

1. Introduction

What is Customer Relationship Management?

It is the integration of sales, marketing, service and support strategy, processes, people and technology to maximize customer`s acquisition, value, relationship, retention and loyalty. It is also:

- 1 to 1 marketing: treating different customers differently.
- “The globally competitive market place provide today`s customers with choices never before imaginable by previous generations” (Hoot, 2005).
- ”As more and more enterprises realize the importance of becoming customer centric in today`s competitive economy, they embraces CRM as core business strategy” (Wu, 2008).
- CRM is a way of “developing comprehensive picture of customer`s needs, expectations and behaviors and managing those factors to affect business performance” (Hoot, 2005).
- It`s about “Managing customer`s knowledge to better understand and serve them”(Rahimi, 2008).
- “Continues use of refined information about current and potential customers in order to anticipate and response to their needs and draws on combination of business processes and information technology to discover knowledge about the customers and answer questions such as (who are the customers?) and (what they do?) and (what are they like?) with such effective use of information and communication technology organization can offer their customers a variety of products, lower prices and personalized services at the same time in order to market effectively to the individual customers, companies gather information from both internal and external sources and use it to provide a unified view or profile of the customers for target marketing purposes” (Kara Kostas, et al., 2004).

1.1 Research problem

Doubts about the effectiveness of CRM and its contribution to the long term success, and to answer the question “to what extent applying of CRM concept would have an effect on Agricultural Bank of Sudan in term of enhancing customer satisfaction, retention and decreasing customer loss.

1.2 Research objectives

- Increase customer`s satisfaction rate.
- Decrease customer`s loss rate (Customer loss is preventable with CRM).
- Gain full control on customer`s acquisition.
- Reach and maintain highest rate of customer`s retention (Customer retention is very reachable using CRM methodology).
- The importance of applying CRM on ABS.
- Suggesting suitable recommendations to improve customer partnership based on the study outcome.

1.3 Hypotheses of the study

Hypotheses (1): Adopting CRM on The Agricultural Bank of Sudan will have a positive effect on customer satisfaction at the 5% level of significance.

Hypotheses (2): Adopting CRM on The Agricultural Bank of Sudan will have a positive effect on customer retention at the 5% level of significance.

1.4 Importance of the study

- Believed to be important approach.
- Gives assistance to management to better understand how to satisfy their customers and retain them.
- Building a good partnership with customers which will reflect on service development and improvement.
- Others could benefit from the study as it highlight the importance of building a better relationship with customers.

1.5 Methodology of the study

Study mostly uses descriptive approach because it fits with the nature of the study.

1.6 Tools of the study

Study uses questioners and observations as means of collecting.

2.1 Introduction

“A firm most valuable asset is its customer and given the new and unfolding technological capabilities to recognize, measure and manage relationship with each of those customers in order to thrive, a firm must focus in deliberately increasing the value of the customer base” (Pepper & Rogers, 2004).

There for “ the competitive advantage for any enterprise can be gained only by leveraging knowledge o customers` expectations, preferences and behavior, which involve creating an ongoing dialog with customers and exploiting the information insight obtained at every customer touch point” (Payne, 2004)

“Building the right relations with customers is not a fleeting assignment of the marketing department rather than its ongoing process which require the involvement of the entire organization “(Peppers, 2004).

2.2 Rise of relationship market

The R in CRM stands for relationship. But what do we really mean by the expression relationship? What is a relationship between a customer and suppliers?.

Thinking in terms of a dyadic relationship, that is a relationship between two parties, we can define a relationship as follows: "A Relationship is composed of a series of episodes between dyadic parties overtime". Each episode in turn is composed of a series of interactions. Episode are timebound (they have a beginning and an end) and nameable. Episodes such making a purchase , enquiring about a product , putting together a quotation, making a sales call, dealing with a complaints and playing a round of golf make up a relationship. Business relationships are made up of task and social episodes. Task episodes are focused on the business side of the relationship, whereas social episodes are not. Within each episode, each participant will act towards, and interact with, the other. The content of each episode is a range of communicative behaviors including speech, actions and body language. The parties within the dyad may have very different ideas about whether they are in the relationship.

Buyers may think they are being tough and transactional. Sellers may feel that they have built a relationship. (Buttle 2004).

The evolution of relationship marketing has been one of the most significant developments in marketing since the 1990's. (Chattananon et al., 2008). RM emerged as a popular new paradigm in the 1980s, this happened, in part, as a result of a shift in focus from customer acquisition to customer retention (Chakravorti 2006). Relationship marketing proposes that closer attention is paid to long term financial growth and other benefits or retained customers, (Heffernan et al., 2008). Although, relationship marketing has been heralded as an effective strategy to attract, maintain and enhance customer relationship (Robert et al., 2003). While transactional marketing tries to make the sale and find new customers (Zineldein et al., 2007), or it's about acquiring customers, rather than retaining them, (Ward et al., 2005). Gronroos (1994) defines relationship marketing as follows: "Marketing is to establish, maintain, and enhance relationships with customers and other partners, at a profit, so that the objectives of the parties involved are met. This is achieved by mutual exchange and fulfillment of promises". While, Zinkhan (2002) defines relationship marketing, "as an approach to establish, maintain, and enhance long-term associations with customers and other stakeholders." On the other hand, Copulinsky and Wolf (1990) define relationship marketing from a different perspective with emphasis on the role of the IT as a "process where the main activities are to create a database including existing and potential customers, to approach these customers using differentiated and customer-specific information about them, and to evaluate the life-term value of every single customer relationship and the costs of creating and maintaining them."

Referring to the above definitions, RM can also be called "one-to-one marketing, which shifts the focus of marketing exchange from transactions to relation with individual customers.

(Chakravorti 2006) Fig(2.1).

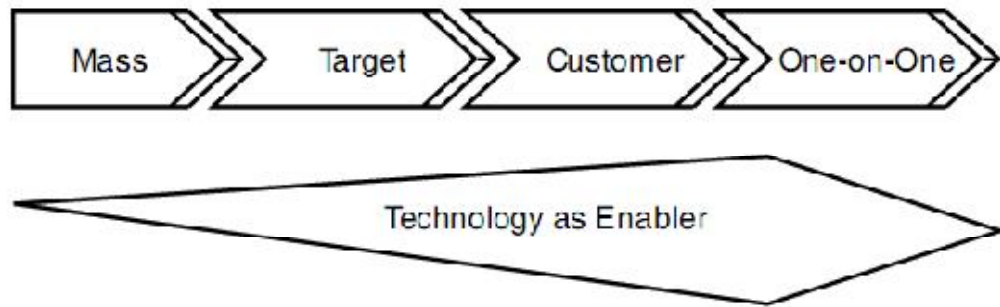


Figure 2.1: The evolution of Marketing (Sharp 2003).

The customers in the twentieth century want to be an individual and want to be acknowledged as individual by having his or her likes and preferences known and acted upon. Business in every sector needs to build individual relationships with customers based on what the customers want, not on what the business wants. Personalized customer communications and special preferences acknowledge that a special relationship exists between a company and each individual customer, this connects one person to another in a positive way, providing an aura of civility and pleasantness for every business experience. It is a powerful motivator to repeat this experience again and again. (Sharp 2003).

Therefore, in order to put the concept of relationship marketing into practice, firms need to identify the customers they want to enhance and maintain relationships with, differentiate each customer as to their unique needs and preferences, interact with those customers to enhance customer learning and finally customized products and services for each customer. This process of customer relationship management requires information and communication processes to be in place, as well as technology and data repositories of customer data. The better and more sophisticated these are, the more they will enable relationships. (Chakravorti 2006).

2.3 Customer Relationship Management - CRM

Customer relationship management has attracted the attention of both marketing practitioners and researchers over the last decade. Despite, or maybe due to, the attention drawn to the subject, a clear agreement on what CRM is and especially how CRM should be developed remains lacking. CRM is the values and strategies of relationship marketing with particular emphasis on customer relationships turned into practical application. (Peelen et al., 2006).

CRM is a strategy view of how to handle customer relationship from a company perspective. "The strategy deals with how to establish developed and increase customer relation from profitability perspective, based upon the individual customer needs and potentials. The basic underlying CRM is that the basis of all marketing and management activities should be the establishment of mutually beneficial partnership relation with customers and other partners in order to become successful and profitable". (Ghavami et al., 2006).

"CRM is the integration of customer focuses in marketing, sales, logistics, accounting .i.e. in all parts of the organization operation and structure. Those are the activities a business performs to identify, qualify, acquire, develop and retain increasingly loyal and profitable customers by delivering the right products or services to the right customer through the right channel at the right time and the right cost" (Johansson & Storm, 2002). CRM can be best describes as an evolution of marketing from product or brand management to customer management. (Peelen 2006).

Before we dive into the component and business philosophy of CRM we must first develop our perspective of CRM for the purpose of this research. Hence, several researches have made attempts to define CRM :

- "CRM is a management approach that enables organization to identify, attract, and increase retention of profitable customers by managing relationship with them" (Hobby 1999).
- " CRM can be viewed as application of one to one marketing and relationship

marketing. Responding to an individual customer on the basis of what the customer says and what else is known about the customers”(Peppers, Rogers, andDorf 1999).

- "CRM includes numerous aspects, but the basic theme is for the company to become more customers centric. Methods are primarily web-based tools and internet presence”(Gosney and Boehem 2000).

- “CRM comprises the business processes and organization performs to identify, select, acquired, develop, retain and better services customers. (Bondenberg 2001).

- "CRM as those process that address all aspects of identifying customers, creating customer knowledge, building customer relationship and shaping their perception of the organization and its products”(Kotler 2001).

- ” CRM is the technology used to blend sales, marketing, and serviceinformation system to build partnership with customers”(Shoemaker 2001).

- “Defines CRM as enterprise approach to understanding and influencing customer behavior through meaningful communications in order to improve customer acquisition, customer retention, customer loyalty and customer profitability”(Swift 2001).

- “CRM is a comprehensive strategy and process of acquiring, retaining and partnering with selective customers to create superior value for the company and the customers”(Parvitiyar and Sheth 2001).

- "CRM is about the development and maintenance of long term mutually relationship with strategically significant customers”(Buttle 2001).

- “CRM is an enterprise wide mindset, mantra, and set of business process and policies that are designed to acquired, retain and services customers. CRM include the customer facing business process of marketing, sales and customer services” (Greenberg 2002).

- “CRM is an IT enhanced value process, which identifies, develops, integrates

and focuses the various competencies of the firm to the “voice” of the customers in order to deliver long-term superior customer value, at a profit, to well identify existing and potential customer segments.” (Starkey 2002)

- “CRM aligns business processes with customer strategies to build customer loyalty and to increase profits over time.” (Reichheld and Schefter 2002)

- “CRM means obtaining customer information, understanding what different customers are worth, treating different customers differently and improving efficiency” (Newell, 2003).

- “The strategic use of information, process, technology, and people to manage the customer relationship with the company across the whole customer life cycle”.(Kim and Woo, 2008).

2.4 Why CRM is valuable?

The question remains is how does CRM create value in the organization? Or how does it pays off? In fact “CRM is not just technology, it’s a philosophy for survival in the customer centric economy”(Helm, 2002). According to Freeland(2003) CRM still one of the best strategy for growing revenue and increasing market share and that CRM offers richer opportunities for developing customer franchise and increasing brand value than most companies has realized“.

