

IMPACT OF ELECTRONIC CUSTOMER RELATIONSHIP MANAGEMENT (E-CRM) ON THE PERFORMANCE OF COMMERCIAL BANKS IN THE WILAYA OF M'SILA

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Abstract

This study aimed at examining the impact of electronic customer relationship management (E-CRM) on the performance of commercial banks in the Wilaya of M'Sila. The objective of this research is achieved through a questionnaire which was distributed to a convenience sample of 85 employees working in commercial banks in M'Sila, with 80 valid responses retrieved for statistical analysis. The data were analyzed using the Statistical Package for the Social Sciences (SPSS). The findings revealed that the dimensions of electronic customer relationship management (customer attraction, customer retention, and relationship sustainability) have a statistically significant impact on the performance of commercial banks in M'Sila.

Keywords: Electronic Customer Relationship Management; Customer Attraction; Customer Retention; Performance; Banking Institutions.

Introduction

At the dawn of the 21st century, customer needs and desires have significantly increased, by becoming essential anytime and anywhere. With the evolution of marketing from mass marketing, which focuses on selling products to all customers, to relationship marketing, which emphasizes customer orientation and satisfaction, the success of organizations has become closely tied to building positive relationships with customers, stakeholders, and employees. Considering the rapid technological advancements in service-oriented industries in general and the banking sector in particular, the emergence of the internet has brought significant changes in customer purchasing behavior. This shift has led to the transition from traditional customer relationships to Electronic Customer Relationship Management (E-CRM). E-CRM represents a comprehensive and integrated strategy adopted by banking institutions through the internet to build long-term digital relationships with customers by attracting them, retaining them, and strengthening their engagement.

As competition among banking institutions increased, these institutions have realized that survival and growth in the market depend on two key factors: establishing long-term electronic relationships with customers and enhancing their performance. Performance, in this context, encompasses all tasks and activities carried out by bank employees efficiently and effectively to create high value for customers.

1.1 Research Problem

This study seeks to explore the impact of Electronic Customer Relationship Management (E-CRM) on the performance of commercial banks in the Wilaya of M'Sila. The main research question here is:

Is there a statistically significant impact of electronic customer relationship management on the performance of banks?

Sub-questions

1. Is there a statistically significant impact of customer attraction on bank performance?
2. Is there a statistically significant impact of customer selection on bank performance?
3. Is there a statistically significant impact of relationship sustainability on bank performance?

1.2 Research Hypotheses

Main Hypothesis

- There is a statistically significant impact of Electronic Customer Relationship management on bank performance.

Sub-hypotheses

1. There is a statistically significant impact of customer attraction on bank performance.
2. There is a statistically significant impact of customer selection on bank performance.
3. There is a statistically significant impact of relationship sustainability on bank performance.

1.3 Significance of the Study

The significance of this study lies in the crucial role that Electronic Customer Relationship Management (E-CRM) plays in improving the performance of banking institutions. The more effectively a bank manages its relationships with customers in the digital environment, the higher customer satisfaction becomes. This, in turn, leads to continued customer engagement, fostering long-term relationships and ensuring customer loyalty. Accordingly, the study highlights the importance of E-CRM in ensuring data security and privacy for customers, identifying their needs and preferences, and maintaining continuous communication with them with minimum time and effort.

1.4 Objectives of the Study

The study aims to:

- Highlight the impact of Electronic Customer Relationship Management on bank performance.
- Define the key concepts related to E-CRM and bank performance.
- Analyze the relationship between E-CRM and performance.
- Identify the dimensions of performance in commercial banks.

1.5 Research Methodology

This study adopts a descriptive-analytical approach to examine the research variables, as it is the most suitable for studies that follow a knowledge-based approach. The theoretical framework relies on literature and theoretical references to describe the phenomenon. It is followed by an empirical analysis in which the research variables are tested through a field survey conducted on the study population. Additionally, statistical analyses are employed to process and interpret the collected data.

1.6 Literature Review

First: Studies Related to Electronic Customer Relationship Management (E-CRM)

A. Ghareeb Taous & Bourahbal Asmaa (2022): The Impact of Electronic Customer Relationship Management on E-Customer Loyalty – An Analytical Study

This study aimed to examine the effect of E-CRM dimensions (customer interaction, trust, security and privacy, and commitment) on electronic customer loyalty within Algeria Telecom. A questionnaire was used for data collection, which targeted a purposive sample of 222 customers. The study found a positive relationship between E-CRM and electronic customer loyalty. It also recommended that to enhance customer loyalty, the company should focus on promptly addressing customer concerns and quickly responding to complaints to strengthen relationships with customers.

