

A Study on the Effect of Customer Relationship Management Practices on Customer Satisfaction

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Abstract

Customer relationship management (CRM) has evolved from a narrow technological tool for managing customer data into a comprehensive strategic approach encompassing service quality, complaint handling, personalised communication, and, increasingly, digitally enabled customer engagement. Banking, aviation, hospitality, automotive, and retail contexts. The review draws together reported empirical findings on the relationship between core CRM dimensions — including service quality, complaint handling, relationship quality, and CRM-based technology — and customer satisfaction, alongside evidence on how these relationships manifest across different service industries and through electronic and social CRM channels specifically. The synthesised evidence indicates a consistent, positive relationship between well-implemented CRM practices and customer satisfaction across nearly all industries and contexts examined, with service quality and complaint handling emerging as particularly influential dimensions, and with reported explained variance in customer satisfaction reaching as high as 58 percent in some banking-sector studies employing multiple CRM-related predictors simultaneously. At the same time, the review identifies meaningful variation in the specific CRM dimensions found to matter most across industries, along with a growing body of evidence on the particular importance of digitally enabled, or electronic, CRM practices in more recent studies. The paper concludes by synthesising the practical implications of these findings for organisations seeking to strengthen customer satisfaction through CRM investment, and by noting the methodological limitations inherent in a secondary data-based synthesis of largely cross-sectional, self-reported survey research.

Keywords: customer relationship management, customer satisfaction, service quality, complaint handling, electronic CRM, secondary data

1. Introduction

1.1 Background of the Study

Customer relationship management has become one of the most extensively researched and widely implemented business strategies of the past three decades, reflecting a broader shift in organisational thinking away from transaction-focused marketing toward the cultivation of long-term, mutually valuable relationships with customers. This shift has been driven both by increasing competitive intensity across nearly every industry, which has made customer retention at least as commercially important as customer acquisition, and by the parallel growth of digital technologies that allow organisations to collect, analyse, and act upon customer data at a scale and speed that was simply

not possible under earlier, paper-based or informal approaches to customer management. Customer satisfaction, in turn, has long been recognised as one of the most immediate and commercially significant outcomes that CRM practices are expected to influence, given its well-documented associations with repeat purchase, positive word-of-mouth, and reduced price sensitivity. This paper examines that relationship directly, synthesising secondary evidence on how specific CRM practices relate to customer satisfaction across a range of industries and organisational contexts.

The commercial stakes attached to this relationship are considerable. Industry estimates commonly cited in the CRM and customer retention literature suggest that even modest improvements in customer retention rates can translate into disproportionately large gains in profitability, since retained customers typically generate lower marginal servicing costs and higher lifetime value than newly acquired customers. This asymmetry between the cost of acquiring new customers and the value of retaining existing ones has provided much of the underlying commercial rationale for sustained CRM investment across industries, even in periods when the specific technological tools used to support CRM have changed considerably.

1.2 Concept and Evolution of Customer Relationship Management

Customer relationship management can be broadly defined as a combination of business strategy, organisational processes, and technology directed toward understanding, anticipating, and managing an organisation's interactions with current and prospective customers throughout the customer lifecycle. CRM research and practice have evolved considerably since the concept first gained prominence in the 1990s: early CRM implementations centred primarily on operational functions such as centralised customer databases and call-centre technology, a second wave of development introduced more analytical capabilities allowing organisations to segment customers and predict behaviour based on historical data, and a more recent wave has incorporated social and digital CRM capabilities that extend relationship management into social media platforms, mobile applications, and other digitally mediated customer touchpoints. This evolution has been accompanied by a parallel shift in how CRM effectiveness is conceptualised, moving from a narrow focus on data management efficiency toward a broader recognition that CRM's ultimate value lies in its ability to improve the quality of the customer's actual experience and, in turn, their satisfaction with the organisation.

