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Measurement Tools To Manage Customer Relationship Operations In Iraqi Banks Transactions And Their Role In Enhancing Customer Loyalty

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Abstract

Purpose: Due to the failure of customer relationship management (CRM) in banking transactions in the public and private sector, which led to weak loyalty to the customer, which can be solved by improving the better measure of customer relationship management process, the purpose of this research is to identify customer relationship management processes within banks Sample research, and propose a tool for measuring customer relationship management (CRM). DESIGN / METHODOLOGY / APPROACH: A field study was conducted in the Iraqi banks. The research was designed according to the development of the existing standards in the literature. The descriptive method was used by using the questionnaire which was distributed to 58 individuals. Results: The research provides a general understanding of customer relationship management processes in a customer-oriented perspective and ultimately customer loyalty and trust towards the service provider. The measurement tool proposes seven main processes: Targeted management, extensive information management, customization, expansion management, referrals, termination management, win win management. Operational Implications: Analysis results provide useful information for managers to identify, measure and improve the customer relationship management process to achieve customer satisfaction and increase their loyalty. Originality / Importance: This paper presents a review of customer relationship management measurement literature and its relation to customer loyalty. Based on this review, the research identifies seven customer relationship management processes to assess customer relationship management in the surveyed banks.

Keywords: customer relationship management processes, customer loyalty, customer satisfaction

Introduction

During the era of extensive competition in the business world about service efficiency and quality, and acquisition of new customers in the market, the marketing mix was developed so-called product, price, place and promotion (4P) as a tool for marketing success, (Gro¨nroos, 1989: 52), but because of the progress in the service industry and the emphasis on quality management, companies have been forced to shift their focus from customer acquisition to maintaining customer loyalty by building customer relationships and adding value to services Sheth, 2002: 62).

In the late 1990s, Customer Relationship Management (CRM) was formed as a well-known commercial term with the same roots as the marketing of the relationship. Despite the acceptance of the term in the professional field, there is confusion about the definitions of this term. In one of the enhanced studies, (Zablah et al., 2004: 8). As a result of its complex structure, the positive financial return rates for relevant CRM projects range from 10 to 30 percent , Besides, the level of success rates has declined, and the trend indicates Lord of the failed customer relations management applications may lead to a decline in customer Customer Satesfaction satisfaction (CS) as well as customer loyalty (CL) Customer Louality (Richards & Jones, 2008: 35)

As a result of the low level of success of customer relationship management, measurement models have been proposed by academics and professionals. The above frameworks can be classified into two groups: partial and total measurement models. Although the operations of banks are defined as one of the key components of customer relationship management, The proposed measurement does not cover the measurement process, while the partial measurement models are insufficient to cover the region, and comprehensive models covering the process of managing customer relations to some extent, and so on (Chen & Mendoza et al., 2007: 62).

The purpose of this research is to identify customer relationship management processes and provide tools that measure these processes within banks. In this way, the research is designed according to the literature of the development of the scale. The study includes the application of the survey to 58 individuals from the banking sector and the banking sector.

Research Methodology
Research Problem

The customer is the focus of the marketing process and is the number one organization that ensures profits. Therefore, the customer should be

well managed, working on his own and ensuring his loyalty. This study
will reveal the tools that are important to customer relationship manage-
ment. And loyalty in service organizations such as banks.

Research Importance:
    The importance of the current research stems from the importance of
the customer in service organizations, especially banks, and the aim of the
research to identify the tools to measure the management of customer rela-
tions in Iraqi banks and to disclose the extent of strengthening the loyalty
of the customer and satisfaction.
Research Goals:
  The aim of the research is to identify the extent to which senior manage-
ment is committed to customer-oriented banks and to evaluate customer
relationship management tools to enhance customer satisfaction and thus
win loyalty. The second objective of the study is to provide a tool for meas-
uring customer relationship management processes.

