

**The Mediating Role of Customer Relationship Management
between Social Media Marketing and a Bank's Image:
Evidence from Emerging Countries**

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Abstract:

The study tries to measure the mediating role of customer relationship management between social media usage and bank's image. The study used the survey method in seven emerging countries with five control variables. Questionnaires were sent out to a total of 421 participants in this qualitative study. In order to determine the additional contribution of customer relationship management as mediating variables in the relationship between social media marketing and a bank's image, a methodology known as Hierarchical Multiple Regression (HMR) was used. The study found that interpretation rate for changes in Bank's Image that results from Social Media Marketing is

(50.5%), while this rate increased to (78.9%) when adding Customer Relationship Management. The study proposes a five-stage action plan to achieve maximum benefits. It includes: (A) Develop a comprehensive consumer relationship management (CRM) strategy; (B) Create an effective social media presence, (C) Develop content marketing strategies, (D) Monitor customer feedback, and (E) Measure results. finally, the study finds that the scope of future studies on social media is endless. There are many dimensions that academics and professionals must investigate, including attitude and behavioral patterns on social media platforms.

Keywords: Bank's Image, CRM, social media.

1. Introduction:

The banking industry is one of the most competitive industries in the world. Banks are constantly competing to attract and retain customers, and they must continually strive to differentiate themselves from their competitors. In recent years, banks have increasingly turned to social media marketing as a way to reach out to potential customers and build relationships with existing customers. However, the effectiveness of social media marketing in creating a positive image for a bank has been questioned.

Many researches have referred to customer relationship management (CRM) in different ways since its beginning in 1990's. It has been defined by Chen and Popovich (2003) as "a cross-functional, customer-driven and technology-integrated business process management strategy that maximizes relationships". While others authors defined it as a mixture between information technology, information systems, and marketing strategy in order to improve corporate efforts in serving consumer (McKenzie, 2001).

According to Khodakarami and Chand (2014) CRM can be considered an organizational process that have many factors like employees, company, organizational processes, customer orientation and information technology (IT), in order to establish and develop and sustain customer relationships.

CRM uses IT as a tool for maximizing customer value and its relationship with him/her (Chang and Ku, 2009). In addition, the firm must build an infrastructure that promote learning in order to build a good relationship with customers (Stein and Smith, 2009). Garrido-Moreno and Padilla- Melendez (2011) argue that the establishment of this relation depends on developing and acquiring knowledge which will increase firm capability in interacting with customers. This will also lead to an increase in company's performance.

The emergence of social media has allowed people to express their opinions more widely. It has become a main source for communication. Companies try to cope with this new technology in order to continue in business. (Jung & Jeong 2020). In addition, companies are trying to communicate directly with customers, and to include social media in their promotion mix. (Rugova & Prenaj 2016).

Internet allowed the existence of several forms of platforms and applications which changed the traditional way of communication and interactions. Customers reliance on social media platforms, their sharing of information and experiences and brand information have emerged as a new area in brand marketing. Social media can help companies in reaching huge audiences. It can increase their ability to increase sales through online commerce. It can also affect the establishment of trust between users and the company. (Sharma & Bharathi, 2013)

This study examines the role of customer relationship management (CRM) in mediating the relationship between social media marketing and a bank's image.

2. Literature review:

The banking industry is highly competitive, and banks must continually strive to differentiate themselves from their competitors in order to attract and retain customers. Social media

marketing has become an increasingly popular tool for banks to reach out to potential customers and build relationships with existing customers. Social media platforms such as Facebook, Twitter, Instagram, YouTube, LinkedIn, Snapchat, and Pinterest provide banks with an opportunity to engage with their target audience in real-time conversations about products and services.

However, there is still debate about the effectiveness of social media marketing in creating a positive image for a bank. While some studies have found that social media can be effective in increasing brand awareness and building customer loyalty (Ismail, 2017; Liu et al., 2019; Ebrahim, 2020), other have found that it can also lead to negative perceptions of a bank's image.

