKinsey Quarterly reported in 2006 that only 10% of executives surveyed by IT believed that the predicted impact of CRM adoption had occurred. Thomas *et al.* (2004) found that improvements in customer relationship management generally do not significantly increase customer retention. Richards & Jones (2008) found that CRM practices failed to produce profitable growth and destroyed long-standing customer relationships. According to a report, 22 percent of CRM initiatives produce unsatisfactory results (The Economist Intelligence Unit, 2007). CRM has a consistent impact on customer retention, as evidenced by about 10 to 15 empirical studies in the existing literature. In contrast, only a few empirical studies have found a negative association between CRM and customer loyalty. Although various studies have been conducted to investigate the link between CRM and customer loyalty, most of the studies have been conducted for western countries, and Pakistan is still in its initial stage. Therefore, this is the first study in Pakistan to empirically investigate the association between CRM and customer retention considering the mediating role of effective engagement and customer satisfaction.

3. Theoretical Framework and Hypotheses

3.1 Theoretical Framework

According to the available theoretical and empirical literature, CRM is an essential tool in today's relationship marketing. Companies that use CRM effectively are more likely to maintain long-term customer relationships. Competition in the marketplace compete not only to acquire new customers, but also to retain existing customers over the long term. Consequently, effective commitment and customer satisfaction are the most important CRM indicators. The most important predictors of customer retention are customer satisfaction and effective commitment. Figure 1 depicts the key components of the study's theoretical framework. As shown in the first phase, CRM acts as an independent variable leading to customer satisfaction and effective commitment.

The dependent variable is customer retention, and the intervening variables of the model are effective commitment and customer satisfaction, which lead to customer retention in the second phase. In other words, effective commitment and customer satisfaction determine customer loyalty, and companies maintain long-term relationships with their customers. After all, the more effectively a company uses CRM practices, the more likely it is that customers will be satisfied and motivated to remain loyal to the company. The company can enjoy a lifelong relationship with its customers, maximizing its long-term revenue and profit. Therefore, CRM was proposed as an independent variable, with customer satisfaction and effective commitment as intervening variables, better to understand the relationship between CRM and customer retention.

Figure 1: Theoretical Framework



Several empirical marketing studies have confirmed that effective commitment and customer satisfaction are the most important intervening determinants of customer retention. According to Mithas *et al.* (2005), CRM implementation is significantly related to customer satisfaction, leading to customer retention. Consequently, customer satisfaction is a critical component of customer retention. In addition, CRM practices affect customer commitment, which significantly impacts customer retention (Wetzels *et al.*, 1998). Dimitriadis (2006) found that effective commitment and customer satisfaction are stronger predictors of customer retention.

3.2 Hypotheses Development

Against the background of the present theoretical and empirical studies, the following null hypotheses are derived and tested:

H_1 : There is a positive and significant association between customer relationship management and customer satisfaction.

H₂: There is a positive and significant association between customer relationship management and effective commitment.

H₃: There is a positive and significant association between customer satisfaction and customer retention.

H₄: There is a positive and significant association between effective commitment and customer retention.

4. Methodology

In this study, descriptive research was conducted. We conducted the survey better to understand the association between CRM and customer retention. We employed the regression analysis technique with SPSS 16.0 to test the formulated null hypotheses and develop the relationship between the studied variables.

4.1 Sample Selection

This study's population is restricted to customers of Pakistan's telecommunication industry. Five companies in Pakistan provide telecommunications services to the general public. Self-designed questionnaires were administered to the customers who use the Zong network. We opted for the random sampling technique for data collection. Data were collected from three different universities in the city of Peshawar, Khyber Pakhtunkhwa, Pakistan. 100 respondents between 18 and 34 were interviewed for the primary data.

4.2 Measures/Instruments

A self-administered questionnaire based on a 5-point Likert scale was used to collect primary data (Verhoef, 2003). The questionnaire is divided into two main parts. The first part of the

questionnaire contains demographic questions about gender, age, education, and the type of telecommunications network used. The second section of the questionnaire contains 15 questions that assess customers' attitudes toward using mobile networks. The questionnaire items are rated on a 5-point Likert scale. The questions are rated on a scale of 1 to 5: 1 - strongly disagree, 2 - disagree, 3 - neither agree nor disagree, 4 - agree, and 5- strongly agree.