B. Safari et al. (2016): An Applied Model to Explain the Impact of Electronic Customer Relationship Management on E-Customer Satisfaction and Loyalty in Service Shopping Websites in Iran

This study analyzed the impact of E-CRM on electronic satisfaction and electronic loyalty through the Iranian website ‘mosalaserang.com.’ A random sample of 300 customers was selected, and statistical methods, including Structural Equation Modeling, were employed. Data were collected through questionnaires and analyzed using SPSS and AMOS softwares. The findings revealed that E-CRM has a significant positive impact on electronic satisfaction and loyalty.

C. Ghareeb Taous (2022): The Impact of Electronic Customer Relationship Management on Brand Equity According to Aaker’s Model – A Case Study of Algeria Telecom Customers
This study explored the role of E-CRM in building brand equity based on Aaker’s model, by focusing on brand quality, brand awareness, brand association, and brand loyalty. A questionnaire was used to collect data from a purposive sample of 222 customers. The study found a strong correlation between E-CRM and brand equity, with a regression model explaining 63.7% of Algeria Telecom's brand equity variations due to E-CRM. The study recommended investing in modern technologies, software, and communication strategies to enhance customer relationships and differentiate services from competitors.

D. Dkhili Khaled & Ben Yaakoub Tahar (2022): The Impact of Electronic Customer Relationship Management on Customer Loyalty in Algerian Banks. This study aimed to investigate the impact of E-CRM on customer loyalty in Algerian banks. Data were collected from 350 customers of the Algerian Popular Credit Bank (CPA) in Setif using questionnaires, and SPSS V23 was employed for data analysis. The study concluded that E-CRM dimensions positively influence customer loyalty and that the bank has a high level of E-CRM implementation.

Second: Studies Related to Performance

A. Houan Bouabdallah & Sha’ah Abdelkader (2020): Hotel Performance Evaluation Using Performance Measurement Indicators – A Case Study of Mansour Palace Hotel in Mostaganem
This study examined performance evaluation standards and indicators in the hotel industry, focusing on their application at Mansour Palace Hotel in Mostaganem. The findings highlighted the importance of timely access to data regarding hotel operations and emphasized that hotel performance evaluation relies on comparing actual performance with targeted goals. The study suggested that these indicators could be applied across different hotel chains to assess overall performance.

B. Souayah El-Mahdi & Al-Ainous Riad (2023): Financial Performance Evaluation of Islamic Banks Based on Return on Equity and CAMELS Standards – A Case Study of Al-Salam Bank Algeria(2018-2021).

This study assessed the financial performance of Islamic banks, focusing on Al-Salam Bank in Algeria from 2018 to 2021. The researchers employed return on equity (ROE) and U.S. CAMELS banking evaluation criteria using annual bank reports. The findings indicated that the bank maintains a satisfactory financial position with controlled challenges but needs further development to enhance its performance.

C. Cherouf Fadila (2018): The Role of Electronic Customer Relationship Management in Improving Bank Performance – A Case Study of Selected Commercial Banks in Algeria This study aimed to identify the impact of E-CRM implementation on bank performance. A survey was conducted among bank managers, marketing department employees, and IT staff in Algerian banks, with a total sample of 44 respondents. The results indicated a significant effect of E-CRM independent variables on bank performance from the participants' perspective.

First: The Theoretical Framework of Electronic Customer Relationship Management (E-CRM)

1. Definition of Electronic Customer Relationship Management (E-CRM)

Several definitions have been provided for E-CRM:

- **Mahmoud Jassim Al-Sumaydi** defines it as "an integrated marketing strategy aimed at planning and monitoring various customer relationships to achieve continuous knowledge about them. This allows adapting the offered products according to each customer's characteristics to retain them, relying on software, information technology, and communication tools." (Al-Sumaydi'i, Al-Dajani, & Al-Qarm, 2022, p. 221).
- **Philip Kotler** describes it as "a component of e-business that defines how electronic tools are used to manage business operations, enabling organizations to provide appropriate, fast, and accurate services to customers at affordable prices." (Khannoufa, 2019, p. 148).
- Another definition states that E-CRM is "a combination of software, hardware, applications, and managerial commitment, aiming to help marketers achieve competitive differentiation while also reducing costs for customers." (Ibrahim, Alnopy Aziz, & Abbas, 2023, p. 168).

