

See discussions, stats, and author profiles for this publication at: <https://www.researchgate.net/publication/272869850>

Customer Relationship Management Quality and Customer Loyalty: Evidence from Sudanese Bank Customers

Article · February 2015

CITATIONS

18

READS

1,669

4 authors:



Siddig Balal Ibrahim

Arab Open University - Bahrain

120 PUBLICATIONS 430 CITATIONS

SEE PROFILE



Abdelsalam Hamid

A'Sharqiyah University

60 PUBLICATIONS 202 CITATIONS

SEE PROFILE



Badreldien Babiker

Sudan University of Science and Technology

1 PUBLICATION 18 CITATIONS

SEE PROFILE



Ali Yassin sheikh Ali

SIMAD University

68 PUBLICATIONS 718 CITATIONS

SEE PROFILE

Customer Relationship Management Quality and Customer Loyalty: Evidence from Sudanese Bank Customers

Siddig Balal Ibrahim¹, Abdelsalam Adam Hamid², Badreldien Babiker³, Ali Yassin Sheikh Ali⁴

¹⁻³ College of Business Studies, Sudan University of Science & Technology, SUDAN, &
⁴ Faculty of Business and Accountancy, SIMAD University, SOMALIA.

ABSTRACT

Businesses practice numerous ways to make sure that their customers are happy; they allocate customer service department for serving customers. However, Customer service is not a department; it is an attitude that affects the judgment of the customers about the service offered by the company.

This study aimed to examine the relationship between Customer Relationship Quality in terms of trust, commitment, communication, conflict handling and customer loyalty by examining attitude and behavior in Sudanese bank sector. Convenience sampling technique was used to collect data from various Sudanese bank customers In Khartoum; Data was analyzed using SPSS.16.

The study tested the relationship between the variables and revealed that (communication and conflict handling) have significant relationship with behavior loyalty of Sudanese bank customers, while other variables of CRMQ have positive significant relation with attitude loyalty except communication. The study also provides direction for future studies. Managerial and theoretical implications are further elaborated.

Keywords: Trust, commitment, communication, conflict handling, customer loyalty, Sudanese bank sector

INTRODUCTION

Customer Relationship Management is a sound of business strategy to identify the bank's most profitable customers and prospects, and devotes time and attention to expanding account relationships with those customers through individualized marketing, reprising, discretionary decision making, and customized service-all delivered through the various sales channels that the bank uses.

The customer relationship management system is one of the most important solutions that enable follow-up sales and marketing activities, and thus gain a competitive advantage. So that it works in the first class to make the customer the center of attention primary, helping customer relationship management system to form an integrated database with which it can established accomplish all business sales and follow-up work and opening accounts for customers and save all operations done on a daily basis, and issuing reports and Order Business preview and efficient staff in the performance of the business and keep the relationship with the client at the required level.

Today, many businesses such as banks, insurance companies, and other service providers realize the importance of Customer Relationship Management (CRM) and its potential helping in capture new Customers, retain existing ones and maximize their lifetime value. At

this point, close relationship with customers will require a strong coordination between IT and marketing departments to provide a long-term retention of selected customers.

Loyalty increases repurchase behavior because loyal customers demonstrate greater resistance to counter persuasion and negative word of mouth. Loyal consumers might be less price sensitive, and decrease the risk of defection due to competitors' promotional activities (Ming et al., 2011).

Customer Relationship management Quality means that the customer is able to trust the banking services provider, and can count on her/his commitment to service and evolving relationship, efficient communication and conflict handling ability, in other hand customer loyalty demonstrates, two key dimensions exist a behavioral (Cunningham, 1956) and an attitudinal (Day, 1969). A direct relationship between customer loyalty and relationship quality Have been proposed by a number of authors. Webster (1994) claims that "Customer loyalty has meaning only within the context of relationship quality".

