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# A CAUSE AND EFFECT ANALYSIS OF RELATIONSHIP BETWEEN MARKETING AND CUSTOMER LOYALTY IN COMMERCIAL BANK OF ETHIOPIA

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## ABSTRACT

*The general objective of this study is to examine the effect of CRM on customer loyalty in commercial bank of Ethiopia in werabe town. To achieve the objective of the study necessary data were collected through the five points Likert Scale of questionnaires through convenient random sampling method. To achieve the intended objective explanatory and descriptive research design with a quantitative research approach was implemented. In the descriptive analysis tools such as frequency, percentage, mean and standard deviation were used while for the inferential analysis correlation and multiple liner regression was adopted by using SPSS V.21 and Questionnaire's reliability was estimated by calculating Cronbach's Alpha.*

*Correlation analysis assessed the relationship between CRM and customer loyalty, and multiple regression analysis used to assess the influence of CRM on customer loyalty. The findings confirm that all the independent variables (trust, commitment, conflict handling, communication, competence and technology have a positive and significant relationship with customer loyalty as well as the variables have a positive and significant influence on customer loyalty. Among the variables Communication has the highest influence on customer loyalty, followed by competence which is the next significant factor of CRM in study area. Therefore, commercial bank of Ethiopia is better to implement CRM appropriately and continuously, so as to get competitive advantage through building long-term profitable relationship with their customers and in order to achieve customer loyalty.*

**Keywords:** Customer Relationship Management, Customer Loyalty, Commercial Bank and Werabe.

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## 1. INTRODUCTION

According to Mithas, et al. (2005), the loyalty and retention of both current and potential new customers are challenges facing the banking industry worldwide, including Ethiopia. According to Payne, A., & Frow, P. (2005), loyalty broadly refers to customer actions that show a desire to strengthen an ongoing relationship with a business. Customers' willingness to make additional purchases from a business, their preference for the business, or their recommendation of the business to others may be evidence that they want to continue doing business with that business (Burns & Grove, 2005).

Customer relationship management (CRM) is a business concept for managing contacts with customers, clients, and sales prospects. It involves utilizing technology to organize, automate, and synchronize business activities in order to increase profitability, revenue, customer pleasure, and ultimately brand loyalty. Due to the profit benefit of retaining a loyal customer base, customer loyalty is one of the most important customer metrics in marketing (Oliver, Rust, & Varki, 1997). When a consumer develops loyalty towards a brand, they create a favorable opinion about the company, resulting in commitment. When a buyer becomes emotionally invested in a brand rather than just intellectually, loyalty to the brand is solidified. According to (Winter & Strauch, 2003), the benefits of Customer Relationship Management from the perspective of the company include those with practical biases such as data integration and automation of marketing or sales processes, as well as those with a business bias such as the extension and consolidation of profitable customer relationships. Customer Relationship Management allows prospective new customers to be targeted with personalized and attractive offers, hence enhancing the sales development effect (Sauers, 2008).

CRM will be focus on continuously improving and providing excellent customer service. CRM's purpose in the banking industry is to assist businesses in gaining insight into customer behavior and value via the use of technology and human resources. Understanding the various needs of consumers at various phases is essential for a successful connection between customers and bank (Smith, 2003). The banking industry is a customer-oriented service that puts the consumer first and attitudes in order to develop a long-term relationship with them.

The necessity for CRM, according to Payne and Frow (2005), goes far beyond the aforementioned considerations. They suggested that CRM may be adopted and modified by the banking sectors for many other purposes. Through CRM, knowledge is additionally available about the consumers' characteristics and market segments, but also about how they perform when making transactions. As a result, the goal of banks adopting CRM and developing strong customer connections is to persuade both their current and potential customers to promote the company's (products and services) brand. This study aims to empirically investigate the effect of customer relationship management on customer loyalty with reference to CBE, werabe town.

### **Statement of the Problem**

CRM in the banking sector differs from CRM in other sectors because banking is only concerned with financial services, which call for the growth of interpersonal trust, which results in loyalty among customers. According to O'Roak et al. (2012), this industry has a great opportunity to engage individuals in meaningful interactions that result in long-lasting, win-win partnerships. CRM and customer loyalty have an obvious and positive association (Yao & Khong, 2012).