4.3 Demographic Data

Respondents' age, qualification, and gender were used as control variables in demographic data. Furthermore, four key questions were designed for CRM data collection. Four separate questions were also designed to collect customer satisfaction information. To obtain reliable data on effective commitment, 6 questions were considered for primary data collection. Furthermore, only one question was designed for collecting data on customer retention.

4.4 Estimation

A simple linear regression model is used to examine the association between CRM and customer retention. First, CRM is investigated in terms of effective commitment and customer satisfaction (the intervening variables). Second, effective commitment and customer satisfaction are used to estimate the relationship between the intervening and dependent variables. By including effective commitment and customer satisfaction as intervening variables, these models have attempted to examine the relationship between CRM and customer retention.

5. Empirical Results

5.1 CRM and Customer Retention

The proposed econometric model was estimated using simple regression to measure the relationship between CRM and customer retention. As shown in Table 1, there is a positive ($\beta = 0.664$) and significant association ($p = 0.000$) between CRM and customer satisfaction. These

results show that CRM significantly affect customer satisfaction. Specifically, CRM contributes more than 66% to customer satisfaction. Moreover, the value of R^2 (0.448) indicates that CRM causes about 45% of the variation in customer satisfaction. Based on these empirical results, we accept our null hypothesis H_1 . These results are consistent with the findings of previous studies such as Anderson & Sullivan (1993), Hallowell (1996), Boltan (1998), Gronholdt *et al.* (2000), Chen & Popovich (2003), Dimitriades (2006), Marshall (2010), Mokhtar (2011), and Khan *et al.* (2015).

Table 1: Empirical results of CRM vs. CS

Dependent variable: Customer Satisfaction (CS)							
Model	UC		SC	t-stat.	Significance	R^2	F-stat.
	β	S.E.	β				
C	1.291	0.258	0.670	5.009	0.000	0.448	79.658
CRM	0.664	0.074		8.925	0.000		

Note: C = constant; US = unstandardized coefficient; SC = standardized coefficient

Source: *Data processed by the author*

5.2 CRM and Effective Commitment (EC)

The results in Table 2 show that CRM has a positive ($\beta=0.509$) and statistically significant relationship ($p=0.000$) with effective commitment. These results indicate that CRM greatly impacts a company's effective commitment. Moreover, the value of R^2 (0.256) indicates that CRM

causes about 26% of the variation in effective commitment. Based on these results, we accept our null hypothesis H_2 . Our results are consistent with the findings of other studies such as Anderson & Sullivan (1993), Hallowell (1996), Boltan (1998), Gronholdt *et al.* (2000), Chen & Popovich (2003), Dimitriadis (2006), Marshall (2010), Mokhtar (2011), and Khan *et al.* (2015).

Table 2: Empirical results of CRM vs. EC

Dependent variable: EC							
Model	UC		SC	t-stat.	Significance	R ²	F-stat.
	β	S.E.	β				
C	1.285	0.352	0.505	3.647	0.000	0.256	33.633
CRM	0.590	0.102		5.799	0.000		

Note: C = constant; US = unstandardized coefficient; SC = standardized coefficient

Source: *Data processed by the author*

5.3 Customer Satisfaction (CS) and Customer Retention (CR)

Table 3 shows that customer satisfaction has a positive ($\beta=1.244$) and statistically significant relationship ($p=0.000$) with customer retention. These results show that customer satisfaction significantly impacts a company's customer retention. This outcome proves the importance of customer satisfaction, which is crucial for customer retention. The results show that customers will switch to another company if unsatisfied. Moreover, the value of R^2 (0.473) shows that about 47% of the variation in customer retention is due to customer satisfaction. Based on these results, we

accept our null hypothesis H_3 . Our findings are in line with the findings of Anderson & Sullivan (1993), Hallowell (1996), Boltan (1998), Gronholdt *et al.* (2000), Chen and Popovich (2003), Dimitriades (2006), Marshall (2010), Mokhtar (2011), and Khan *et al.* (2015).