1.3 Customer Satisfaction as a Strategic Outcome

Customer satisfaction refers to a customer's overall evaluative judgement regarding their experience with a product, service, or organisation, typically formed through a comparison between expectations and perceived performance. Customer satisfaction occupies a central position in marketing and service management research because of its well-established downstream associations with customer loyalty, repeat purchase behaviour, positive word-of-mouth, and reduced customer churn, each of which carries direct commercial value for organisations operating in competitive markets. Within CRM research specifically, customer satisfaction is frequently examined both as a direct outcome of CRM practices and as a mediating variable situated between

CRM practices and more distal outcomes such as customer loyalty and retention, reflecting a broadly shared assumption across the literature that CRM's influence on loyalty and retention operates substantially, though not necessarily entirely, through its prior effect on customer satisfaction.

This mediating role has important implications for how CRM programmes should be evaluated internally. An organisation that measures CRM success purely in terms of downstream metrics such as retention rate or repeat purchase frequency risks overlooking the earlier, more diagnostic signal provided by customer satisfaction data, which typically shifts in response to specific CRM practices more quickly and more directly than these more distal behavioural outcomes. For this reason, much of the literature reviewed in this paper treats customer satisfaction not merely as one outcome among several, but as the most immediate and actionable indicator through which organisations can assess whether a given CRM practice is functioning as intended, well before its full effect on loyalty or retention becomes observable in aggregate business metrics.

1.4 CRM Practices Across Industries

While CRM as a strategic concept applies broadly across industries, its specific practical implementation varies considerably depending on the nature of the customer relationship, the frequency of customer interaction, and the competitive dynamics of the sector in question. In banking and financial services, CRM practices have historically centred on service quality, complaint handling, and, more recently, digital and mobile banking interfaces, reflecting the relatively high frequency and sensitivity of customer interactions in this sector. In aviation and hospitality, CRM practices have similarly emphasised service quality and complaint recovery, given the experiential and often high-stakes nature of these services. In the automotive and retail sectors, CRM practices have placed comparatively greater emphasis on personalised communication, loyalty programmes, and, in the case of retail specifically, social and digital engagement channels. This sectoral variation makes it valuable to examine CRM's relationship with customer satisfaction not as a single, uniform effect, but as a pattern that may differ meaningfully across industry contexts, a distinction this review addresses directly.

1.5 Objectives of the Study

The specific objectives of this study are: (a) to synthesise secondary evidence on the relationship between core CRM dimensions — including service quality, complaint handling, relationship quality, and CRM-based technology — and customer satisfaction; (b) to examine how this relationship manifests specifically within the banking and financial services sector, given the depth of research attention this sector has received; (c) to compare findings across other service industries, including aviation, hospitality, and automotive sectors, and to examine the specific role of electronic and social CRM channels; (d) to assess the consistency and strength of the reported relationship between CRM practices and customer satisfaction across the synthesised secondary sources; and (e) to identify gaps and limitations in the existing secondary evidence base that would benefit from further primary research.

2. Literature Review

2.1 CRM Dimensions and Customer Satisfaction: Core Empirical Evidence

A substantial body of research has examined the direct relationship between CRM practices and customer satisfaction across varied organisational contexts. Hassan, Nawaz, Lashari, and Zafar (2015) examined CRM's effect on customer satisfaction with specific reference to Shell Pakistan and found a statistically significant, positive relationship between the two constructs, concluding that a strong and reliable CRM programme meaningfully increased the likelihood that customers would remain satisfied and continue purchasing from the company. Rezghi Rostami, Valmohammadi, and Yousefpoor (2014) examined the relationship between customer satisfaction and the CRM system implemented at Ghavamin Bank and similarly found a significant positive relationship, reinforcing the broader pattern that structured CRM systems, rather than informal or ad hoc customer management practices, are associated with stronger satisfaction outcomes. Bhakane (2015) extended this line of research to examine both customer satisfaction and loyalty as joint outcomes of CRM practices, finding that CRM initiatives focused on personalised service and responsive communication were positively associated with both outcomes, though the strength of the relationship with loyalty was somewhat weaker than the relationship with satisfaction directly. Santouridis and Veraki (2017) proposed and tested a model in which relationship quality mediated the relationship between CRM practices and customer satisfaction, finding that CRM practices were most effective at improving satisfaction when they succeeded in building a genuine sense of relationship quality — encompassing trust, commitment, and satisfaction with the relationship itself — rather than functioning merely as isolated service transactions. Malik (2015) examined CRM's impact specifically within the automotive sector and found that CRM practices significantly influenced both customer loyalty and customer retention, with satisfaction identified as an important intervening mechanism linking CRM activity to these more distal, commercially significant outcomes. Across this body of research, service quality and complaint handling emerge repeatedly as the most consistently significant individual CRM dimensions shaping customer satisfaction, a pattern echoed across the industry-specific literature examined in the following two subsections.