Despite the importance of Relationship Marketing in giving firms competitive advantages, most of the studies in this area were in developed countries like Sian, (2010) which was conducted only in Hong Kong, Roha et al, (2005) in South Korea, Richards and Jones (2008) , Bose and Sugumaran (2003) in USA, Duygu and Kirmaci (2012) in Turkey Mei.(2011) and L., and Howard .(2010) was conducted in Bangkok. According to our best knowledge no single study tested the customer relation management quality in Sub-Saharan Africa so the current study investigates the relationship between customer relationship management quality and customer loyalty.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

In the literature, many definitions were given to describe CRM. The main difference among these definitions is technological and relationship aspects of CRM. Some authors from marketing background emphasize technological side of CRM while the others consider IT perspective of CRM.

From marketing aspect, CRM is defined by Couldwell,(1998) as " a combination of business process and technology that seeks to understand a company's customers from the perspective of who they are, what they do, and what they are like". While Technological definition of CRM was given as the market place of the future is undergoing a technology-driven metamorphosis (Onut and Hosver,2004). The second category of CRM definition is more process oriented and less strategic than the first. These non-strategic definitions, or operational definitions, are more closely related to the processes and technologies associated with enabling better customer relationships.

Bain and Company executives have offered this explanation in a recent Harvard Business Review article, "CRM allows companies to gather customer data swiftly, identify the most valuable customers over time, and increase customer loyalty by providing customized products and services(Richards and Jones. 2008). concerned with coordinating customer relations across all business functions, points of interaction, and audiences (Brown, 2000; Day, 2000). Delivering consistent service across all touch points gives companies a strong market advantage. When information or knowledge is fragmented within a company, customer feedback is hard to obtain. As a result, customer service suffers and organizations fall back on the mass marketing principle that 'one-size-fits-all'. One-to-one marketing

requires a comprehensive view of customers' needs and preferences (Bose and Sugumaran, 2003)

Relationship between CRM and Customer Loyalty

Many authors investigate the relationship between CRM and customer loyalty and found out a different findings most of them support the relationship between CRM and loyalty as (eg. Kelley, et al 2003; Ndubisi, 2007; Ndubisi and Chan, 2005;) Satisfaction, trust, and commitment are outcomes of implementing CRM. These three factors are the precursors of loyalty (Chumpitaz & Paparoidamis, 2007; Mittal & Kamakura, 2001) Some authors determinant the relationship management such as trust (Morgan and Hunt, 1994; Veloutsou et al., 2002). commitment). conflict handling (Dwyer et al., 1987; Ndubisi and Chan, 2005). and communication or sharing of secrets (Ndubisi and Chan, 2005; Morgan and Hunt, 1994; Crosby.,K.R., Cowles. (1990).

These have been linked in this study to customer loyalty. Ndubisi (2004) has suggested that companies should make sacrifices and worthwhile investments in building relationships with loyal It has been revealed that different age groups, social classes, genders and people with different educational backgrounds may differ in forms of consumer loyalty (Duffy, 2003). It is contrasted by another group of researchers that external factors such as the defensive marketing tactics of competitors, and the activities of supply chain members, could also be explored to assess their effect on the structural relationship between service quality, relationship quality and customer loyalty” (Singh and Waddell. 2004:100).

Kracklaue., Mills and Seifert . (2004) is convinced that customer loyalty should be viewed as a combination of customer satisfaction and customer trust. Furthermore, the researchers developed the model of persistent and long-term customer loyalty, which is determined by such factors as short-term loyalty and commitment. Hence, the role of satisfaction, trust and commitment is emphasized by (Kracklauer et al. 2004). Stone et al. (2000) agrees that commitment and customer satisfaction prove to be important determinants of customer loyalty

HYPOTHESIS

The study aimed to link between Customer Relationship management Quality (CRMQ) and customer loyalty, according to (Morgan and Hunt. 1994, Ndubisi, 2007) Customer Relationship management Quality from the perspective is achieved through the sales persons (banker's) ability to reduce perceived uncertainty.

