The Role of Social Capital on Customers Knowledge Sharing Outcomes and CRM Success

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Abstract
Customer knowledge sharing (CKS) is a new dimension of knowledge sharing themes and interaction practices between firms and their customers. This study explores substantial involvement of social capital theory to customer knowledge sharing and CRM success. Proposed model integrates ideologies capital of relational, cognitive and others i.e. (trustworthiness, shared norms, shared language, customer experience, and degree of customer loyalty) potentially effect on sharing customers knowledge to improved CRM success. Structural equation modeling used to analyze exploratory and confirmatory factor analysis. The findings of this study indicate that there is a positive responsiveness of CRM success by the social capital dimensions.

Keywords: Social capital, customers knowledge sharing, CRM, SEM.

1. Background
Many studies discussed the fundamental role by knowledge sharing principles as causes of the CRM success (Rollins and Halinen, 2005; Ofek and Sarvary, 2001; Croteau and Li, 2003; Rowly, 2002). However, a shortage studies questioned the factors impact on CRM success from external structure. Accordingly, customers’ role to integrated conceptual framework directed firms to their CRM success is not active. Subsequently, this study problem was questioned: “is social capital theory (SCT) the main factor that determines the customer knowledge sharing (CKS); are there relationship between customer knowledge sharing and CRM success”. To answer mentioned questions, author examine the relationship between SCT and CKS based on literature review, suggest a conceptual framework linking social capital and other factors “customers loyalty” with CKS readiness, and discover if CKS affecting on CRM success or not using primary data from an empirical study. The core contributions of this study are, first of all the suggestion of proposed framework affecting on CRM success. Second, study delivers certain observed indication roughly that CKS play a major roles in the CRM success. Kolbe and Brenner, (2003) defined customer knowledge management (CKM) as “the application of knowledge management (KM) instruments and techniques to support the exchange of knowledge between an enterprise and its customers enabling the company to make appropriate strategic business decisions”.

A certain degree the research still needed additional explanation to customer knowledge and CKM concepts (Rowley, 2002; Su et al., 2006; Kolbe and Geib, 2005). Du Plessis and Boon (2004) concluded that applying knowledge sharing principles will be achieving competitiveness in the market environment. CKS is the external viewpoint of knowledge management themes. Researchers categorized customers’ knowledge as knowledge ‘for’, ‘about’ or ‘from’ the customer (Rollins and Halinen, 2005; Tsai and Shih, 2004). Maswera, et al., 2006; Salomann, et al., 2005; Su et al., 2006). In order to put KM and this research focuses on the final embracing an external knowledge management perspective (CKS), this study aim to determine the main factors of social capital dimension affected on CKS then determine affecting CKS on CRM success. Author also aim at analyzing the role of social capital theory dimensions and other factor, such as trustworthiness, shared norms, shared language, customer experience, and degree of customer loyalty on the theoretical model. This research is structured as: First, social capital and CKS literature are studied. Next, argued, suggesting a proposed model to be confirmed empirically the relationships between social capitals and CKS then CRM success. The approach and measures data analysis are described, study outcomes are revealed. As a final point, conclusions and forthcoming research are presented.

2. Literature review
2.1 Relational and cognitive dimensions of social capital
Nahapiet and Ghosal (1998) discussed the relationship between social capital and intellectual capital, which alludes to the knowledge concept and knowing ability of organization. Nahapiet and Ghosal (1998) expressed that despite the fact that there is an opportunity and an immaculate instrument for sharing knowledge management, it is hard to trade or join knowledge if the owners of the knowledge trade do not have the craving for knowledge sharing. Tsoukas and Vladimirou (2001) showed that organizations need to gather and investigate knowledge by utilization of sharing activities and going for taking care of customers’ demands. As it were, organizations can advance exceptionally fulfilled customers by utilizing knowledge sharing. Stewart (1997) and Tampoe (1993) discussed the advantages of cultivating social capital are a few: a nearer connection between firms and their customers, more regard of customers, and expanded improvement of intellectual capital sharing amongst organizations and customers. The present review concentrates on relational and cognitive capital as the
components upgrading representatives' knowledge sharing practices. Huysman (2004) concluded that relational dimension of social capital concentrates on the topic of why and when individuals share knowledge. Nahapiet and Ghosal (1998) pointed to a lot of proof showing the connection among relational and intellectual capital. This measurement mirrors possible advantages for performing artists of their relational connections. The key perspectives in the relational dimension are trustworthiness is trustworthiness (Putnam, 1993; Fukuyama, 1995; Glaeser, et al., 2000), shared norms (Coleman, 1990). These aspects are required to rouse individuals to share their knowledge. According to Putnam (1993) "trustworthiness is a basic component of relational social capital". Tsai and Ghosal (1998) characterized trustworthiness as the readiness to be defenseless against another gathering when that gathering can't be controlled or checked.

