

THE INTERNATIONAL JOURNAL OF BUSINESS & MANAGEMENT

The Effect of Customer Relationship Management (CRM) Capabilities on Marketing Performance in Hospital Business in the COVID-19 Pandemic

Yanuarti Putri Setyorini

College Student, Department of Business and Economics, University of Brawijaya, Indonesia

Sunaryo

Lecturer, Department of Business and Economics, University of Brawijaya, Indonesia

Dr. Christin Susilowati

Lecturer, Department of Business and Economics, University of Brawijaya, Indonesia

Abstract:

This study aims to analyze the effect of customer orientation on CRM capabilities; analyze the influence of customer centric organizational systems on CRM capabilities; analyze the effect of CRM technology on CRM capabilities; analyze the effect of CRM capabilities on marketing performance in the Covid-19 pandemic. Samples in this study are 30 of type C and type D hospitals which is in collaboration with BPJS Kesehatan in Malang Raya region with 3 research subjects (marketing team, marketing manager, and top management) from each hospital so that the number of respondents are 90 people. The sampling technique in this study uses saturation sampling. The data analysis technique uses Partial Least Squares. The research results conclude that customer orientation has a positive and significant effect on CRM capabilities; customer centric organizational system has a positive and significant effect on CRM capabilities; CRM technology has a positive and significant effect on CRM capabilities; CRM capabilities have a positive and significant effect on marketing performance.

Keywords: *Customer orientation, customer centric organizational system, crm technology, crm capabilities, marketing performance, covid-19 pandemic*

1. Introduction

Regulation of Minister of Health Indonesia No. 4 of 2018 article 1 paragraph 1 describes the hospital as a health service institution that provides complete individual health services that provide inpatient, outpatient and emergency services. The health service program is in the form of BPJS Kesehatan, whose system uses an insurance system, and with this program, Indonesians have a great opportunity to protect their health better. BPJS Kesehatan is aimed at all Indonesian citizens to get the best health services.

BPJS Kesehatan which is in collaboration with hospitals, determines regulations regarding insurance payments for patients who get health services, these rules are in the form of an Inasibijis package (INA-CBG). Inasibijis (INA-CBG) is an application used by hospitals to propose claims to the government, and with the large number of BPJS Kesehatan patients' who are seeking treatment, BPJS Kesehatan is a high source of income for hospitals even though the Inasibijis package rate is lower than the rate for hospital services with the same disease cases, and of the total 60 hospitals that are members of Perhimpunan Rumah Sakit Seluruh Indonesia (PERSI) Jawa Timur, Malang Region Commissariat, 43 hospitals have collaborated with BPJS Kesehatan and 17 hospitals have not collaborated with BPJS Kesehatan.

The policy that all hospitals, both government-owned and private, can cooperate with BPJS Kesehatan, which results in private hospitals have to improve in facing this competition, and this encourages each hospital in various ways to try to attract the public. This condition benefits the community as consumers because they have many choices in choosing quality health services and it is a challenge for hospital management to continue to evaluate the service system and follow the development of this business world carefully (Heningnurani, 2019). The opinion that develops in the community is that the hospital differentiates personal cost insurance patient services or leading insurance with BPJS Kesehatan patient services. This opinion is not quite right because the quality and satisfaction of hospital services in serving BPJS Health insurance patients is always monitored through a Walk-Through Audit (WTA) by the BPJS Kesehatan Branch Office. Data on satisfaction and market share of hospitals in collaboration with BPJS Kesehatan Malang Branch are presented in the table below.

Hospital's Type	The Rate Satisfaction	Market Share (person)		
		Rate of Outpatient	Rate of Inpatient	Rate of Market Share
Type C	87,07%	26.789	2.371	29.160
Type D	88,42%	14.319	1.799	16.118

Table 1: Recapitulation of Satisfaction Results and Market Share of Hospitals in Malang Raya January – June 2019 Period

Source: BPJS Malang Branch, Data Processed (2020)

The table above shows the average patient satisfaction for type C hospitals is below the type D hospital with a difference of only 1.35%. The results of the recapitulation of satisfaction of type C hospitals are 87.07% and for type D are 88.42%. When it is compared to the average market share, achievement of type C hospitals is higher than type D hospitals. Type C hospitals get an average market share of 29.160 people, while type D hospitals are 16.118 people with the difference between types C and D hospitals of 13.042 people.