2.2 CRM in Banking and Financial Services

The banking and financial services sector has received particularly sustained research attention within the CRM literature, reflecting both the relationship-intensive nature of banking services and the sector's comparatively early and extensive adoption of CRM technology. Aldaihani and Ali (2018) examined the impact of social customer relationship management specifically within the banking sector and found that social CRM practices, including responsiveness on social media platforms, significantly and positively influenced customer satisfaction, extending earlier CRM research focused primarily on traditional service channels into digitally mediated banking relationships. Almohaimmeed (2019) distinguished between analytical and strategic dimensions of CRM in a study of commercial banks and found that analytical CRM capabilities, encompassing data-driven customer insight, significantly influenced both strategic and operational CRM practices, which in turn shaped customer satisfaction, suggesting a layered structure in which data-driven

insight underpins more visible, customer-facing CRM activities. Elkhansa and Abdul Hamid (2020) examined CRM implementation specifically at Al Rajhi Islamic Bank and found that CRM practices meaningfully improved customer satisfaction, while also identifying implementation challenges related to staff training and technology integration that, if unaddressed, could limit the realised benefits of CRM investment. A related study examining CRM-based technology adoption within Bangladesh's banking sector found that service quality, employee behaviour, CRM-based technology, and complaint handling collectively explained approximately 58 percent of the variance in customer satisfaction, with service quality identified as the single most influential predictor among the four dimensions examined, a figure that illustrates both the substantial explanatory power of well-specified CRM models and the continued importance of unmeasured factors beyond the CRM dimensions typically studied. Kumar and Mokha (2021), in a review of literature specifically on electronic CRM (e-CRM) within the banking industry, concluded that e-CRM practices were consistently associated with improved customer experience, satisfaction, and loyalty, while also noting that the specific e-CRM features found to matter most, such as ease of online account access versus digital complaint resolution, varied across the studies reviewed.

2.3 CRM Across Other Service Industries and Electronic CRM

Beyond banking, CRM research has examined the relationship between CRM practices and customer satisfaction across a range of other service industries, each presenting somewhat distinctive patterns. Rahimi and Kozak (2017) examined CRM's impact on customer satisfaction within a budget hotel chain and found that CRM practices, particularly those related to personalised guest recognition and service recovery, significantly improved customer satisfaction, though the magnitude of this effect was smaller among price-sensitive budget-segment customers than typically reported in full-service hospitality research. Farooq, Salam, Fayolle, Jaafar, and Ayupp (2018) examined the impact of service quality on customer satisfaction specifically within Malaysia Airlines, finding a significant positive relationship consistent with the broader CRM literature's emphasis on service quality as a central satisfaction driver, and noting that this relationship held even amid the operationally challenging and high-expectation context of commercial air travel. Dewnarain, Ramkissoon, and Mavondo (2019) proposed an integrated conceptual framework for social customer relationship management within the hospitality sector specifically, arguing that social CRM's effectiveness depends on the successful integration of social media engagement with more traditional CRM functions, rather than treating social media as a separate or supplementary channel. Simanjuntak (2020) examined CRM's role in enhancing customer retention within the car loan business and found that CRM practices, including responsive communication and flexible service delivery, significantly improved customer retention, with customer satisfaction identified as an important mediating mechanism. Etim, Emmanuel, and Ishaku (2019) examined CRM as a business strategy within a competitive business climate more broadly and concluded that CRM's effectiveness depended significantly on organisational commitment to customer-centric culture, rather than the adoption of specific CRM software or technology in isolation. Complementary research on customer engagement and identification — including work on building tourism brand loyalty through customer engagement (So, King, Sparks, & Wang, 2016), managing online brand

community dynamics (Herhausen, Ludwig, Grewal, Wulf, & Schoegel, 2019), and building loyalty through customer-company identification (Wolter, Bock, Smith, & Cronin, 2017) — reinforces the broader pattern identified across this review: that CRM's effect on customer satisfaction operates most powerfully when CRM practices succeed in building a genuine sense of engagement, trust, and relational identification, rather than functioning as a purely transactional or technological intervention.

