Impact of Social Customer Relationship Management on Customer Satisfaction through Customer Empowerment: A Study of Islamic Banks in Kuwait

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Abstract

The aim of this study is to explore the impact of social customer relationship management (CRM) on customer satisfaction through customer empowerment using a sample of customers of Islamic banks in Kuwait. On the basis of the descriptive method, the required data were gathered using a questionnaire developed for the purpose of the present study based on previous relevant studies. A total of 700 questionnaires were distributed to the respondents. Out of these questionnaires, 613 questionnaires were returned complete. Particularly, 557 questionnaires were valid for statistical analysis. Basically, the results showed a statistically significant and positive impact of SCRM on customer satisfaction through customer empowerment. It was asserted that both traditional CRM and social media have significant effects on customer empowerment and satisfaction simultaneously. In view of the results of the study, it was recommended that banks should be interested in the social aspect of CRM and customer empowerment because in order to enhance customer satisfaction. The contribution of the present study is that it emphasized the importance of social relations management in customer satisfaction, especially in light of the role of mediating role of customer empowerment in Arabic financial settings.

Keywords: Social Customer Relationship Management, Customer Relationship Management, Social media, Customer empowerment, Customer satisfaction, Islamic banks, Kuwait

1. Introduction

Customer Relationship Management (CRM) is one of the strategies used by companies as this strategy is based on integrating sales, marketing and customer services in order to build value for itself and its customers (Yerpude and Singhal, 2018).CRM is defined as a technology-based process that aim to

identify customer data as well as needs accurately and thus develop useful relationships with them (Reinhold and Alt, 2012).The concept of CRM is not a new in marketing. It concerns three key aspects of marketing management: customer orientation, marketing relationships, and database usage. Verhoef and Langerak (2002) defined CRM as an administrative process focused on developing and maintaining customer relationships where value is created for customers and the company using customer databases, decision support tools and communication techniques. Some studies have shown that CRM represents technology-based operations, but this does not mean that CRM is an information technology (IT) initiative, but a corporate strategy based on information technology to create value for the firms and its customers (Reinhold and Alt, 2012).

A number of studies have been interested in identifying the relationship between CRM practices and other variables such as studying the relationship between CRM practices and retaining customers in banks(Hasan, 2018),the impact of CRM on company performance (Yadav and Singh, 2018), as well as determining customers' profile using CRM (Talón-Ballestero et al., 2018), the effect of knowledge management and CRM on organizational performance enhancement (Sahraei and Eslandarpour, 2018). These studies and other studies have focused on the study of CRM in various sectors such as higher learning (Suhasini and Kumar, 2018), SMEs (Guha et al., 2018), banks (Hasan, 2018), hotels (Yadav and Singh, 2018 and Talón-Ballestero et al., 2018), telecommunications (Al-Weshah et al., 2018) and construction (Ojelabi et al., 2018).

The interest of business organizations in building and developing customer relations is growing. Especially in light of the increasing spread of social media.While customers use social media to create content or influence other customers and encourage them to use company products, companies use social media when making strategic decisions (Guha et al., 2018). Hence, the tendency of organizations to integrate customer relationship management through social media, known as social customer relationship management (SCRM)(Baird and Parasnis, 2011).The idea of SCRM is to replace ways of communicating with customers by offering sales in other ways based on building strong relationships with Internet users. Ultimately, the company aims to employ SCRM to establish relationships with customers who are loyal to the company (Van Looy, 2016).According to Moro and Rita (2018), the main reason for the spread of SCRM is the emergence of Web 2.0 where the social media tools that emerged because of Web 2.0 are used in interaction with customers. In fact, SCRM represents a an extension of CRM rather than an alternative (Yawised et al., 2013).Despite the importance of using SCRM, the scientific studies published on this subject are still few, particularly in banks. Therefore, the aim of this study is to investigate the impact of SCRM on customer satisfaction in banking sector through customer empowerment. For banks to be able to survive in competitive environments, these banks should build and maintain relationships with their customers (Rootman et al., 2008).