Xu& Walton (2005) illustrated that “the motivating factors for companies moving forward CRM technology are to improve customer satisfaction level to retain existing customers, to improve customer life time value to provide strategic information from the CRM system and to attract new customers”(Zavareh, 2008).

“CRM is the tool that contributes to profit its companies transforming the customer data into knowledge and then uses that knowledge to build relationship it will create customer satisfaction, acquisition, retention, loyalty and decrease customers` loss”(Rahimi 2008).

2.5 CRM Systems

A customer relationship management (CRM) system is storage of customer information which contains all customer profiles. In addition to the traditional database roles, it has the capability of personalizing needs of individual customers by differentiating products or services for each unique customer (Phan and Vogel, 2009). CRM systems can help organizations to gain potential new customers, promote the existing customers purchase, maintain good relationship with customers as well as to enhance the customer value, thus can improve the enterprise images (Pai and Tu, 2011). According to Roh et al (2005) with an ever-increasing competition for marketing dominance, many firms have utilized the customer relationship management (CRM) system for improved business intelligence, better decision making, enhanced customer relations, and good quality of services and product offerings. Buttle (2001) states that “a CRM system is a technology-based business management tool for developing and leveraging customer knowledge to nurture, maintain, and strengthen profitable relationships with customers” (cited in Foss et al, 2008).

CRM systems provide the infrastructure that facilitates in building long term relationship with customers; these systems also reduce duplication in data entry and maintenance by providing a centralized firm-wide database of customer information. It is a database which replaces the individual sales person and prevents the loss of organizational customer knowledge when that sales person leaves the firm (Hendricks et al, 2007). CRM is much more than information technology solution for collecting customer data; it is a sort of holistic approach by which companies can gain competitive advantage by having more knowledge about customers understanding and relationships (Lange, 2003).

So what is the real value for the Agricultural Bank if it applies CRM concept to its system?

To answer that we may need to look first on how CRM related to banks.

2.6 Customer Relationship Management In banks

According to Peppard (2000) financial service organizations are one of the early adopters of customer relationship management systems. Before implementing CRM systems within the industry, banks and other insurance companies developed close relationships with their customers by providing personal customized services which was mainly a costly, inefficient and time consuming process. But now through CRM systems and information and communication technology (ICT) organizations can provide large customer variety, lower price and customized service and all at the same time (Gupta and Shukla 2002, pp.101). Banking as compared to most other industries have richer customer databases consisting of transaction files, balance positions, call center records etc(Lin et al 2009). Kalakota and Whinston (1997) states that banks are no longer “gatekeepers” but “gateways” to financial products. “In the old gatekeepers model banks act as an agent which limits themselves to customer related product choices. In the gateway model banks acts as a flexible agent with wide variety of products like entertainment, insurance, investment etc, thus provides more spectrum and flexibility” (cited in Peppard 2000, pp.324).

Marketing is one of the management tools that can increase the growth of bank's incomes. According to statement of some top managers of great and famous banks in the world just five percent of customers can make about 85 percent profit for the banks (Nilli 2010, pp.10). Customer Relationship management (CRM) is the responsibility of each business. New forms of banking require effective marketing, offering new technologies, catering and customer service. (Cartwright, 2003).Information Technology (IT) facilitate communication with customers and increase its speed and effectiveness through better sharing of information like services that they provide . In relation to Customer Relationship

Management (CRM) in banks, it is important to note that CRM is a business strategy and not services offered by a bank (Nili 2010, pp.14).

3.1 The Agricultural Bank of Sudan History and Activities

The Agriculture Bank of Sudan (ABS) was established in 1957 as the sole specialized agricultural credit institution in the country, fully owned by the government. Its objectives are to provide facilities for promotion and development of the agricultural sector. The Bank provides all banking operations, current accounts, saving bonds, foreign exchange facilities, commercial transactions and partnership agricultural investments. The ABS gives loans to three different types of farmers: small, medium and large.

According to their financial means and guarantees a farmer can provide, the Bank offers different forms of funding: provisions of credit facilities; procurement of agri-machineries and their spare parts; providing farmers and producers with equipment and services; building cereals strategic reserve; contribution in providing food security by providing finance for animal production, poultry, fisheries, fruits and vegetables; purchasing and marketing of production and promotion of surplus for export.

The board of directors is the sole authority that sets down the Bank policies and regulations; it plans the annual programs and work plans. The board of directors includes economists, agriculturists, farmers, and people from the private sector. The executive management supervises and follows up work in both the agricultural and banking levels. The general manager and its deputies supervise the work and the operations.

The Agriculture Bank of Sudan follows the Islamic system in all its operations. Its Bas Sharia Advisory Committee is composed of Sharia scholars specialized in financial and economic matters. It advises according to Islamic modes, in all

matters concerning the Bank commercial and financial operations, in order to avoid usury. It has an authorized capital of 3 billion SDs and a number of 1100 employees. (www.ebizguides.com).

The Agricultural bank of Sudan is the most widespread Sudanese bank with 98 branches and 17 offices all over the country and a branch in Republic of Chad .It also owns two modern silos for grain storage at PortSudan and Gedarif in addition to traditional and modern storage facilities which are spread all over the country, with a total storage capacity of 450000 metric tons (ABS brochure).

3.2 Strategic objective of the bank

The strategic goal of the bank is to effectively mobilize physical, financial and human resources across the Sudan to achieve comprehensive development of the agricultural sector. This primary goal is to be achieved through active presence of the bank amongst the producers (farmers and pastoralists) where the bank offer financial funding and marketing facilities hand in hand with integrated extension services targeted to build up the capacities of producers. The bank offers top grade banking services to all its clients fulfilling the wishes of its depositors, investors and shareholders alike. The bank strives to achieve this primary goal via using the best available techniques and tools of modern banking and qualified and able cadre (ABS brochure).

3.3 ABS IT and Banking system

The Agricultural bank system banking is based on an application called AABS (Application Automated Banking System). The figure below explain this application features.

(Table of ABS IT and Banking system- ABS IT Department)

Name of the system	Application Automated Banking System
Version	2.0
Date started	27/9/1994
Company name	QUARD COMPUTER & NATIONAL COMPANY FOR INFORMATION
Data base	Distributed
Maintenance	In house
Previous system	Manually
Based	Sudan

Table 3.1

Applications owned by the bank also included but not limited to:-

- 1/ GL/Account
- 2/ Invest
- 3/ Current Account
- 4/ Payroll and Personnel
- 5/ Signature
- 6/ Transfer
- 7/ Treasury
- 8/ ATM
- 9/ Electronic setoffs
- 10/ RTGs (SIRAG)
- 11/ SWIFT
- 12/ Deposits investment

13/ Payrolls and Pensions.

These applications based on Oracle data base which considered one of the most powerful data base application with highest security and safety assurance for the own existing of the organization. Most of these applications is owned and designed by the bank so the cost of its maintenance is zero. In addition to that these applications are very flexible to add or adjust any of its elements, it covers all the users' needs to perform their daily tasks accurately and in timely manner. Those tools and apps covers the essential elements of having system linked together to get more efficient in serving customers and to apply the CRM system on the bank.

3.4 Previous Studies

1- Zineldin 2005“the quality and customer relationship management CRM as competitive strategy on the Swedish banking industry”

The main objective of this study is to theoretically and empirically develop a better understanding of the relationship between customer relationship , services quality and bank strategic competitive position. The research conducted over the banks of Sweden and the empirical information and data for the research comes from three sources. The first source is the annual report and accounts of each commercial bank operating in Sweden, the second source is a personal interview with the large five banks directors, the third data source was collected by means of customer questionnaires.

The research concludes that:

- This study provides a good reliable example where banks within the market must respond to changes in the external environment in order to survive, and forget the days of stable environment the banks were working in.

- The banking services are not absolutely price-sensitive. Higher products quality

can justify higher prices. Some services will be highly profitable and relatively price-insensitive, while others may be marginal or even negative in rate on

return.

The research recommends that:

- Banks must not rely on producing only one of few products, such as loan or current accounts. They have to diversify into different and new areas such as fund management, factoring, leasing ... etc.
- The competitive positioning, among other things can be achieved through Prodserv quality, CRM and differentiation. The PRODSERV package has to be designed in a special way to reach and to suite prospects the company is trying to please.
- Competitive positioning decisions are too important to be determined at a tactical and managerial level. We can conclude that positioning activities must be carefully planned and reconciled with other environment and business activities rather than to be the responsibility of sales services providers or marketing people.

2-Ghavami &Olyaei 2006 “The Impact of CRM on Customer Retention”

The researchers and through this study aims to investigate the process of CRM and its effects on customer retention. Hence, the main objectives of any CRM initiatives are, helping the companies to survive in today's competitive environment. The researcher uses the qualitative approach in order to investigate the effect of CRM in customer retention. The researcher depend on the secondary data (all qualitative research about CRM and the related fields CS and CR).

The research concludes that:

- CRM has been a key element of the modern marketing in recent year.
- It's a lot cheaper to keep existing customers happy than to attract new ones. But maintaining relation with existing customers in level that constantly encourage them to stay with a company is a dynamic and meticulous job.
- A new emerging approach that recently has been attracting corporations is customer value management. Their goal is to identify the value that can be delivered to customers along with their products through their supportive processes and services.

The research recommends that:

- The companies should use the computerized CRM system carefully hence the right choice of the system can play a critical role on the success of the company.
- Along with sales and marketing, all the other departments of a business should be involved with CRM processes.
- The companies should perform customer's profitability analysis. The results of this analysis, if a customer is not doing well with presented products or services, there is an opportunity for us to find a better solution for that customer before losing it to competitors.
- The researchers recommend that, using proper CRM techniques will help the companies to stay ahead of customers and ensure their retention for the long run.

3-Bang (2005), "Understanding customer relationship management from managers and customers perspectives: Exploring the implication of CRM Fit, Market orientation and market knowledge competence".

First, this study identified critical factors for successful CRM for a business including

CRM Fit, Market Orientation, and Market Knowledge Competence. Because of its extensive reliance on CRM, the hotel industry was chosen as the empirical context.

Based on hotel managers' responses, the relationships between these factors and CRM performance were examined. Second, based on the research model developed for the businesses, a reflected model of hotel customers' perspectives was developed and tested.

78 hotel managers in Kingston - Road Island USA were completed the survey and respond to the questionnaires, Moreover, and in order to view the customer perspectives an online survey targeted the hotel customers was launched and a number of 361 customers completed the survey.

The research concludes that:

- As expected, not IT but well-designed CRM process was found to be critical for CRM performance in businesses.

- For customers, it was the maintenance stage of CRM process that mostly influenced customers' commitment/satisfaction. Market knowledge competence was found to have significant impact on CRM process.
- The influence of CRM practice worked differently for those customers who were reward-program members of hotel chains than for nonmembers.

The research recommends that:

- These findings highlight the importance of well-designed CRM processes and of understanding the perspectives of customers in relationship building.
- Managers should be aware of the different effects of each stage of CRM and of planning appropriate strategies for members and nonmembers to generate and reinforce satisfaction and commitment.