3. Research Methodology

This study adopts a secondary data-based, descriptive research design intended to synthesise and critically assess existing evidence on the relationship between CRM practices and customer satisfaction, rather than collecting new primary survey data. Secondary sources were drawn exclusively from peer-reviewed academic journal articles and conference proceedings published till 2022, identified through a structured search of Google Scholar, ResearchGate, ScienceDirect, Emerald Insight, and Taylor & Francis Online, using search terms including 'customer relationship management', 'CRM practices', 'customer satisfaction', 'service quality', 'complaint handling', and 'electronic CRM'.

Inclusion criteria required that sources be published till 2022, be based on empirical primary data collected by the original study authors — whether through surveys, structured interviews, or archival organisational data — rather than purely conceptual or opinion-based commentary, and substantively examine the relationship between one or more CRM practices and customer satisfaction, either as a direct outcome or as a mediating variable situated between CRM practices and more distal outcomes such as loyalty or retention. Sources that examined customer relationship management purely as an information systems or software engineering topic, without reference to customer-level satisfaction or experience outcomes, were excluded, as were sources published outside the specified date range unless required for essential conceptual or historical background.

Data extraction focused on identifying the specific CRM dimensions examined in each source, the industry or organisational context studied, the direction and, where reported, the strength of the relationship between CRM practices and customer satisfaction, and any methodological details relevant to interpreting the reported findings, such as sample size, industry, and analytical technique. Extracted findings were organised thematically according to industry context — banking and financial services; aviation, hospitality, and automotive sectors; and electronic or social CRM specifically — and tabulated to allow direct comparison across sources, as presented in the results tables that follow. Because the sources synthesised in this review vary considerably in their specific statistical reporting practices, with some studies reporting precise effect sizes such as explained variance or standardised regression coefficients and others reporting only the statistical significance and direction of relationships, findings are presented descriptively wherever precise effect sizes were not available in the original source, rather than being estimated or inferred by this review. This approach reflects standard practice in secondary data-based research, prioritising transparent,

source-attributed synthesis over the generation of new statistical inference not directly supported by the underlying sources.

4. Results

Table 1: Overview of Secondary Data Sources Reviewed by Industry Context

Industry Context	Number of Sources Reviewed	Representative Sources
Banking and financial services	6	Rezghi Rostami et al. (2014); Aldaihani & Ali (2018); Almohaimmeed (2019); Elkhansa & Abdul Hamid (2020); Kumar & Mokha (2021)
Aviation and hospitality	3	Rahimi & Kozak (2017); Farooq et al. (2018); Dewnarain et al. (2019)
Automotive and retail	3	Malik (2015); Simanjuntak (2020); Bhakane (2015)
Cross-industry / conceptual and engagement-focused	8	Hassan et al. (2015); Santouridis & Veraki (2017); Etim et al. (2019); So et al. (2016); Herhausen et al. (2019); Wolter et al. (2017); Narwal & Singh (2016); Meena & Sahu (2021)

Table 1 shows that the secondary evidence base synthesised in this review is weighted somewhat toward the banking and financial services sector, consistent with this sector's comparatively early and extensive adoption of CRM systems, while still incorporating meaningful representation from aviation, hospitality, automotive, and cross-industry sources.

Table 2: Reported Relationship Between Core CRM Dimensions and Customer Satisfaction

CRM Dimension	Representative Source(s)	Reported Direction and Strength
Service quality	Farooq et al. (2018); Bangladesh banking CRM study (cited in Kumar & Mokha, 2021)	Positive; identified as the strongest individual predictor in multi-dimension models
Complaint handling	Elkhansa & Abdul Hamid (2020); Bangladesh banking CRM study	Positive; significant contributor alongside service quality
Relationship quality	Santouridis & Veraki (2017)	Positive; mediates the effect of broader CRM practices on satisfaction
CRM-based technology / e-CRM	Aldaihani & Ali (2018); Kumar & Mokha (2021)	Positive; effect varies by specific digital feature examined
Employee behaviour	Bangladesh banking CRM study	Positive; significant but secondary to service quality

Table 2 synthesises the reported direction and, where available, relative strength of the relationship between five core CRM dimensions and customer satisfaction, indicating that service quality and complaint handling are the most consistently and strongly reported predictors across the sources reviewed.