2. Literature Review and Hypotheses Development
2.1. Definition of SCRM

Customer Relationship Management (CRM) is defined as a strategy directed to customers on the ground of achieving two objectives: improving the profitability of the company and achieving customer satisfaction (Bagó and Voros, 2011; Al-Hawary & Aldaihani, 2016). SCRM represents a new opportunity to strengthen customer relationships, reduce costs and identify new categories of consumers (Reinhold and Alt, 2012).For Yawised et al. (2013), SCRM is defined as a company's strategy used to build trust and loyalty with customers by interacting with customers, not just management of customer relations. In 2018, Yawised et al. defined SCRM as a company's strategy that include work processes and social media related technology that aim at the enhancement of traditional CRM. In the light of the above definitions, SCRM can be defined as the use of social media such as Facebook to implement the CRM strategy.

2.2. Dimensions of SCRM

In a systematic review of the theoretical literature conducted by Tamilmani et al. (2018), it was found that most of the studies that dealt with the means of social communication focused on four aspects related to the means of social media, users of social media, social media in the organizational context along with social media and society. One study suggested a model for the hospital sector includes the following dimensions: social networking, empowerment, and online health educator. These features are supposed to improve customer satisfaction. Social networks can be used to identify customers' opinions and to assess the organization. Empowerment gives individuals more responsibility and control over decisions. One of the most important benefits of empowerment in this context is building trust with customers. Finally, the third dimension concerns the health sector without the other sectors (Anshari and Almunawar, 2012). Using a sample of companies in the private sector in Australia, Yawised et al.'s (2018) study proposed three steps for SCRM: adoption, application, and evaluation. The first step is to identify SCRM benefits and obstacles in order to identify the factors influencing SCRM adoption, in light of which a social strategy is formulated.The implementation phase includes the integration of social media with the CRM system and the provision of application-driven methods which in turn affect roles and responsibilities. Finally, the assessment phase involves follow-up and measurement.In a study by Trainor et al. (2014) on the relationship between social media and customer relationship performance, organizations' social capabilities were measured using three dimensions: information extraction, information dissemination, and responsiveness.Mangold and Faulds (2009)proposed three practices of SCRM: exploring customer opinions, using social networking sites, and integrating social networking content with customer-oriented processes. For the current study, SCRM was operationalized by two key dimensions, which were traditional CRM and social media. Using these two dimensions is justified by some previous studies(Yawised et al., 2013; Marolt et al., 2015; Jacewicz and Cho, 2015; Suhasini and Kumar, 2018 and Yawised et al., 2018). The following paragraphs illustrate these two dimensions.

2.2.1. CRM

In banking industry, CRM is a process that allows banks to build and maintain long-term relationships with customers. In other words, CRM enables banks to identify and classify customers and explore their needs for banking products and services and the added value that must be provided to customers (Nure, 2018). Yerpude and Singhal (2018) identified four types of CRM: strategic CRM, operational CRM, analytical CRM and collaborative CRM. Of course, the goal of the strategic CRM is to provide value to customers better than competitors. The operational CRM, on the other hand, is to help managers make decisions. The collaborative CRM relates to strategic alliance in terms of business objectives between companies, which aims to develop and retain customers. Nure (2018) provided a description of CRM process in banks, where the bank initially identifies customers in the market, whether new or current customers. At the same time, conducting customer analysis, classification in addition to analysis of services provided or to be provided to them to implement the next step which is the formulation of sales strategies and products and finally the process of follow-up and feedback to CRM system.Reinartz et al. (2004) suggested three processes of CRM: establishing a relationship with customers, maintaining a relationship with the customer, and ending the relationship with the customer. They added the possibility of studying CRM through functional, customer, and company aspects. In their study on the role of CRM in the enhancement of customers satisfaction, CRM was measured using service quality, solving customers' problems, employee behavior, customers' databases and CRM system integration. In a study on the relationship between CRM and customers' reaction, Ghazian et al. (2016) measured CRM on the basis of three dimensions: The Internet support, customer support and marketing support.On the other hand, Ghafari et al. (2011) used the following dimensions to assess CRM: information sharing, customers partnership, long-term relationships with customers, joint problem solving and technology-based CRM. Furthermore, Akroush et al. (2011) used four dimensions to evaluate CRM implementation: key customer focus, knowledge management, technology-based CRM and CRM organization. Following Reinartz et al. (2004), this study focuses on CRM in terms of customers side since the sample of the current study is composed of banks customers. The authors confirmed that CRM is suitable for dealing