High Customer Relationship management Quality means that the customer is able to trust the banking services provider, and can count on her/his commitment to service and evolving relationship, efficient communication and conflict handling ability, in other hand customer loyalty illustrates, two key dimensions exist a behavioural (Cunningham. 1956) and an attitudinal (Day. 1969) A direct relationship between customer loyalty and relationship quality Have been proposed by a number of authors. Webster (1994) claims that “Customer loyalty has meaning only within the context of relationship quality”. Similarly, Aimee and Aaker (2002) proposes that one approach for enhancing customer loyalty is the development or strengthening of customers' relationship with the brand, which constitutes the basic objective of relationship quality of customer relationship management quality. Relationship quality thus serves as a concept that contributes to the understanding of the factors that drive

customer loyalty. therefore from this Theory the independent variable of study is trust, commitment, communication and conflict handling. The dependent variable is behavioral loyalty and attitudinal loyalty, as shows in figure (1) and hypothesis developed as fellow:

H1: There are positive Relationship between four dimensions of Customer Relationship Management Quality and behavioral loyalty.

H1.1: there is positive Relationship between trust and behavioral loyalty of Sudanese bank customers.

H1.2: there is positive Relationship between commitment and behavioral loyalty of Sudanese bank customers.

H1.3: there is positive Relationship between communication and behavioral loyalty of Sudanese bank customers.

H1.4: there is positive Relationship between conflict handling and behavioral loyalty of Sudanese bank customers.

H2: There are positive Relationship between four dimensions of Customer Relationship Management Quality and attitudinal loyalty.

H2.1: there is positive Relationship between trust and attitudinal loyalty of Sudanese bank customers.

H2.2: there is positive Relationship between commitment and attitudinal loyalty of Sudanese bank customers.

H2.3: there is positive Relationship between communication and attitudinal loyalty of Sudanese bank customers.

H2.4: there is positive Relationship between conflict handling and attitudinal loyalty of Sudanese bank customers.

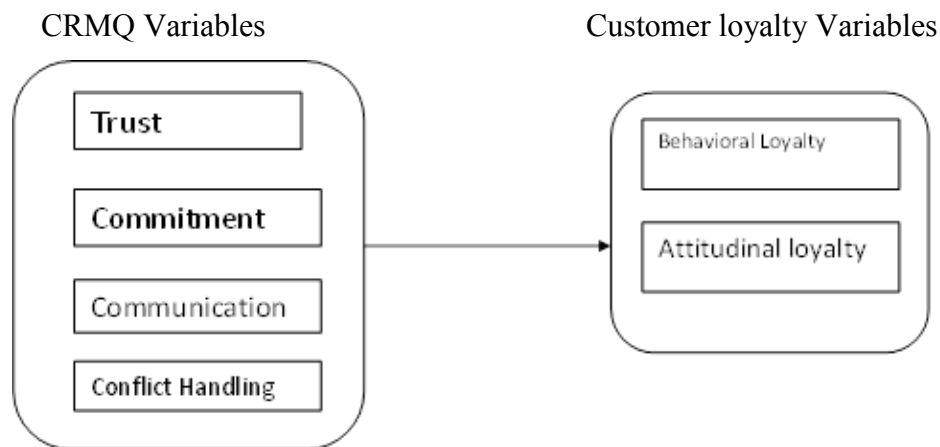


Figure1. Conceptual Model of CRMQ and Customer Loyalty

RESEARCH METHODOLOGY

The purpose of this study is to examine the relation quality of CRM in the Sudanese banking sector on customer loyalty. This study has been used survey research design; this design is

considered suitable because of its ability to view comprehensively the major questions raised in the study Therefore, and this study utilized questionnaire technique for collecting primary data.

The study was cross-sectional in which data were gathered just once over a period of weeks to answer the research question, The population of this study was the bank customers in the State of Khartoum Sudan. Participation by customers was strictly voluntary and Non-convince probability sampling technique was used to survey every customer that entered the bank and (250)questionnaire were distributed to the Respondents and (238) questionnaire were Returned .