3.5 Comments on Previous Studies

After viewing the above previous studies, it has been noticed that all of the studies present the relation between CRM implementation and one of the marketing objectives.

Different between current study and the previous one is that none of those studies examine the effect of CRM implementation on customer satisfaction and decreasing customer loss rate.

All the studies highlighted the importance of CRM for the companies in today's competitive environment and its contribution of to reach customer satisfaction, loyalty and retention.

Moreover, the studies concentrate on the vitality of having updated database on the customers and the importance of using these data efficiently and correctly in order to reach the CRM objectives. Adding to that, the studies revealed that the most important factors for successful CRM implementation are, high management support and the selection of the most appropriate CRM system to adopt.

4.1 Introduction

The purpose of this chapter is to describe the procedural framework within which the research is conducted. The chapter will explain how the current study is designed and the steps taken to address the research problem and test the two hypothesis laid out in chapter one; it will discuss research design followed by questionnaire design.

4.2 Study design

The researcher used descriptive analytical approach in conducting the research, it depends mainly on data collection from primary sources through distributing the questionnaire on customers of the Agricultural Bank of Sudan, the research also used secondary sources such as the ABS brochure and business letters from the bank IT administration. Statistical analysis carried out on the questionnaire results were examined and the final research conclusion and recommendations were built upon.

4.3 Population and Sampling

The study population consist of Agricultural Bank of Sudan customers, the research classified them as inside and outside customers which refer to regular customers and inside customers (employees).The sample was collected from the Agricultural Bank of Sudan headquarter in Khartoum, we handed out outside customers a total of 40 copies of the questionnaire with 1 returned invalid, inside customers (employees) were handed 30 copies with 4 returned invalid, so the final count will be 39 copies for outside customers and 26 copies for inside customers.

4.4 Questionnaire Design

The questionnaire consisted of two sections; the first one was aimed for outside customers which contains 12 question with multiple choices to pick from, those choices are (Not ever-sometimes-always).The second section is aimed for the inside customers (employees) and it comes with 13 questions also provided with multiple choices to pick from, later on the statistical analytical stage we gave each of this answers a scale in order to be able to select appropriate method of analysis, it goes like this :

Always = 3

Sometimes =2

Not ever = 1

The questionnaire was drawn in Arabic language in order to be understood by the entire sample.

4.5 Questionnaire Preparation

Preparing the questionnaire was not an easy task because researcher have to match each question on the questionnaire to what it represent on the Total Quality Management approach, Researcher used TQM, EFQM, Marketing, ISO 9001 and CRM philosophies to prepare it, below is a Figure of those questions along with their references (green colored) :

(Table of Customers Questionnaire Preparation – Researcher)

Do you feel satisfied of ABS services? ISO 9001 8-2-1 Customer satisfaction	1
Does the bank handle your business in timely manner? ISO 9001 5-2 Customer focus ISO 7-2 Customer related processes	2
Do you feel valued to the bank staff? EFQM : Adding value for customer : Strive to innovate and create value for customer	3
/ Do you have an easy access to your bank account information 24/7? TQM : Delight the customer	4
Do you find the bank neat, clean and organized? Marketing Mix the 7Ps : Physical evidence	5
Do you have an easy access to the bank facilities? TQM : Customer expected services	6
Would you be able to communicate with the bank while you abroad? CRM Module 7 : High degree of customer delight	7
Does the bank let you participate in any of its products design? People participation in product design (DrSidiqAwad)	8
Would you be able to notify management when there is a mistake in your bank account and the bank employee failed to fix it? ISO 9001 7-2 Customer related processes	9
When there is a mistake in your account, does the bank fix it in a timely manner? EFQM: Customer result 6.b Complain handling ISO 9001 7-2 Customer related processes	10
Is there a communication channel between you and the bank? EFQM Concepts: Build and maintain a dialogue with customers based on openness and transparency.	11
Do you consider yourself as a loyal customer to Agricultural Bank of Sudan? EFQM: Customer result	12

Figure 4.1 Customers' Questionnaire References

(Table of Employees Questionnaire Preparation – Researcher)

The bank puts customer first? ISO 9001 5-2 Customer focus	1
The bank makes an effort to find what are customer needs? ISO 9001 5-2 Customer focus	2
The bank has established a clear business goals regarding customers' acquisition and retention? EFQM Concepts: Adding value for customer: Know who their different customer groups are, both existing and potential, and anticipate their different needs and expectations.	3
The bank measures the level of its customer acquisition and retention? TQM:Marketing: Customer acquisition and retention	ε
The bank has the right tools to serve customers, satisfy them and gain their loyalty as strategic goal? EFQM Concepts: Ensure people have the necessary resources, competence and empowerment to maximize the customer experience.	5
The bank employee's training programs designed to develop the skills required for customers acquiring and deepening their relations? EFQM: 3 .People:3.b; People knowledge and capabilities are developed. Provide training (Juran's ten steps to quality improvement)	6
The customer can speak to the bank's employee anytime? CRM Module 7: Customer focused organization; A passion for listening to customers.	7
There is a continual communication between bank's staff and different divisions? EFQM: 3.d People : people communicate effectively throughout the organization.	8
The bank always value and recognize its employees? Give recognition (Juran ten steps to quality improvement). Give formal recognition to all participants (Crosby 14 points to quality improvement).	9
The bank encourages employees to suggest any improvements? Drive out fear (Deming 14 point to quality control) EFQM : motivation and empowerment	10
The bank encourages employees to contact management in case there is difficulties? Encourage employees to communicate management any obstacles they face to attain improvement goals (Crosby 14 point to improve quality)	11
The bank measures its employee's performance? TQM performance measure EFQM concepts: compare their performance with relevant benchmarks and learn from their strengths and opportunities for improvement in order to maximize the value generated for customers.	12
The bank measures its customers satisfaction an improve it? Balance Scorecard : Performance measures	13

Figure 4.2 Employees' Questionnaire References

4.6 Data Collection

The data collection phase was conducted under the direct supervision of Dr. SidiqAwad the Vice President of the Executive Manager of the Agricultural Bank of Sudan.

4.7 Statistical Analysis Tools

The researcher used data analysis both qualitative and quantitative data analysis methods, the data analysis made utilizing SPSS-19 (Statistical Product and service solution) the results presented in form of frequency and percentages. And Microsoft Excel 2007 program was used to form the important graphs.

4.8 Response Rate

The response rate according to customers' classification as follows.

(Table of Customers' Classifications-Researcher)

Customers' Classifications	Response Rate
Outside customers	96%
Inside customers (employees)	88%
Total	84.48%

Table 4.1

4.9 Data CUSTOMERS

Table (4.2): Do you feel satisfied of ABS services?
(Table of Customers' question 1 -Researcher)

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Not ever</i>	1	2.6
<i>Sometime</i>	5	12.8
<i>Always</i>	33	84.6
<i>Total</i>	39	100.0

(Figure of Customers' question 1-Researcher)

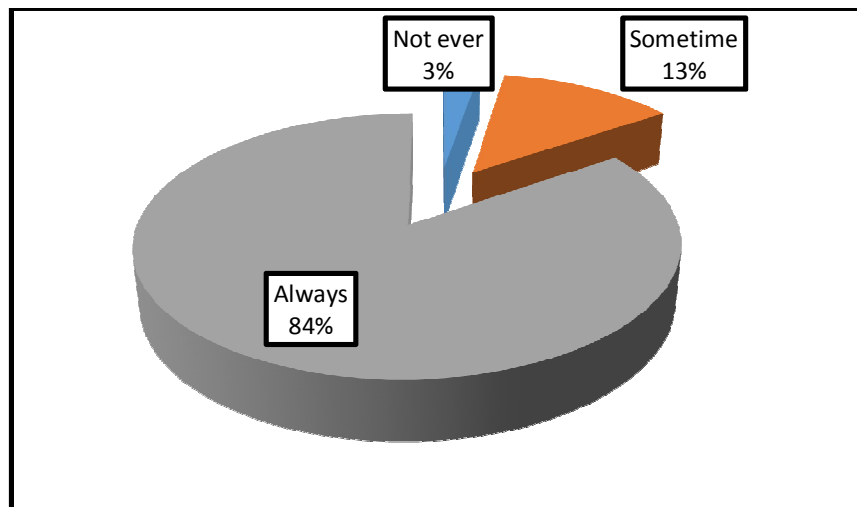


Figure (4.3): Do you feel satisfied of ABS services?

Table (4.3): Does the bank handle your business in timely manner?
 (Table of Customers' question 2-Researcher)

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Not ever</i>	1	2.6
<i>Sometime</i>	6	15.4
<i>Always</i>	32	82.1
<i>Total</i>	39	100.0

(Figure of Customers' question 2 -Researcher)

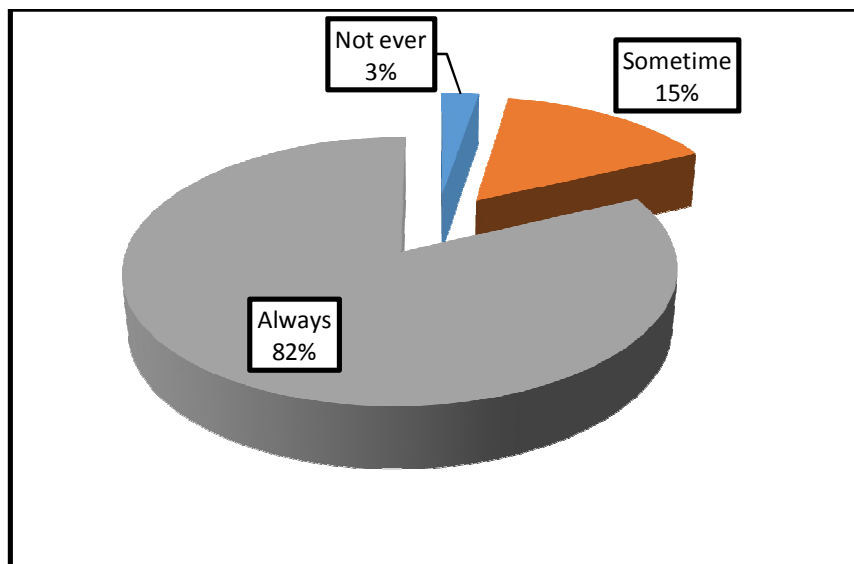


Figure (4.4): Does the bank handle your business in timely manner?