When we come to our country, currently there is shows a high growth and expansion of the banking industry. The banking industry has a vital role in the country's overall economic growth and development. The key and backbone to success for the activities of this industry is because of the involvement of different participants. There is high competition among commercial banks in attracting the customers of one another and difficulties in retaining the lost customer's one from the other. Those are problems in handling customers, lack of advanced banking technologies, Lack of prompt response and actions, and less emphasis to customer relationship management in relation to customer loyalty. This leads to reducing amount of customers in their customer data base. Such customer reducing also affects the sustainability life of the commercial bank of Ethiopia(Kannabiran & Narayan, 2005). For this there may be other factors than these that have been studied (Ahmed et al., 2018). As far as the researcher observation since repeatedly go to the bank as one customer. The researcher observed some problem may occurred on commercial bank of Ethiopia in werabe town like lack of advanced banking network system, lack of flexible treatment method relate to customer loyalty problem and there are a very small window is open for commercial bank of Ethiopia in werabe town to exercise market competition and also limited effort to engage to CRM practices.

As the researcher try to refer local published studies in this area he find few such as Gebeyehu (2014) the effect of customer relationship management on market performance, Mekdes (2020) the effect of customer relationship management on customer Retention, and Fekadu (2018) The Effect of Marketing Strategy on Small and Medium Enterprises Performance. The solution of the addressed problem will be through admitting the problem from the concerned offices and taking corrective action. Finally, researchers and academicians will find it an addition value to the literature in its field (Ahmed et al., 2022). The previous studies focused on CRM activity in terms of organization profitability but this study emphasize on CRM practices on customer loyalty in terms of long-term expect potential CRM system benefit and customer observation or retaining long- term relationship with them. The current employment crisis is the result of the cumulative inability to achieve an effective connection between employer expectations and perceptions from the graduates (Ahmed and Tessma, 2020). Bureaucracies, incentives and tax advantages are extremely weak (Ahmed and Wube, 2019).Therefore, to reduce and avoid these problems the researcher motivates to study in this specific problem area, to come up with possible solutions by investigating the effect of customer relationship management on customer loyalty.

As a result, this study would seek to bridge the gap by investigate the effect of customer relationship management on customer loyalty Commercial Bank of Ethiopia found in Werabe town by taking six CRM dimensions. These are trust, commitment, conflict handling, communication and technology based CRM and dependent variables represented by customer loyalty. Alongside, this study was to examine the effect of customer relationship management on customer loyalty in case of Commercial bank of Ethiopia in Worabe Town.

## 2. REVIEW OF RELATED LITERATURE'S

Customer Relationship Management (CRM) is a basic business strategy that combines internal processes and activities with external networks to generate and provide value to targeted customers profitably. It is based on high-quality client data and is supported by technology" (Ang & Buttle, 2006). CRM (customer relationship management) is a corporate technique for identifying, cultivating, and maintaining long-term lucrative client connections. It entails devising a system for identifying your most profitable client relationships (or those with the most potential) and aiming to exceed their expectations in terms of service quality (McDonald & Ho, 2002). The study found that most employees' perceptions were low for all significant work-life balance initiative (Seman et al., 2022). With the aforementioned concept in mind, the word CRM is unclear. There is a lot of misunderstanding about what it stands for and how to put it into practice. As a result, depending on who you ask, CRM has multiple meanings (Payne & Frow, 2005). There are a variety of viewpoints on CRM and how it can be seen from diverse perspectives.

The following are some of the more popular definitions of the many that have been produced thus far:

'Customer relationship management (CRM) is a basic business strategy that connects internal processes and functions with external networks to generate and deliver value to targeted customers at a profit.' It is based on high-quality client data and is made possible by technology (Iriana, Buttle, & Ang, 2013). 'Customer relationship management (CRM) is a technique for gathering data about customers, grasping their characteristics, and applying those characteristics to specific marketing actions,' Swift (2001, p. 33). The study focused on the determinants of employee engagement (Muzeyin et al., 2022). The study found out that labour, material, equipment, finance, design, and project management related factors had a positive and significant effect on the time overrun of the project. Whereas, external environment-related factors found were insignificant for time overrun (Ahmed et al., 2023). 'Customer relationship management (CRM) is an integration of technologies and business processes used to meet the demands of a customer at any given time' ((Bose, Freedman, & Steinberg, 2002). The study carried by Eshetu and Ahmed, (2022) shows that the bank's payment is not based performance which might have discouraged employees from improving their performance. "CRM is a marketing approach for identifying and attracting profitable consumers, then binding them to the firm or product through effective relationship marketing to ensure profitable growth." CRM is an excellent tool for acquiring new consumers as well as increasing customer happiness and loyalty. Up-selling and cross-selling can also be utilized to increase sales by leveraging existing customer relationships. Customers who are the most "value" must be identified, attracted, and maintained" (JACOB & KUMAR 2017). The present study have clearly shown that majority of employees have strong wish to have effective factors of performance appraisal system. The study indicates that, online technology used in performance appraisal system (Ahmed, 2016). "Customer relationship management (CRM) is a strategic method to improving shareholder value by building appropriate relationships with key customers and customer groups." CRM combines the power of relationship marketing with the power of information technology to create profitable, long-term relationships with customers and other key stakeholders.