 Model Of Research
    The study plan was formulated according to a survey of the intellec-
tual production of literature related to the tools of customer relationship
management, customer satisfaction and customer loyalty. After conduct-
ing extensive review of research and studies in this field, the study was
developed to reflect the dimensions and variables of the phenomenon in-
vestigated, (1) to the hypotheses. The two-way arrow represents the corre-
lation relationship, while the one-way arrow represents the hypothesis of
influence.

A default model of research
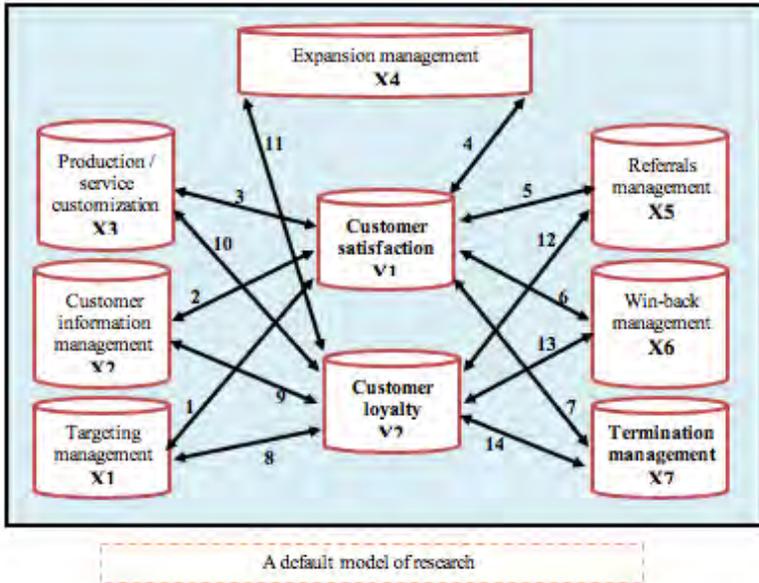
Research Assumes:

A number of hypotheses have been developed in the current research:

1.   First Hypothesis (H1) (X1 - Y1): Targeting management is positively and positively related to customer satisfaction,

2.   Hypothesis (H2) (X2-Y1): Customer information management is positively and positively associated with customer satisfaction,

3.   The third hypothesis (H3) (X3 - Y1): Service (customization) is positively and positively correlated with customer satisfaction,

4.   Fourth hypothesis (H4) (X4 - Y1): Expansion management is positively and positively associated with customer satisfaction,

5.   The fifth hypothesis (H5) (X5 - Y1): Referral management is positively and positively associated with customer satisfaction,

6.   The sixth hypothesis (H6) : (X6 - Y1): Win-back management is related morally and positively with customer satisfaction,

7.   The seventh hypothesis (H7) : (X7 - Y1): Termination management is related morally and positively with customer satisfaction,

8.   The eighth hypothesis (H8) : (X1 - Y2): Targeting management is related morally and positively with customer loyalty,

9.   The ninth hypothesis (X2-Y2): Customer information management is positively and positively associated with customer loyalty,

10.   Hypothesis ten (H10) : (X3 - Y2): Service customization is significant and positive (customer loyalty)

11.   The eleventh hypothesis (H11) : (X4 - Y2): Expansion management is positively and positively associated with customer loyalty,

12.   The Twelveth hypothesis (H12) : (X5 - Y2): Referral management is positively and positively associated with customer loyalty,

13.   Thirteenth hypothesis (H13) : (X6 - Y2) Win-back management is related morally and positively with customer loyalty.

14.   The fourteenth hypothesis (H14) : (X7 - Y2) Termination management is positively and positively associated with customer loyalty.

Building authority

Random error measures and variance provide us with some potential threats to the validity of research results. In order to avoid this risk, we must check the construction of measures (Bagozzi et al., 1991). In this study, the internal consistency (reliability), the validity of convergence and the nomological health, the internal consistency (reliability) was performed by the Cronbach's values for each factor (Cronbach, 1951). The values of the Kronbach α were between 0.775 and 0.960 which were accepted.