Table (4.4): Do you feel valued to the bank staff?
 (Table of Customers' question 3 -Researcher)

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Not ever</i>	1	2.6
<i>Sometime</i>	3	7.7
<i>Always</i>	35	89.7
<i>Total</i>	39	100.0

(Figure of Customers' question 3 -Researcher)

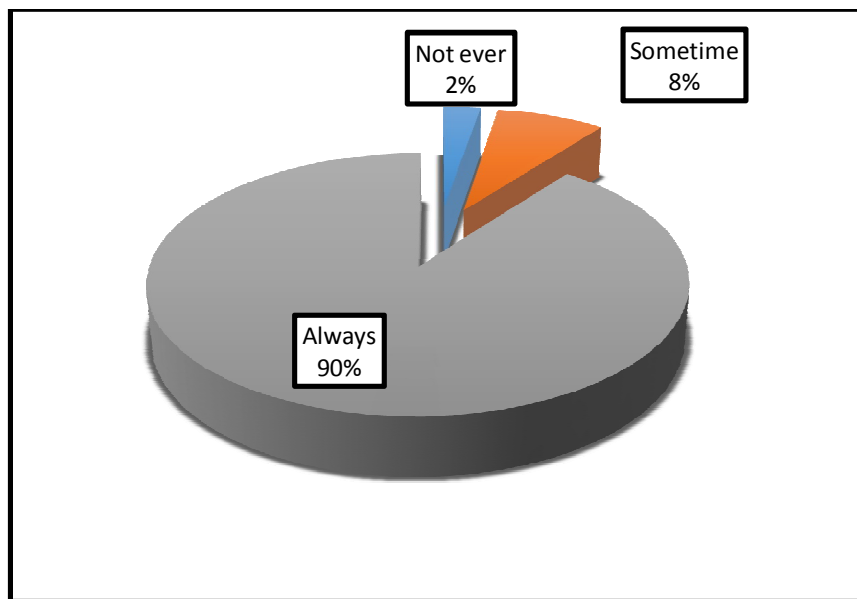


Figure (4.5): Do you feel valued to the bank staff?

Table (4.5): Do you have an easy access to your bank account information 24/7?

(Table of Customers' question 4 -Researcher)

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Not ever</i>	1	2.6
<i>Sometime</i>	1	2.6
<i>Always</i>	37	94.9
<i>Total</i>	39	100.0

(Figure of Customers' question 4 -Researcher)

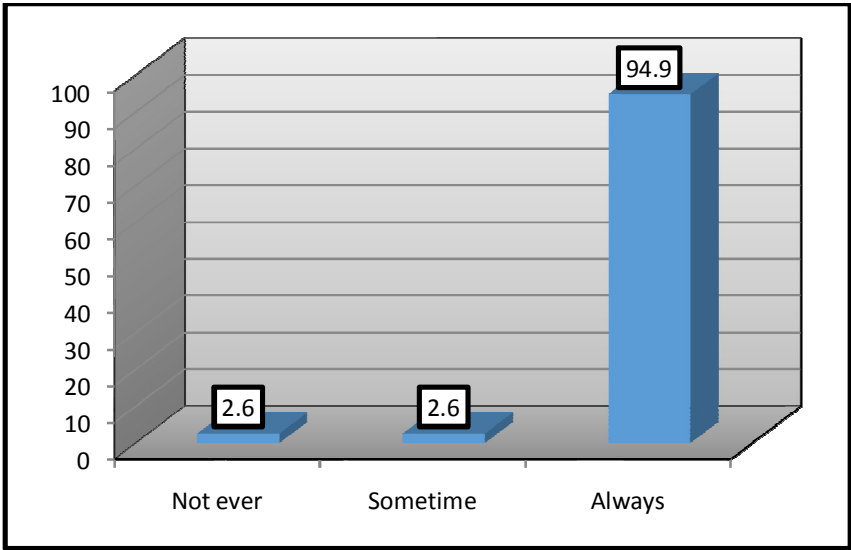


Figure (4.6): Do you have an easy access to your bank account information 24/h?

Table (4.6): Do you find the bank neat, clean and organized?
(Table of Customers' question 5 -Researcher)

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Sometime</i>	2	5.1
<i>Always</i>	37	94.9
<i>Total</i>	39	100.0

(Figure of Customers' question 5 -Researcher)

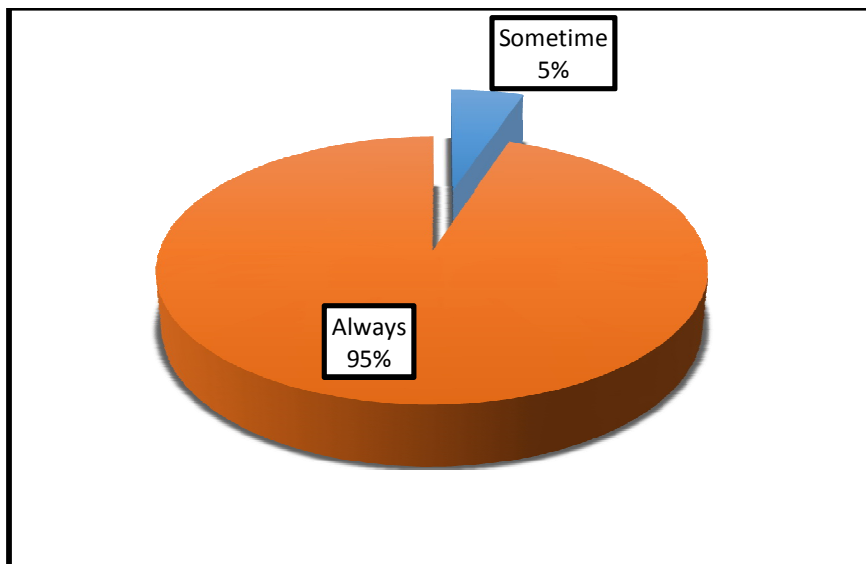


Figure (4.7): Do you find the bank neat, clean and organized?

Table (4.7): Do you have an easy access to the bank facilities?
 (Table of Customers' question 6 -Researcher)

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Not ever</i>	1	2.6
<i>Sometime</i>	3	7.7
<i>Always</i>	35	89.7
<i>Total</i>	39	100.0

(Figure of Customers' question 6 -Researcher)

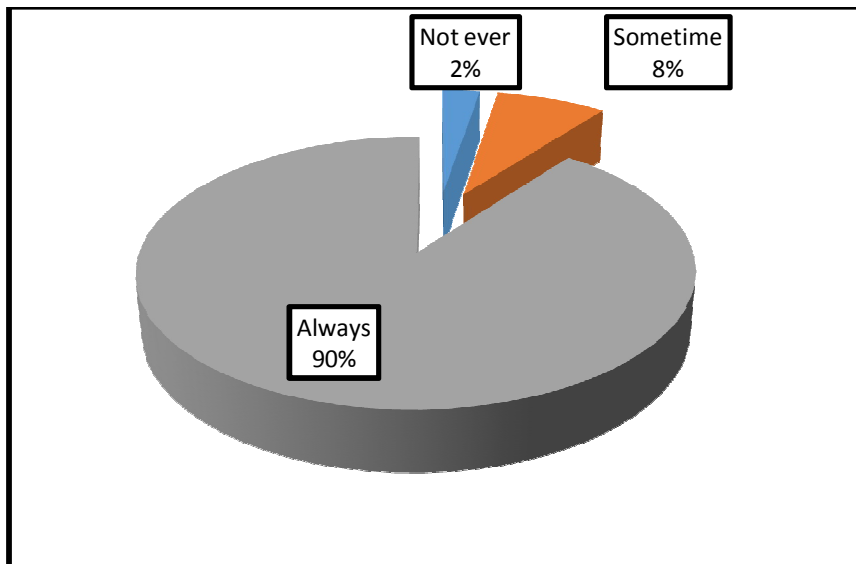


Figure (4.8): Do you have an easy access to the bank facilities?

Table (4.8): Would you be able to communicate with the bank while you abroad?

(Table of Customers' question 7 –Researcher)

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Not ever</i>	3	7.7
<i>Sometime</i>	4	10.3
<i>Always</i>	32	82.1
<i>Total</i>	39	100.0

(Figure of Customers' question 7 -Researcher)

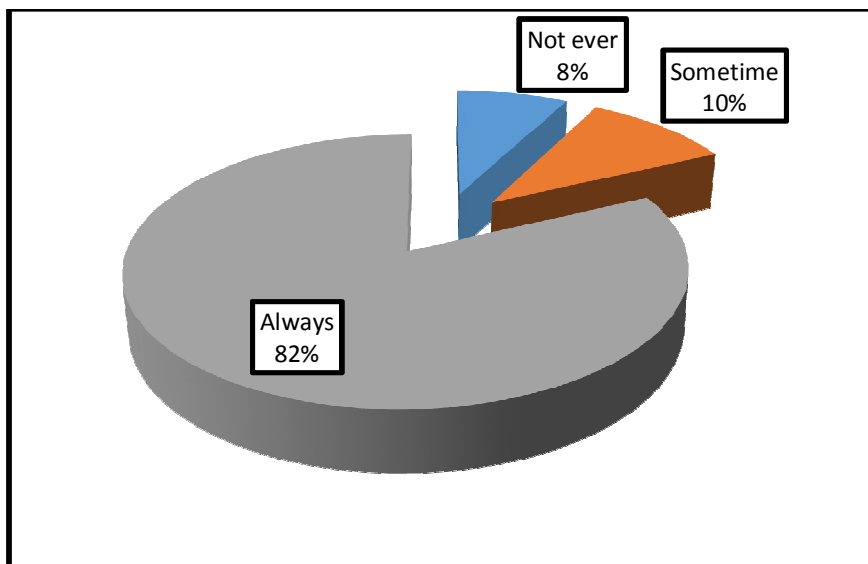


Figure (4.9): Would you be able to communicate with the bank while you abroad?

Table (4.9): Does the bank let you participate in any of its products design?(Table of Customers' question 8 -Researcher)

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Not ever</i>	7	17.9
<i>Sometime</i>	32	82.1
<i>Total</i>	39	100.0

(Figure of Customers' question 8 -Researcher)

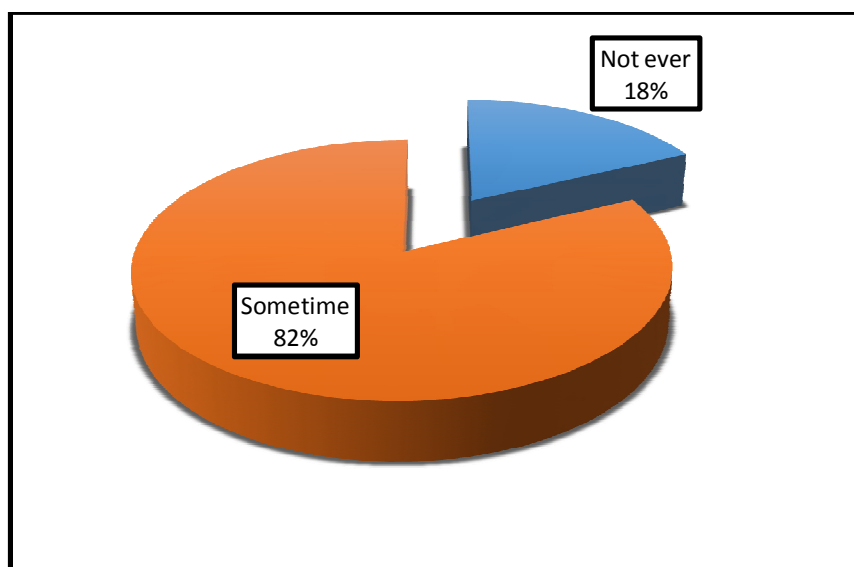


Figure (4.10): Does the bank let you participate in any of its products design?