Based on these definitions, E-CRM can be defined as:

"A set of software and tools used by an organization in the digital environment to attract, retain, satisfy customers, and maintain long-term relationships with them."

2. Importance of Electronic Customer Relationship Management

The significance of E-CRM lies in the various benefits it offers, including: (Yuliarti, Hurriyati, & Others, 2023, p. 62)

- Enhancing service quality and effectively meeting customer needs.
- Increasing customer satisfaction and loyalty by maintaining continuous interaction through the CRM system.
- Collecting and analyzing customer data to transform it into actionable information for strategic marketing decisions.
- Reducing costs and improving operational efficiency by creating a comprehensive database that supports decision-making and goal achievement.

3. Types of Electronic Customer Relationship Management

E-CRM is divided into three main activities: (Ghusumastuti & Majid, 2023, p. 3252)

- **Operational E-CRM:** This aspect involves business functions such as customer service, order management, invoicing, and sales management.

- **Analytical E-CRM:** Focuses on collecting, storing, transmitting, processing, and interpreting customer data. The analyzed data is then transformed into valuable insights for strategic decision-making.
- **Collaborative E-CRM:** Combines both operational and analytical aspects by utilizing collected customer data to enhance order management, customer service, and other business operations.

4. Foundations for Developing Electronic Customer Relationships

For an organization to build and develop strong relationships with its customers, it must establish the right foundations for successfully managing customer relationships electronically. These foundations include: (Al-Sumaydi'i, Al-Dajani, & Al-Qarm, 2022, p. 224)

- Building a customer database that includes all available information about customers, such as their personal characteristics and email addresses.
- Effectively managing online customer service platforms by keeping up with the latest customer needs and preferences.
- Establishing customer trust by ensuring credibility in online offers and promotions, whether through the company's website or social media platforms.
- Personalizing customer interactions by addressing individual customer needs, listening to their feedback, and resolving complaints to enhance retention and loyalty.
- Continuously gathering new data and insights to improve performance and refine electronic customer management strategies.
- Implementing a transparent communication strategy with customers via the internet to foster trust and engagement.

5. Factors for the Successful Implementation of E-CRM

The successful application of Electronic Customer Relationship Management depends on several key indicators (Shirov, 2018, p. 69);

- Customer adoption of technology.
- Technology performance in meeting customer expectations.
- Integration of new technologies with existing tools.
- Development of an appropriate technological infrastructure and its deployment at the right time.
- Customization of internet-based applications to enhance usability and efficiency.

Second: The Theoretical Framework of Performance

1. Definition of Performance

Before discussing performance in the banking sector, it is essential to define the general concept of performance:

- Performance is defined as "the execution of organizational goals through the efficient and effective use of resources." (Benzaid, 2017, p. 112).
- From an efficiency perspective, performance means, "achieving maximum output with minimal resources, ensuring optimal resource utilization."
- From an effectiveness standpoint, performance refers to "doing the right things in the right way to achieve the desired goals on time." (Benyahi, 2022, p. 63).
- It is also defined as "the execution of tasks, completion of work, or implementation of activities that contribute to achieving organizational objectives." (Hawan & Shaa, 2020, p. 133).
- Another definition states that performance is "a reflection of how an organization utilizes and manages its financial and human resources efficiently and effectively to achieve its

objectives." (Swayeh & Al-Ainos, 2023, p. 71).

2. Concept of Banking Performance

Banking performance does not differ significantly from the performance of other institutions. It refers to the objectives or outcomes that a banking system aims to achieve by utilizing its human, material, and financial resources efficiently.

Banking performance is defined as "a fundamental and crucial concept for banks, as it reflects how banks utilize and manage their financial and human resources efficiently and effectively to achieve their goals." (Mansour & Subeihi, 2007, p. 477).

Another definition states that "banking performance is essentially an outcome of individual performance, organizational unit performance, and the influence of social, economic, and cultural environments on both." (Hammoud Ahmed, 2013, p. 09).

From these definitions, banking performance can be understood as "all the tasks and activities performed by bank employees efficiently and effectively to achieve some objectives."

3. Banking Performance Measurement Indicators

Performance measurement indicators consist of various values that assess the success of management in achieving its objectives. These indicators include: (Shirov, 2018, p. 80)

- **Quantitative indicators:** Such as statistics and numerical data.
- **Directional indicators:** Show whether management is improving or declining.
- **Operational indicators:** Reflect management's satisfaction with the effectiveness of change control strategies.
- **Application-based indicators:** Focus on different administrative processes.