2.1 Customer relationship management:

There is no agreement upon a unified definition of CRM (Hamid, 2009). CRM had been reviewed from different technological, strategical, and philosophical perspectives. It usually means different things depending on the viewed in context (Piskar and Faganel, 2009). Sin et al. (2005) and Yim et al. (2005) argued that CRM can be divided in to four dimensions or behavioral factors (1) Customer focus, (2) CRM organization, (3) Knowledge management, and (4) Technology-based CRM. The researchers argued that these dimensions are compatible with the concept that CRM should be applied based on processes, people, technology, and strategy (Fox and Stead, 2001). They

also argued that the four dimensions must interact in order to improve organizational performance.

In another study investigated CRM dimensions, the authors used customer orientation instead of customer focus and argued that it's wider in perspective than customer focus (Abdullateef et al., 2010). In addition, many studies have examined the role of customer orientation as a dimension of CRM (Wang et al., 2010).

CRM is considered one of the strategic ways that helps any company to know better and understand its customers by learning and analyzing their purchases patterns. Alt and Reinhold (2012) explain that CRM is a technology-based process which allows the company to have information required about customers' needs and trying to satisfy them in order to build a profitable relationship with them. Other research claims that CRM tries to build a lasting relationship with customers and this leads to an increase in customer satisfaction and loyalty Minami & Dawson, (2008). That's why companies always try to find information about customers' needs and provide them with related offerings through different communication mediums. (Soltani & Navimipour, 2016).

According to resource based view perspective. The company can have a competitive advantage when focusing on consumers and building profitable relationship with them. In

addition, increased customer equity (Chae & Ko, 2016), loyalty (Nyadzayo & Khajehzadeh, 2016), and customer satisfaction (Santouridis & Veraki, 2017) can be achieved through developing relationships with customers. According to Roggeveen & Beitelspacher (2019) CRM implementation can increase companies capabilities in facing competitors and have more growth opportunities. These capabilities give the company a greater understanding consumer needs, and this allows them to decrease costs, improve service, (Yan et al., 2020). Müller (2014) adds that CRM solutions increase employees motivation and helps the company to succeed in different environments.

This study will use the same four dimensions of CRM in accordance with previous studies. In addition, they are strongly related with to the main components of CRM (processes, people, technology, and strategy).

2.1.1 Customer orientation:

Customer orientation reflects employee's willingness to satisfy the customers' needs. It leads to a good relationship between the company and the consumer. In addition, it has a positive effect on employees' performance and also on customers' satisfaction. This leads to an improvement in organization's performance (Brown et al., 2002). As one of the main aims of customer orientation behavior is to increase consumer's satisfaction and loyalty. Several studies proved that

there is a positive relation between customer-oriented behaviors and organization's performance. (Yilmaz et al., 2005; Kim, 2008; Asikhia, 2010).

Customer orientation refers to the degree of understanding and satisfying consumer's needs in order to build a long-lasting relationship with him. It reflects to what extent an organization try to satisfy and understand its customers needs in order to build a long-lasting relationship with them (Rodriguez, Peterson, & Ajjan, 2015). Harris, Mowen, & Brown, (2005) explains that maintaining a long-term relationship with customers requires customer orientation and it's considered a competing factor. Deshpande, Farley, and Webster Jr (1993) argue that customer orientation is a set of beliefs about customer's interests and needs from other stakeholders' perspectives e.g. employees, managers, owners in organization.

Cai (2009) argue that the success of a product is tied to understanding and forecasting customers' needs and satisfy them through giving a superior value. It gives priority to consumer, knowing their needs and wants, and putting these needs in consideration while designing the marketing strategy (Lambert, 2010). Kim (2008) related the failure of CRM to undervalue the importance of customer orientation. As companies face severe competition in today's market, several studies pointed that building a strong relationship with customers increase the chances of

success. (Burmam et al., 2009). That's why companies should value customer orientation and its vital role in CRM system, which will allow them to react to changing tastes of consumers in the right time. (Blocker, Flint, Myers, & Slater, 2011)

Gheisari & Taher (2015) also added that customer orientation is considered a strategic element. As a dimension of CRM organizations have considered it to be highly valuable as it guides customer-oriented culture in the organization and the employees. It has a positive effect on employees. (Kim, 2008). Several studies has proved the positive effect of customer orientation as a factor of CRM success (Abdullateef, Muktar, Yusoffc, & Ahmad, 2014).

