

بسم الله الرحمن الرحيم

و العصر (١) ان الانسان لفي خسر (٢) الا الذين امنوا وعملوا الصالحات
وتواصوا بالحق وتواصوا بالصبر (٣) .

Dedication

I dedicate my study to who encourages me to accomplish my study, all my family members, my friends, and my colleagues.

ACKNOWLEDGMENTS

I would like to thank Sudan University of Technologies and College of Graduate Studies and Quality Improvement Department for giving me the chance to study this TQM course.

I would like to thank **Dr: AwadiaAlkhateeb** for guiding, tutoring and looking out for me through the whole way of writing this research.

Also i would like to express my deepest appreciation to **Dr.SidiqAwad**, for providing excellent guidance, generous supports, and continuous encouragements throughout my research. His suggestions and comments were of great value in writing of this study.

My sincere appreciation to **Dr: Amira Mohammed Ali** for helping me refines and redesigns my questionnaire that was a great help.

THANK YOU

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ABSTRACT

The study aims to investigate the effect of applying the concept of Customer Relation Management (CRM) on customer satisfaction and decreasing the rate of customer's loss in the Agricultural Bank of Sudan.

Delivery and collection questionnaire was used, and responses from 65 customers in ABS were retrieved using stratified sampling. The customers were classified according to inside and outside customers 'classification.

The study found that adopting CRM concept in ABS bank was significantly correlated with in positive direction with reaching customer satisfaction.

The study recommend that the ABS bank should concentrate more on developing the provided services and dealing with customers complaints and queries in efficient and proper ways ended with taking customers feedback and involving customers in any future strategies and establish continuous communication with customers using different communication channels in order to reach ultimate goal of CRM adoption.

ملخص الدراسة

تهدف هذه الدراسة للتعرف علي مدى تأثير تطبيق مفهوم اداره علاقات العملاء في رضاهم والحد من خسارتهم في البنك الزراعي السوداني.

تم جمع عدد ٦٥ مشترك في الدراسة تم اختيارهم عن طريق العينه الطبقيه حيث تم تقسيمهم الي مجموعتين زبائن داخليين وزبائن خارجيين.

خلصت الدراسة الي ان تطبيق مفهوم اداره علاقات العملاء له اثر ايجابي واضح في الحصول علي رضاء العملاء والاحتفاظ بهم.

اوصت الدراسة بان علي البنك الزراعي السوداني ايلاء اهتمام اكبر للتركيز علي تطوير الخدمات المقدمه من البنك والتعامل مع شكاوي العملاء ومتطلباتهم بطريقه صحيحه وسريعه واخذ التغذية الراجعه من العملاء والاخذ بعين الاعتبار آراء العملاء وتوجهاتهم عند تطوير الخطط الاستراتيجيه والاهتمام بالتواصل المستمر مع العملاء من خلال انشاء قنوات اتصال فعاله من اجل تحقيق الاهداف الرئيسيه وراء تطبيق مفهوم اداره علاقات العملاء.

Appendixes

Appendix 1

Referees

Questionnaire was designed and revised several times, it was refereed and refined by:

Dr. AwadiaAlkhateeb

Dr. SidiqAwad

Dr. Amira Mohammed Ali

Appendix 2

Questionnaire in Arabic language:

خاص بعملاء البنك

رقم السؤال	السؤال	دائما	احيانا	لا يحدث
1	هل تشعر بالرضاء عن خدمات البنك الزراعي؟			
2	هل ينجز البنك معاملتك في فتره وجيزه؟			
3	هل تشعر انك محل اهتمام موظفي البنك؟			
4	هل يمكنك الحصول علي معلومات حسابك بسهولة خلال الاربع وعشرين ساعه؟			
5	هل تجد مقر البنك مريحا نظيفا ومرتبيا؟			
6	هل تستطيع الوصول بسهولة لمقر البنك (مواصلات- موقف للسياره..الخ) ؟			
7	هل يمكنك التواصل مع البنك خلال سفرك؟			
8	هل يشركك البنك في تصميم اي من خدماته؟			
9	هل يمكنك مخاطبه الاداره متي ما وجد خطأ فشل موظف البنك في تعديله؟			
10	عند حدوث خطأ في حسابك هل يقوم البنك بتعديله سريعا؟			
11	هل هناك تواصل بينك والبنك؟			
12	هل انت عميل وفي لبنك المزارع؟			

خاص بالبنك

الرقم	السؤال	دائما	احيانا	لا يحدث
1	البنك يضع العميل في اولويه اهتماماته؟			
2	البنك يبذل مجهودا مقدرًا لمعرفة وتلبية متطلبات العميل؟			
3	البنك حدد اهداف واضحة لجذب العملاء المميزين والاحتفاظ بهم؟			
4	البنك لديه مقياس لمستوي جذب العملاء والاحتفاظ بهم؟			
5	البنك يملك الادوات اللازمه لخدمه العملاء ونيل رضاهم وولاءهم كهدف استراتيجي؟			
6	برامج تدريب موظفي البنك مصممه لتطوير المهارات المطلوبه لتعميق العلاقات مع العملاء؟			
7	العميل يستطيع التحدث مع موظف البنك في اي لحظه؟			
8	هناك تواصل مستمر بين موظفي وادارات البنك المختلفه؟			
9	البنك يثمن ادوار موظفيه بصوره مستمره؟			
10	البنك يحث موظفيه لاقتراح اي تعديلات او تحسينات يرونها مناسبه؟			
11	البنك يحث موظفيه للاتصال بالاداره حال مواجهته لاي مصاعب؟			
12	البنك لديه ادوات لقياس اداء موظفيه؟			
13	البنك لديه ادوات لقياس رضاء وولاء موظفيه ومن ثم تحسين هذا القياس؟			