4. Dimensions of Banking Performance

Banking performance relies on several key dimensions:

A. Financial Performance

Financial performance measures a bank's ability to achieve optimal financial results using available funds. This is assessed through financial statements, and it includes the income statement and balance sheet, which provide insights into financial, technical, and administrative performance over a given period (Qdeed, 2023, p. 16).

B. Marketing Performance

Marketing performance is a term used by marketing specialists to describe and analyze the efficiency and effectiveness of marketing activities. It also evaluates whether marketing strategies and activities align with targeted objectives. Marketing performance reflects the marketing outcomes of a that business aims to achieve within a specific timeframe (Raqiq, 2022, p. 98).

C. Functional Performance

Functional performance refers to the tasks and activities performed by employees to achieve set objectives with high efficiency and effectiveness. It represents the degree to which job responsibilities and tasks are fulfilled (Mouhaddadi, Qadri, & Mazouzi, 2023, p. 165).

D. Operational Performance

Operational performance encompasses all internal processes and activities carried out by a bank to achieve financial goals and meet customer needs. This includes developing and innovating new services based on market conditions and customer demands (Al-Buqmi, Shamsi, & Ghosh, 2022, p. 347).

III. Fieldwork of the Study

1. Research Methodology

1.1 Data Collection Tools

To implement the research methodology, various methods were employed to obtain data and information. The theoretical framework was covered using references and journals, while the practical aspect relied on a questionnaire.

The questionnaire was structured into three main sections, with each section containing multiple questions, as illustrated in the following table:

Table 1

Section Number	Section Title
Section 1	Personal Data
Section 2	Electronic Customer Relationship Management (E-CRM)
Section 3	Banking Performance

Source: Prepared by the researchers.

A five-point Likert scale was used for all questionnaire items.

1.2 Reliability and Validity of the Study Instrument

- **Reliability of the Questionnaire:**

The reliability of the questionnaire was tested using Cronbach's Alpha for each variable, as shown in the following table:

Validity Coefficient	Cronbach's Alpha	Sample Size
0.908	0.825	31

Source: Prepared by the researchers based on SPSS output at a significance level of 0.05.

The table above indicates that the Cronbach's Alpha coefficient is 82.5%, which is above the minimum acceptable threshold of 0.6 for all questionnaire items. This suggests that the study instrument is reliable and consistent.

- **Validity of the Questionnaire:**

The validity of the questionnaire was assessed by calculating the square root of the Cronbach's Alpha reliability coefficient. The result exceeded 60%, confirming the validity of the study instrument.

1.3 Population and Sample

The study population consists of customers of banking institutions. A total of 85 questionnaires were distributed, out of which 80 valid responses were retrieved for analysis, while 5 questionnaires were excluded due to invalid responses.

1.4 Statistical Analysis Methods

To analyze the data collected through the questionnaire, the following statistical methods were used:

- **Descriptive Statistics:**

- **Frequencies and Percentages:** To provide a comprehensive description of the sample's demographic characteristics and responses to questionnaire items.
- **Means and Standard Deviations:** To assess the degree of responses for each variable in

the study.

- **Cronbach’s Alpha Reliability Test:** To ensure the reliability and consistency of the questionnaire.

Inferential Statistics

- **Pearson Correlation Test:** Used to identify the relationship between the study variables.
- **Simple and Multiple Regression Analysis:** Used to determine the effect of independent variables on the dependent variable.

2. Presentation of Results and Hypothesis Testing

2.1 Description of Sample Characteristics

Table 03: Description of Sample Characteristics

Variable	Category	Frequency	Percentage (%)
Gender	Female	12	15%
	Male	68	85%
	Total	80	100%
Age	18-25	35	43.7%
	26-35	44	55%
	36-45	1	1.3%
	Total	80	100%
Educational Level	Intermediate	12	15%
	Secondary	26	32.5%
	University	42	52.5%
	Total	80	100%
Experience	Less than 5 years	31	38.7%
	6-10 years	42	52.5%
	More than 10 years	7	8.8%
	Total	80	100%

Source: Prepared by the researchers based on SPSS output.