Table 3: Explained Variance in Customer Satisfaction Reported in Multi-Dimensional CRM Studies

Source	CRM Dimensions Included in Model	Reported R ² (Explained Variance)
Bangladesh banking CRM technology study (cited in Kumar & Mokha, 2021)	Service quality, employee behaviour, CRM-based technology, complaint handling	58.0%
Almohaimmeed (2019)	Analytical CRM, strategic CRM, operational CRM	Significant model fit reported; precise

Source	CRM Dimensions Included in Model	Reported R ² (Explained Variance)
		R ² not disclosed in source summary
Santouridis & Veraki (2017)	CRM practices, relationship quality (mediator)	Significant mediated effect reported; precise R ² not disclosed in source summary

Table 3 highlights that, where precise explained-variance figures are reported, CRM-related predictors can account for a substantial share of variation in customer satisfaction, with one banking-sector study reporting that four CRM-related dimensions jointly explained 58.0 percent of the variance in customer satisfaction. Other studies synthesised in this review reported statistically significant relationships without disclosing precise explained-variance figures in the available source material, a limitation of the secondary evidence base noted further in the conclusion.

Table 4: CRM and Customer Satisfaction Findings by Non-Banking Industry Context

Industry	Representative Source	Key Reported Finding
Aviation	Farooq et al. (2018)	Service quality significantly improved customer satisfaction despite high-expectation, high-complexity service context
Hospitality (budget hotels)	Rahimi & Kozak (2017)	CRM practices improved satisfaction, though effect size smaller among price-sensitive customers
Hospitality (social CRM)	Dewnarain, Ramkissoon, & Mavondo (2019)	Social CRM most effective when integrated with traditional CRM functions rather than treated separately

Industry	Representative Source	Key Reported Finding
Automotive	Malik (2015)	CRM significantly influenced loyalty and retention, with satisfaction as a key intervening mechanism
Automotive finance	Simanjuntak (2020)	CRM practices improved customer retention, mediated by customer satisfaction

Table 4 indicates that, while service quality remains a consistently important CRM dimension across non-banking industries, its relative effect size and the specific mechanisms through which it operates vary by industry context, particularly between price-sensitive and full-service segments within the same broad industry.

Table 5: Electronic and Social CRM Findings Across Reviewed Sources

Source	e-CRM / Social CRM Feature Examined	Reported Relationship with Satisfaction
Aldaihani & Ali (2018)	Social media responsiveness in banking	Positive and significant
Kumar & Mokha (2021)	E-CRM features generally (review of literature)	Consistently positive, though specific feature effects vary across studies reviewed
Dewnarain, Ramkissoon, & Mavondo (2019)	Integrated social CRM framework (hospitality)	Positive, contingent on integration with traditional CRM functions
Herhausen, Ludwig, Grewal, Wulf, & Schoegel (2019)	Online brand community management	Effective management of online interactions protects satisfaction and brand reputation

Table 5 indicates that electronic and social CRM channels are consistently associated with positive customer satisfaction outcomes across the reviewed sources, though several studies caution that these digital channels function most effectively when integrated with, rather than substituted for, traditional CRM practices.

Table 6: Synthesis Matrix of CRM Practices and Reported Customer Satisfaction Outcomes

CRM Practice	Primary Context(s)	Industry	General Direction of Reported Effect	Consistency Across Sources
Service quality	All reviewed	industries	Positive	Highly consistent
Complaint handling / service recovery	Banking, hospitality	aviation,	Positive	Highly consistent
Relationship quality / trust	Banking, industry	cross-	Positive (often mediating)	Consistent
CRM-based technology / e-CRM	Banking, hospitality	retail,	Positive	Consistent, with feature-level variation
Social CRM / community management	Banking, retail	hospitality,	Positive, context-dependent	Moderately consistent

Table 6 consolidates the pattern observed across the preceding tables: service quality and complaint handling emerge as the most consistently and strongly supported CRM practices in relation to customer satisfaction across the secondary evidence reviewed, while newer, technology-enabled CRM practices show a generally positive but somewhat more context-dependent relationship with satisfaction.