2.1.2 CRM organization:

CRM organization relies on collecting and storing customers information in a database system, then distribute the data in different departments. This helps in customizing marketing offerings (Yim, Anderson, & Swaminathan, 2004). Applying successfully CRM in different departments allows the company to increase performance and business growth (Rahimi, 2017). Several researches assured that CRM organization happens by building an adequate organizational culture, in addition to having proper tools, and a tracking system to facilitate operations' processes (Sofi et al., 2020).

Organization's culture that doesn't put in consideration the long-term relationship with customer might find it difficult to apply CRM (Dutu and Halmajan, 2011). These companies should create an appropriate climate for service at work by providing employees with technological tools and technology, tracking customer satisfaction system, providing complaint systems, applying a reward system. This will help employees in providing customer orientation behaviors. (Mechinda and Patterson, 2011).

Customer should be the focus of the organization. The entire company should be organized around cultivating relationships with customers (Yim et al., 2005). CRM will not be successful by only acquiring technology, but with the integration of CRM in the organization (Sin et al., 2005). Redesigning organizational structure might be crucial for CMR implementation. In addition, all member in the organization should participate in the new CRM system. Information gathered by CRM should be transmitted to all required areas effectively (Elmuti et al., 2009). In addition, organization's structure should facilitate communication through functional areas (Liu, 2007). Chang and Ku (2009) proved that organization's structure is a main factor in successfully applying CRM and improving organization's performance.

Several studies found a positive relationship between CRM organization and organization's performance (Akroush et al., 2011).

2.1.3 Knowledge management:

Recently, knowledge management (KM) is regarded as a vital resource for organizations. The techniques of knowledge transmission concerning consumers are main resources which allow the firm to have a better relationship with consumers, and attain competitive advantage. (Shi and Yip, 2007).

Consumer knowledge plays a critical role in CRM. Firms can use it to have a better relationship with consumers. (Zahay and Griffin, 2004). It allows companies to have a competitive advantage. (Sin et al., 2005). Actually, we can predict the successful CRM by the ability to transform consumer information into consumer knowledge. (Stringfellow et al., 2004). Generated consumer knowledge should be distributed among the organization. (Ryals and Knox, 2001), as the results of knowledge occurs when sharing it with different functions in the organization for meeting customers needs and wants. Several studies showed that knowledge management held organizations in having better customer relationships. In addition, there is a positive relationship between knowledge management and organization performance (Yim et al., 2005). Thus, for companies to be competitive, they should have new knowledge concerning their consumers, examine and use existing knowledge, and finally distribute this knowledge within the company (Hallin and Marnburg, 2008).

Serval studies found a positive relationship between KM and financial performance. (Sin et al., 2005), However, limited research has been done covering knowledge management in banking sector. Consumer knowledge has been defined by some researchers through analyzing the relationship between customers data, knowledge, and information. (Charband & Navimipour, 2016). Consumer knowledge depends on CRM, as CRM is the process of having consumers feedback, providing the product or service, and knowing customer's needs. (Lingbo & Kaichao, 2012).

Having brand knowledge is essential for building brand equity (Backhaus & Tikoo, 2004). Employees knowledge about the brand effects how they represent the brand to the consumer (Xiong et al., 2013) it also increases their brand commitment (De Chernatony & Cottam, 2006).

2.1.4 Technology-based CRM:

Dutu and Halmajan (2011) explained that CRM strategy will not succeed if adequate information technology is not used. Using CRM technology will increase profitable relationships with consumers. It allows information sharing across functions which effects interactions with customers. It also allows the analysis of consumer data, in addition to customizing response. (Mukerjee and Singh, 2009). Several studies have pointed that there is a positive relationship between CRM technology and organization performance (Akroush et al., 2011; Sin et al., 2005). Technology

have changed the way we work and how we do business (Sinha & Mukherjee, 2016). Recently there has been an enormous growth in technology and information, which made us in need for computer and educational facilities. (Saleem et al., 2017)

The quick evolve in technology made companies compete in the state-of-the-art technology. Information technology (IT) can redesign business processes which can improve organization performance (Museli & Navimipour, 2018). IT links internal stakeholders with external stakeholders and facilitate work practices. CRM applications link technological accomplishments with delivering products to consumers. It also allows the company to respond in time, and has personalized communication with consumers. In addition, it analyzes consumer behaviors and patterns and create predictive models. The role of IT in CRM has been studied by many researchers. CRM performance positively affect business performance (Hong-kit Yim, Anderson, & Swaminathan, 2004). Using IT positively affect CRM activities (Ko, Kim, Kim, & Woo, 2008).