FINDING AND RESULTS

Demographic characteristic

From The descriptive analysis sample it is obvious that the majority of the sample size is (68.9%) male, while (31.1%) female, (58) % age group between (20-30) and (3.8)% (mere than 50 year). (94.6) % qualification (university, post graduate) and (5.5)% (high school or below). (58.8) % social status (single) and (41.2)% (marriage). (73.1) % job (employee) and (20.9)% (business man and free business). and (21.0)% experience loss than one year (45.4) % experience (1-5years) (17.2) experience (6-10) and (16.4) 0/ 1y (over than 10 years).

Descriptive Analysis of relationship quality of CRM

Table 1 contains means and standard deviations for the four relationship quality of CRM. The table shows that commitment achieved the highest score (mean=2.16, standard deviation=0.81). followed by conflict handling (mean2.0& Standard deviation=0.80). communication (mean= I .98,standard deviation=0.75). and trust (mean=1.75, standard Deviation =0.80). These results indicated that Sudanese banks have high loyal customer (on a-1 point scale). However, trust rate is the lowest compare with others variables. This finding indicates that the implementation of CRM in Sudanese bank is even so far from standard because the culture of employees and customer are involved as another factor.

Table 1. Descriptive Analysis of relationship quality of CRM

<i>Variables</i>	<i>Mean</i>	<i>St.deviation</i>
Trust	1.75	0.68
Commitment	2.16	0.81
Communication	1.98	0.75
Conflict Handlin	2.0	0.80

Correlation Analysis

Table 2 represents the correlation matrix for the constructs variables in this study. These variables correlations allow for preliminary inspection and information regarding hypothesized relationships. The table reveals also that all the correlations in the hypothesized are positive relationship. For example the relationship between all the four components of relationship quality of CRM and the variable of attitude loyalty are distinctively positive and statistically significant ($0.492 \leq r \leq 0.594$. $p < 0.01$).

The table shows also that all four components of relationship quality of CRM and the variable of behavioral loyalty are distinctively positive and statistically significant ($0.332 \leq r \leq 0.492$, $p < 0.01$).

Table 2. Correlation between relationship quality and customer loyalty

<i>Variables</i>	<i>Trust</i>	<i>Commitment</i>	<i>Communication</i>	<i>Conflict handling</i>	<i>Attitudinal loyalty</i>	<i>Behavioral loyalty</i>
Trust	1					
Commitment	.651**	1				
Communication	.647**	.648**	1			
Conflict handling	.512**	.587**	.656**	1		
Attitudinal loyalty	.594**	.562**	.521**	.499**	1	
Behavioral loyalty	.332**	.395**	.439**	.420**	.492	1

Hypotheses Testing

The hypotheses were tested with the hierarchical regression that discloses the effect of independent variables. The independent variables considered in this study were relationship quality of CRM (trust, commitment, communication, conflict handling) and its impact on the dependent variable of customer loyalty (attitude loyalty, behavioral loyalty). The Relationship between relationship quality of CRM (trust, commitment, communication, conflict handling) and attitude loyalty.

The first hypotheses of the study which predicts that four variables of relationship quality of CRM (trust, commitment, communication, conflict handling) have positive relationship with the customer loyalty (attitude loyalty) table (3) shows the result of regression analysis of variables of relationship quality and attitude loyalty. The regression models were significant ($F = 49.48$, $p < 0.01$). In the result the relationship quality of CRM variables have significant effect on attitude loyalty. The four variables of relationship quality of CRM together explain about 46% of the total variation in attitude loyalty. This means that the relationship quality of CRM variables cumulatively explain 46% of the variance in attitude loyalty.