In order to verify the validity of the nomological, the model contains the scale that has been constructed as well as verified with other measures (customer satisfaction and customer relationship management outcomes (COs), the hypotheses are built, and the relationships between the factors were significant in all factors , Showing the results shown in Table (), specifically that the proposed procedure provides the validity for the nomological

Table (1) Reliability analysis of factors

	Factors Alpha	values
1	Customer satisfaction	0.941
2	Customer loyalty	0.893
3	Customer information management	0.867
4	service customization	0.775
5	Termination management	0.855
6	Targeting management	0.836
7	Expansion management	0.910
8	Referrals management	0.822

search limits

Human Boundaries: Managers, heads of departments and supervisors of

banks (58) managers.

Spatial boundaries: Sample of some private banks

Time Limits: The temporal boundaries consist of the beginning of the distribution of the questionnaire, the collection and the unloading of the data to the analysis of the data and the extraction of the results, which is the period between (14/6/2018 - 27/11/2018).

Literature review

   Customer relations management tools and frameworks

Academics and professionals suggested frameworks for measuring customer relationship management, in this study, classified methods proposed to manage customer relations and measurement process:

Indirect measurement models:

   Customer relationship management in this group is measured by the terms and methods of brand building or customer rights. The most important components of the brand are brand loyalty, brand awareness, and perceived quality that are related to customer relationship management. On the other hand, customer rights are divided into three groups (Richards & Jones, 2008: 54):

• Value Equity
• Brand Equity
• Retention Equity

1- Measurement of customer facing operations:

   The importance of information management, the importance of information management, customer relationship management software, data collection from customer activities, and the integration and sharing of data within banks. Therefore, the implementation of these systems to manage customer operational relationships in companies is to evaluate the operational parameters and to measure the success of customer relationship management (Kellen, 2002: 33).

2- Critical success factors scoring (CSFS):

   Their use of critical success factors is the core tool of the scale, and the scale model has been improved with the contribution of a group of consultants composed of professionals and academics. There were 14 critical success factors and more than 48 specific measurements in the model, In the nature of factors and measures, the model also presents options for

each measure (Mendoza et al.2007: 62).

3-   Behavioral dimensions of CRMeffectiveness

The need for a tool that focuses on behavioral dimensions to measure the effectiveness of customer relationship management. Behavioral dimensions are determined in a set of factors: attitude, quality perceptions, understanding expectations, reliability, recognition and fulfillment of promises, communication and satisfaction, customer satisfaction and retention (Jain et al. 2003: 98)

4-   CRM scale

The CRM is a four-pronged approach to customer relationship management (Sin et al., 2005: 98): Customer focus focuses on organizational structure, human resource management, knowledge management and customer relationship management technology. Customer focus is focused on organizational structure, human resource management, knowledge management and customer relationship management technology.

5-   Relationship quality (RQ):

The quality of the relationship between the customer and the seller is a fertile field for the researcher's interest. The aim of the models is to measure the quality of the relationship by which the issues that constitute the customer's perception of the relationship are determined and measured. The models are based on statistical studies and the use of the survey as a measurement tool. : Honesty and trust in the partner, confidence in partner behavior, emotional commitment, satisfaction and emotional conflict (Roberts et al., 2003: 102).

6-   Customer measurement assessment tool (CMAT).

The tool is developed to evaluate and measure the customer as a questionnaire-based customer assessment tool. The tool identifies nine critical areas for evaluating customer management: competitors, planning, customer experience, operations, analysis and proposals, impact measurement, people and organization, customer management, et al., 2003: 65).

7-   Customer management process (CMP)

The customer management process is part of the Balanced Scorecard

(BSC) and is one of the processes that focus on customer management. The four sub-processes of this category are identified: customer selection, customer acquisition, customer retention and customer growth for all sub-processes and companies The objectives and metrics used for measurement determine that the customer management process is not a fixed measurement model, but rather depends on the strategies and objectives of the companies, and the standards should be determined for each company separately (Kaplan & Norton, 1992: 13).