The higher the levels of trustworthiness all in all, the more probable individuals are to participate and share inside knowledge specifically (Nahapiet and Ghosal, 1998; Pardo, et al., 2006; Lee and Choi, 2003). Besides, settled trustworthiness produces more powerful knowledge sharing among gathering individuals (Willem and Buelens, 2007). Trustworthiness brings down exchange costs by decreasing the likelihood of advantage and makes individuals secure about opening up to one other (Todd, et al., 2006; Wang, et al., 2006; and Lin, 2006). This point of view discovers bolster in previous study including Szulanski (1996) observational review recognizing the absence of trustworthiness as a noteworthy obstruction to knowledge sharing. Shared norms are vital variable of relational social capital. Shared norms characterized as social assumptions about activity which express what activity is correct or off-base (Coleman, 1990). This arrangement of standard methods guides individuals' activities (Wasko and Faraj, 2000). In light of a survey of earlier reviews, Nahapiet and Ghosal (1998) propose two sorts of shared norms that may be pertinent to the creation and trade of learning: standards of collaboration and standards of cooperation. Shared norms of collaboration accentuate openness and cooperation as opposed to rivalry. Barton (1995) incorporate shared norms communication ability to esteem and react to assorted qualities, openness to feedback, and a resistance of disappointment. At the point when shared norms of participation or connection exist in a social structure, individuals are relied upon to draw in additional in knowledge sharing. The second measurement of social capital is the cognitive measurement, which Wasko and Faraj (2005) defined as "assets that make conceivable shared understandings and importance inside an aggregate". Cognitive social capital is acquired through shared language (e.g., myths, stories, and narratives).

Despite the fact that customers have elevated amounts of relational capital powerful CKS requires a comprehension of the unique circumstance, since knowledge is the result of social perspective (Nahapiet and Ghosal, 1998). A shared language is essential for correspondence and gives a casing of reference for watching and deciphering our condition, consequently expanding common comprehension among people (Nahapiet and Ghosal, 1998). On the off chance that there is a more elevated amount of cognitive capital in a social group, representatives will probably knowledge sharing. Over shared language and stories after some phase, customers can trade their encounters and performs more and more. Cognitive capital empowers the improvement of well performs and new experiences, and encourages the exchange of knowledge. To add to knowledge sharing, customers ought to have a specific level of knowledge and abilities. Earlier research demonstrates that people with larger amounts of aptitude will probably give helpful exhortation and tend to demonstrate an all the more venturesome sprit in knowledge sharing identified with their own skill (Wasko and Faraj, 2005).

2.2 Customers' loyalty

Loyalty implies the expectation of customers to obtaining later on; rehash purchasing conduct and not changing to other contenders (Cyr, et al., 2005). Loyalty is how much an individual from consistently makes and offers data, subsequently showing a readiness to prescribe enrollment to others and sentiment camaraderie with different individuals (Markey and Hopton, 2000). Christou (2003) expressed customers' loyalty as a “evacuating disappointment, expanding fulfillment and a guarantee to customers are the real components of building customers loyalty”. Loyalty is regularly seen as comprising of an attitudinal and a behavioral part (Kumar, et al., 2013). Researchers have contended that the area of loyalty is depicted to a great extent by the connection between devotion states of mind and aims (Dick and Basu 1994).