Table 3. Regression Result: The Relationships between Relationship Quality of CRM and attitude loyalty

<i>Variable</i>	<i>Attitude loyalty</i>
	<i>Std. Beta</i>
Trust	.340***
Commitment	.230**
Communication	.036
Conflict handling	.191**
F value	49.486***
R2	.461
Adjusted R2	.452
R2 change	.461
F change	49.486***

The results showed that the hypothesis was supported, i.e. there is a positive relationship between relationship quality of CRM and attitude loyalty. The results also showed that trust has the most significant effect on attitude loyalty ($B=0.340$, $p<0.01$). followed by commitment ($B=0.23$, $p<0.05$). and conflict handling ($B=0.191$, $p<0.05$). while communication ($B=0.036$) has no significant effect on attitude loyalty. These results give support to hypotheses H1.1a (The Relationship between relationship quality of CRM (trust commitment, conflict handling) and attitude loyalty).

Therefore, these results provide support for the assertion that the effort to become CRM leads to the creation of loyal customer, while all the dimensions of (CRMQ) have significant relation with attitudinal loyalty except communication.

The Relationship between relationship quality of CRM (trust, commitment. communication, conflict handling) and behavioral loyalty. The second hypotheses of the study which predicts that variables of relationship quality of CRM (communication, conflict handling) have positive relationship with the customer loyalty (behavioral loyalty).

Table 4. Regression Result: The Relationships between Relationship Quality of CRM and attitude loyalty

<i>Variable</i>	<i>Behavioral loyalty</i>
	Std. Beta
Trust	.025
Commitment	.028
Communication	.243**
Conflict handling	.219**
F value	19.23***
R2	.249
Adjusted R2	.236
R2 change	.249
F change	19.23***

Table 4 shows the result of regression analysis of four variables of relationship quality and behavioral loyalty. The regression models were significant ($F= 19.23$, $p<0.01$). In the result the relationship quality of CRM variables have significant effect on attitude loyalty. The four variables of relationship quality of CRM together explain about 24% of the total variation in behavioral loyalty. This means that the relationship quality of CRM variables cumulatively explain 24% of the variance in behavioral loyalty.

The results showed that the hypothesis was supported, Le. There is a positive relationship between relationship quality of CRM and behavioral loyalty. The results also showed that communication have the most significant effect on behavioral loyalty ($B=.243$, $p<0.05$). followed by conflict handling ($B=. 219$, $p<0.05$). while commitment ($B=0. 082$). and trust ($B=0. 025$) have no significant effect on behavioral loyalty. These results give support to hypotheses H1.1a (The Relationship between relationship quality of CRM (communication, conflict handling) and behavioral loyalty). Therefore, these results provide support for the

assertion that the efforts to become CRM does lead to the creation of loyal customers while that commitment and trust have no significant relation with behavioral loyalty.

DISCUSSION AND CONCLUSION

Major findings

This study aimed to measure the impact of relationship quality of CRM on customer loyalty among Sudanese banks. In addition, The study as well examined the relationship between four variables of relationship quality of CRM (trust, commitment communication and conflict handling) and attitude loyalty, and the relationship between four variables of relationship quality of CRM (trust, commitment, communication and conflict handling) and behavioral loyalty.

The first hypothesis predict that the four relationship quality of CRM (trust, commitment, communication and conflict handling) have a positive relationship with the attitude loyalty. The results predict that relationship quality of CRM (trust, commitment, and conflict handling) shows significant positive relationships with attitude loyalty.

The second hypothesis in this study predict that the four relationship quality of CRM (trust, commitment, communication and conflict handling) have a positive relationship with the behaviour loyalty. The results predict that relationship quality of CRM (communication and conflict handling) shows significant positive relationships with behaviour loyalty.

Discussion

The current study had found that three components of relationship quality of CRM trust, commitment and conflict handling are positively significantly related to the attitude loyalty while communication showed no significant relation. These results in general are consistent with previous study indicating that relationship quality influenced the customers loyalty significantly (Ming et al, 2011) , These results also are generally consistent with previous study indicating that the three variables (functional quality, trust, and commitment) have a significant effect on IT services customer loyalty (Auruskeviciene, 2010) , also the research found a positive significant relationship between trust, customer orientation, expertise, communication, service recovery and relationship quality (Mosavi and Ghaedi, 2012).