Table (4.10): Would you be able to notify management when there is a mistake in your bank account and the bank employee failed to fix it?
 (Table of Customers' question 9- Researcher)

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Not ever</i>	1	2.6
<i>Sometime</i>	34	87.2
<i>Always</i>	4	10.3
<i>Total</i>	39	100.0

(Figure of Customers' question 9 -Researcher)

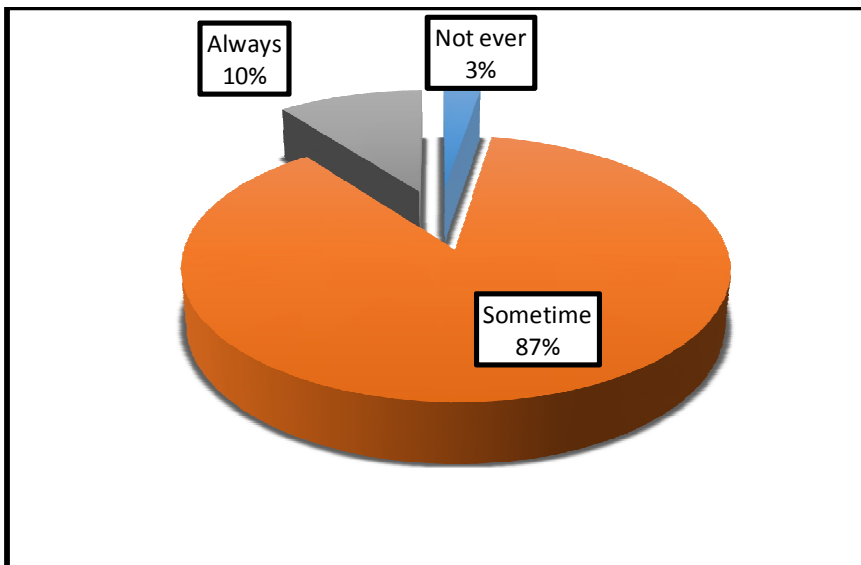


Figure (4.11): Would you be able to notify management when there is a mistake in your bank account and the bank employee failed to fix it?

Table (4.11): When there is a mistake in your account, does the bank fix it in a timely manner?

(Table of Customers' question 10 -Researcher)

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Sometime</i>	4	10.3
<i>Always</i>	35	89.7
<i>Total</i>	39	100.0

(Figure of Customers' question 10 -Researcher)

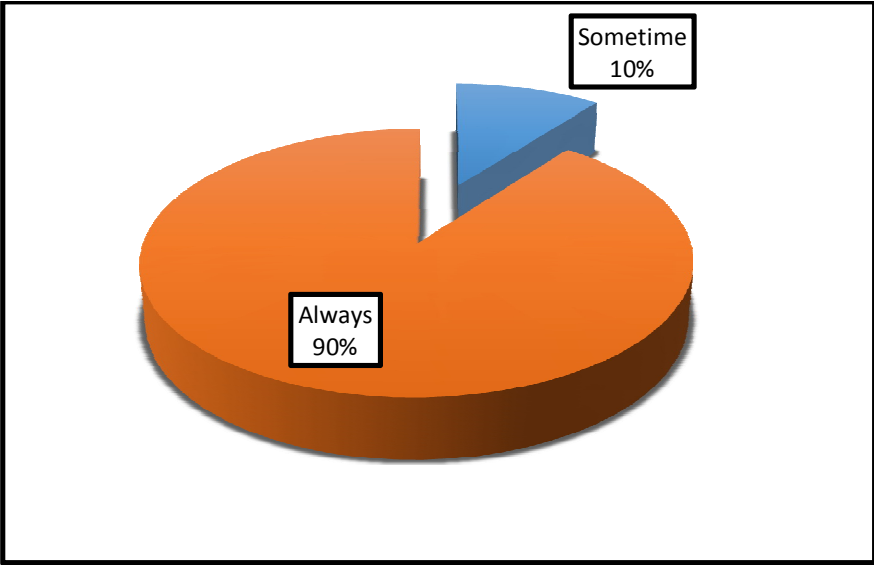


Figure (4.12): When there is a mistake in your account, does the bank fix it in a timely manner?

Table (4.12): Is there a communication channel between you and the bank?
 (Table of Customers' question 11 -Researcher)

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Not ever</i>	1	2.6
<i>Sometime</i>	35	89.7
<i>Always</i>	3	7.7
<i>Total</i>	39	100.0

(Figure of Customers' question 11 -Researcher)

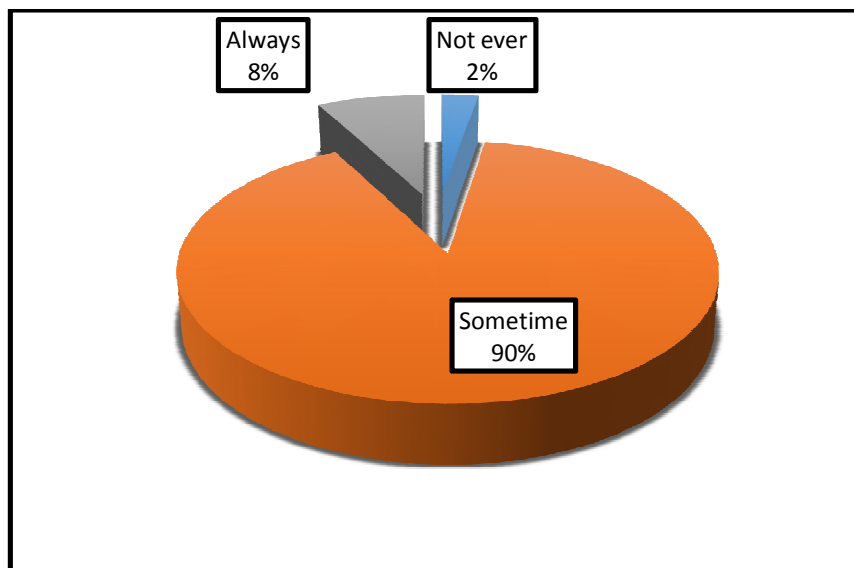


Figure (4.13): Is there a communication channel between you and the bank?

Table (4.13): Do you consider yourself as a loyal customer to Agricultural Bank of Sudan?

(Table of Customers' question 12 -Researcher)

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Not ever</i>	1	2.6
<i>Sometime</i>	32	82.1
<i>Always</i>	6	15.4
<i>Total</i>	39	100.0

(Figure of Customers' question 12 -Researcher)

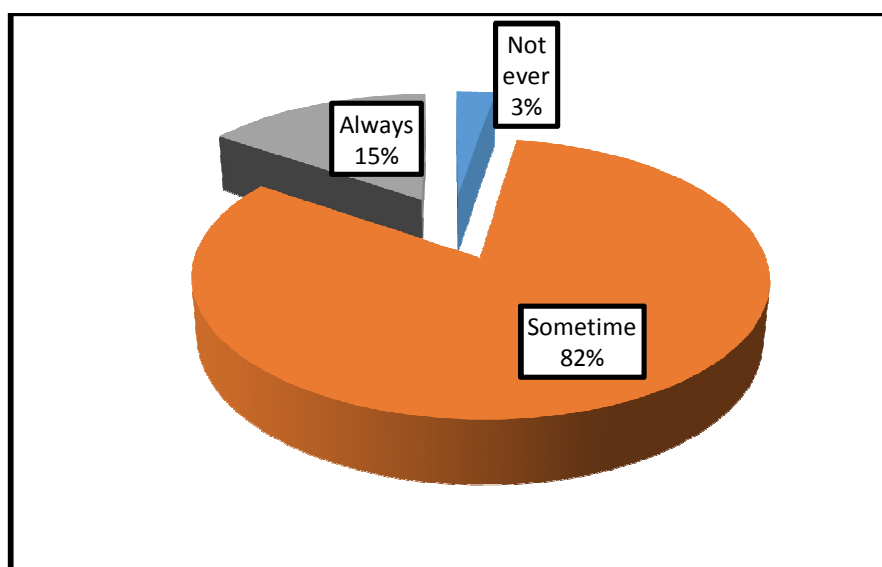


Figure (4.14): Do you consider yourself as a loyal customer to Agricultural Bank of Sudan

Table (4.14): Test of questions (Customers)

Reliability Analysis – Scale (ALPHA):-

Alpha value is = (0.87), so the Reliability percent is = (87%)

(Table of Customers' questions test -Researcher)

Test of the questions:-

<i>No</i>	<i>The question</i>	<i>Chi-value</i>	<i>P-value</i>	<i>Mode</i>	<i>S.D</i>
<i>1</i>	Do you feel satisfied of ABS services?	46.76	0.000	3	.4514
<i>2</i>	Does the bank handle your business in timely manner?	42.61	0.000	3	.4690
<i>3</i>	3/ Do you feel valued to the bank staff?	56.00	0.000	3	.4090
<i>4</i>	Do you have an easy access to your bank account information 24/7?	66.46	0.000	3	.3542
<i>5</i>	Do you find the bank neat, clean and organized?	31.41	0.000	3	.2234
<i>6</i>	Do you have an easy access to the bank facilities?	56.00	0.000	3	.4090
<i>7</i>	would you be able to communicate with the bank while you abroad?	41.69	0.000	3	.5946
<i>8</i>	Does the bank let you participate in any of its products design?	16.02	0.000	2	.3887
<i>9</i>	Would you be able to notify management when there is a mistake in your bank account and the bank employee failed to fix it?	51.23	0.000	2	.3542
<i>10</i>	When there is a mistake in your account, does the bank fix it in a timely manner?	24.64	0.000	3	.3073
<i>11</i>	Is there a communication channel between you and the bank?	56.00	0.000	2	.3202
<i>12</i>	Do you consider yourself as a loyal customer to Agricultural Bank of Sudan?	42.61	0.000	2	.4090

EMPLOYEES

**Table (4.15): The bank puts customer first?
(Table of employees question1-Researcher)**

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Always</i>	26	100
<i>Total</i>	<i>26</i>	<i>100.0</i>

(Figure of employee's question1-Researcher)

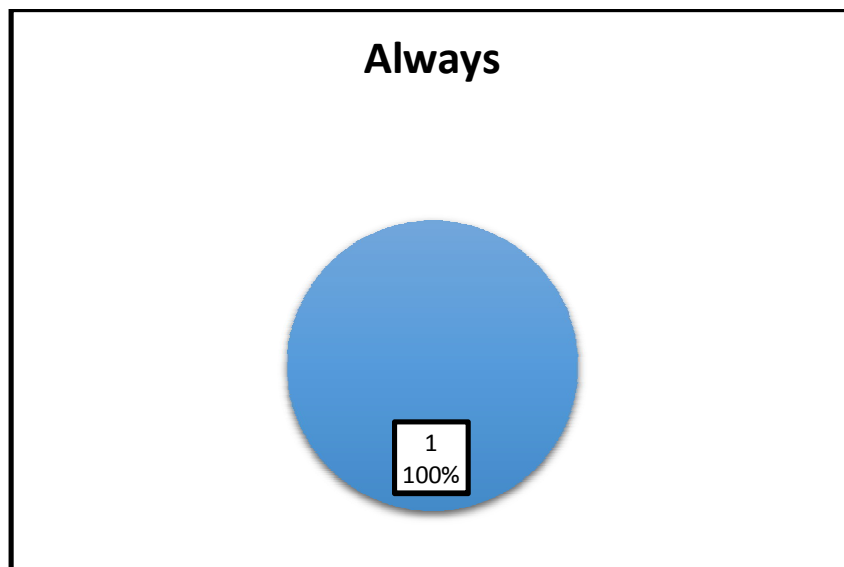


Figure (4.15): The bank puts customer first?