CRM gives you new methods to use data and information to better understand and collaborate with your customers to create value. This needs a cross-functional integration of processes, people, operations, and marketing skills, all of which must be supported by data, technology, and application, ((Payne & Frow, 2005).

Customer relationship management (CRM) is the collection of systems, procedures, and organizations that profitably drive customer loyalty. CRM is a strategic view that combines how we want the business to interact with customers, as well as the technologies that can support that view and bring it to life by merging people, processes, culture, and attitude. Customer relationship management (CRM) is the process of managing a customer connection such that it grows, flourishes, and remains healthy over time. The result of the study shows that among the four variables brand perception, and perceived quality has a significant positive impact on brand awareness of local leather footwear while advertising and product innovation do not have (Muzeyin et al., 2022). Customer loyalty, not just relationship management, is the goal of CRM, which employs a 360-degree view of the customer. Customer relationship management (CRM) is a collection of business processes and practices that focuses on the interactions between key customers and the primary company and Customer relationship management (CRM) is a 360-degree view of a customer's transactional behavior with a company (Kannabiran & Narayan, 2005).

An analysis of the above different definitions shows that they all have common concepts of: Customer focus (customer satisfaction, loyalty and retention), technology, knowledge management, change management and leadership (Cavas & Tarhan, 2004)

Acknowledging many Marketing practitioners and scholar's strong recommendations for close relationships with customers, it is apparent that the beliefs of existing customers are more profitable as the acquiring and attracting of new customers is expensive, and that it is less costly to up-sell or cross-sell products or services to current customers ((Parrey, 2013). According to ((Reichheld & Sasser, 1990) which showed the large impact on profitability of small increases in customer retention rates, which made the marketing community more conscious of the need to manage customer relationships in the long term as well as prior to the first sale.

**Customer loyalty:** Customer loyalty is critical in banking, as it is in any other industry, for the sustainability of the business, especially given the high level of rivalry among banks. It is frequently related with brand, which denotes what a firm stands for in terms of a name, product, service, symbol, pricing, and so on, and which frequently distinguishes one service provider from another (Salimon, Yusoff, & Abdullateef, 2013). The researchers conclude that educational level of father's and Mothers' of students have a significant association with student's intention to start their own business (Ahmed et al., 2017). Customer loyalty is a concept that typically leads to constant and repeated brand buying behavior despite the presence of better offers from competitors (Salimon et al., 2013). When a consumer is loyal, he or she is more likely to renew contracts, recommend his favored brand to friends and colleagues, and maybe stay with his company indefinite (Jumaev & Hanaysha, 2012). It is consequently critical for banks to keep track of their clients' loyalty levels in order to prevent them from transferring, as it is less expensive to keep a loyal customer than to acquire a new one. Customer Satisfaction Customers' intent to repurchase, satisfaction, and price fluctuation tolerance are all indicators of customer loyalty. Customer loyalty include a customer's repurchasing habit as well as their preference for a specific product or service, as well as behavior and attitude loyalty (Read, Merrill, Griffin, Bachrach, & Khan, 2014).

## 2.1. CRM and Customer Loyalty

Client-centered procedures tailored to each customer's wants and values are the most critical thing to do today to address low customer satisfaction. Firms can develop customer loyalty by treating various clients in different ways (Cavas & Tarhan, 2004). Customer loyalty is defined as the long-term retention of a connection by providing service that satisfies and even exceeds the needs of the customer (Kirmaci, 2012). Customer loyalty is measured in terms of the amount of money spent on a certain brand. The frequency of purchases is used to determine the amount of loyalty (Javalgi & Moberg, 1997). Customers' awareness has steadily improved as the amount of readily available information has increased in recent years. Customers today are aware of their market power and that every activity is carried out for them. Today's consumers have more choices for their financial needs than ever before (Buba et al., 2018). The items and services are now more accessible. Consumers consider the pricing, newness, accessibility of the goods, and other services offered before deciding on a trademark. Consumers' loyalty to products and services dwindled as the number of options grew (Cakmak, Cakmak, Dumlupinar, & Tekinay, 2012). Firms are now attempting to deliver products and services at a cheaper cost than their competitors in order to gain client loyalty by fully meeting the needs and expectations of their customers.