with the different operations of the bank's customers, whether in the field of loans, savings, ordinary transactions, information requests or complaints.

2.2.2. Social Media
Social media is defined as the technology used for interactions by interactive web(Yawised et al., 2018).Companies are seeking to increase the use of social media to win new customers. One of the benefits of using social media by customers is that it increases the degree of their desire for empowerment, as they feel that they can influence others (Hanson and Yuan, 2018). Yawised et al. (2013) indicated thatsocial media is very critical for the effective implementation of SCRM. This is due to the fact that these social tools help the organization to identify the social behavior of web users. On the other hand, SCRM implementation requires an adequate support by providing the necessary technology and systems.

2.3. Customer Empowerment

Acar and Puntoni (2016) defined customer empowerment as engagement strategies that provide customers with an opportunity of control over firm's offerings. Enabling customers is more effective if used in the context of social networking (Akhavannasab et al., 2018). One of the most important ways to improve social empowerment is social coupons that the customer can share with others (Hanson and Yuan, 2018).Furthermore, another use of customer empowerment is to make the customer contribute to the formation of products and services provided by the company (Ramani and Kumar, 2008). In a study by Almunawar and Anshari (2014) on customer empowerment in the context of e-heath industry, the authors identified three types of customer empowerment: social, personal and medical empowerment. Gazzola et al. (2017) indicated that the operational definition of customer empowerment includes measuring this construct by three dimensions: customer awareness of his or her rights, customer engagement as well as customer skills. Fuchs and Schreir (2011) conceptualized customer empowerment using two dimensions: customer empowerment in the context of new product design and customer empowerment to selct theses designs.

2.4. Customer Satisfaction

Verma and Chaudhuri (2009) cited a set of customer satisfaction definitions that show that this concept relates to the customer's emotional response after experiencing the firm's products or services (Al-Hawary & Harahsheh, 2016; Al-Hawary, 2013). In relation of the operational definition of customer satisfaction, Erma and Chaudhuri (2009) pointed out that if the product or service exceeds the expectations of customers, it will increase the rate of repurchase (Alolayyan et al, 2018; Al-Hawary & AL-SMERAN, 2016; Al-Hawary & Al-Menhaly, 2016; Al-Hawary, 2013). Another dimensions that can be deduced from the same study for customer satisfaction is trust between the company and the customer.Customer satisfaction is defined as the degree of congruence between the perceived and expected performance by customers in terms of the value they receive (Yim et al., 2004). The researchers added that CRM's foundation is aimed at achieving customer satisfaction.

2.5. SCRM and Customer Satisfaction

According to Nure (2018), CRM has a positive effect on customer loyalty.in their literature review on CRM for 1992-2002, Ngai (2005) concluded that improved customer relationships enable the company to retain its customers. Iriqat and Daqar (2017) conducted a study aimed at identifying the role of CRM in improving customer satisfaction in banks. Their results showed a positive relationship between these two variables. Based on the review of previous studies, it is assumed that there is a positive impact of CRM on customer satisfaction. As CRM system helps the bank to divide the market and target customers and develop products that fit the preferences of customers. CRM also contributes to effective communication with customers and reduces customer service costs (Munaiah and

Krishnamohan, 2017). In terms of social media dimension of SCRM, the results of Pinto's (2015) study showed that customer attitude toward social media resulted in customer satisfaction. Agnihotri et al. (2016) found a significant effect of social media on customer satisfaction through salesperson behavior in information communication. In a case study on Bank Muscat conducted by Khan et al. (2017), social media in terms of information reliability and responsiveness was revealed to significantly predict customer satisfaction.Accordingly, the following hypothesis was presumed:

H1: SCRM has a statistically positive impact on customer satisfaction.