Literature recommends that offer of buys is an imperative result of loyalty. For instance, administrations examine demonstrates that customers loyalty are probably going to make significant buys (Zeithaml et al. 1996). Fornell (1992) and Parasuraman et al. (1991) recommend that customers loyalty go through more cash with the firm and regularly purchase extra administrations. Facilitate, the measure of buys that a client makes in a particular store is obviously a result of loyalty, and not a marker of the build, given our reasonable meaning of loyalty (Dick and Basu 1994). Many elements impact on loyalty including the substance and nature of the data traded in the group, money related or nonmonetary motivating forces, personalization of administrations, the participation framework, and part protection (Shen, et al., 2010). Accordingly, making and dealing with customers loyalty is a noteworthy objective of CKS in order to achieve success CRM.
Three kinds of knowledge can be grouped in both CRM and CKM forms (Gebert, et al., 2003; Peng, 2009): 1- knowledge about customers: it is utilized for customer’s inspirations and to address them personalized. 2- knowledge for customers: incorporates knowledge on items, markets and providers. 3- knowledge from customers: it's expected of km to recognize which kind of knowledge is required for which some portion of organization. Making customer knowledge is thought to be a noteworthy goal of knowledge management (Mckenna, 1991), and it has been recommended that structuring knowledge base to assist customers and combine the abilities of system accomplices goes about as a use point for the coordinated effort of firms. Information sharing is trying because of the impressive measure of knowledge installed in hierarchical procedures (Davenport, et al., 1998). A company's interest in building up, overseeing, planning, and checking connections impacts the degree of external knowledge sharing (Wagner and Buko, 2005). External customers knowledge sharing may assume a directing part in enhancing the company's execution (Haas, 2006). The point ought to comment here is that the quality of customer contribution in organization's movement bind still need to enhance thus CKM has more accentuation on customer esteem and support. Customers’ knowledge is an instrument which empowers firms to know their customer needs, desires and what they are in a more sensible way than some time recently. Hence, KM sorts out accumulation of data and offers it through the organization with a specific end goal to assemble more grounded connection amongst customer and organization. Customers’ knowledge is the root of most changes in customer esteem (Rowly, 2002). 

CRM success is likely a standout amongst the most central and broadly contemplated subjects in promoting administration. Customers knowledge sharing and CRM success are overhauling their internal structures and external structure, creating knowledge systems to encourage enhanced correspondence of customers’ knowledge while additionally enhancing cooperation, basic leadership, and arranging. Drucker (1993) noted that long-term competitive achievement needs a firm to create and apply knowledge in the form of innovation. Customers knowledge sharing includes the trading of knowledge or help to others. It includes area knowledge specificity to concentrate on the novel setting of the connection, including new item change, item origination and plan, and proposals to reflect understanding business sector situating and customer desires (Riege, 2005). Additionally customers knowledge propose a knowledge procedure show that distinguishes the fundamental interior and outer knowledge sharing processes and their connections to knowledge classifications. A few researchers examined organizational process, strategies, and instruments and also people's capacity and inspiration to upgrade inner knowledge sharing. Surely, firms desiring to create their insight knowledge technique a win need to focus on possibly more than human, authoritative and innovative impediments to exchanging knowledge (Nonaka and Takeuchi, 1995).

![Figure 1. The research model](image)

**3. Research model and hypotheses**

Three kind of knowledge can be grouped in both CRM and CKM forms (Gebert, et al., 2003; Peng, 2009): 1- knowledge about customers: it is utilized for customer's inspirations and to address them personalized. 2- knowledge for customers: incorporates knowledge on items, markets and providers. 3- knowledge from customers: it's expected of km to recognize which kind of knowledge is required for which some portion of organization. Making customer knowledge is thought to be a noteworthy goal of knowledge management (Mckenna, 1991), and it has been recommended that structuring knowledge base to assist customers and combine the abilities of system accomplices goes about as a use point for the coordinated effort of firms. Information sharing is trying because of the impressive measure of knowledge installed in hierarchical procedures (Davenport, et al., 1998). A company's interest in building up, overseeing, planning, and checking connections impacts the degree of external knowledge sharing (Wagner and Buko, 2005). External customers knowledge sharing may assume a directing part in enhancing the company's execution (Haas, 2006). The point ought to comment here is that the quality of customer contribution in organization's movement bind still need to enhance thus CKM has more accentuation on customer esteem and support. Customers’ knowledge is an instrument which empowers firms to know their customer needs, desires and what they are in a more sensible way than some time recently. Hence, KM sorts out accumulation of data and offers it through the organization with a specific end goal to assemble more grounded connection amongst customer and organization. Customers’ knowledge is the root of most changes in customer esteem (Rowly, 2002).