**Table (4.16): The bank makes an effort to find what are customer needs?
(Table of employee's question2-Researcher)**

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Sometime</i>	2	7.7
<i>Always</i>	24	92.3
<i>Total</i>	26	100.0

(Figure of employees question2-Researcher)

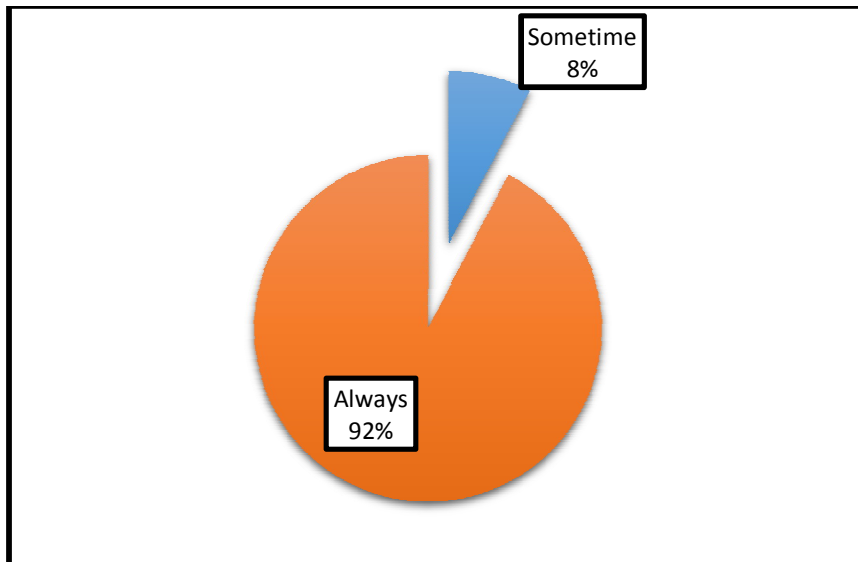


Figure (4.16): The bank makes an effort to find what are customer needs?

**Table (4.17): The bank has established a clear business goals regarding customers' acquisition and retention?
(Table of employees question3-Researcher)**

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Sometime</i>	5	19.2
<i>Always</i>	21	80.8
<i>Total</i>	26	100.0

(Figure of employee's question3-Researcher)

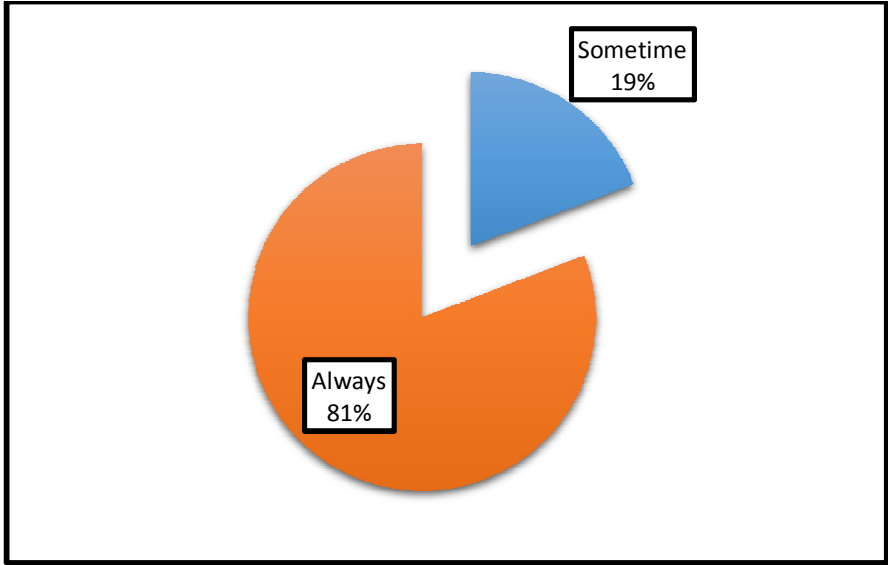


Figure (4.17): The bank has established a clear business goals regarding customers' acquisition and retention?

Table (4.18): The bank measures the level of its customer acquisition and retention?

(Table of employee's question4-Researcher)

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Not ever</i>	1	3.8
<i>Sometime</i>	10	38.5
<i>Always</i>	15	57.7
<i>Total</i>	26	100.0

(Figure of employee's question4-Researcher)

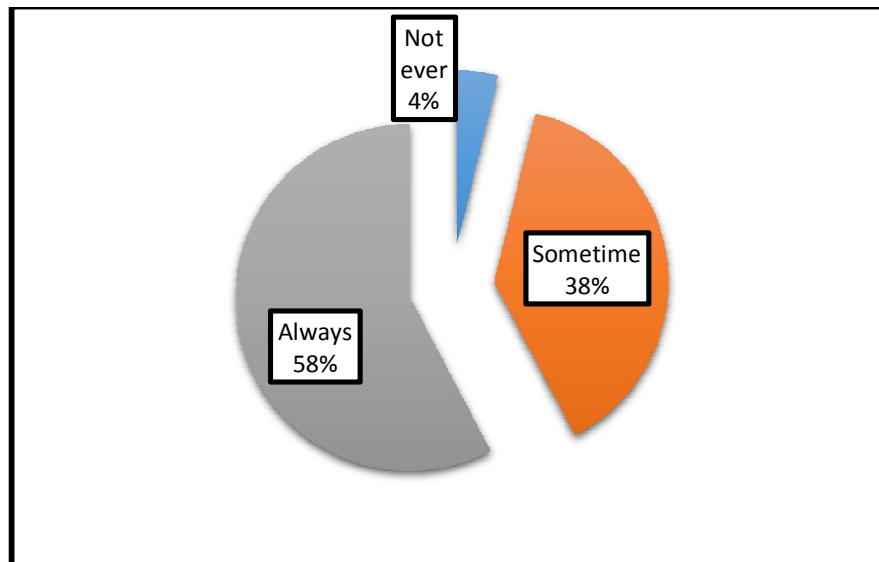


Figure (4.18): The bank measures the level of its customer acquisition and retention?

Table (4.19): The bank has the right tools to serve customers, satisfy them and gain their loyalty as strategic goal?

(Table of employee's question5-Researcher)

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Sometime</i>	12	46.2
<i>Always</i>	14	53.8
<i>Total</i>	26	100.0

(Figure of employee's question5-Researcher)

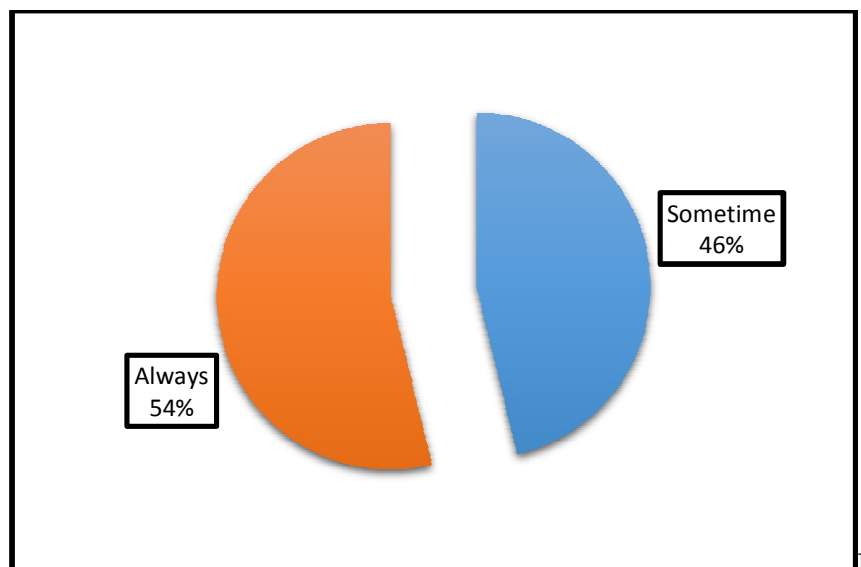


Figure (4.19): The bank has the right tools to serve customers, satisfy them and gain their loyalty as strategic goal?

Table (4.20): The bank employee`s training programs designed to develop the skills required for customers acquiring and deepening their relations? (Table of employee's question6-Researcher)

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Not ever</i>	2	7.7
<i>Sometime</i>	18	69.2
<i>Always</i>	6	23.1
<i>Total</i>	26	100.0

(Figure of employee's question6-Researcher)

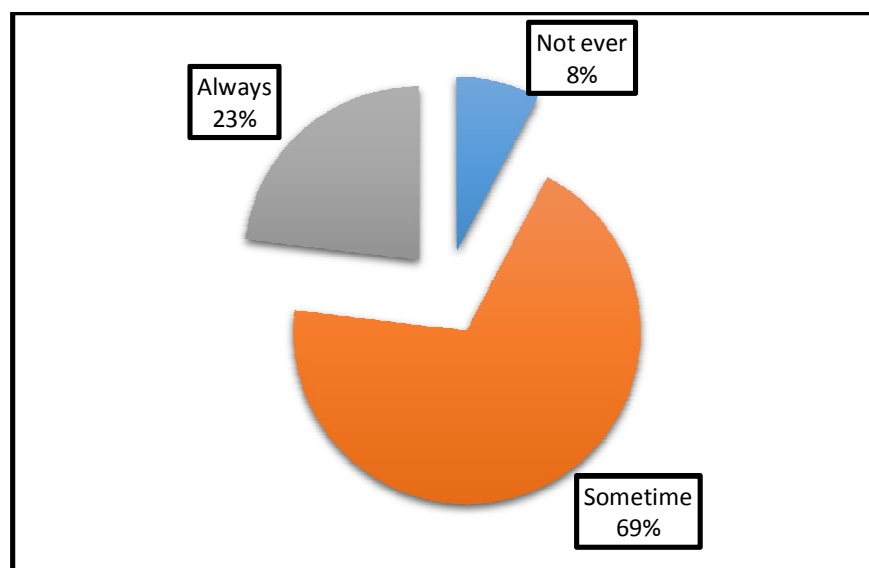


Figure (4.20): The bank employee`s training programs designed to develop the skills required for customers acquiring and deepening their relations?

**Table (4.21): The customer can speak to the bank's employee anytime?
(Table of employee's question7-Researcher)**

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Sometime</i>	5	19.2
<i>Always</i>	21	80.8
<i>Total</i>	26	100.0

(Figure of employee's question7-Researcher)

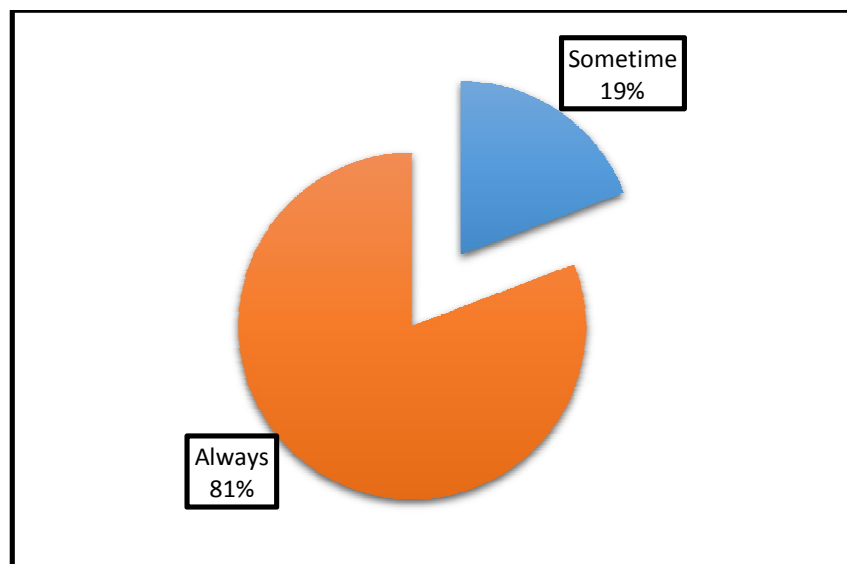


Figure (4.21): The customer can speak to the bank's employee anytime?