## 2.2 Empirical review

The following studies are review to familiarize with the topic of customer relationship management, to demonstrate the originality of this study and to reveal the gap it will fill in the customer's loyalty research. All quoted studies on the effect of customer relationship management on customer loyalty or retention have concluded that building relationships with customers is an important factor for maintaining one's customers. According to (Reichheld & Sasser, 1990), as a customer's relationship with a firm lengthens, profits rise. (Wübben, Wangenheim, Evanschitzky, Vogel, & Lemon, 2007) states that customers who are retained through CRM are more profitable than new customers for the following reasons: - Customer acquisition costs may be high, so customers may not become profitable unless they are retained for one or more years. Loyal customers buy more over time, so revenues go up; companies become more efficient at serving them, so costs go down. Loyal and satisfied customers may refer to other potential customers. Mohammad (Taleghani, Gilaninia, & Mousavian, 2011) and (Shahram & Seyyed, 2012), have mentioned some of the key relationship marketing virtues based on their literature review as identified by various scholars. The stated virtues are:

In another study by Gebeyew (2014), with the title of "the effect of customer relationship management on market performance, selected bank in Mekelle University," it tries to investigate whether there is a significant and positive correlation between four CRM factors. It was proved based on the results that there is a significant effect on market performance (key customer focus, customer knowledge management, CRM organization and technology based CRM).

In the study (Ndubisi, 2007), the study examined the impact of relationship marketing on customer loyalty. The study used questionnaires and was distributed to over 220 customers in Malaysia. The study used multiple regressions to assess the impact of marketing relationships on customer loyalty; it was proved based on the results that there is a significant effect on customer loyalty and significantly related to one another (trust, commitment, communication, and conflict handling).

According to Aiderous, S. (2017), the study the Effect of Marketing Strategy on Small and Medium Enterprises Performance this study focused on performance of employee activity in terms of organization profitability. The study used questionnaires and was distributed to 365 customers in Addis Ababa city.

The study used multiple regressions to assess the impact of marketing strategy on small and medium enterprises performance; it was proved based on the results that there is a significant effect on customer loyalty and significantly related to one another (STP, product, price, promotion, place, customer orientation, and relationship marketing). This study fill gap the customer retain in CRM practice by using to six common customer relationship management diminution (trust, commitment, conflict handling, communication, competence and technology based CRM) was used to see the effect of Customer Relationship Management on Customer Loyalty.

## **Variables description along with their effect on the dependent variable**

### **1. trust**

Trust is a willingness to rely on an exchange partner in whom one has confidence" A supplier's or service provider's betrayal of this trust could lead to defection (Ndubisi,2005). A belief or conviction about the other party's intentions in the relationship is characterized as trust. In the context of relationship management, trust is described as a characteristic of a commercial relationship that defines how much each party believes they can trust the other's promise to be true (Chattananon & Trimetsoontorn, 2009). In addition to stoking the flames of trust, keeping promises made to customers is critical for achieving customer happiness, preserving customer loyalty, and ensuring long-term profitability. According to Gronroos, (1990) thought that the seller's resources - people, technology, and processes – should be employed in such a way that consumers' trust in them, and hence in the organization, is maintained and strengthened. Customers' favorable experiences establish trust in organization, causing them to maintain the engagement (Vesel & Zabkar, 2010). Based on the above discussions the following hypothesis is developed

H1; trust has positive significant effect on customer loyalty.

### **2. Commitment:**

Commitment is another significant predictor of the strength of customer relationship management, as well as a valuable construct for predicting future purchase frequency and evaluating customer loyalty. Buyers' commitment is based on assessments of switching risks as well as sentiments of loyalty, according to studies in calculative and emotional commitment, for example (Barry, Born, & Weszkalnys, 2008). In general, commitment refers to an attitude characterized by specific goals and activities with the goal of achieving long-term value for both parties (Vesel & Zabkar, 2010). The study of Ndubisi (2007) and (Van Vuuren, Roberts-Lombard, & van Tonder, 2012) commitment is a significant impact on customer loyalty based on the above discussion the following hypothesis is developed.

H2; commitment has positive significant effect on customer loyalty.

### **3. Communication:**

Communication is defined as "The amount to which a business connects with its regular consumers in a friendly and personal way," according to the definition. Feelings of familiarity and friendliness, personal knowledge, and the usage of the client's family name and/or first name on the sales spot all show such a relationship ((Naoui & Zaiem, 2010). Also, communication is described as the exchange and sharing of relevant and timely information between buyers and sellers, both in a formal and informal manner (Sin et al, 2002). The ability to offer timely and reliable information is referred to as communication.