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Figure 1 portrays the research model created in this review, which is established in some social capital dimensions and others. The model is intended to test the impacts of the relational and cognitive scopes of social capital and the effects of social capital dimensions and loyalty on customers’ knowledge-sharing performances. In such manner, the accompanying hypotheses are proposed:

**H1.** There is a positive relationship between trustworthiness (TRUST) and (CKS).

**H2.** There is a positive relationship between shared norm (SHNO) and (CKS).

**H3.** There is a positive relationship between shared language (SHLA) and (CKS).

**H4.** There is a positive relationship between customers’ expertise (CUEX) and (CKS).

**H5.** There is a positive relationship between customers’ loyalty (CULO) and (CKS).
4. Methodology, data analysis, and discussions

To measure and test the items for consistency, ease of understanding, and successive fitness, a suitable content validity recognized by reviewing literature and interviews managers of purposive study. Reliability and validity used for valuing the excellence of a measurement, reliability and validity are partly correlated and partly self-regulating. “A measure cannot remain valid without it is reliable, but a measure can be reliable without being valid” (Hair, 2010). The significant measurement reliable and valid techniques embrace content validity, internal consistency of constructs, discriminant and convergent validity. A survey was premeditated upon literature and pilot tested before dissemination the questionnaire to eight foreign banks branches in Jordan, the questionnaire was sent to departments of services; marketing, public relationship managers in each branch. The questionnaire was designed according to likert-scale five points scale with an agree/disagree continuum and describe social capital dimensions effect on encourage or inhibit customer knowledge sharing, also describe the degree of customer knowledge sharing (CKS) affecting on overall CRM success. The questionnaire items were settled through modifying measures that had been validated by previous. The eight banks were requested to contribute filling the questionnaire as a purposive sample. Managers of each department were enrolled in the filling a questionnaire. The questionnaire was sent electronically to each of these branches with 96 responses. The questionnaire used in the study was referred to reliability and validity evaluation using the 96 responses. Before testing the model using structural equation modeling, factor analysis accompanied to evaluate the validity of measurement model. SPSS 21 was used to calculate a series of data, data were exposed to factor analysis technique using principal axis factoring extraction method collective with varimax rotation.

The aim of investigating factor is to combine some variables into a smaller set of independent variables without losing the data from the original dataset. When factor analysis is complemented, the first step is to observe if dataset is fitting for factoring or not. Next examine the correlation matrix, “high correlations indicate that variables can be grouped into homogenous sets of variables, and they are thus suitable for factor analysis” (Hair, 2010). Examine Kaiser– Meyer– Olkin measure of total sampling adequacy (KMO) for each variable, KMO measure the pointers of a construct belong together, i.e. a measure of the similarity of variables. Beforehand representing the factors prompting CKS and CRM success constructs; level of 0.000 were attained using Bartlett’s sphericity test which proposes that the intercorrelation matrix contains satisfactory shared variance to make factor analysis meaningful. Sampling adequacy was ranged from 0.73(trustworthiness) to 0.87(customers loyalty) in the acceptable range above 0.60. Consequently the assumptions for carrying out factor analysis are matched. Ninety six responses was observed using factor analysis with PCA as the extraction technique and varimax as the rotation method. Six factors were extracted in the unrotated factor solution with eigenvalues over 1. Mentioned six factors clarify 80% of the variance.

All factors having a factor loading of 0.50, the six factors explain 75% of the variance ranged from 70.0(customers expertise) to78.0 (customers loyalty), which is an acceptable range. According to the conventional rules for fitting factor loadings, 0.30 was accepted as the cut-off point for explanation purposes. Factor loadings are ranged from 0.63-0.68 (customers experience) to 0.78-0.81(customer loyalty) and these are larger than the recommended level of 0.5 based on 96 responses. These consequences endorse that each of these construct is unidimensional, distinct, and that all items used to operationalize a specific construct is loaded into a one factor (Hair, 2010). Reliability was assessed by measuring the internal consistency of the items demonstrating each factor using Cronbach’s a. The reliabilities of factors are presented in table 1. Cronbach’s values were high above the acceptable (70.0), ranging from 0.73 (trustworthiness) to 0.87(customers loyalty).