8-   Relationship management assessment tool (RMAT)

The evaluation tool aims to help managers to make self-assessment of relationships in stages, the elements analyzed in the relationship management assessment tool are: brand strategy, customer interaction strategy, customer strategy, information technology, culture, people, organization, value creation strategy, management process Relationship Finally, knowledge management and learning (Lindgreen et al., 2006: 65).

9-   CRM scorecards (CRM-SC)

Customer Relationship Management (CRM) performance cards were developed to provide a brief presentation of organizational performance and customer relationship management performance. This is a model for measuring the performance of customer relationship management. Elements are identified in each dimension that determines the relationship between dimensions and elements (Kim & Kim, 2009: 95).

10 - Measuring the level of customer relationship management process.

The processes of customer relationship management have been widely verified by academics. These processes have been analyzed at two levels: macro, micro, and macro-level, such as the bank-wide customer relationship management process. These processes, such as strategy development, Knowledge management, performance appraisal, value creation, integration channel. At the micro level, the focus is on managing the interaction with the customer in order to maintain long-term profitable relationships with customers (Payne & Frow, 2005: 75); (Zablah et al., 2004: 98).

Customer relationship management processes

There are seven customer relationship management processes that can be defined as follows:

1. Targeting management: focuses on the assessment of potential customers and access to information, banks are targeted to acquire the right customers who can be easily maintained, and increase economic performance.
2. Customer Information Management: Banks should collect and manage complete information with customers and use this information to segment customers and appropriate communication channels to reach them.
3 - Extensive Care Service: The advisory indicates the existence of differentiated banking services according to the needs of customers, and can be interpreted as a tool to maintain customer services and loyalty CL.
4. Expanding Management: Banks aim to increase the relationship with high value customers through expansion, through sales and increased sales opportunities, which are the basic methods of increasing income and profitability, while if through sale refers to the sale of additional services to existing customers.
5. Invitations Management: Invitations management has become an important factor in the new acquisition processes for customers. Invitations management refers to processes aimed at enhancing customer relationship.
6. Lost Customer Recovery Management: The Lost Customer Recovery Department refers to the process of interacting with, acquiring and acquiring missing or inactive customers, so managing and targeting missing customers requires appropriate customer information to analyze and target missing customers.
7. Termination management: refers to the termination of unprofitable relationships with customers. The Termination Department contains direct and indirect activities that attempt to dispose of the non-profitable customer.

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7. Termination management: refers to the termination of unprofitable relationships with customers. The Termination Department contains direct and indirect activities that attempt to dispose of the non-profitable customer.

O'Brien (2003: 219) points out the importance of retaining the customer until the organization can increase its profits to 80% by increasing customer retention (5%) per year only. This indicates that retention of the customer is far more important than acquisition, and that the customer maintained by the organization is certainly satisfied, and the satisfied customer tells (10-8) people about his experience, and that the chances of selling the product to a new customer are 15% The product to an existing customer is 50% and 70% of the returning customers will return to the organization if the organization tries to quickly pay attention or care for the service.

Kotler et al. (2002: 211). Unfortunately, traditional marketing theory is dedicated to the art of attracting new customers, not to establishing reciprocal relationships. In an information report on whether the organization reduced the customer loss rate to only 5%, it would be able to raise its profits to (85%).

(Kotler&Armestrong,2005: 7) points out that attracting and retaining customers can be a difficult task, and customers often face a class of services that are unique to them. What service will they choose? A customer will usually buy from an organization that offers the highest tangible value they can get. If the product fails to perform in a short period of time, the customer will be dissatisfied. If the performance matches expectations, it will achieve customer satisfaction and loyalty. If the performance exceeds expectations, the customer will be very satisfied. And happy, the goal of successful organizations is the customer delighted by the promise of what

they can deliver and deliver, and then provide more than they promised.

