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Impact of Social Customer Relationship Management on Customer Retention of Islamic Banks in Kuwait: The Mediating Role of Customer Empowerment

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Abstract— **In order to investigate the impact of social customer relationship management on customer retention through customer empowerment, this research paper was took place using a sample of social media users who were customers of Islamic banks in Kuwait. An online survey-founded questionnaire was conducted to gather data. A total of 600 questionnaires were distributed to participants in this study and 417 questionnaires were returned. On the basis of IBM SPSS 24 and IBM AMOS 22, data analysis confirmed that customer empowerment significantly mediated the effect of social CRM on customer retention. That is, social CRM was found to have a significant effect on customer empowerment and customer retention and indicated that customer empowerment had a significant influence on customer retention. Consequently, it was concluded that customer empowerment as a key pillar of social CRM positively effectuates customer outcomes such as customer retention.**

Keywords— *Social CRM, customer empowerment, customer retention, Islamic banks, Kuwait.*

1. Introduction

Companies are seeking to build and manage their relationships with their customers as well as to maintain them; therefore, the CRM system has been established to achieve this purpose [1–3]. In view of the increasing use of social media by customers, companies should use and employ these means to support CRM system. However, companies have to take into account several points. First, customers who use social media value the opinions of other customers who use the same means, so companies need to build a distinct customer experience through social media. Second, customers prefer interactive and collaborative methods. This means that social media is not only used by companies as a communication tool, but must be used to interact with customers and create an opportunity for customers to interact with each other. Third, the degree to which the company controls information about its products is no longer the same as in the past, i.e., before the advent of social media. Companies should be aware of this and deal with the customer as a partner in the formulation of product information [4–7]. Organizations, regardless of the sector in which they operate, seek to maintain customers because they are well aware that the cost of attracting new customers is more expensive than keeping existing customers. While companies in the 1990s have focused on attracting customers, these days they focus on retaining customers [8–11]. Researchers and practitioners looked at the concept of customer retention from the reality of the expected benefits if the organization was able to accomplish the intentions of customer retention. Additions that can be reached by customer retention involve organizational success. Studies have shown that there are many factors affecting customer retention. Customer satisfaction and customer loyalty have significant influences on customer retention [12]. Customer satisfaction and commitment were two prominent determinants of customer retention [13]. Customer satisfaction is a key driver of customer loyalty which in turn results in customer retention. However, some studies have indicated that customer loyalty does not mean that he will inevitably buy the company's products or that he will receive its services due to constraints such as price [14]. The elimination of these constraints helps to translate customer loyalty into actual behavior in purchasing products. Customer switch intention is one critical factor of customer retention

[15]. Despite these previous studies, studies on the impact of CRM on customer retention are few, as the case of studies on social CRM customer retention. As the present study aims to explore the impact of social CRM on customer retention in the presence of customer empowerment as a mediating variable, this study described as a unique one and this is in fact a contribution to the theoretical literature in this area.

2. Literature review and hypotheses development

2.1 Social CRM

CRM may be defined as a business strategy related to organizational processes that are oriented to build long-term relationships with customers [16]. CRM is characterized as a process used by firms to process customer information in order to build, maintain and maximize customer satisfaction and retention [17]. Several indicators of CRM were determined such as: customer acquisition, long-term relationships with customers and customer retention [18]. CRM is defined in terms of strategic CRM and operational CRM. They described strategic CRM as a process of customer identification, customer knowledge management creation, customer relationship building and customer perception shaping about firm's products and services, while portrayed operational CRM as processes and technologies used by firms to enhance customer relationships [19]. CRM is a strategic approach followed by an organization depending on its internal resources such as people, technology and organizational processes in order to manage customer relationships to improve organizational performance and competitiveness [20]. CRM is specified as the most effective way applied by firms to create and maintain customer relationship [21]. For the current study, the term social CRM consists of two sections: CRM and social media. This term can be defined a business strategy used by companies to trigger positive behavioral intentions through the implementation of customer relationship management through social media applications. In terms of measurements of social media and CRM, social media was measured by three dimensions connected with perceived dominant quality, perceived interaction quality and perceived content quality[22]. There are four dimensions to measure social media; social media presence, media richness (reduce customers ignorance and help them to get information), self-presentation of customer and self-disclosure (help customers to express their feelings and providing idea) [17]. In CRM vein, four dimensions that could be used to measure CRM: customer-oriented strategies, knowledge management, organization of CRM environment in addition to CRM and technology integration [18]. Four dimensions of CRM: customer identification (analysis of target customers and customer segmentation), customer attraction (direct marketing), customer retention (loyalty programs, one-to-one marketing and complaints management) and customer development (customer lifetime value and market analysis) [23]. CRM could be measured on the basis of four dimensions: customer focus, CRM organization, knowledge management and technology-based CRM [20].