Today, communications is viewed as an interactive dialogue between a business and its customers that occurs during the pre-selling, selling, consuming, and post-consuming stages (Anderson & Narus, 1990).

In customer relationship management, communication entails staying in touch with loyal consumers, delivering timely and accurate information about service and service modifications, and communicating proactively if a delivery issue arises. In the early stages, the communicator's job is to raise customer awareness, create consumer preference (by highlighting value, performance, and other attributes), persuade potential consumers, and encourage them to buy. When organization and its customers communicate effectively, a better relationship develops, and customers become more loyal (Ndubisi, 2007). Communication is a three-part construct that should be proactive rather than reactive (Boedeker, 1997). These are the frequency, relevancy, and timeliness with which the organization communicates with its customers (Taleghani, et al, 2011). Communication has positive significant on customer loyalty in studies (Chakiso, 2015) and (Ndubisi, 2007). Based on the above discussions the following hypothesis is developed.

H3; communication has positive significant effect on customer loyalty.

#### **4. Competence:**

According to Sanchez & Sanchez,( 2001) define competence as the ability to maintain a coordinated deployment of assets (everything real or intangible the organization can utilize in its processes for generating, producing, and/or offering its products to a market) in a way that aids the organization's achieve its aims. Customers' perceptions of the quantity of expertise, talents, and knowledge required by the opposing party for effective function/service are outlined by (Vesel, P., & Zabkar, V. (2010).

H4; competence has significant effect on customer loyalty.

#### **5. Conflict handling:**

Conflict is defined as "tension and frustration between two or more social entities arising from the incompatibility of actual and desired responses," is an opportunity for the company to demonstrate its commitment to its client by resolving the conflict and being willing to openly discuss reasons and possible satisfactory solutions ((Naoui & Zaiem, 2010; Ahmed et al., 2022). Conflict handling, according to Dwyer, Schurr, & Oh, (1987), is described as a supplier's capacity to avoid possible conflicts, resolve manifest disagreements before they become problems, and discuss solutions openly when problems do develop. Whether the conclusion is loyalty, "leave," or "voice" depends on how well this is done. Interpersonal conflict is most affected by communication frequency and bi-directionality, and communication should be relevant, supportive, and appropriate to be more effective component on customer loyalty (Gilbert, Veloutsou, Moutinho, & Goode, 2004). Based on the above discussions the following hypothesis is developed.

H5; conflict-handling has positive significant effect on customer loyalty.

#### **6. Technology-based CRM:**

Technology based customer relationship management with advances in information communication technology (ICT), the company to use the modern system of technology –based CRM to help improve the power of organizations, to reduce internal costs, better interact with the environment, and increase economic profit in the long term (alem Mohammad, bin Rashid, & bin Tahir, 2013).CRM involves to gathering a lot of data about customers it is used to facilitate transaction and customer service in order to fulfill customer needs. These results are a more profitable business, satisfied customers and more resources available to the support staff.

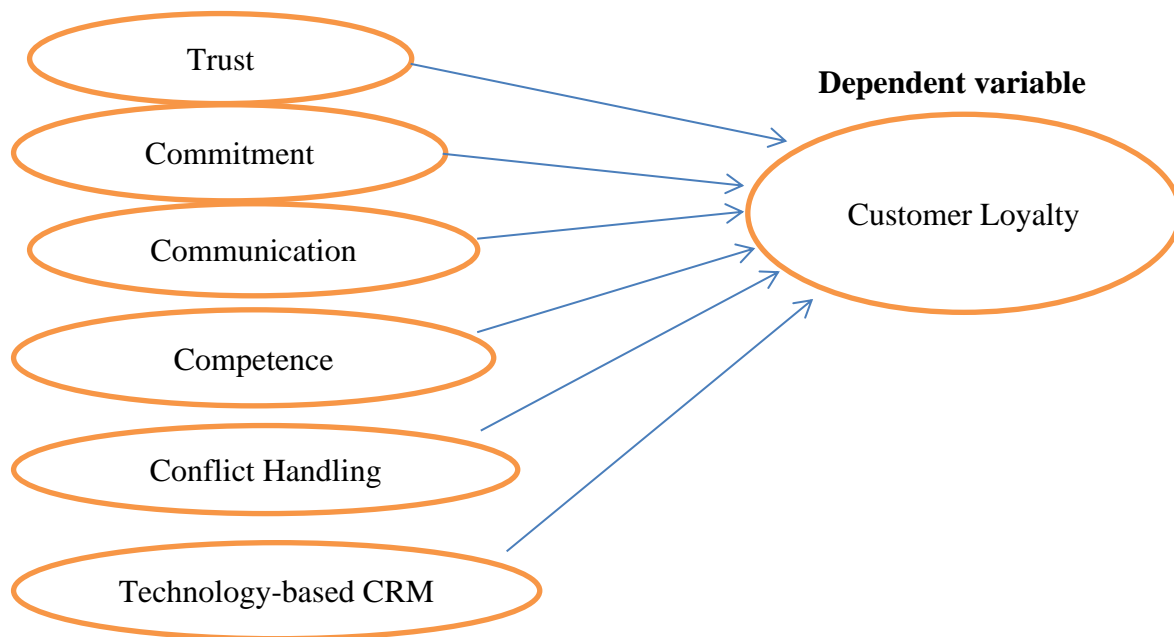
More Because of the customer database and other information storage systems, technology-based CRM firms may plan effectively and conduct successful marketing actions for long-term client retention and profitability (Sambrook & Roberts, 2005). Furthermore, (Chang & Hsu, 2010) corroborate that CRM technology provides useful customer information, which improves marketing capabilities and will assist both managers and staff in achieving specific marketing goals more efficiently. CRM- based information technology with its categories like operation, analytical and collaborative support systems complements the processes involved in all aspects of customer-facing interactions. According to researchers Amir, Yousof, & Asma, (2014), using updating technology as an essential system for enhancing customer loyalty. Based on the above discussion the following hypothesis is developed.