(Baumeister, 2002: 2) noted that the organization's survival, continuity and success in the current stage of openness and competition, and the wide phenomenon of globalization and its impact on the extent to which it responds to the needs and desires of customers involved in its outputs or to benefit from its services, and Al-Qaysi, 92), as it is stated that the realization of the customer's platform to identify the needs and wishes and expectations and meet them, and that the customer's response to the performance of the service provided is the result of active customer service, satisfied customers are frequent customers

Kotler (2006) states that organizations recognize that losing a single client means only loss and loss of an integrated package, meaning the loss of an integrated chain of purchases that the customer could have made while attached to or stuck to that brand. Demand management for the organization is driven by two groups: new customers and permanent customers. The theory and practice of traditional marketing were focused on attracting new customers and selling them goods or services. Today, the circumstances have changed, as well as the followers of strategies aimed at attracting new customers and making deals with them. The organizations do everything possible to maintain their old customers and support their long standing relations with them (Al-Qaysi, 2008: 92).

Kotler (2000) argued that researchers' recent interest in the customer and his promise to him were the cornerstone of any organization, service or industry. So they launched the shouting to win the customer, so Stoleunard, who runs one of the largest markets in the world, announced two bases for his employees "Today's cry is   (Al-qaysi,2008:93):

"Customer is the number (1), the first rule: the customer is always right. Rule 2: If the customer is wrong, refer to the first rule "
(Hoffman&Batson,1997: 271) sets out a range of very important benefits to customer satisfaction:
• If the customer is satisfied with the organization, it speaks to others, and this leads to attract new customers.
• When the customer is satisfied with the service provided to him, his decision to return to the organization will be fast.
• Customer satisfaction with the service provided will reduce the likelihood that the customer will turn to another organization or competing organizations.
• An organization that is interested in customer satisfaction will have the

ability to protect itself from competitors, especially in the context of price competition.

• Customer satisfaction with the service provided to him will prompt him to deal with the Organization again in the future.

• Customer satisfaction is an adverse feedback to the organization in relation to the service provided to it, making the organization develop its services to its customers.

• An organization that seeks to measure customer satisfaction can determine its market share.

• Customer satisfaction is a measure of quality of service provided.

Analysis and results

1-   Targeting management

The results of this variable indicate a weakness in the response to this variable by the sample. The mean mean of the variable of the target management variable (2.53), which indicates that the banks are not interacting with this variable, is reflected in weakness in identifying potential customers, Identify potential customers high value, and determine the value of life of potential customers

Table (2) The arithmetic mean and the standard deviation of the variable paragraphs Targeting management

Standard deviation	mean	the paragraphs	
0.50	2.43	We have processes (or tools) to identify potential customers.	1
0.50	2.53	We have processes (or tools) to distinguish high value for potential customers from other potential customers	2
0.48	2.64	We have processes (or tools) to determine the value of life of potential customers	3
0.50	2.53	Targeting management	

2. Discuss the results of the variable Customer Information Management

The results of this variable indicate an above-average response to the sample for this variable. The mean mean of the customer information management variable (3.58) has been significant. It is significant to assess the cost of retaining each customer by the surveyed banks, as well as weaknesses in identifying and influencing different segments of potential customers .

Table (3) The arithmetic mean and the standard deviation of the variable paragraphs Customer information management

Standard deviation	mean	the paragraphs	
0.36	4.85	We have processes (or tools) to get in touch with potential customers using different channels	1
0.74	4.28	We have processes (or tools) to track the status of our relationship with customers.	2
0.60	2.85	We have processes (or tools) to identify and influence different segments of potential customers	3
0.50	4.72	We have processes (or tools) to identify non-profitable customers	4
0.41	1.79	We have processes (or tools) to evaluate the retention cost per customer	5
0.17	3.01	We have processes (or tools) to capture and integrate customer data from entire points of contact (e-mail, call center, website, fax, face to face)	6
0.64	3.58	Customer information management rate	

3-Discuss the results of the preventive variable in the service customization

The results of this variable indicate a very large weakness in the (preventive) service response by the sample. The mean mean of the target management variable (1.50), which indicates that the banks are not interacting with this variable, There are processes (or tools) to differentiate customers and efforts to attract them on the basis of their values of life, because of the lack of provision of customer care services, and poor management of high-value customer expectations.