2.2 Customer empowerment

The process of customer empowerment is defined as the strategy that the company starts to increase customer control over the marketing process through joint design and recommendation [24]. Customers are increasingly empowered with the spread of electronic communication as customers become more willing to engage in interaction with companies and with other customers [1]. One of the most important results of empowerment is to encourage the customer to contribute to the value-sharing process in a participatory manner [25]. It was concluded from definitions of customer empowerment mentioned by [26] that this concept refers to giving a customer a power to achieve a particular objective. Furthermore, this concept leads to support the role played by the customer. The authors identified major elements of empowerment: the customer must be aware of the information pertaining to the product and be aware of its rights. Some researchers identified the following attributes of empowerment: control, accountability, awareness, equity and shared responsibility[27].In terms of customer empowerment dimensions, the following dimensions of this concept: customer skills, customer information, and customer assertive behavior [26].

2.3 Customer retention

Customer retention is a key objective of relationship marketing [28]. Customer retention has been acknowledged as continuity of customer transactions with a particular firm [29]. Customer retention refers to a continuous business relationship the customer and the firm [30]. customer retention may be represented as efforts exerted by a firm to build relationships with

customers and to maximize their activeness [17].There are three perspectives when studying customer retention: service marketing, industrial marketing and general management. Form the first perspective, customer retention could be increased on the basis of service quality and customer satisfaction. The focus of the industrial perspective is on building financial (profitable customers, social (positive interpersonal relationships) and structural relationships with customers (joint investments). Finally, customer retention in the eyes of general management is related to prevent customers defect using methods such as analysis of customers' complaints, establishment of switch barriers and learning from previous customers [31]. Customer retention is defined from customers' perspectives and identified four components of this concept, which were keeping customers, customers repeat-purchase, customers responses to the firm activities and customer satisfaction [32]. Regarding customer retention measurement, it can be measured by loyalty programs, one-to-one marketing and complaints management [23]. Customer retention could be increased by loyalty programs and short-term discounts [33]. Firms could increase customer retention through increasing customer post-purchase skills and this could be done by regarding customers as co-producers in the process of customer value creation [28]. Customer retention could be measured through behavioral and attitudinal measures. Examples of attitudinal measures include customer declared loyalty and commitment, customer attitude and product preferences, while examples of behavioral measures involve customer buying percentage, recency purchase as well as individual sales and sales trends [32]. Customer retention may be operationalized in terms of customer loyalty and customer switch intention [15].

2.4 Social CRM and customer retention

Since social CRM consists of two sections; social media and CRM. The findings of studies in the context of the impact of social media on customer retention and the findings regarding the impact of CRM on customer retention could be reviewed, particularly in the absence of studies took place on social CRM and customer retention. For [34], social media was significantly related to market share and customer retention. This means that the firm's interest in using social media not only results in retaining customers, but also providing benefit to the company by increasing its profitability. Achieving profitability by the company requires maximizing the value provided to its customers. Consequently, the use of social media must be

combined with a value that the company offers to its customers [35]. Social presence had no significant effect on customer retention, i.e., customers were not affected by communication activity occurs on the social media [17]. Furthermore, their results revealed that self-disclosure had no effect on customer retention, which suggests that customers or users of social media express the real feelings they feel and provide ideas and do not necessarily indicate that there is a relationship between these feelings and ideas and customer retention. These results can be explained by the fact that the use of social media alone is not enough to win and retain customers, but the firm must integrate these social means with other strategies to achieve this end. On the other hand, as stated by [29], customer retention is one of the most important goals that CRM system seeks to achieve. A study carried out on CRM utilizing a sample of employees from retail banking showed a positive link between CRM and customer retention, since CRM maximizes customer retention [36].Consequently, the following hypothesis was presumed:

H1: social CRM significantly predicts customer retention of Islamic banks in Kuwait.

2.5 Social CRM and customer empowerment

Companies have adopted a number of technology tools and integrated them into a CRM system to collect as much customer data as possible. The emergence and spread of social media among customers has helped companies to achieve the goal of collecting customer data. Following the proliferation of these tools, companies have enabled customers to receive feedback from customers about themselves and their friends, relatives, etc. [37]. Researchers have been looked at social CRM as a way of merging data from customers through social media with their efforts to manage customer relationships; companies were therefore considered that empowering customers in the context of social media as a necessity for in order to identify changes in customers attitudes and behaviors [38].It is clear from this that social CRM considers empowering customers as the most important tool upon which the objectives of social CRM can be attained. Therefore, it was assumed that social CRM had an effect on customer empowerment as shown in the following hypothesis:

H2: social CRM significantly predicts customer empowerment of Islamic banks in Kuwait.