Table (4.22): There is a continual communication between bank's staff and different divisions?

(Table of employee's question8-Researcher)

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Sometime</i>	12	46.2
<i>Always</i>	14	53.8
<i>Total</i>	26	100.0

(Figure of employee's question8-Researcher)

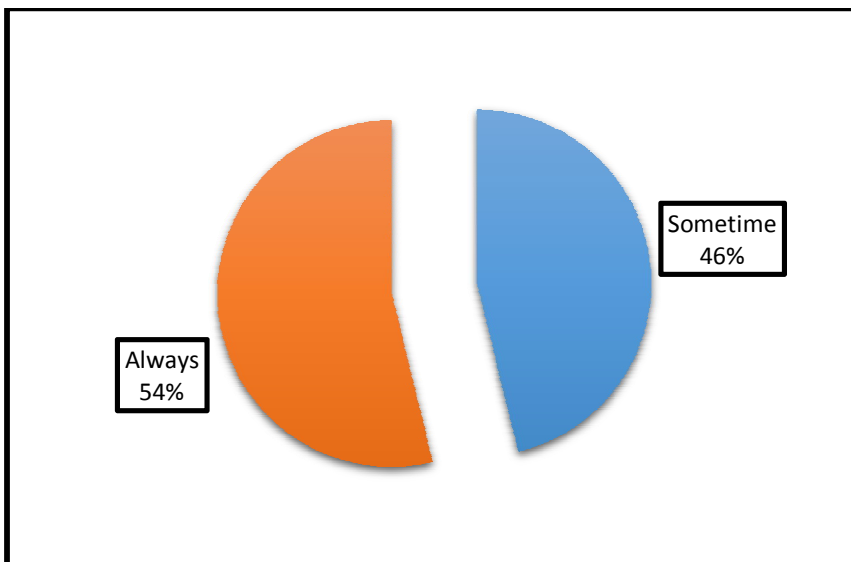


Figure (4.22): There is a continual communication between bank's staff and different divisions?

**Table (4.23): The bank always value and recognize its employees?
(Table of employee's question9-Researcher)**

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Not ever</i>	1	3.8
<i>Sometime</i>	16	61.5
<i>Always</i>	9	34.6
<i>Total</i>	26	100.0

(Figure of employees question9-Researcher)

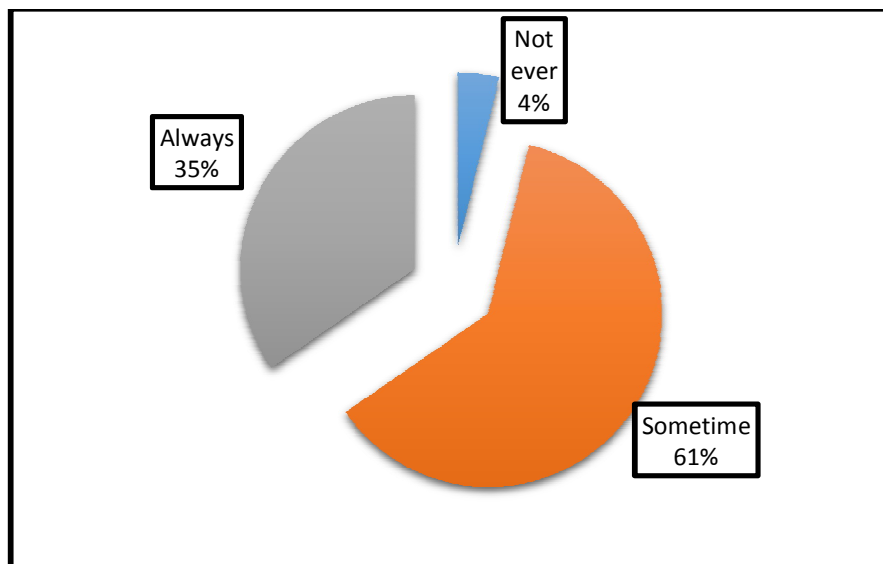


Figure (4.23): The bank always value and recognize its employees?

Table (4.24): The bank encourages employees to suggest any improvements?(Table of employee's question10-Researcher)

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Sometime</i>	11	42.3
<i>Always</i>	15	57.7
<i>Total</i>	26	100.0

(Figure of employee's question10-Researcher)

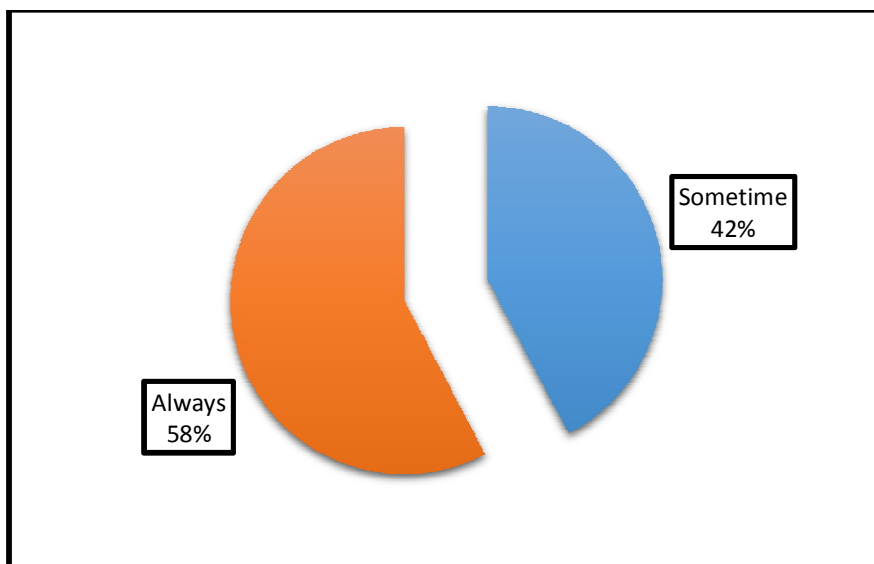


Figure (4.24): The bank encourages employees to suggest any improvements?

Table (4.25): The bank encourages employees to contact management in case there are difficulties?

(Table of employee's question11-Researcher)

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Sometime</i>	13	50.0
<i>Always</i>	13	50.0
<i>Total</i>	26	100.0

(Figure of employee's question11-Researcher)

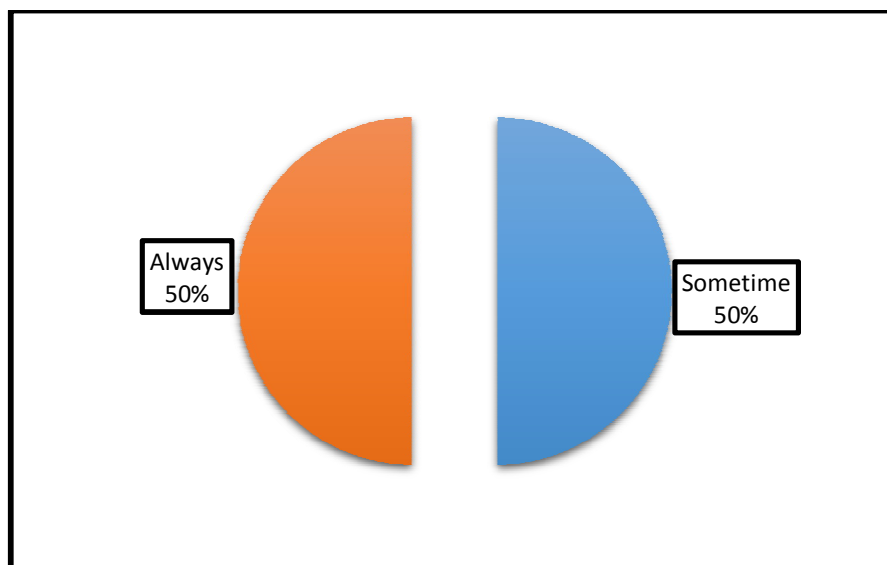


Figure (4.25): The bank encourages employees to contact management in case there are difficulties?

**Table (4.26): The bank measures its employee's performance?
(Table of employee's question12-Researcher)**

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Not ever</i>	4	15.4
<i>Sometime</i>	4	15.4
<i>Always</i>	18	69.2
<i>Total</i>	26	100.0

(Figure of employees question12-Researcher)



Figure (4.26): The bank measures its employee's performance?

**Table (4.27): The bank measures its customers satisfaction an improve it?
(Table of employees question13-Researcher)**

	<i>Frequency</i>	<i>Percent (%)</i>
<i>Not ever</i>	8	30.8
<i>Sometime</i>	9	34.6
<i>Always</i>	9	34.6
<i>Total</i>	26	100.0

(Figure of employees question13-Researcher)

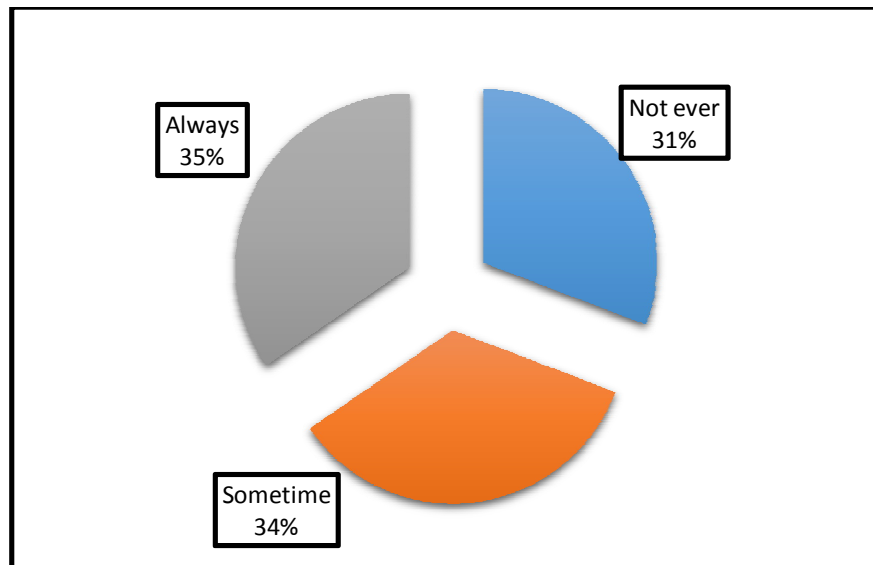


Figure (4.27): The bank measures its customer's satisfaction and improve it?