Table (4) Arithmetic mean and standard deviation of service customization

Standard deviation	mean	the paragraphs	
0.64	1.10	We have processes (or tools) to propose customer advisories based on their values of life.	1
0.46	1.30	We have processes (or tools) to differentiate customers and efforts to attract them based on their values of life	2
0.50	1.57	We have processes (or tools) to provide customer care based on their life values.	3
0.71	1.96	We have processes (or tools) to manage high-value customer expectations	4
0.50	1.55	We have processes (or tools) to provide a distinct customer response / service based on their life values.	5
0.69	1.50	service customization	

4- Discuss the results of the preventive variable in the service service customization

The results of this variable indicate a weakness in the response of the in-

vestigated sample to the fourth sub-variable (preventive in service). The mean of the mean of the variable (probative in service) is 2.62. This indicates the non-interaction of the banks investigated for this variable. Expansion of the surveyed banks.

Standard deviation	mean	the paragraphs	
Table (5) The arithmetic mean and the standard deviation of the expansion management paragraphs			
0.47	1.32	We have processes (or tools) to maintain the activities of increasing sales to customers who have high life values.	1
0.48	4.1	We have processes (or tools) to maintain sales growth activities for customers who have high life values	2
0.46	3.70	We have processes (or tools) to increase the sale of services from high-value customers	3
0.48	1.34	We have processes (or tools) to improve the relationship with high values of life for valuable customers in order to secure prospects for increased sales through sales	4
0.67	2.62	the average Expansion management	

5-Discuss the results of the variable Management of lost customer recovery Win-back management

We have processes (or tools) to improve the relationship with high values of life for valuable customers in order to secure prospects for increased sales through sales

Standard deviation	mean	the paragraphs	
Table (6) The arithmetic mean and the standard deviation of the lost customer recovery management paragraphs Win-back management			
0.40	1.40	We have processes (or tools) to evaluate lost customer recovery	1
0.63	2.58	We have processes (or tools) to evaluate the cost of reactivating inactive customers	2
0.30	1.45	We have processes (or tools) to determine the value of lost customers' lives	3
0.24	1.34	We have processes (or tools) to reactivate inactive customers who have high life values	4
0.43	1.75	We have processes (or tools) to assess the cost of recovering missing customers	5
0.37	1.70	Lost-back management management	

6- Discuss the results of the variable Termination management
The results of the sixth variable (management of termination) in-

dicate a very large weakness in the response of the sample. The mean mean of the variable is 1.53. This indicates that there is no finished management in the investigated banks. There is no distinction between the profitable customer and the non profitable customer.

Standard deviation	mean	the paragraphs	
		Table (7) The arithmetic mean and the standard deviation of the variable clauses Termination management	
0.57	1.43	We have processes (or tools) to finalize negatively on relationships with unprofitable customers, and problem customers (such as increasing fees).	1
0.40	1.53	We have processes (or tools) to guide the unprofitable customer to terminate his relationship with our company (eg delay in service provided to him).	2
0.48	1.64	We have processes (or tools) to finalize the active relationship with the unprofitable customer, and the problem customers	3
0.38	1.53	Termination management rate	

7- Discuss Variable Results Customer Satisfaction Customer satisfaction

The results of the variable (customer satisfaction) indicate a very large weakness in the response of the investigated sample. The mean mean of the variable was (1.62). This indicates that the banks were not interested in achieving customer satisfaction. Checked banks do not pay attention to the cost of service to the customer, which confirms their primary interest is in profits, as well as lack of interest in the process of communication with customers.