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2.6   Customer empowerment and customer retention

One of the most important positive effects to enable customers is to strengthen the customer relationship with the company and with its products and services and thus increase the loyalty of the customer [25]. There is a positive effects of customer empowerment such as interactions with the company and with the rest of the customers [39]. These interactions, in fact, lead to customer's adherence to the brand, which in turns the customer positive attitudes towards the brand. On the other hand, when the customer contributes to the formulation of the marketing offers, he will appreciate these offers and contribute to their promotion. Similarly, empowering customers contributes to purchasing behavior and word of mouth. Finally, enabling customers to play a role in improving marketing through creativity by customers. The characteristics of the transaction between a customer and a firm such as relationship length were found to be statistically related to customer retention [40].Accordingly, it has been assumed that enabling customers increases the company's ability to retain them and illustrates the following hypothesis:
H3: Customer empowerment significantly predicts customer retention of Islamic banks in Kuwait.

2.7   Social CRM and customer retention through customer empowerment

Assuming that social media is affecting customer retention [41], the question is: does customer empowerment mediates the relationship between these two variables. This question can be answered by identifying the nature of the relationship between social CRM and customer empowerment on the one hand and the nature of the relationship between customer empowerment and customer retention on the other. Firstly, Harrigan and Choudhury (2010), as cited in [42] illustrated in their model that the adoption of social CRM leads to the achievement of positive outcomes such as improving loyalty of customers to the brand, customer trust and customer empowerment. Secondly, studies on the relationship between customer empowerment and customer retention are very few. Thus, the nature of the relationship between these two variables is not clear. In a study by [43], customer satisfaction was identified as a determinant of customer retention. A positive effect of customer empowerment on customer satisfaction [44]. Based on these studies, it can be concluded that social CRM results in customer empowerment which is positively correlated to customer retention. Therefore, the following hypothesis was introduced:
H4: Customer empowerment significantly mediates the impact of social CRM on customer retention of Islamic banks in Kuwait.

3.   Methodology

3.1   Sample

A sample consisted of 600 users of social media of those were engaged in social media applications as customers of Islamic banks in Kuwait. Data were collected via online questionnaires. A total of 600 questionnaires were sent to participants and 417 questionnaires were returned complete and usable for analysis.

3.2   Measures

Social CRM was measured by four dimensions adopted from [17]: social media presence, media richness (reduce customers ignorance and help them to get information), self-presentation of customer and self-disclosure (help customers to express their feelings and providing idea). Customer empowerment was measured using four items based on [39]. Customer retention was measured through four dimensions related to the overall firm satisfaction, positive word-of-mouth, repeat purchase and customer loyalty adopted from [18]. Items of the questionnaire used in this study were rated on a 5-point Likert scale ranged from 1(strongly disagree) to 5 (strongly agree).

3.3   Validity and reliability

Validity was tested by Kaiser-Meyer-Olkin (KMO) and Bartlett's test for Sphericity and total variance explained (TVE). According to [17], KMO should be greater than 0.5, Bartlett's test for Sphericity should be significant at $\alpha \leq 0.01$ and TVE should be greater than 60%. Cronbach's alpha was used to test reliability. A value of alpha higher than 0.7 is deemed as acceptable value for internal consistency [18].

3.4   Conceptual model

The conceptual model of the current study as demonstrated in Figure 1 showed three variables with four hypothesized effects. Social CRM as an independent variable (SCRM), customer empowerment (CE) as a mediating variable and customer retention (CR) as a dependent variable. The Hypotheses suggested significant effects of

SCRM on CR, of SCRM on CE, of CE on CR. Finally, it was hypothesized that CE mediates the effect of SCRM on CR.
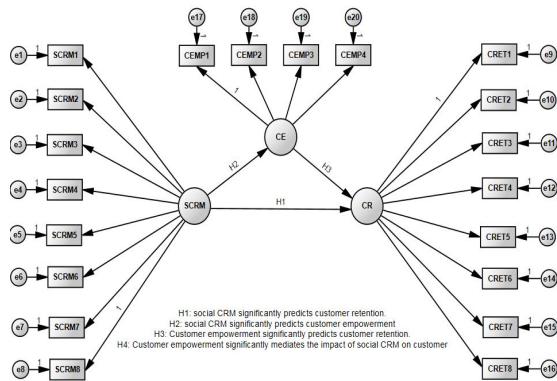

Figure 1. Study conceptual model

3.5 Structural model goodness of fit

Numerous measures were used to determine the adequacy of the structural model; chi-square to degree of freedom (χ^2/df) ratio, goodness-of-fit index (GFI), the Normed-fit index(NFI), the adjusted goodness-of-fit index (AGFI), the Non-Normed Fit Index (NNFI), and the root mean square error of approximation (RMSEA) [15]. The results showed in Table indicated that structural model has an adequate fit since Chi2/df is less than 2, GFI and AGFI are higher than 0.90, NFI and NNFI are higher than 0.95 and RMSEA is less than 0.08 [45,46].