2.2 Social media marketing:

“Social media” is based on two words, where “Social” means the interaction between customers who have similar interests. “Media” refers to the channels where the consumers can create and exchange information. (Icha & Agwu, 2015). In reality, social media only demonstrated customers need for

interpersonal interactions on internet. For example, companies noticed that customers use real-time texting for information sharing. So, companies used social media in their marketing strategy. Social media marketing (SMM) can be defined as “affecting customers’ purchasing action by using commercial events and processes” (Dann, 2010).

SMM points to commercial behavior happening on social media (Harvey, Stewart, & Ewing, 2011). Several studies have classified social media into two types: social-based SMM, and user-generated content (UGC) SSM (Alves, Fernandes, & Raposo, 2016; Zeng & Wei, 2013). Social-based SMM relies on direct communication between customers (e.g WeChat). This medium has developed and increased in size of transactions as a shopping channel. Internet Society of China (ISC) (2016) showed that more than 12.57 million user are using WeChat. User-generated content (UGC) SSM relies on websites or platforms (e.g Facebook, Twitter) where these platforms are configured as informative medias. They can be easily modified for commercial actions by users. (Goh, Heng & Lin, 2013)

Interactions in SSM platforms became something in everyday life, e.g Facebook, Instagram, YouTube, LinkedIn, etc., is an indicator for consumers’ behavior toward social media (Alalwan, et al., 2017). Social media is used for educational, social, and commercial purposes. Consumers increased their use of social media

platforms as a mean for information searching. They also use it in their purchasing decisions (Kim et al., 2018). In addition, consumers rely on social media in developing relations. (Ladhari & Michaud, 2015). Users also use it to collect information about products and rely on consumer reviews (Nam et al., 2020).

We can differentiate between two term: (1) Social media, and (2) Social networks. Where social media permits customers to broadcast, and share self-generated content through Internet platforms. Organizations can use social media, and also customers. (Alalwan et al., 2017). For example: Youtube, blogs, and virtual communities. While social networks consist of platforms that use social media for connecting people with similar interests. SSM allows using users experience. Users can share their experience with a product. It also allows customers to know other users' opinions for a certain product. This affects the customers' purchasing decision. (Ladhari & Michaud, 2015).

Customers who are seeking information about products on social media are increasing with out the need for companies to post any promotion. Companies can use social media to promote their marketing offerings. They can share images, comments, links, videos via platforms. Consumers can post and share posts. This drives the need for customers to analyze information before adopting it and allowing it to affect their purchasing intentions (Erkan & Evans, 2016).

Companies has integrated social media in their marketing strategies. They use it as a tool to expand their existence and market share. Also, to promote their goods and services, and to affect their reputation (Dolega et al., 2021). Customers use social media to share their good and bad experiences. They express their opinions about different marketing offerings they had, companies they have dealt with. Several studies have proven the relation between word-of-mouth and customer decisions (Alalwan et al., 2017; Huynh et al., 2020), intentions (Lee & Wong, 2021), and loyalty (Nguyen-Phuoc et al., 2020).

Several researches tried to investigate consumer behavior (Kim et al, 2021), intentions (Septiani et al., 2017) after reading reviews from different customers. Ladhari & Michaud (2015) argue that social media information alters customers' expectations and affect customers' preferences and decisions. This encourages many firms to use these platforms to develop and grow their relation with consumers (Chen et al., 2014).

2.3 Bank's image:

Bank image refers to the ideas about the bank that comes to an individual's mind when anything is mentioned about that bank (Rahman, 2016). Regarding corporate image in general, the study of (Leong et al., 2022) measured the effect of the corporate image on service quality and price equity, which in turn affect customer loyalty and satisfaction. The study was applied to

mobile companies in Brunei. The results showed a positive relationship between the corporate image, service quality, and price fairness. It also showed a relationship between service quality, price fairness, and consumer loyalty and satisfaction.

While (Mainardes et al., 2021) examined the effect of quality in aviation service on trust, perceived value, and customer satisfaction, and accordingly the impact of these variables on the organization's image. The study was applied to Brazilian travelers. It showed that quality of service in the aviation sector can affect trust, perceived value, and customer satisfaction, and these variables also positively affect corporate image.