Standard deviation	mean	the paragraphs	
		Table (8) The arithmetic mean and the standard deviation of customer satisfaction	
0.64	1.70	The company strives to reduce the cost of service provided to the customer.	1
0.46	1.30	Our company does not try to increase its profits at the expense of customer satisfaction.	2
0.30	1.57	I see that customer communication and handling is satisfactory.	3
0.21	1.96	Customers are available to everyone and we do not have to try to win them at the expense of another competitor	4
0.40	1.55	The company provides qualified marketing, sales and distribution staff to handle the customer.	5
0.46	1.62	Customer satisfaction rate Costumer satisfaction	

8- Discuss the results of the variable and customer loyalty

The results of the variable (customer loyalty) indicate a very large weakness in the response of the investigated sample. The mean mean of the variable (2.02), which indicates a lack of interest by the banks in question to win customer loyalty. The banks concerned do not care about the customer's loyalty to the bank, which means that the bank's sole concern is the sale and profit, as well as lack of interest in the process of communication with customers, and the weakness of customer access and communication with the bank and to express its needs and knowledge of complaints.

Standard deviation	mean	the paragraphs	
		Table (9) The arithmetic mean and the standard deviation of the customer loyalty paragraphs	
0.54	1.70	The company's customer database focuses on earning loyalty and keeping it for longer.	1
0.46	3.30	The Bank is working to create superior services and expertise in the target market.	2
0.40	1.57	Obtain broad participation from departments in planning, managing and maintaining client satisfaction.	3
0.31	1.96	Our bank (customer voice) is responsible for all business decisions in order to meet all undeclared needs and requests for the purpose of enhancing customer loyalty.	4
0.40	1.55	Facilitate customer access, contact the bank, express its needs and know complaints.	5
0.37	2.02	Customer loyalty rate	

Hypotheses testeing & Results Analysis
Hypotheses tested
A number of hypotheses related to explanatory and variable variables have been developed. After the statistical results generated by the questionnaire distributed to the sample, these hypotheses will be tested through the Pearson Correlation coefficient.

1. The first hypothesis (H1) (X1-Y1):
The results showed that "Targeting management" is positively and positively correlated with (Customer satisfaction) and the correlation value is (0.21 **).
2. The second hypothesis (H2) (X2-Y1):
The results confirm that customer information management is positively and positively correlated with customer satisfaction and that the correlation value is (0.19 **).

3. The third hypothesis (H3) (X3-Y1):

The results showed that the service customization is positively and positively correlated with customer satisfaction. This means acceptance of the hypothesis and the correlation value is 0.16.

4. The fourth hypothesis (H4) (X4-Y1):

The results confirm that expansion management is positively and positively correlated with customer satisfaction, which means acceptance of the hypothesis, and the correlation value is 0.21 **.

5. Fifth hypothesis (H5) (X5-Y1):

The results showed that the "calls management" link is positively and positively correlated with customer satisfaction. This means acceptance of the hypothesis and the correlation value is 0.21 **.

6. Sixth hypothesis (H6) (X6-Y1):

The results of the table indicate that Win-back management is positively and positively correlated with customer satisfaction. This means acceptance of the hypothesis and the correlation value is 0.16.

7. The Seventh Hypothesis (H7) (X7-Y1):

 The results showed that Termination management is positively and positively correlated with customer satisfaction. This means acceptance of the hypothesis and the correlation value is 0.21.

8. The eighth hypothesis (H8) (X1-Y2):

 The results indicate that Targeting Management is positively and positively correlated with customer loyalty, which means acceptance of the hypothesis and that the correlation value is 0.18.

9. The ninth hypothesis (H9) (X2-Y2):

The results confirm that customer information management is positively and positively correlated with customer loyalty, which means acceptance of the hypothesis and the correlation value is 0.22.