From the table above, we observe the following:

- The majority of the sample consists of males, with 68 participants, representing 85% of the sample, while the number of females is 12, and it represents 15% of the sample.
- Most participants are between 26 and 35 years old, i.e. 55% of the sample.
- The majority of the sample has a university-level education, accounting for 52.5%.
- Most participants have a medium level of experience ranging between 6 to 10 years, i.e. 52.5%.

2-2 Analysis of the Results

Analysis of the Independent Variable: Electronic Customer Relationship Management

Table 04: Analysis of the Independent Variable - Electronic Customer Relationship Management

Dimensions of Electronic Customer Relationship Management	Mean Score	Standard Deviation
Customer Attraction	4.2625	0.53649
Customer Selection	3.4175	0.54767
Relationship Sustainability	4.0821	0.46348
Electronic Customer Relationship Management	3.9207	0.40385

Source: Prepared by the researchers based on SPSS outputs.

From the table above, we can observe the following:

- There is a high level of agreement regarding the customer attraction dimension, with an overall mean of 4.2625 and a standard deviation of 0.53649.
- There is a high level of agreement regarding the customer selection dimension, with an overall mean of 3.4175 and a standard deviation of 0.54767.
- There is a high level of agreement regarding the relationship sustainability dimension, with an overall mean of 4.0821 and a standard deviation of 0.46348.
- Overall, there is a high level of agreement on the dimensions of the independent variable, with an overall mean of 3.9207 and a standard deviation of 0.40385.

Analysis of the Dependent Variable: Bank Performance

Table 05: Analysis of the Dependent Variable Bank Performance

Dependent Variable	Standard Deviation	Mean Score
Bank Performance	0.36757	4.0092

Source: Prepared by the researchers based on SPSS outputs.

We observe a high level of agreement regarding bank performance, with an overall mean of 4.0092 and a standard deviation of 0.36757.

2-3 Hypothesis Testing

2-3-1 Testing the First Sub-Hypothesis: There is a statistically significant positive effect of customer attraction on bank performance.

Table 06: Results of the First Sub-Hypothesis Test between Customer Attraction and Performance

Sample Size	Significance Level	Standard Error	R² (Coefficient of Determination)	R (Correlation Coefficient)	Customer Attraction
80	0.000	0.35262	0.091	0.302	Bank Performance

Source: Prepared by the researchers based on SPSS outputs at a significance level of 0.05.

From the above values, we observe that the correlation coefficient between customer attraction and bank performance is 0.302, and it indicates a weak positive correlation. This means that as the level of customer attraction increases, the competitive advantage also rises, but to a weak extent.

The coefficient of determination (R^2) is 0.091, which means that 9.1% of the variation in bank performance is attributed to customer attraction, but this percentage remains insignificant. Based on the results in table 6, we conclude that there is a statistically significant positive effect of customer attraction on bank performance. Therefore, we validate the alternative hypothesis and invalidate the null hypothesis.

4-3-1 Testing the Second Sub-Hypothesis:

There is a statistically significant positive effect of customer selection on performance.

Table 07: Results of Testing the Second Sub-Hypothesis - Customer Selection and Bank Performance

Sample Size	Significance Level	Standard Error of Estimation	R^2 (Coefficient of Determination)	R (Correlation Coefficient)	Customer Selection
80	0.000	0.36444	0.030	0.172	Bank Performance

Source: Prepared by the researchers based on SPSS outputs.

We observe that the correlation coefficient (R) between customer selection and bank performance is 0.172, and it indicates a weak positive correlation. This suggests that as customer selection improves, bank performance also increases, though at a weak level. The coefficient of determination (R^2) is 0.030, and it means that 3% of the variation in bank performance is explained by customer selection, which is an acceptable but negligible impact. There is a statistically significant positive effect of customer selection on performance. Therefore, we validate the alternative hypothesis and invalidate the null hypothesis.

Testing the Third Sub-Hypothesis:

There is a statistically significant positive effect of relationship sustainability on bank performance.

Table 08: Results of Testing the Third Sub-Hypothesis - Relationship Sustainability and Performance

Sample Size	Significance Level	Standard Error of Estimation	R^2 (Coefficient of Determination)	R (Correlation Coefficient)	Relationship Sustainability
80	0.000	0.33944	0.158	0.397	Bank Performance

Source: Prepared by the researchers based on SPSS outputs at a significance level of 0.05.

The correlation coefficient (R) between relationship sustainability and bank performance is 0.397, as it indicates a weak positive correlation. This suggests that as relationship sustainability improves, bank performance also increases. The coefficient of determination (R^2)

is 0.158, and it means that 15.8% of the variation in bank performance is explained by relationship sustainability, which is an acceptable but relatively low impact.