H6; technology has positive significant effect on customer loyalty.

### Conceptual Framework

The conceptual framework of the study is based on the model presented in a previous study by (Ndubisi & Wah, 2005). It highlights the effect of Customer relationship management underpinnings on customer loyalty.

#### Independent variables



**Figure2. 1:** Conceptual Framework

### 3. RESEARCH METHODOLOGY AND DESIGN

In order to have relevant information in line the topic, the study used an explanatory and descriptive research design. The study used primary data from sampled customers through questionnaire by using convenient sampling technique in which the participants were conveniently selected, and the researcher distributed the research questionnaire to these 396 respondents from the total population were selected through computing taro Yamane's sampling formula. In order to analyze the data, both descriptive and inferential statistics were employed, descriptive statistics like frequency, mean and standard deviation and inferential statistics (correlation, multiple liner regression, and ANOVA was used as a tool. The target populations for the study were all account holder customers of the commercial bank of Ethiopia in werabe town.

As per the information obtained from CBE in werabe town total number of population was 42000 up to 10/07/2014E.C. (Source Commercial bank of Ethiopia in werabe town manager) .Secondary data collected from books, journals, magazine, websites and others relevant sources (Argaw and Ahmed, 2017).

#### 4. DATA ANALYSIS AND INTERPRETATION

**Table 1.** Perception of respondents towards the study frame works and Reliability Test

	Variables	No. of items	Cronbach's Alpha	Mean	Std. Deviation
1	Trust	4	0.813	3.16	1.02
2	Commitment	3	0.715	3.01	1.02
3	Conflict handling	4	0.702	2.93	.98
4	Communication	4	0.770	3.03	.97
5	Competence	4	0.759	3.01	.95
6	Technology based CRM	6	0.830	2.92	.94
7	Customer loyalty	5	0.874	3.20	.9957

**Source:** Own survey result (2022)

As poonlar Btawee referred, (1987) all the dependent and independent variables of this study obtained a moderate level. In order to see independently, the mean and standard deviation of customer loyalty is 3.2011 and the standard deviation of customer is 0.9957, this indicates that, the perception of customers toward the loyalty is moderate. On the other hand, trust have comparatively the highest mean score of 3.2 which again depicted on the medium level of customers perception towards the trust and standard deviation of 1.02, it indicated that, the perception of customers has a lack of consistency with regard to trust between customers and other independent variable; communication with a mean score of 3.03 which is a moderate level of perception towards the communication and standard deviation of 0.9, shown that, customers have closely related opinion about communication. The mean of competence and commitment is 3.01 and standard deviation of competence and commitment is 0.95 and 1.02 respectively, depicted that, moderate level of competence and commitments perception is availed.

The mean of conflict handling and technology based CRM is 2.93 and 2.92, respectively and standard deviation of conflict handling and technology based CRM is 0.98 and 0.94 respectively, which shown us a moderate level of the variables beside the low standard deviation indicating closeness of customer's intention regarding conflict handling and technology. To conclude the mean score of all the variable came to be at the medium level.