Another study for Chien (2019) measured the effect of corporate image as a mediating variable between service quality and customer satisfaction, by applying it on trade exhibitions in Taiwan. The results showed that there is a positive relationship between service quality and corporate image. The two variables together positively affect customer satisfaction.

As of banks image in particular, Ab Hamid et al. (2022) examined the antecedents and consequences of Islamic banks image in Malaysia. The study found that antecedents of banks image can be divided into three categories which are functional brand, emotional brand and spiritual (the corporate association with an individual belief system or faith) brand attribute. on the other hand, the consequence of banks image is loyalty.

Flavian et al. (2004) proposed a scale for measuring internet banks' image. The results showed that an Internet bank's image consist of reputation and security perceived by consumer, in addition to the services offered and their access to consumers.

Each firm seeks to draw a good image for itself and continue to improve this image and enhance it among the target market segments. Reaching this image is a strategic goal, and all types of firms and institutions seek to achieve this goal.

According to (Del Chiappa, G. et al, 2016) corporate image can be expressed in three dimensions: (1) functional dimension which reflects company's products, their features, and competence. (2) affective dimension which reflects positive or negative emotions related to the company. (3) company's reputation dimension which reflects positive or negative company's reputation in customer's mind.

3. Study design:

Due to technological progress, the economy is transitioning from a market-driven state to a network-oriented one, and social media has seized the forefront of IT trends in the global technology community. The banking industry has also been engulfed by the digital tsunami, and banks are pushed to refocus and reinvent their digitization processes in response to a fast shift in customer behaviour and purchasing preferences (Sawhney and

Ahuja, 2022). Banks have been compelled to adopt marketing techniques to attract new customers, as a result of the intense rivalry for capital in the banking industry. A common marketing communication method utilized by banks is a social media-informed customer loyalty programmer (Dewindaru et al., 2022).

According to Owino et al. (2016) social media has a favorable effect on brand image and client interactions in banking business. So, social media is a tool for establishing mutually beneficial relationships with banking customers. But according to Dewindaru et al. (2022) Social-media marketing efforts, brand image, and brand awareness of banks influence the response of millennial customers. This study tries to investigate this link by determining the function of customer relationship management as the mediating variable.

In order to determine the additional contribution of customer relationship management as mediating variables in the relationship between social media marketing and a bank's image, a methodology known as Hierarchical Multiple Regression (HMR) was used.

3.1 Study variables:

The study included three types of variables: an independent variable, social media marketing; a dependent variable, the bank's

image; and a mediating variable, customer relationship management. The variables are represented in figure 1:

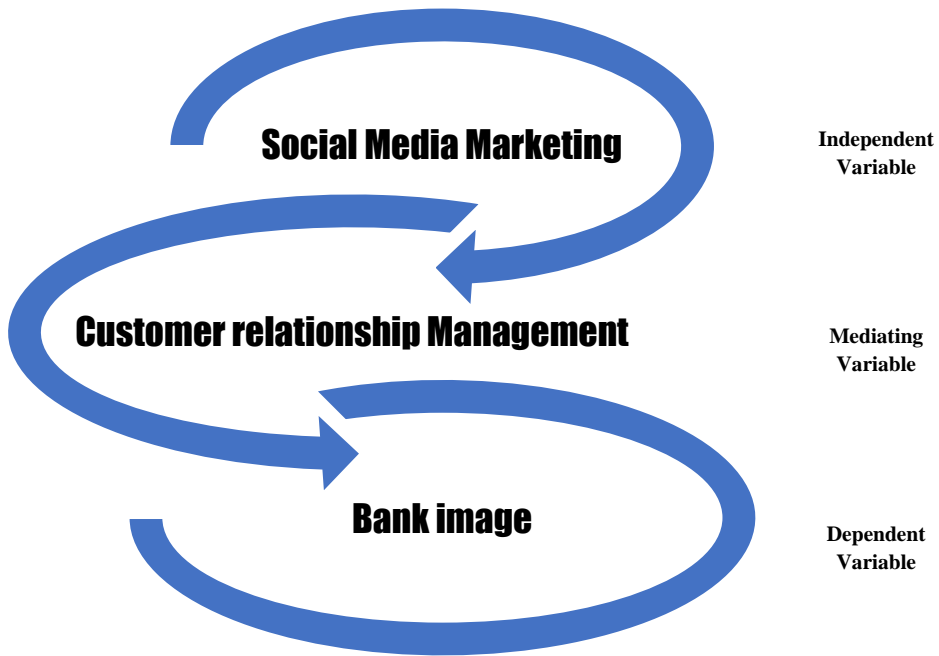


Figure 1: Study variables

3.2 Data Collection:

The study used the survey method (Appendix A) to describe the mediating role of customer relationship management between social media marketing and a bank's image in seven countries (Brazil, Egypt, India, Saudi Arabia, South Africa, Turkey, and United Arab Emirates) on Facebook, TikTok,

Twitter, YouTube, and Instagram under five control variables (age, gender, education, income, and residence).

Table No. 1: Data Collection

N o.	Residence	Male	Female	Total	Weight
1	Brazil	28	22	50	11.88%
2	Egypt	43	28	71	16.86%
3	India	44	39	83	19.71%
4	Saudi Arabia	67	21	88	20.90%
5	South Africa	30	12	42	9.98%
6	Turkey	13	19	32	7.60%
7	United Arab Emirates	17	38	55	13.06%
Total		242	179	421	100%
Weight		57.48%	42.52%	100%	

Participants came from only seven emerging countries, which considered as a study limitation. In addition, the study supported its conclusion with an English-language poll. This matter resulted in a prejudice among those who participated in the study.

3.3 Study measurement:

The questionnaire was developed based on six studies that included the three variables: Social media marketing, Customer Relationship Management, and Bank's Image. The measurements were adapted based on the following sources:

Table No. 2: Questionnaire design

	Study variable	Measurement	Dimension	Statements
1	Social Media Marketing	Kim and Ko (2012); Zollo et al. (2020)	Social Media Marketing	1- 11
2	Customer Relationship Management	Sin, Alan, and Yim (2005) Akroush, Dahiyat, Gharaibeh, and Abu-Lail (2011)	Customer Orientation	12 - 14
			Knowledge Management	15 - 17
			CRM Organization	18 - 21
			Technology Based CRM	22 - 24
3	Bank's Image	Lin et al.,(2021)	Functional dimension	25 - 26
			Affective dimension	27 - 29
			Reputation dimension	30 - 31

The dependent variable (the bank's image) was estimated by creating an index with equal weights for the three components of bank's image (Functional dimension, Affective dimension, and Reputation dimension).

4. Statistical Analysis

4.1 Reliable Analysis

The results of the survey can be generalized if they are given to society's members under the same conditions, in accordance with the characteristics of social sciences. Our findings also show that the scale is trustworthy, with an alpha coefficient of 0.7829.

4.2 Descriptive analysis

Statistical parameters for study variable can be viewed through table no.3

Table No. 3: Statistical parameters for Study variable

No.	Study variable	Statements	Mean	Standard Deviation	Coefficient of Difference
1	Social Media Marketing	1- 11	3.5484	1.1707	0.329923
2	Customer Relationship Management	12 - 24	3.2857	0.4693	0.142831
3	Bank's Image	25 - 31	3.1447	0.5895	0.187458

Source: Statistical Package for the Social Sciences output

Table no. (3) shows a discrepancy in coefficients of difference between study variables, as there is homogeneity for these coefficients for "customer relationship management" and "the bank's image" with values of 14.3% and 18.7%, respectively. On the contrary, there is a high rate of disagreement among the study sample for "social media marketing," with a value of 33%. Figure no. (2) show the three-dimensional relationship between the variables of the study. However, the correlation between the variables can be reviewed through Table no (4)