Table 1 illustrated factor loadings range, AVE, KMO, and Cronbach’s.

<table>
<thead>
<tr>
<th>Items</th>
<th>Factor loadings range</th>
<th>Variance explained (%)</th>
<th>Cronbach’s α</th>
<th>KMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trustworthiness</td>
<td>0.66-0.70</td>
<td>75.0</td>
<td>0.81</td>
<td>0.73</td>
</tr>
<tr>
<td>Shared norms</td>
<td>0.71-0.77</td>
<td>73.0</td>
<td>0.82</td>
<td>0.81</td>
</tr>
<tr>
<td>Shared language</td>
<td>0.69-0.73</td>
<td>77.0</td>
<td>0.80</td>
<td>0.80</td>
</tr>
<tr>
<td>Customers expertise</td>
<td>0.63-0.68</td>
<td>80.0</td>
<td>0.77</td>
<td>0.83</td>
</tr>
<tr>
<td>Customers loyalty</td>
<td>0.78-0.81</td>
<td>78.0</td>
<td>0.88</td>
<td>0.87</td>
</tr>
<tr>
<td>Customers knowledge sharing</td>
<td>0.71-0.75</td>
<td>74.0</td>
<td>0.84</td>
<td>0.84</td>
</tr>
</tbody>
</table>

Validity categorize to: content validity, convergent validity, and discriminant validity. Fornell and Larcker (1981) pointed “content validity was established by ensuring consistency between the measurement items and the extant literature; this was assessed by interviewing senior practitioners and pilot-testing the instrument. Convergent validity assessed by estimating constructs validity of measurement scales, that’s mean measure confirmatory factory analysis”. All factors loadings to measure discriminant validity were the utmost
loadings ranged from 0.66 to 0.81- and this is larger than the suggested level of 0.5. While much literature used 0.5 as the threshold reliability of the measures, 0.7 is a recommended value for a reliable construct. All constructs are significant on path loadings with a tolerable measurement model and acceptable level. Author used one of the best broadly SEM software called EQS. Using EQS V6.3 it is potential to test, and modify the hypothesized measurement model. A sequential adjustments remained complete to specific of the scales till the fit indices and parameters values achieved within the recommended parameters, the maximum likelihood solution (normal distribution theory) fixed TRUST factor which give accept results by adjusting model through reduce chi-square from 59.2 to 29.2, fitness absolute and comparative model, then modifying significant T value (see figure 2). Overall model fit assessed based on various fit indexes. In general, largely model fit indexes contain goodness of fit index (GFI), and root mean square error of approximation (RMSEA). GFI specifies the comparative amount of variance and covariance equally clarified by the model (Gefen, 2000). Many researchers interpret these index scores GFI in the range of .80-.89 as demonstrating sensible fit; scores of .90 or higher are measured as evidence of good fit. The comparative fit index (CFI) is equal to the inconsistency function accustomed for sample size. CFI ranges from 0 to 1 with a larger value indicating better model fit. Satisfactory model fit is directed by a CFI value of 0.90 or more. RMSEA consider the error of calculation and is articulated per degree of freedom, thus making the index complex to the number of assessed parameters in the model; values less than 0.05 indicate good fit, values as high as 0.08 exemplify sensible faults of estimate in the sample, values ranging from 0.08 to 0.10 indicate mediocre fit, and those greater than 0.10 indicate poor fit.

Figure 2. The research mode test

Table 2 presented the results of this modified CKS and CRM success as latent variables, overall model designate a favorable fit of the model. All other indicators point to a good fit except the Chi-square has problematic with sample size, but its indictor to model fit when value was reduced from 59.2 to 29.2. GFI is 0.82, AGFI is 0.88, CFI is .90, FIT is .91, IFI is .91 that’s mean all of index above to adequate value 9.0 and RMSEA is .04 below to acceptable value0.06. Consequently, total the data shown a satisfactory fitting final model.