## CORRELATION ANALYSIS

**Table 2.** Correlation result between independent and dependent variables

		Trust	commitment	Conflict handling	Communication	Competence	Technology based CRM	Customer loyalty
Trust	Pearson Correlation	1						
	Sig. (2-tailed)							
Commitment	Pearson Correlation	.161**	1					
	Sig. (2-tailed)	.002						
Conflict handling	Pearson Correlation	.169**	.110*	1				
	Sig. (2-tailed)	.001	.033					
Communication	Pearson Correlation	.481**	.132*	.211**	1			
	Sig. (2-tailed)	.000	.010	.000				
Competence	Pearson Correlation	.494**	.169**	.313**	.535**	1		
	Sig. (2-tailed)	.000	.001	.000	.000			
Technology based CRM	Pearson Correlation	.456**	.122*	.250**	.599**	.723**	1	
	Sig. (2-tailed)	.000	.018	.000	.000	.000	.377	
Customer loyalty	Pearson Correlation	.544**	.230**	.309**	.660**	.649**	.641**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	377	377	377	377	377	377	377
** . Correlation is significant at the 0.01 level (2-tailed).								
* Correlation is significant at the 0.05 level (2-tailed).								

**Source:** Own survey result (2022)

The table No 2 shows the correlation coefficient between dependent and independent variables. The relationship between the communication and customer loyalty was found to be as follows: ( $r=.660^{**}$ ,  $p < 0.01$ ). It means they are positively correlated and there is a strongly relationship with the variable communication and customer loyalty. Competence is  $r=.649^{**}$ ,  $p < 0.01$ . Thus there is also a strong positive relationship between competence and customer loyalty. Technology based customer relationship management ( $.641^{**}$ ,  $p < 0.01$ ) indicates that there is also strong positive relationship with the variable technology based customer relationship management and customer loyalty. Trust ( $r=.544^{**}$ ,  $p < 0.01$ ) indicates that there is a substantial positive relationship with the variable trust and customer loyalty. Conflict handling ( $.309^{**}$ ,  $p < 0.01$ ) indicates that there is a moderate positive relationship between conflict handling and customer loyalty. Commitment ( $.230^{**}$ ,  $p < 0.01$ ) indicates that there is a positively low association between commitment and customer loyalty. In general, it can be concluded that customer relationship management's implementation contributes to changing customer's loyalty level in Commercial Bank of Ethiopia.

Multiple linear regression analysis for effect of customer relationship management on customer loyalty. Before conducting multiple linear regressions, deferent assumptions should have been checking the data for the analysis to be reliable and valid .

Table 3 shows assumptions were checked and model summary of the regression analysis.

**Table 3** Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.781 <sup>a</sup>	.611	.604	.62877

Source: Own survey result (2022)

**R Square (R<sup>2</sup>):** Indicates the proportion of variance that can be explained in the dependent variable by the linear combination of the independent variables, which is accounted for the model. In this study, R<sup>2</sup> was found to be .611. It indicate that linear combination of independent variables or predictors“ i.e. trust, commitment, conflict handling, communication, competence, and technology based CRM explains 61.1% of the variance in customer loyalty and the remaining 38.9% is explained by extraneous variables, which have not been included in this regression model.

**Table 4** Analysis of variance (ANOVA) of customer loyalty

**ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	229.398	6	38.233	96.705	.000 <sup>b</sup>
	Residual	146.282	370	.395		
	Total	375.680	376			

a. Dependent Variable: customer loyalty

b. Predictors: (Constant), technology based CRM, commitment, conflict-handling, truest, communication, competence

Source: Own survey result (2022)

The ANOVA test tells whether the overall model is acceptable from a statistical perspective i.e. whether the independent variables are in a significantly good degree of prediction of the dependent variable. In testing its significance level, the study considered significant if the p value is less than or equal to 0.05. The F test result of the study was 96.705 with a significance value of 0.000, which means that the probability of this result occurring by chance was less than 0.05, which means the variation explained in the model not simply brought by chance. It indicate that the independent variables which affect the customer loyalty significantly predicted with  $F = 96.705$  and  $\text{sig} = .000$ . (I.e. the regression model is the good fit of the data). The overall ANOVA result suggest that the model become significant or substantial at  $F = 96.705$ ,  $P = .000$ . Hence, accept the alternative showing that all independent variables affect customer loyalty at  $P < 0.05$ .

**Table 5** Multiple regression analysis test result of effect of CRM component on customer loyalty

<b>Coefficients<sup>a</sup></b>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.110	.161		-.683	.495
	Trust	.165	.038	.169	4.301	.000
	Commitment	.089	.032	.091	2.740	.006
	Conflict handling	.090	.035	.088	2.583	.010
	Communication	.332	.044	.324	7.583	.000
	Competence	.233	.053	.221	4.416	.000
	Technology based CRM	.189	.054	.178	3.515	.000
a. Dependent Variable: customer loyalty						
Source: Own Survey result (2022)						

Table No. 5 shows that trust, commitment, conflict- handling, communication, competence and technology based CRM have positive  $\beta$ -value indicating positive relationships. It also indicates to what degree each predictor affects the outcome.