2.6. SCRM and Customer Empowerment

Morgan (2010 as cited in O'Brien, 2011) distinguished between CRM and SCRM and stated that SCRM is built on two pillars which are customer empowerment and enhancement of customer experience. It is therefore easy to say that SCRM is closely linked to customer empowerment. CRM at the same time, which is one dimension of SCRM in the current study, aims at improvement of firm's sales and customer satisfaction (Paliouras and Siakas, 2017). For O'cass (2011), customer satisfaction can be achieved by customer empowerment. Consequently, the following hypothesis was suggested:

H2: SCRM has a statistically positive impact on customer empowerment.

2.7. Customer Empowerment and Customer Satisfaction

Most of the studies carried out on empowerment and customer satisfaction were built on employee empowerment. In contrast, a key interest of this study is customer empowerment. In a recent study on commercial banks in Tunisia, Berraies and Hamouda(2018) investigated the impact of customer empowerment on banks' performance through innovation and customer satisfaction. Their results pointed out that innovation and customer satisfaction mediated the relationship between customer empowerment and banks' performance. Building on these results, one can conclude that customer empowerment is positively related to customer satisfaction. According to Castillo (2017), both customer empowerment and satisfaction are essential factors for organizations to increase their profitability and customer loyalty. Singh et al. (2013)indicated that there is a positive association between customer empowerment and customer satisfaction. Hence, the following hypothesis was proposed:

H3: customer empowerment has a statistically positive impact on customer satisfaction.

2.8. SCRM and Customer Satisfaction through Customer Empowerment

According to Pires (2006), a key requirement of customer empowerment as a process is that customers should gain a control over some related issues such as developing and practicing skills. The author added that customer-centric marketing strategies can be used interchangeably with customer empowerment strategies. Since customer-centric marketing strategies are associated with CRM process; it was assumed that customer empowerment strategies are also related to CRM. It was noted from previous section s that there is a significant impact of SCRM on customer satisfaction (Agnihotri et al., 2016; Iriqat and Daqar, 2017 and Khan et al., 2017), an impact of SCRM on customer empowerment (O'cass, 2011 and Paliouras and Siakas, 2017), and an impact of customer empowerment on customer satisfaction (Singh et al., 2013 andBerraies and Hamouda, 2018). Therefore, the following hypothesis was postulated:

H4: customer empowerment mediates the impact of SCRM on customer satisfaction

2.9. Study Model

Based on the above-mentioned literature and hypotheses, a conceptual model for the current study, as shown in Figure 1, was developed. The model shows that the independent construct (SCRM) was assumed to be significantly predicts the dependent variable (customer satisfaction) as well as the mediating variable (customer empowerment). Moreover, customer empowerment was postulated to significantly mediate the impact of SCRM on customer satisfaction.

Figure 1: The conceptual model of the study
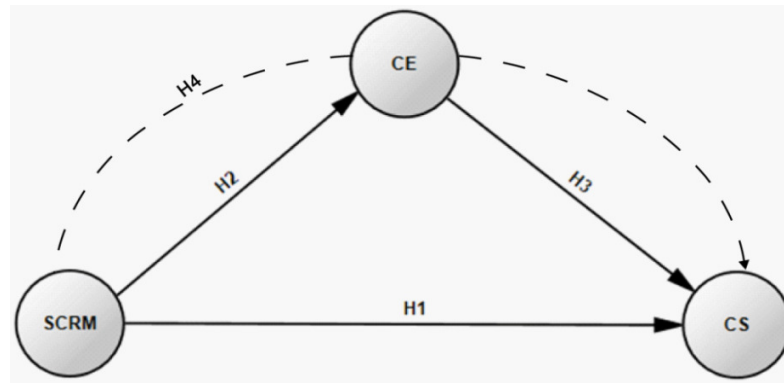
3. Research Methodology
3.1. Study Sample and Data Collection

A sample comprised 700 customers were identified randomly in order to collect the required data by a questionnaire-based survey. Out of the distributed questionnaires, 613 questionnaires were returned. The final number of questionnaires used for analysis was 557 questionnaires due to invalid questionnaires.