The Relationship between the four relationship quality of CRM (trust, commitment, communication and conflict handling) and customer loyalty (behavioural loyalty).

The current study had found that two components of relationship quality of CRM communication and conflict handling are positively significant related to the behavioural loyalty while trust and commitment showed no significant These results in general are consistent with previous study indicating that relationship quality influenced the customers loyalty significantly (Cheng, 2011). These results general are consistent with previous study indicating that research found a significant positive relationship between trust, customer orientation, expertise, communication, service recovery and relationship quality (Mosavi, and Ghaedi. 2012).

The study shows that only three dimensions (Physical Aspects, Reliability and Problem Solving) are positively related to customer loyalty (Euphemia. 2010) , while conflict handling with The findings indicated that trust, commitment, price deal and perceived qualin significantly and positively have influenced customer loyalty) (Mei, 2011).

Theoretical implications

Findings in this study were compared with prior theoretical and empirical researches to provide possible insights. Based on the data analysis, the finding compared, the result shows that communication and conflict handling have significant relation with behavioural loyalty, while all the dimensions of (CRMQ) have significant relation with attitudinal loyalty except communication

Practical implications

This study provides good insight for decision makers. Managers should focused more on the communication and conflict handling if they want to increase the behaviour loyalty and should be focused more on trust, commitment and conflict handling if they want to increase attitude loyalty. , and there by increase the competitive advantages of the bank and increase the market share of the customers, Also, this result can assist manager to build good strategies for creating valued customers loyalty.

This study have some limitations such as Cross-sectional study and The respondents were in Khartoum state and were banks' customers. Therefore for Future Studies A longitudinal survey is recommended to examine customer loyalty for an extended period of time. other sectors like industries, insurance and other economic sectors indifferent State of Sudan with investigating website characteristic, service quality. CRM performance.

REFERENCE

- [1]. Brown, S. A. (2000). *Customer Relationship Management: A Strategic Imperative in the World of E-Business*. John Wiley: New York
- [2]. Bunthuwun. L., et al. (2010). *Effective customer relationship management of health care: a study of hospitals in Thailand*.
- [3]. Chumpitaz, R., & Paparoidamis, N. G. (2007). Service quality, relationship satisfaction, trust, commitment and business-to-business loyalty. *European Journal of Marketing*, 41(7/8). 836–867
- [4]. Crosby, L.A., et al. (1990). "Relationship quality in services selling: an interpersonal influence perspective", *The Journal of Marketing*, 54, pp.68-81.
- [5]. Cunningham, R. M. (1956). "Brand loyalty: what. where, how much?1", *Harvard Business Review*, 34(1). pp.116- 128.
- [6]. Day, G. S. (2000). Managing marketing relationships. *Journal of the Academy of Marketing Science* 28(1): 24–31
- [7]. Day, G.S. (1969). 'A two- dimensional concept of brand loyalty', *Journal of Advertising Research*, 9(3).pp.29- 35.
- [8]. Dennis, L. D. (1998). Customer Loyalty Strategies *journal of consumer marketing*, vol. 15 no. 5, pp. 435-448
- [9]. Drolet, A., & Jennifer, A. (2002). "Off Target? Changing Cognitive-Based Attitudes," *Journal of Consumer Psychology*, 12 (1). 59-68.