10. The tenth Hypothesis (H10) (X3-Y2):

The results showed that the service customization is morally and positively correlated with customer loyalty. This means acceptance of the hypothesis and the correlation value is 0.17.

11. The eleventh hypothesis (11) (X4-Y2):

The results indicate that the expansion management is positively and positively correlated with customer loyalty, which means acceptance of the hypothesis and the correlation value is 0.22.

12. Twelfth Hypothesis (H12) (X5-Y2):

 The results confirm that the "calls management" is linked morally and positively with the customer loyalty. This means acceptance of the hypoth-

esis and the correlation value is 0.21 **.

13. Thirteenth hypothesis (H13) (X6-Y2):

The results indicate that Win-back management is positively and positively correlated with customer loyalty. This means acceptance of the hypothesis and the value of the link is 0.15.

14 - The Fourteenth Hypothesis (X2 - Y2) :

The results showed that Termination management is positively and positively correlated with customer loyalty. This means acceptance of the hypothesis and the correlation value is 0.20.

Table (10) Test hypotheses (relationship results) for customer relationship management processes with customer satisfaction and customer loyalty

Hypotheses tested	Variables	n	Sig	Pearson Correlation	Results
H1	Targeting – Customer satisfaction management (X1-Y1)	58	.033	0.19**	Accepted
H2	Customer – Customer satisfaction information management (X2-Y1)	58	.01	0.21**	Accepted
H3	service - Customer satisfaction customization (X3-Y1)	58	.001	0.16*	Accepted
H4	Expansion - Customer satisfaction management (X4-Y1)	58	.021	0.21**	Accepted
H5	Referrals – Customer satisfaction management (X5- Y1)	58	.031	0.21 * *	Accepted
H6	Win-back – Customer satisfaction management (X6- Y1)	58	.034	0.16*	Accepted
H7	Termination - Customer satisfaction management (X7- Y1)	58	.049	0.21**	Accepted
H8	Targeting management- Customer loyalty (X1- Y2)	58	.002	0.18**	Accepted
H9	Customer information - Customer loyalty management (X2- Y2)	58	.001	0.22**	Accepted
H10	Production / service - Customer loyalty customization (X3- Y2)	58	.04	0.17*	Accepted
H11	Expansion management - Customer loyalty (X4- Y2)	58	.001	0.22**	Accepted
H12	Referrals management- Customer loyalty (X5- Y2)	58	.003	0.21**	Accepted
H13	Win-back management- Customer loyalty (X6-X3)	58	.03	0.15*	Accepted
H14	Termination - Customer loyalty management (X7-X4)	58	.006	0.20**	Accepted

Conclusion

The results of the previous indicate the facts that can be relied upon in the work of Iraqi private banks, it has emerged that the management of targeting enhances customer satisfaction and loyalty, and this confirms the

need for the formation of targeting management in Iraqi banks and activate them well because it enhances customer satisfaction and loyalty, through the management of targeting can Identify potential customers and know the value of valuable customers.

The results show that customer information management is important in banks in order to win customer satisfaction and acquisition for a long time. Thus, banks through customer information management are communicating with potential customers using different channels, tracking the relationship with customers and identifying and influencing different customer segments Potential, and assess the retention cost per customer.

• In terms of prevention, the results showed that the supervision enhances customer satisfaction and loyalty. Consumerism is an attraction for existing and potential customers to differentiate customers and efforts to attract them on the basis of their values to provide life-saving customer care services, manage high-value customer expectations, The relationship with high life values for customers is valuable in order to secure the prospects of increasing sales through sales.

• The data in the table indicate that expansion management is an important factor for customer satisfaction and loyalty, and that invitation management enhances customer satisfaction and loyalty. The expansion management work is to increase sales from high value customers and to maintain sales growth activities for customers who have high life values

• The data showed that customer recovery management is very important to enhance customer satisfaction and loyalty. Termination management affects customer satisfaction and loyalty

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