A large value indicates that a unit deviation in the independent variable greatly affects the dependent variable. The positive effect of the communication ( $\beta = 0.332$ ,) on customer loyalty was significant at  $p < 0.05$ . It implies that customer access to timely and appropriate communication leads to a better customer loyalty. Communication has a significant positive effect on customer loyalty is supported. This finding supports the study of (Chakiso, 2015) communication is a critical factor in building customer loyalty. Found a significant positive effect of the competence ( $\beta = 0.233$ ,  $p < 0.05$ ) on customer loyalty. It implies that there is a significant positive effect of competence on customer loyalty. The positive effect of the technology based customer relationship management ( $\beta = 0.189$ ,  $p < 0.05$ ) on customer loyalty. It implies that commercial bank of Ethiopia in werabe town right to use appropriate and latest technology based on customer relationship management leads to a better customer loyalty. Technology based CRM has a significant positive effect on customer loyalty is supported. This finding were supported by other researchers (Amir, Yousof, & Asma, 2014), using updating technology as an essential system for enhancing customer loyalty and regression result for trust in the prediction of customer loyalty was ( $\beta = 0.165$ ,  $p < 0.05$ ). Trust has a significant positive effect on customer loyalty is supported. This finding is in line with the finding of (Ndubisi, 2007) which found that trust has a significant impact on customer loyalty. The positive influence of the conflict handling ( $\beta = 0.090$ ,  $p < 0.05$ ) on customer loyalty. It implies that there is a significant positive effect of conflict handling. Conflict handling has a significant positive effect on customer loyalty is supported. This result was supported by the findings (Gilbert, Veloutsou, Moutinho, & Goode, 2004) showing that conflict handling has a positive and significant effect on customer loyalty.

The found a significant positive effect of commitment ( $\beta = 0.089$ ,  $p < 0.05$ ) on customer loyalty. It implies that organization goes to up committed leads to increase customer loyalty. Commitment has a significant positive effect on customer loyalty is supported. This finding supports the study of Ndubisi (2007) and (Van Vuuren, Roberts-Lombard, & van Tonder, 2012) commitment is a significant impact on customer loyalty. Based on the research results, the greater communication on customer relationship management, the better their customer loyalty and reciprocally when customer loyalty was better, aspects of the customer relationship management had higher level.

Thus, more attention to customer relationship management in Commercial Bank of Ethiopia the better their customer loyalty. And this had a significant effect on the image of mentioned branch particularly in Werabe town Bank in general. Thus, customer's loyalty to the Bank increased. By further customers' trust in bank, verbal competences are increased unconsciously, so it causes a significant increase in the amounts of customers.

## 5. CONCLUSION AND RECOMMENDATION

The primary objective of this study is to look at the effect of customer relationship management on customer loyalty at the Commercial Bank of Ethiopian in Werabe town. The customer relationship management was the independent variables and the customer's loyalty is the dependent variable. It is concluded from the results of the study that CRM are responsible for creating a customer loyalty. The results of the study indicated that customers had a positive attitude towards the commercial bank of Ethiopia that they are dealing with under the variables which were presented. Moreover, the analysis confirmed that the communication is the most influential variable in increasing the loyal among customers of bank. Technology based CRM, competence; trust, conflict handling and commitment came after the communication in the analysis respectively. The result also reveals that all customer relationship management significantly predicts customer loyalty.

Previous theories and studies in the field of customer relationship management have proven that CRM and customer loyalty are linked and have a positive relationship. As a result, the more effective CRM dimensions are, the more probable customers will become loyal. The study recommends; the Commercial Bank of Ethiopia in Werabe town better to give timely and reliable information about services, especially when a new service becomes available, like a new bank service. The bank makes and keeps promises and it better to give accurate and dependable information to its customers. The bank can improve technology by providing a comprehensive data base for customers and using easy, quick and dependable software and hardware to serve their customers and make adjustments to suit customers' needs, offering personalized and flexible services, respecting customer needs, and, in general, building competent and confident staff who can professionally deliver the promised service. The management need better to improve the habit of openly discussing problems with their customers and employing effective problem-solving mechanisms, such as searching for potential sources of conflict and addressing them before the problem arises, working hard to reduce the overall level of disagreement between the bank and customers.

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