3.2. Measurements

SCRM was measured using two dimensions: traditional CRM and social media. Each dimension was measured by five items. The total number of items used to assess SCRM was 10 items. Following Gazzola et al. (2017), customer empowerment was assessed by customer engagement and customer skills using 5 items. Customer satisfaction as a dependent variable was measured by 5 items related to the extent to which the products or services are matched to the customer's expectations, the overall satisfaction of the customer or the comparison of the company's products to the ideal situation (Verma and Chaudhuri, 2009).SCRM, customer empowerment and customer satisfaction were measured based on a five-point Likert scale (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree and 5 = strongly agree).

3.3. Validity and Reliability

Validity of the scale was evaluated byconvergent and discriminant validity. Convergent validity was assessed based on factor loadings and discriminant validity was investigated by comparing the square root of the average variance extracted (AVE) with correlations among variables. As a rule, correlations have to be less than the square root of AVEs (sqrt AVEs). Composite reliability (CR) and Cronbach's alpha (α) were used to assess reliability. The results in Table 1 showed that all factor loadings were greater than 0.65 (Gazzola et al., 2017), which means that the factors investigated were acceptable.AVEs were greater than 0.50 (Ab Hamid et al., 2017). Accordingly, the square roots of AVE were 0.846, 0.558 and 0.556. CR values, which were extracted based on factor loadings, were higher than 0.70. Additionally, alpha value were also higher than 0.70 (Munir et al., 2018). The comparison between sqrt AVEs and correlations can be conducted referring to sqrt AVEs in Table 1 and correlations between variables cited in Table 2. Performing this comparison, it was revealed that Sqrt AVE values of each variable was greater than the correlation between the intended variable and other variables (Ab Hamid et al., 2017). Building on these findings, it was concluded that the scale used in this study is valid and reliable.

Table 1: Results of validity and reliability indicators

Items	Factor loadings			AVE	Sqrt AVE	CR	α
	1	**2**	**3**				
Q1	0.876						
Q2	0.775						
Q3	0.936						
Q4	0.766						
Q5	0.759			0.716	0.846	0.961	0.922
Q6	0.837						
Q7	0.919						
Q8	0.738						
Q9	0.887						
Q10	0.938						
Q11		0.878					
Q12		0.907					
Q13		0.795		0.346	0.588	0.918	0.882
Q14		0.838					
Q15		0.736					
Q16			0.759				
Q17			0.807				
Q18			0.835	0.310	0.556	0.890	0.788
Q19			0.766				
Q20			0.769				

3.4. Means, Standard Deviations and Correlations

Means, standard deviations (SD) and Pearson's correlation were calculated as shown in Table 2. The results indicated that the degree of SCRM was moderate (M = 3.36, SD = 0.51) as well as the degree of customer empowerment (M = 3.57, SD = 0.66). The degree of customer satisfaction was also moderate (M = 3.65, SD = 0.70). In relation to correlations among variables, the results illustrated that SCRM is positively correlated to customer empowerment (r = 0.51, P < 0.05) and customer satisfaction (r = 0.54, P < 0.05).Customer empowerment was also positively correlated to customer satisfaction (r = 0.44, P < 0.05).