Table 1. Results of goodness-of-fit t

Indices	Chi²/df	GFI	NFI	AGFI	NNFI	RMSEA
Values	1.88	0.921	0.960	0.910	0.971	0.06
Criteria	<2.00	> 0.90	> 0.95	> 0.90	> 0.95	<0.08

4. Hypotheses testing

The results of hypotheses testing portrayed in Figure 2 showed that the hypothesis that Social CRM significantly predicts customer retention was supported, the hypothesis that social CRM significantly predicts customer empowerment was accepted, the hypothesis that customer empowerment significantly predicts customer retention was confirmed. Furthermore, the hypothesis that customer empowerment significantly mediates the effect of social media on customer retention was validated.
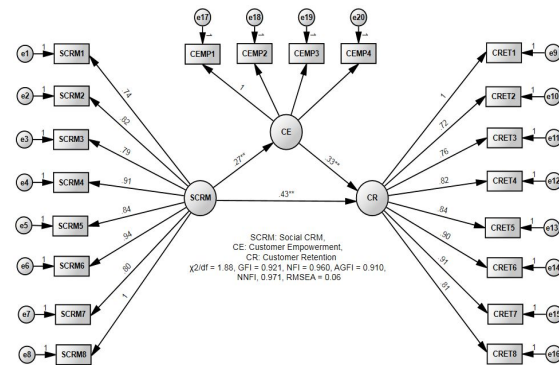

Figure 2. Structural model

5. Discussion and conclusion

The aim of the study was to investigate the impact of social CRM on customer retention and customer empowerment as well as to predict the impact of customer empowerment on customer retention and to test if customer empowerment mediates the impact of social CRM on customer retention. The results as shown in Table 2 clarified that social CRM was significantly and positively predicted both customer retention (ß = 0.43, t = 9.31, P = 0.000) and customer empowerment (ß = 0.27, t = 5.44, P = 0.000) as stated in H1 and H2. Customer empowerment was also had a significant and positive impact on customer retention (ß = 0.33, t = 6.01, P = 0.000), which supported H3. On the other hand, the results suggested that customer empowerment significantly mediated the impact of social CRM on customer retention. It was emphasized that the total effect of social CRM on customer retention (ß = 0.53, P = 0.000) can be divided into direct effect (ß = 0.43, P = 0.000) and indirect effect (ß = 0.10, P = 0.000).

Table 2. Results of hypotheses testing

Path	Direct effects	Indirect effect	Total effect	t value	P value
SCRM →CR	0.43			9.31	0.000
SCRM →CE	0.27	0.10	0.53	5.44	0.000
CE→CR	0.33			6.01	0.000

According to [16], traditional CRM can be described in terms of its objectives embedded in establishing long-term relationships with customers, an ultimate aim of CRM as stated by [17] clarify that CRM engendered customer retention. The positive impact of customer relationship management on customer retention prior to the integration of CRM into social media

can be concluded through the definitions of CRM cited by [18] in which customer retention was held as a key factor of CRM. Based on [17] findings, it was derived that the integration of CRM and social media has been supposed to be a necessary activity in order to ensure successful management of customers' relationship that lead to retain them. In relation to the impact of social CRM on customer empowerment, [37,38] made clear that customer empowerment can be judged as a principal objective of social CRM. Concerning the impact of customer empowerment on customer retention, [39] explicated that social interactions as well as collaborative production of brand offerings encourage the customer to involve in brand adherence and promotion along with positive word-of-mouth. Finally, customer empowerment as an organic ingredient of social CRM induced customer retention [40].

6. Limitations, recommendation and future research

One limitation of this study is that customer retention was evaluated based on customers' perceptions, therefore, it was recommended that future studies should consider managers' opinions about customer retention. [39]noted that there are two types of customers who are active customers in the field of empowerment and customer who were just observers. Although the latter type has less or no participation, their percentage is higher than empowered and active customers. Companies should therefore not look at the number of customers involved as a measure of positive effects, but also should take inactive customers into their consecration. On account of that, future studies are required to be applied on mixed sample of active and inactive users of social media of banks customers.

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