Table 2 Results of modified model

<table>
<thead>
<tr>
<th>Index</th>
<th>Absolute fit model</th>
<th>Comparative fit model</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type</td>
<td>Chisq,P</td>
<td>GFI</td>
</tr>
<tr>
<td>Hypothesized model</td>
<td>59.2,00</td>
<td>0.82</td>
</tr>
<tr>
<td>Modified model</td>
<td>29.2,29</td>
<td>0.90</td>
</tr>
</tbody>
</table>

For testing hypotheses, T value-squared; standardized beta; and R2 were used, the result of analysis shown that a significant and positive relationship all hypothesis (see table3.).

Table 3 Results of hypotheses testing

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>T Value</th>
<th>Standardized solution</th>
<th>R-Squared</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1 CKS=f(TRUST)</td>
<td>3.79*</td>
<td>0.70</td>
<td>0.31</td>
<td>Supported</td>
</tr>
<tr>
<td>H2 CKS=f(SHNO)</td>
<td>3.00*</td>
<td>0.76</td>
<td>0.44</td>
<td>Supported</td>
</tr>
<tr>
<td>H3 CKS=f(SHLA)</td>
<td>3.22*</td>
<td>0.72</td>
<td>0.35</td>
<td>Supported</td>
</tr>
<tr>
<td>H4 CKS=f(CUEX)</td>
<td>4.11*</td>
<td>0.69</td>
<td>0.28</td>
<td>Supported</td>
</tr>
<tr>
<td>H5 CKS=f(CULO)</td>
<td>2.32*</td>
<td>0.82</td>
<td>0.54</td>
<td>Supported</td>
</tr>
<tr>
<td>H6 CRMS=f(CKS)</td>
<td>2.82*</td>
<td>0.80</td>
<td>0.50</td>
<td>Supported</td>
</tr>
</tbody>
</table>

*Significant at the 0.05 level

The coefficient of determination (R2) was used to test the hypotheses of the proposed model, where R2 reveals the size effect of the full structural model. Standardized beta used to methodically observe the scale of the impact. CRMS measurement model debates the significant association between CRMS and social capital
(TRUST, SHNO, SHLA, CUEX, CULO, and CKS) as indicated by the study. CRMS and the five independent factors show a clear positive significant relationship. It can be noted from Table 3 that T-statistic is significant at 0.05 for all relations, accepting all relationships of the representative latent CKS and CRMS variables. Also, it can be concluded that the “customers’ loyalty” factor has the highest impact on CRMS, with a standardized value of 0.82, and the “customers’ experience” the least impact with a standardized value of 0.69. Consequently, every interaction between a customers and banks is an opening to improve knowledge (Kim and Lee, 2006).

5. Conclusions and implications
This study illustrated that social capital dimensions and others construct in Jordanian foreign banks branches play a vital part in success CRM practice and enhancing organizational performance. Researcher proposed a conceptual model which underlines the interchange between social capital dimensions, customers' loyalty, customers' knowledge sharing, and CRM success. The findings of this study assure that applying: trustworthiness; shared norms; shared language; customers' expertise; and customers' loyalty with the increasing significance of customers' loyalty are effective ways of customers' knowledge sharing (CKS) then success CRM. This study has various restrictions. In the first place, on account of the set number of questionnaire 96, the revalidation of builds was not done in this review. This should be tended to in future research. Additionally new mailing questionnaire records sent to master (using Delphi survey) in CKS, CRM field and research methods might be connected in future research to enhance the reaction rate. Second, in this study respondents in specified banks were made a request to react to complex CKS and CRM issues, so to solve it questionnaire translate to Arabic.

In this manner, the respondent reactions may produce some estimation vagueness and incorrectness. Third, in spite of the fact that this study observed important ramifications toward the improvement of multidimensional measures of elements that impact on CKS and CRM success, the validity of an instrument can't be solidly settled on the premise of a solitary review. Particularly, all cases utilized for tests were gathered in foreign banks situated in Jordan. Jordan is a generally rapid and focused field for tolerating new KM and CRM usage, yet it has distinction reliant on alternate administrations areas. Particularly, the administrations areas have demonstrated distinction highlights. It is fitting for CKS and CRM professionals and academicians to translate our findings as a guide model, as opposed to generalizing our measures in all administration areas. Future research can grow the current framework model by adding new constructs from different fields.

References