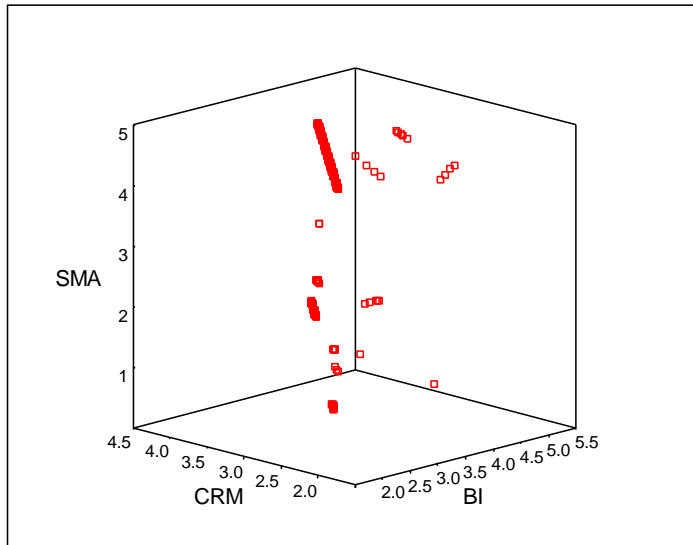


Figure No. (2) show the three-dimensional relationship between the study variables

Table No. 4: The correlation matrix between the study variables

Pearson Correlation	Bank's Image (BI)	Customer Relationship Management (CRM)	Social Media Marketing (SMA)
Bank's Image (BI)	1	0.854**	0.711**
Customer Relationship Management (CRM)	0.854**	1	0.602**
Social Media Marketing (SMA)	0.711**	0.602**	1

* Correlation is significant at the 0.05 level (2-tailed).

** Correlation is significant at the 0.01 level (2-tailed)

Source: Statistical Package for the Social Sciences output

The study found a positive correlation at confidence level (99%), which is in line with the theoretical bases that reflects a relationship between study variables. Figure (2), and table (4).

4.3 Inferential analysis:

The study applied hierarchical regression analysis method to measure the contribution of Customer Relationship Management (Mediator variable) in forming a mental image for a bank among customers (the dependent variable) according to Social Media Marketing (independent variable). The statistical outputs are represented in tables (5) to (8).

Table No. 5: Introducing variables into the hierarchical regression model

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	SMA ^a	.	Enter
2	CRM ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: BI

Source: Statistical Package for the Social Sciences output

Table No. 6: Model interpretation rate

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.711 ^a	.506	.505	.4149
2	.889 ^b	.790	.789	.2707

a. Predictors: (Constant), SMA

b. Predictors: (Constant), SMA, CRM

Source: Statistical Package for the Social Sciences output

The study found that interpretation rate for changes in Bank's Image (dependent variable) that results from Social Media Marketing (independent variable) is (50.5%), while this rate increased to (78.9%) when adding Customer Relationship Management (mediator variable). Table (6)

Table No. 7: Significance of the model as a whole

ANOVA^c

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	73.924	1	73.924	429.512	.000 ^a
	Residual	72.114	419	.172		
	Total	146.038	420			
2	Regression	115.404	2	57.702	787.334	.000 ^b
	Residual	30.634	418	7.329E-02		
	Total	146.038	420			

a. Predictors: (Constant), SMA

b. Predictors: (Constant), SMA, CRM

c. Dependent Variable: BI

Source: Statistical Package for the Social Sciences output

According to table (7), the study found that the two hierarchical regression models are significant, where the value of (F) was (429.512) and (787.334) respectively. Independent variable and mediating variable are reliable at (99%).

Table No. 8: Significance of model parameters

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.143	.065		33.173	.000
	SMA	.358	.017	.711	20.725	.000
2	(Constant)	.106	.095		1.108	.269
	SMA	.156	.014	.310	11.048	.000
	CRM	.839	.035	.667	23.791	.000

a. Dependent Variable: BI

Source: Statistical Package for the Social Sciences output

According to table (8), the study found that the significance of model parameters are reliable (99%). According to the previous inferential analysis results; the study rejects the Null hypothesis and accepts the following alternative hypothesis:

There is a significant mediating role for customer relationship management between social media marketing and a bank's image.

5. Conclusion and recommendations

Customer Relationship Management (CRM) is an important tool for managing customer interactions across multiple channels such as websites, mobile apps, email campaigns, direct mail campaigns, etc. CRM helps banks understand customer needs better by collecting data on customer behavior and preferences. This data can then be used by banks to develop targeted marketing strategies that are tailored specifically for each customer segment.

This study examines the role of CRM in mediating the relationship between social media marketing and a bank's image. The use of CRM can help banks leverage the power of social media by providing them with insights into customer behavior that can be used to create more effective campaigns on social media platforms. For example, banks can use CRM data to identify which types of content are most likely to resonate with their target audience on each platform and tailor their messages.