- [10]. Duygu Kocoglu .m., Sevcan Kirmaci.(2012) Customer Relationship Management And Customer Loyalty; A Survey In The Sector Of Banking *International Journal of Business and Social Science Vol. 3 No. 3* pp 282-291
- [11]. Habibollah, D., et al. (2011). The Impact of Relationship Marketing Tactics on Customer Loyalty: The Mediation Role of Relationship Quality, *International Journal of Business Administration*, 2(3).
- [12]. Keith, A., et al. (2008). Customer relationship management: *Finding value drivers Industrial Marketing Management* 37 - 120–130.
- [13]. Kleinman, G., et al. (2003). “The effects of personal and group level factors on the outcomes of simulated auditor and client teams”, *Group Decision and Negotiation*, 12(1). pp. 57-84.
- [14]. Kracklauer, A. H., et al. (2004): *Collaborative Customer Relationship Management (CCRM). "Collaborative Customer Relationship Management – Taking CRM to the Next Level"*, A. H. Kracklauer, D. Q. Mills, D. Seifert, Springer, Wiesbaden.
- [15]. Liz lee-Kellely, David Gelbirt, Robbin Mannicom (2003). How e-CRM can enhance customer loyalty. *Marketing intelligence and planning* , 21(4). Pp.239-248.
- [16]. Mei, L. L. (2011) *Impact of Marketing Strategy, Customer Perceived Value, Customer Satisfaction, Trust, and Commitment on Customer Loyalty*. Phd. Lynn University.
- [17]. Mittal, V., & Kamakura, W. A. (2001). Satisfaction, repurchase intent and repurchase behavior: Investigating the moderating effect of customer characteristics. *Journal of Marketing Research*, 38(1). 131–142.
- [18]. Morgan, R., & Hunt, S. (1994). The commitment-trust theory of relationship marketing. *The Journal of Marketing*, 58(3). 20-38
- [19]. Ndubisi, N.O. (2003). “Service quality: understanding customer perception and reaction. and its impact on business”, *International Journal of Business*. 5(2). pp. 207-19.
- [20]. Ndubisi, N. O., & Chan. K.W. (2005). Factorial and discriminant analyses of the underpinnings of relationship marketing and customer satisfaction”, *International Journal of Bank Marketing*, 23(3). pp. 542-57.
- [21]. Nelson, O. N. (2007). Relationship quality antecedents: the Malaysian retail banking perspective, *International Journal of Quality & Reliability Management*, 24(8). 2007 pp. 829-845
- [22]. Nelson, O. N. (2011). Conflict handling, trust and commitment in outsourcing relationship: A Chinese and Indian study, *Industrial Marketing Management* 40 pp. 109–117
- [23]. Bose. R., & Vijayan, S. (2003) *Application of Knowledge Management Technology in Customer Relationship Management Knowledge and Process Management Volume 10 Number 1* pp 3–17, www.interscience.wiley.com

- [24]. Semih Onut Ibrahim Erdem., Bora Hosver (2004). *Customer Relationship Management in Banking Sector and A Model Design for Banking Performance Enhancement*. online pp. 1- 9
- [25]. Sian S.L.C. (2010). The effect of retail service quality and product quality on customer loyalty, *Journal of Database Marketing & Customer Strategy Management (2010)* ,17, 222—240. doi: 10.1057/dbm.2010.13; published online 4 October 2010
- [26]. Tae Hyup Roh., Cheol Kyung Ahnb., Ingoo Han (2005). The priority factor model for customer relationship management system success. *Expert Systems with Applications* 28. 641–654
- [27]. Veloutsou, C., et al. (2002). Relationship marketing. *European Journal of Marketing*, 36(4). pp. 433-49.
- [28]. Webster, F. E., Jr. (1994). *Market-Driven Management*, New York: John Wiley & Sons, Inc.
- [29]. Wei-Ming., et al. (2011). Relationships among customer loyalty programs, service quality, *relationship quality and loyalty Chinese Management Studies*, 5(2). pp. 194-206
- [30]. Wisal, M. T. (2012). Acceptance of Banking Technology in Sudan: An Analytical Study, Sudan Academy for Banking and Financial Sciences Khartoum. Sudan
- [31]. Seyed, A. M., & Mahnoosh. G. (2012). *African journal of Business management* 6(63)pp. 10089-10098.
- [32]. Euphemia, F.T., &yuen, S.S. (2010). the effect of retail service quality and product quality on customer loyalty. *database marketing & Customer Strategy Management Vil.17.3/4.*, 222-240.