Table 2: Correlation matrix

Variables	M	SD	SCRM	CE	CS
SCRM	3.63	0.51	-		
CE	3.57	0.66	0.51*	-	
CS	3.65	0.70	0.54*	0.44*	-

* correlation is significant at 0.05

3.5. Hypotheses Testing

The hypotheses of the current study were tested on the ground of the structural equation modeling (SEM). The results displayed in Figure 2. It was figured out that the present model showed acceptable fit values as appeared in Table 3.

Table 3: Goodness-of-fit indices

| Index	Criteria	Value	Result
GFI	> 0.90	0.930	supported
RMSEA	< 0.05	0.038	supported
AGFI	> 0.90	0.910	supported
CFI	> 0.90	0.921	supported

Concerning the hypotheses, the results in Table 4 and Figure 2 indicated that SCRM has a significant positive direct impact on customer satisfaction (ß = 0.48, t = 3.76, P = 0.000) as well as a direct impact on customer empowerment (ß = 0.30, t = 2.51, P = 0.000). Therefore hypotheses 1 and 2 were supported. Customer empowerment has a direct significant impact on customer satisfaction ß = 0.38, t = 2.79, P = 0.000) which confirmed hypothesis 3.

Table 4:   Results of hypotheses testing

Path	Direct effects	Indirect effects	t value	P value
SCRM → CS	0.48	0.11	3.76	0.000
SCRM → CE	0.30	-	3.55	0.000
CE → CS	0.38	-	3.64	0.000

The results also pointed out that customer satisfaction mediates the impact of SCRM on customer satisfaction which results in a significant indirect effect of SCRM on customer satisfaction equals 0.11.

Figure 2: Structural model results
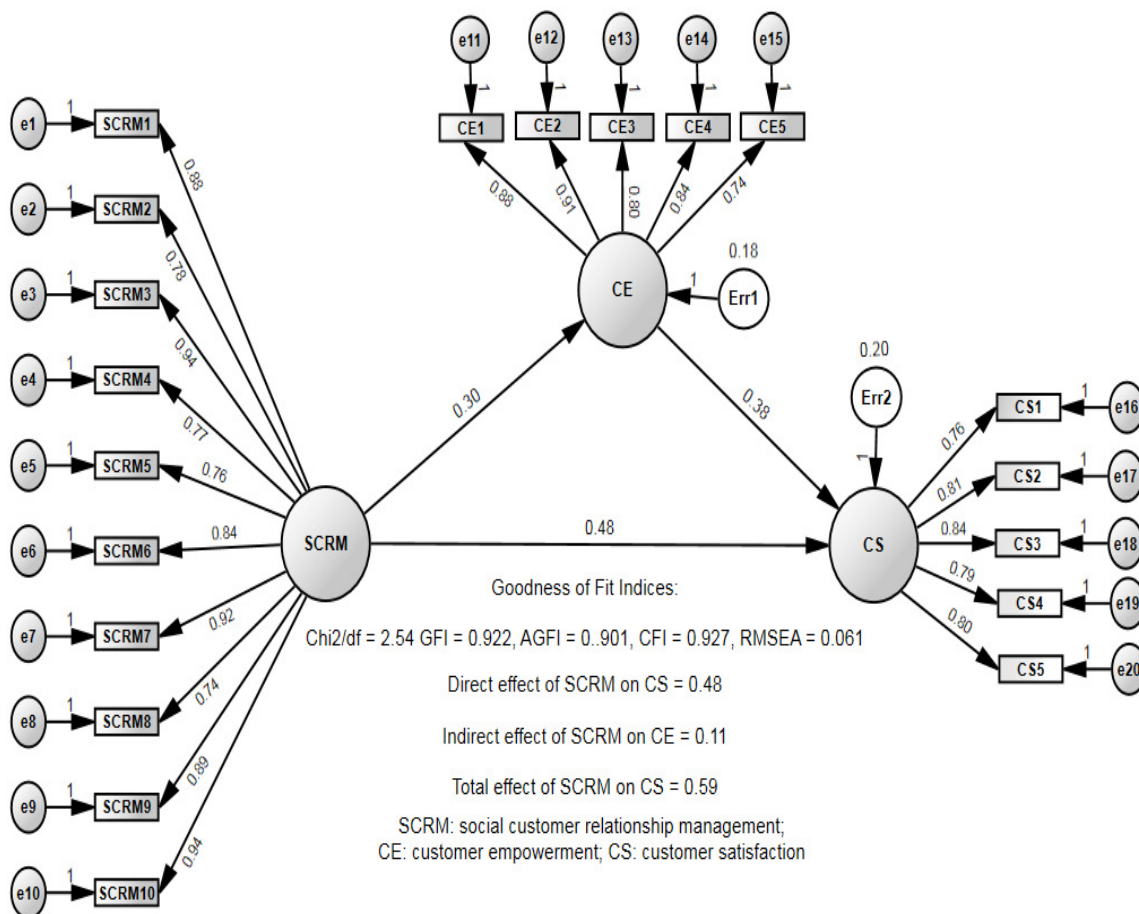
4. Discussion and Conclusion