Table (4.28): Test of the question (Employees)

Reliability Analysis – Scale (ALPHA):-

Alpha value is = (0.57), so the Reliability percent is = (57%)

(Test of the question Table- Researcher)

<i>No</i>	<i>The question</i>	<i>Chi-value</i>	<i>P-value</i>	<i>Mode</i>	<i>S.D</i>
<i>1</i>	The bank puts customer first?		0.000	3	
<i>2</i>	The bank makes an effort to find what are customer needs?	18.61	0.000	3	.2717
<i>3</i>	The bank has established a clear business goals regarding customers' acquisition and retention?	9.84	0.002	3	.4019
<i>4</i>	The bank measures the level of its customer acquisition and retention?	11.61	0.003	3	.5817
<i>5</i>	The bank has the right tools to serve customers, satisfy them and gain their loyalty as strategic goal?	.15	.69	3	.5083
<i>6</i>	The bank employee`s training programs designed to develop the skills required for customers acquiring and deepening their relations?	16.00	0.000	2	.5434
<i>7</i>	The customer can speak to the bank's employee anytime?	9.84	0.002	3	.4019
<i>8</i>	There is a continual communication between bank's staff and different divisions?	.15	.69	3	.5083
<i>9</i>	The bank always value and recognize its employees?	13.00	0.002	2	.5491
<i>10</i>	The bank encourages employees to suggest any improvements?	.61	.43	3	.5038
<i>11</i>	The bank encourages employees to contact management in case there is difficulties?	.00	1	2	.5099
<i>12</i>	The bank measures its employee`s performance?	15.07	0.001	3	.7605
<i>13</i>	The bank measures its customers satisfaction an improve it?	.07	.96	2	.8236

5.1 INTRODUCTION

This chapter will display the data and results from the study and also the data related to each hypothesis.

5.2 Descriptive Analysis of the Sample

Table 5.1 shows that 40 of the customers participated on this study with 1 count of invalid response, and it also shows the participation of 30 employees of The Agricultural Bank of Sudan with 4 count of invalid responses, makes the percentage of participation 84.48% which consider a reliable source to test out our hypotheses .

Table 5.1

(The percentage of participation Table- Researcher)

Respondents	Numbers of questionnaires	Invalid count	Frequencies	Rate
Customers	40	1	39	96%
Employees	30	4	26	88%
Total	70	5	65	84.48%

5.3 Data Analysis

5.3.1 Customers

Fig 4.28 indicates that overall results from the study shows encouraging level of the use of the CRM , most of the customers (33 out of 39) said that they are satisfied with the Agricultural Bank of Sudan services (5) customers said sometimes they feel satisfied and only (1) customer felt unsatisfied with the bank services.

The bank did well on the eyes of the customers in many issues such as:

- Handling customers business in a timely manners.
- Letting the customers feel they are valued.
- Providing easy access to the customers' bank account 24/7.
- Cleanliness of the bank premises.
- Handling mistakes in customers' account properly.

The bank did poorly in many issues such as customers participation in product design, with zero count of customers said the bank (always) let them participate in any of the bank's product designing, rest of the answers divided between (sometimes) 32 counts 82.1% and (not ever) 7 counts 17.9%. This result could be an issue of the rules that govern the bank product design, because there is another players contribute in the bank product such as Ministry of Finance and Central Bank of Sudan.

Another issue that the bank is not paying attention to is the difficulties faces the customers when they are trying to complain to management when the employees serving them failed to solve an account problem. While there is a count of only 4 customers (10.3%) has been able to reach a manager always for complaints there is 34 customers (87.26%) said they were sometimes able to reach out management for help, 1 customer said he has never been able to make a complain, this could be a result of management members shortage, the bank doesn't have enough management team to look over the heads of employees in a daily basis.

Communications between the bank and the customers is a serious issue that the bank need to take care of soon, results shows that 35 customers out of 39 with the percentage of 89.7% said they were sometimes able to communicates with the bank which means sometimes they don't, 7 customers said they always been able to get in touch with the bank and only 1 customer said he has never been able to communicate with the bank, this could be a result of the bank lacking of communication channels.

The study shows that there was a little to no interest in overall customers loyalty issue, with count of 32 customers (82.1%) said they sometimes feel they consider themselves a loyal customers (sometimes they don't) 6 customers(15.4%) felt they always consider themselves a loyal customers to the Agricultural Bank of Sudan, 1 customers never felt that way. This probably could be an effect of relations between the ABS and customers, the outcome would probably be different if the bank is more transaction oriented bank such as the most of the banks in Sudan.

5.3.2 Employees

Fig 4.55 shows that the bank met the expectations of the employees in many of the issues that concerned them such as:

- Putting customers in the top list of priorities.
- Making a big effort to find and meet customer's needs.
- Setting clear goals in acquiring special customers and retain them.
- Satisfy customers and gain their loyalty as strategic goal.

Having said that, the bank suffers in many critical areas that needed an immediate attention, one of these areas is the developing of the employees' knowledge and capabilities to meet customers' relations demands, study shows 18 (69.2%) employees said they sometimes received necessary training to sharpen their skills to deepening their relations with customers, 6 (23.1%) employees done that and 2 employee (7.7%) never received any kind of training regarding deepening their relations with customers. This is a management issue and managers should be able to fix it.

Study also shows that the bank employees feels a little unappreciated with count of 16 employees (61.5%) felt sometimes they are recognized and 9 employees (34.6%) always felt appreciated and 1 employee (3.8%) never felt the same way, this is probably a result of high competition in the market of employment, organization sometimes neglect to give recognition to their employees knowing that the will always be available no matter what.

Poor communication between bank and its employees is an issue that the bank management should recognize, study shows the count of the employees that communicated with management in a daily business bases equal the count of those employees does the same from time to time, this is probably an effect of the employees work mentality themselves they always try to avoid management personnel, managers is also to blame for not removing this barriers between them and the employees.

Last issue concerning employees is the measurement of their satisfaction and loyalty and improve that measure, 9 employees (34.6%) think the bank does have a way to measure their satisfaction and loyalty and improve it, also 9 employees (34.6%) sometimes think so and 8 employees (30.8%) never felt or know that the bank measures their satisfaction and loyalty or try to improve it, this could also be a result of high competition on the market of employment.

5.4 Hypotheses Testing

The research hypothesis were tested according to Fig 4.28 and Fig 4.55 where the customers divided into two groups and the results being analyzed for each group separately to find out the response of the customers according to their classification.

The chi- value of paragraph # 1 (Do you feel satisfied of Agricultural Bank of Sudan services?) is 46.76 the p-value is 0.000 which is smaller than the level of significance $\alpha= 0.05$ the sign of the test is positive, hence we can safely conclude that *Adopting of CRM on Agricultural Bank of Sudan will have a positive effect on customer satisfaction.*

The chi-value of the paragraph # 12 (Do you consider yourself as a loyal customer Agricultural Bank of Sudan?) is 42.61 the p-value is 0.000 which is smaller than the level of the significance $\alpha= 0.05$ the sign of the sign of the test is positive, therefor we can safely conclude that *Adopting of CRM on Agricultural Bank of Susan will have a positive effect on customer retention.*

6.1 conclusion

The research seeks to investigate the benefits of implementing Customer Relations Management as a management system approach on customer satisfaction and retention on the Agricultural Bank of Sudan with the objectives of increasing customer satisfaction rate, decreasing customer loss rate, gaining full control over customer acquisition rate and maintain highest level of customer retention.

6.2 Customers

The researcher conclude that adopting CRM on Agricultural Bank of Sudan was significantly positively correlated with reaching customer satisfaction, retention and decreasing customers' loss rate as it was statistically observed .The CRM has a significant effect on customer satisfaction rate, adopting CRM concept would lead firstly to decrease customers' loss then to increase customer satisfaction.

There is an opportunity to raise the bar of customer satisfaction and customer retention rate even more if the bank let customers participate in product designing, study shows most of the customers willing to do so if given the chance as shown in paragraph #8 in customers' questionnaire.

Paragraph #9 and paragraph #11 in customers' questionnaire shows an opportunity for reaching customer satisfaction and retention if the bank develop a two way communication channelbetween managers and customers, 87.2 % of the customers said they sometimes couldn't get to communicate with managers.

Study shows there is an opportunity for the bank to work on customers' loyalty issue as shown on paragraph #12 with count of 3% of the customers never felt they are loyal to the Agricultural Bank of Sudan while 82% of the customers only felt so sometimes.

6.3 Employees

Study shows that overall results of adopting CRM on the Agricultural Bank of Sudan will have a positive effect on the (inside) customers' satisfaction and retention with some issues needed to be addressed by the bank.

Shown on paragraph #6 on the employees' questionnaire an opportunity for the bank to grab if the bank develop the training programs to match up with the increasing demand of deepening relations with customers, study shows 65% of the employees needed to develop their skills and techniques steadily to deepen their relations with customers.

Paragraph #9 shows an urgent need for the bank to give formal recognitions to employees in order for them to feel valued and then perform at their best which will reflect immediately on customers satisfaction and retention, study shows 69% of participants sometimes feel they are recognized, 23% always do and 7% never felt recognized or appreciated.

The bank need to remove all kind of obstacles that prevent employees from communicating with their managers as paragraph #11 shows, 50% of employees think they are not have the freedom to contact management whenever they having problems while the other 50% have the privilege to do so.

Opportunity shows in paragraph #13 for the bank to measure employees' satisfaction and loyalty, study shows 66% of participants think the bank does not have any solid measure for their loyalty and satisfaction and hence to improve it.

6.4 General Recommendations

In order to reach the ultimate benefits of adopting CRM on Agricultural Bank of Sudan there are several steps the bank need to take, some of these steps are:

- Developing communication channel between customers, employees and management in order to enhance the quality of the service provided and to also to create a culture of openness throughout all of bank stakeholders.
- Bank training programs should be carefully designed, developed and updated to keep up with the new strategies and techniques that pop up every day in the world of dealing with customers, their needs and expectations.
- Bank should work on giving recognitions to employees to motivate them, for example by creating a celebration day for the employee of the week or the month and reward that employee for his/her contribution to the bank, those kind of occasions encourages employees to perform better and to feel valued and appreciated which will reflect on rate of loyalty as study shown.
- Measuring, measuring and measuring, the bank should create and enforce a culture of measuring throughout the organization, measuring employees' performance, customer satisfaction, customer retention and measure the whole bank performance and benchmark it to a local, regional or international bank on the same industry to see how the bank is doing comparing to others.

6.5 Recommendations for further studies

In light of this study and the results that have been achieved the researcher recommend the following studies:

1. The Effect of Human Resource Development Operation on the Success of CRM Implementation.
2. The effect of Top Management Support on Achieving Successful CRM system Implementation.
3. Organizational Structure development toward a customer centric Organization.
4. The Critical Success Factors of CRM Implementation in the Palestinian Market.

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Agricultural Bank of Sudan Brochure.

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 ومرتباً؟			
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	لايحدث
1	البنك يضع العميل في اولويه اهتماماته؟			
2	البنك يبذل مجهودا مقدر لمعرفه وتثبيته متطلبات العميل؟			
3	البنك حدد اهداف واضحه 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؟			