The use of CRM provides banks with valuable insights into customer behavior which can be used to create more effective campaigns on social media platforms. Additionally, it enables banks to monitor customer feedback on these platforms so that any negative perceptions about a bank's image can be addressed promptly before they spread further among potential customers. Thus, it is clear that CRM plays an important role in helping banks

leverage the power of social media marketing while ensuring that their brand image remains positive. The study found that interpretation rate for changes in Bank's Image that results from Social Media Marketing is (50.5%), while this rate increased to (78.9%) when adding Customer Relationship Management (back to table 6). The results obtained are consistent with the results of both Abu-Shanab, E., & Anagreh, L. (2015); Kaur and Kaur, (2016), Shastri et al., (2020) and Kumar et al, (2022). They focused on customer loyalty, but customer loyalty cannot be separated from the mental image (Onyancha, 2013; Amani, 2020).

The study recommends that banks top management in emerging markets should give more attention to managing consumer relations activities through social media platforms, as it is one of the mechanisms of supporting bank's competitive position. The study proposes a five-stage action plan to achieve this:

- a. Develop a comprehensive customer relationship management (CRM) strategy: Establish a clear understanding of the bank's target audience, their needs and preferences, and develop a CRM strategy that will help the bank in building relationships with its customers.
- b. Create an effective social media presence: Develop a social media presence that is consistent with the bank's brand image and values. Utilize social media platforms such as Facebook,

Twitter, Instagram, YouTube, etc., to engage with customers and build relationships.

- c. Develop content marketing strategies: Create content that is relevant to the bank's target audience and use it to engage with customers on social media platforms. This could include blog posts, videos, infographics, etc., that are tailored to the customer's interests and needs.
- d. Monitor customer feedback: Monitor customer feedback on social media platforms in order to identify areas of improvement in the bank's services or products. Use this feedback to make necessary changes in order to improve customer satisfaction levels.
- e. Measure results: Track key metrics such as engagement rates, follower growth rates, etc., in order to measure the success of the CRM strategy and make necessary adjustments if needed.

Finally, the study finds that the scope of future studies on social media is endless. There are many dimensions that academics and professionals must investigate. This includes attitude and behavioral patterns on social media platforms, complex buying behavior, dissonance-reducing buying behavior, habitual buying behavior, and variety seeking behavior.

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Appendix (1):

Dear customer

We are conducting a research on social media and bank's image that consumers hold in their mind. We would like to know your opinion.

Any personal information that you provide will not be used for any other purpose.

Gender: Male Female

City:

Banks that you deal with:

Age:

No.	Sentence	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Using bank's social media is fun					
2	Content of bank's social media seems interesting					
3	Bank's social media enable information-sharing with others					
4	Conversation or opinion exchange with others is possible through bank's social media					
5	It is easy to provide my opinion through bank's social media					
6	Content of bank's social media is the newest information					

The Mediating Role of Customer Relationship Management between Social ...

Dr/ Osama Wagdi & Dr/ Said Sayed & Dr/ Yasser El-Tayeb

No.	Sentence	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
7	Using bank's social media is very trendy					
8	Bank's social media offer a customized information search					
9	Bank's social media provide customized service					
10	I would like to upload content from bank's social media on my blog or micro blog					
11	I would like to pass information on brand, product, or services from bank's social media to my friends					
12	The company treat customers with great care.					
13	The company is committed towards meeting the needs and expectations of customers					
14	The company provides customized services/products to customers					
15	The company provides channels to enable ongoing two-way communication between key customers and the company.					
16	The company's willing to help customers in a responsive manner, e.g. through interaction and touch points.					
17	Customers can expect prompt service from company's employees.					

No.	Sentence	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
18	The company established customer follow system at all customer touch-points.					
19	Employees try to meet customer needs					
20	I feel that organizational culture is thoroughly designed around customers					
21	Employees are trained to develop long term relationships with customers					
22	The company has the right software to serve customers.					
23	The company has the right hardware to serve customers.					
24	The computer technology available help in creating customized offerings to customers.					
25	The service is high in quality					
26	The service has more features if compared to competitors					
27	The service is nice					
28	The service has a unique personality if compared to competitors					
29	The service is reliable					
30	The service is one of the best in market					
31	I see that the brand has a good reputation in market					