Table 3: Empirical results of CS vs. CR

Dependent variable: CR							
Model	UC		SC	t-stat.	Significance	R ²	F-stat.
	β	S.E.	β				
C	- 0.729	0.479	0.687	-1.523	0.131	0.473	87.782
Customer Satisfaction	1.244	0.133		3.369	0.000		

Note: C = constant; US = unstandardized coefficient; SC = standardized coefficient

Source: *Data processed by the author*

5.4 Effective Commitment (EC) and Customer Retention (CR)

Table 4 shows a positive ($\beta=1.106$) and statistically significant ($p=0.000$) relationship between effective commitment and customer retention. Customers are kept when there is no commitment, but only a small number of them, and when the company keeps the customers, it significantly impacts customer retention. In addition, the R^2 value (0.517) suggests that effective commitment accounts for about 52% of the variation in customer retention. Based on these results, we accept our null hypothesis H_4 . Our results are in line with the findings of Anderson & Sullivan (1993), Hallowell (1996), Boltan (1998), Gronholdt *et al.* (2000), Chen & Popovich (2003), Dimitriades

(2006), Marshall (2010), Mokhtar (2011), and Khan *et al.* (2015). Our findings, on the other hand, contradict with those of Thomas *et al.* (2004), Richards & Jones (2008), and The Economist Intelligence Unit (2007), who concluded that CRM practices fail to achieve profitable growth and destroy long-term customer relationships.

Table 4: Empirical results of EC vs. CR

Dependent variable: CR							
Model	UC		SC	t-stat.	Significance	R ²	F-stat.
	β	S.E	β				
C	0.047	0.364	0.719	0.130	0.897	0.517	104.920
Effective commitment	1.106	0.108		10.243	0.000		

Note: C = constant; US = unstandardized coefficient; SC = standardized coefficient

Source: *Data processed by the author*

6. Conclusion and Policy Recommendations

Building good customer relationships is important for a company's survival and a necessary marketing tool that companies must use to make more profit. Management must consider developing an effective customer relationship by providing excellent service with a top priority decision for management. Demand for mobile services will increase over time as more customers enter the mobile industry. It is difficult to attract new customers and retain existing customers over time. Therefore, organizations are now focusing on retaining existing customers by building a

good customer relationship to meet their needs. Organizations must go beyond technology and engage customers through CRM practices to stand out from the competition and build a loyal customer base.

The current study's results suggest that CRM significantly impacts customer retention by influencing effective commitment and customer satisfaction. The implication is that a company can achieve customer retention and loyalty by aligning its CRM actions to keep customers satisfied and engaged. According to the study's findings, effective commitment and customer satisfaction are important indicators that influence CRM. A healthy customer relationship is essential to achieving customer satisfaction and effective commitment. Successful application of CRM practices helps satisfy and retain customers, leading to customer retention. Customer retention can only be achieved if a company has satisfied and engaged customers, which implies better customer relations. According to the findings, highly engaged and satisfied customers can lead to customer retention and loyalty.

The empirical results reveal that CRM plays a key role in increasing customer satisfaction and boosting profitability by reducing the cost of customer outreach on the one hand and increasing the number of customers, on the other hand, boosting profits and helping to gain a competitive advantage. CRM means communicating with the right customer at the right time and through the right channel. When we calculate the %age of customers who are highly satisfied with Zong's service delivery and quality, we find that 66.4% are very satisfied. As a result, Zong's CRM should be very effective in identifying and treating the best customers, leading to the understanding of each customer's current value and potential. Zong's management believes that CRM is highly significant for the company, which is more than half of the other techniques and strategies, and that all sales channels can achieve the highest possible return.

Although the study findings are extremely important for companies, it has some limitations. The first and most important limitation is that this study focuses on only one service sector (telecommunications), and the second limitation is that the sample size for conducting the study is extremely small. We chose the telecommunications industry to study customer switching behavior based on the services offered by the network operator. To see if CRM significantly impacts customer retention, we may also focus on other service sectors, such as banking, transportation, and hotels. Due to the limited sample size, customer behavior cannot be optimally observed. Therefore, the results cannot be generalized to the whole population. Therefore, researchers need to select an appropriate population for their future studies. To estimate the influence of CRM on customer retention in the telecommunication industry, future studies should focus to include other dimensions of CRM, such as customer profile, service quality, and organizational policy.

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