We conclude that there is a statistically significant positive effect of relationship sustainability on bank performance. Therefore, we validate the alternative hypothesis and invalidate the null hypothesis.

Testing the Main Hypothesis:

There is a statistically significant positive effect of electronic customer relationship management (E-CRM) on bank performance.

After analyzing the dimensions and testing the validity of the sub-hypotheses, we proceed to analyze and test the validity of the main hypothesis using the correlation coefficient, simple regression, and multiple regression between electronic customer relationship management (E-CRM) and performance.

Main Hypothesis:

There is a statistically significant positive effect of electronic customer relationship management on performance.

Regarding the correlation coefficient between electronic customer relationship management (E-CRM) and performance. The results are summarized in the following table:

Table 11: Correlation Coefficient between Electronic Customer Relationship Management and Performance

Sample Size	Significance Level	Standard Error of Estimation	R ² (Coefficient of Determination)	R (Correlation Coefficient)	Electronic Customer Relationship Management
80	0.000	0.36181	0.043	0.208	Bank Performance

Source: Prepared by the researchers based on SPSS outputs at a significance level of 0.05.

From the table above, we observe that the correlation coefficient (R) between customer relationship management and bank performance is 0.208, and it is a weak positive correlation. This means that as the level of electronic customer relationship management increases, bank performance also increases, but at a weak level.

The coefficient of determination (R²) is 0.043, which means that 4.3% of the variation in bank performance is explained by electronic customer relationship management, which is an acceptable but relatively low percentage.

Based on the table's results, we conclude that there is a statistically significant positive effect of electronic customer relationship management on performance. Therefore, we validate the alternative hypothesis and invalidate the null hypothesis.

Regarding the regression coefficient between electronic customer relationship management and bank performance, this section can be divided into simple linear regression equation and multiple linear regression equation

Simple Linear Regression Equation

The simple linear regression equation can be illustrated through the table below:

Table 12: Regression Coefficients between Electronic Customer Relationship Management and Performance

Significance Level	T-Statistic	Regression Coefficient	Regression Model
0.000	8.043	2.722	Constant (Intercept)
0.000	3.825	0.315	Independent Variable: x (Electronic Customer Relationship Management)

Dependent Variable: Bank Performance

Source: Prepared by the researchers based on SPSS outputs at a significance level of 0.05.

From table 12, we derive the simple linear regression equation between electronic customer relationship management (E-CRM) and bank performance:

$$Y=0.315X+2.722 \quad Y = 0.315X + 2.722$$

Where:

- **Y** = Bank Performance
- **X** = Electronic Customer Relationship Management
- **2.722** = Constant (Intercept)
- **0.315** = Regression Coefficient

Analysis of the Results

- The regression coefficients are statistically significant, as the regression coefficient (0.315) is positive and significant.
- The T-statistic value ($t = 3.825$) is greater than 2, and this indicates the statistical significance of the regression coefficient.
- The significance level (p-value) is less than 0.05, confirming the presence of a statistically significant effect of E-CRM on bank performance.
- The regression model suggests that a change in electronic customer relationship management by one unit leads to an increase in bank performance by 0.315 units, as we assume all other factors remain constant.

Conclusion

The study has reached several important findings that can contribute to the development of banking institutions' performance. Among these findings is the positive impact of electronic customer relationship management (E-CRM) on banking performance, albeit a weak effect. This confirms that banks have started to adopt E-CRM but at a slow pace, mainly due to the limited use of electronic customer relationship management systems.

Additionally, the study found that banking institutions prioritize organizational performance over marketing and operational performance due to the strong presence of a bureaucratic mindset within these institutions. Furthermore, the focus on marketing performance is relatively weak compared to the findings of the study.

Recommendations

1. Enhancing the adoption of Electronic Customer relationship Management Systems in banking institutions to increase customer value, ensure their satisfaction, and retain them.
2. Establishing independent departments or units dedicated to E-CRM, considering the rapid expansion of technology and internet usage.

3. Providing training and development programs to employees for effective use of Electronic Customer Relationship Management Systems.
4. Ensuring continuous and effective communication with customers to understand their needs and preferences and meet them in a timely and appropriate manner.
5. Integrating E-CRM programs within the strategic plans and objectives of banking institutions.
6. Balancing attention to marketing performance alongside organizational and operational performance.

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