5. Conclusion

This study synthesised secondary evidence from peer-reviewed academic literature published between 2014 and 2022 to examine the effect of customer relationship management practices on customer satisfaction across banking, aviation, hospitality, automotive, and retail contexts. The synthesised evidence indicates a consistent, positive relationship between well-implemented CRM practices and customer satisfaction across nearly all industries and contexts examined, with service quality and complaint handling emerging as the most consistently significant individual CRM dimensions, and with one banking-sector study reporting that a combination of service quality, employee behaviour, CRM-based technology, and complaint handling explained as much as 58 percent of the variance in customer satisfaction. Relationship quality and trust emerged repeatedly as important mediating mechanisms through which CRM practices influence satisfaction,

reinforcing the view that CRM's effectiveness depends substantially on its ability to build a genuine sense of relational value, rather than functioning merely as a technological or transactional intervention.

The review also highlights meaningful variation across industry contexts: while service quality remains important across sectors, its relative influence and the specific mechanisms through which it operates differ, for instance between price-sensitive budget hospitality segments and full-service aviation contexts, and between traditional banking relationships and increasingly digitally mediated retail and social CRM channels. Electronic and social CRM practices show a generally positive relationship with customer satisfaction across the sources reviewed, though several studies caution that these digital channels are most effective when integrated with, rather than substituted for, more traditional CRM functions such as complaint handling and personalised service recovery.

These findings carry several practical implications for organisations seeking to strengthen customer satisfaction through CRM investment. First, the consistent centrality of service quality and complaint handling across virtually all industries and contexts reviewed suggests that organisations should prioritise these foundational CRM dimensions before investing heavily in more advanced digital or social CRM capabilities, since the latter appear to function best as an extension of, rather than a substitute for, strong foundational service practices. Second, the mediating role of relationship quality and trust identified across several studies suggests that CRM initiatives should be evaluated not only on their immediate service-delivery efficiency, but on their success in building a genuine, ongoing sense of relational value from the customer's perspective. Third, the industry-specific variation documented in this review cautions against assuming that CRM practices proven effective in one sector, such as banking, will translate directly and without adaptation to another sector with different customer expectations and interaction patterns.

This study is subject to the inherent limitations of secondary data-based research. The academic sources synthesised in this review vary considerably in their statistical reporting practices, with some studies reporting precise effect sizes such as explained variance while others report only the direction and statistical significance of relationships, limiting this review's ability to construct a single, precisely quantified overall effect size for the relationship between CRM practices and customer satisfaction. The majority of studies synthesised employ cross-sectional survey designs and self-reported satisfaction measures, meaning that the secondary evidence base as a whole shares the common limitations of cross-sectional, perception-based research, including limited ability to establish causality with full confidence. Future research would benefit from more longitudinal primary studies tracking specific organisations' CRM investments alongside customer satisfaction metrics over multiple years, greater standardisation of CRM measurement instruments to facilitate more precise cross-study comparison, and more research directly comparing traditional and digitally enabled CRM practices within the same organisational context to clarify their relative and combined contribution to customer satisfaction. Notwithstanding these limitations, the secondary evidence synthesised in this study provides a reasonably consistent picture: customer relationship management practices, when genuinely oriented toward service quality, responsive complaint

handling, and relational value rather than technology adoption alone, are associated with meaningful improvements in customer satisfaction across a wide range of industry contexts.

Finally, this synthesis suggests a broader conceptual point of relevance to both researchers and practitioners: CRM's contribution to customer satisfaction appears to depend less on any single technology or programme and more on the extent to which CRM practices, whatever specific form they take, succeed in demonstrating genuine responsiveness to individual customer needs. Whether delivered through a bank teller's handling of a complaint, an airline's service recovery following a delay, or a retailer's responsiveness on social media, the underlying mechanism identified consistently across the sources reviewed in this study is the customer's perception that the organisation is genuinely attentive and responsive to their specific circumstances. Organisations seeking to strengthen customer satisfaction through CRM investment would therefore be well advised to evaluate new CRM initiatives, digital or otherwise, against this underlying relational standard, rather than treating technological sophistication as a goal in itself.

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