The aim of the current study was to investigate the impact of social customer relationship management on customer satisfaction through customer empowerment of Islamic banks in Kuwait. Four hypotheses were postulated regarded the impact of SCRM on customer satisfaction and customer empowerment along with the impact of customer empowerment on customer satisfaction. The fourth hypothesis was

related to the mediation role of customer empowerment in the impact of SCRM on customer satisfaction. In agreement with previous studies, the results supported all hypotheses. Particularly, SCRM was found to be a significant predictor of customer satisfaction. SCRM was conceptualized in this study in terms of CRM and social media. According toIriqat and Daqar (2017), CRM plays a critical role in the enhancement of customer satisfaction. This might be due to the fact that the key purpose of CRM is to help organizations to develop products that fit the preferences of customers.Nure's (2018) study confirmed that CRM allows banks to identify their customers, their needs and develop products and banking services that meet these needs.It is clear that the nature of the objectives that CRM aims to improve, especially as it is targeted at customers, customer satisfaction. For social media, similar results indicated that social media has a significant impact on customer satisfaction (Agnihotri et al., 2016 and Khan et al., 2017).On the other hand, the results underlined that SCRM has a significant impact on customer empowerment. In line with Morgan (2010 as cited in O'Brien, 2011), customer empowerment is a key element of SCRM. Moreover, the results in agreement with Berraies and Hamouda (2018) found a significant impact of customer empowerment on customer satisfaction. For Castillo (2017), both customer empowerment and satisfaction were deemed as prerequisites of organization increased profitability and customer loyalty. Finally, the findings of the study revealed that customer empowerment has a mediation role in the relationship between SCRM and customer satisfaction of Islamic banks in Kuwait. Customer empowerment achieved the required conditions of mediation that represented by a statistically significant effect of the independent variable (SCRM) on the dependent variable (CS) and the mediating variable (CE). As well as the significant effect of customer empowerment on customer satisfaction. The state of mediation here is described as partial mediation because of the direct and indirect influences of SCRM on customer satisfaction.

5. Conclusion and Recommendations

The findings of the study conclude that SCRM represents a new opportunity to strengthen relationships with customers and to improve their degree of satisfaction and loyalty. SCRM is more important than traditional CRM because it relies on interaction with customers and not just managing their relationships. The importance of SCRM is based on the use of social media, which is widely accepted and used by customers.One of the most important points to be mentioned in this regard is the role played by customer empowerment in the relationship between social customer relationship management and customer satisfaction. Accordingly, the study recommends that the role of customer empowerment should not be overlooked. It can be achieved in different wayssuch as allowing customers to contribute to the formation of products and services and focusing on customer empowerment types such as personal empowerment and social empowerment. The study recommends that banks should pay more attention to components that enable or empower customers, such as customer skills and customer satisfaction. On the basis of these conclusions, the study recommends conducting future studies that address other topics such as the impact of SMR on customer loyalty through the mediating role of customer empowerment.

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