Hospitals can be considered successful if they are able to establish long-term relationships with their customers. The marketer's job is to keep customers loyal to the products or services offered and Customer Relationship Management (CRM) is one of the important strategies that can be used by hospitals to achieve patient centeredness. In an effort to improve marketing performance, hospitals implement several marketing strategies, one of them is CRM capabilities. CRM capabilities is one of the strategies used to pamper customers so they do not turn to competitors (Umam, 2017). Hospitals that can effectively implement their CRM capabilities as a business strategy have the opportunity to become market leaders. Ayalew (2018) states that marketing performance provides benefits received by organizations through the successful implementation of CRM and CRM as a strategy that companies need to optimize profits in increasing their performance (Sin et al., 2005).

CRM is a business approach based on managing relationships or connection with customers. CRM capabilities reflect the skills and knowledge the company regularly builds, maintains, enhances and rebuilds profitable relationships with customers (Rafiki et al., 2019). Wang and Feng (2012) argue that the CRM capabilities component is formed by three dimensions, namely customer orientation, customer centric organizational system, and CRM Technology. Customer orientation is a series of activities, behaviors and beliefs that prioritize customer interests and continue to create superior customer value (Rafiki et al., 2019). Customer centric organizational systems as a customer-centered organizational culture are thought patterns, values, and norms that are embedded in the organization making customer relationships a top priority (Chang et al., 2010). CRM Technology is the extent to which companies use supporting information technology to manage customer relationships effectively (Chang et al., 2010), especially its application for hospital marketing strategies in the midst of the Covid-19 Pandemic. Research by Jayachandran et al., (2005); Wang and Feng (2012) conclude that customer orientation, customer centric organizational system, and CRM technology have a significant effect on CRM capabilities.

CRM capabilities focus on developing a customer-centric business culture. This kind of culture is dedicated to efforts to grab and retain customers by creating and delivering customer value more effectively and efficiently than competitors (Santoso and Sugiarto, 2016). The higher the level of a company's CRM capability, the higher the marketing performance. The results of research on the effect of CRM capabilities on marketing performance still have gaps, such as research conducted by Soliman (2011); Santoso and Sugiarto (2016); Umam (2017: 69) concludes that CRM has a positive and significant effect on marketing performance. The results of this study contradict the research of Sorayaei et al., (2013); Goudarzi et al., (2019) which conclude that CRM has no significant effect on marketing performance.

Hospitals as business venture engaged in services must be dynamic and be able to adapt to the needs of the community amid the Covid-19 pandemic with various existing policies, and in order to stay afloat, hospitals should effectively and efficiently manage while still producing quality services and being able to provide full-satisfaction to all consumers. The survival of a hospital in the future depends on the ability to respond to consumer needs and demands, appropriate marketing performance, and supported by CRM capabilities. These three things will greatly determine the success of a marketing activity so that the hospital is not only able to survive, but also be able to develop.

Based on the results of previous studies, the research hypothesis can be seen from the research conceptual framework in Figure 1 below.

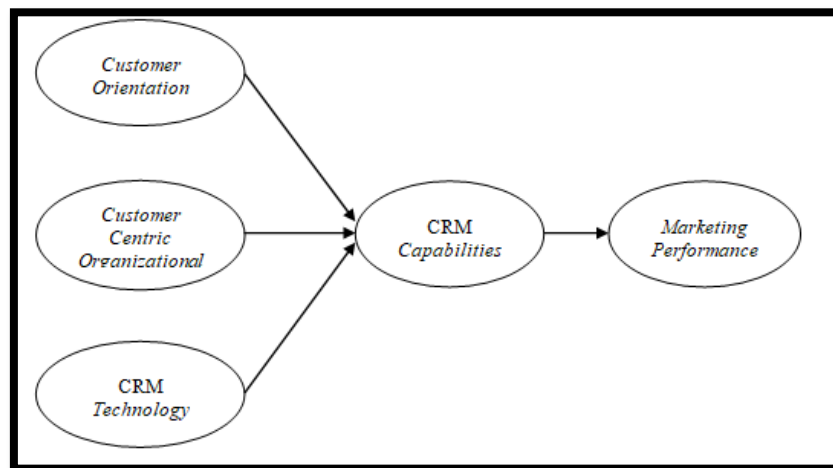


Figure 1: Conceptual Framework
Source: Processed Data (2020)

The hypotheses in this study are:

CRM capabilities as a core strategy in business that integrate internal processes and functions with all external networks to create and realize value for target customers or consumers profitably (Buttle, 2014), and customer orientation is a component of CRM capabilities. Wang and Feng (2012) explain that a successful implementation of CRM capabilities requires a customer-oriented company, because customer orientation can strengthen a company's CRM capabilities. Companies that are truly customer-oriented are more likely to have higher CRM capabilities to build sustainable comparative advantage. Research by Jayachandran et al., (2005); Wang and Feng (2012) conclude that customer orientation has a significant effect on CRM capabilities. The research hypothesis is:

- H1: Customer Orientation has a positive and significant effect on CRM Capabilities

CRM capabilities as the introduction of each customer more closely by creating two-way communication by managing mutually beneficial relationships between customers and the company (Chan, 2003). Customer-centered organizational systems allow companies to initiate customer information sharing, overcome functional barriers, devote themselves to customer-centered actions such as retention and customer relationship enhancement (Wang and Feng, 2012). Research by Jayachandran et al., (2005); Wang and Feng (2012) conclude that customer centric organizational systems have a significant effect on CRM capabilities. The research hypothesis is:

- H2: Customer Centric Organizational System has a positive and significant effect on CRM Capabilities

Kincaid (2008:116) explains that CRM technology has a role in CRM capabilities. First, build a customer database through the operating system to interaction. Second, analyze who the customer is. Third, carry out sales, marketing and customer service activities. O'Brien (2002) suggests that CRM uses information technology to create a cross-functional enterprise system that integrates and automates customer service processes in the areas of sales, marketing, and product / service services related to the company. CRM capabilities can be done more quickly and optimally with technology. Technology is a supporting tool in complementing the added value of CRM. Wang and Feng (2012) state that CRM technology can improve an organization's ability to maintain profitable customer relationships by collecting and analyzing information about customers, facilitating more efficient and effective customer interactions with companies. Research by Jayachandran et al., (2005); Wang and Feng (2012) conclude that CRM technology has a significant effect on CRM capabilities. The research hypothesis is:

- H3: CRM Technology has a positive and significant effect on CRM Capabilities

Marketing performance is a factor that is often used to measure the impact of the strategy adopted by the company (Ferdinand, 2000), and CRM capabilities appear as a strategic bridge between information technology and marketing strategies. CRM capabilities as a strategy needed by companies to optimize profits in increasing the marketing performance it produces. Companies that can implement their CRM capabilities effectively as a business strategy will have the opportunity to become market leaders (Umam, 2017). Research of Soliman (2011); Santoso and Sugiarto (2016); Umam (2017) conclude that CRM has a significant effect on marketing performance. This study contradicts the research of Sorayaei et al., (2013); Goudarzi et al., (2019) which conclude that CRM had no significant effect on marketing performance. The research hypothesis is:

- H4: CRM Capabilities have a positive and significant effect on Marketing Performance

2. Method

This research uses a quantitative approach with this type of research is explanatory research. The population in this study are type C and D hospital with the total sample amount 30 hospitals of types C and D which is in collaboration with BPJS Kesehatan in Malang Raya region with 3 research subjects (marketing team, marketing manager, and top management) from each hospital so that the number of respondents is 90 people.

The sampling using non-probability sampling with the chosen technique, namely saturated sampling, which is the technique of determining the sample when all members of the population are used as samples. The data analysis that is used to test the hypotheses in this study is Partial Least Square (PLS).

3. Results

3.1. Outer Model Analysis

Convergent validity is tested using the loading factor value. The indicator is declared to meet the convergent validity if the loading factor value is above 0.7. The results of the loading factor values are presented in Table 2 below.

Variable	Item	Loading Factor	Explanation
CRM Capabilities	CAP1	0,754	Valid
	CAP2	0,727	Valid
	CAP3	0,745	Valid
	CAP4	0,759	Valid
	CAP5	0,721	Valid
	CAP6	0,704	Valid
	CAP7	0,773	Valid
	CAP8	0,723	Valid
	CAP9	0,732	Valid
Customer Orientation	CO1	0,730	Valid
	CO2	0,777	Valid
	CO3	0,873	Valid
	CO4	0,798	Valid
	CO5	0,723	Valid
	CO6	0,706	Valid
Customer Centric Organizational System	CC1	0,827	Valid
	CC2	0,742	Valid
	CC3	0,849	Valid
CRM Technology	TEC1	0,853	Valid
	TEC2	0,871	Valid
	TEC3	0,889	Valid
Marketing Performance	MP1	0,897	Valid
	MP2	0,906	Valid

Table 2: Convergent Validity Test Results Based on Loading Factor Value
Source: Primary Data Processed, 2020

From the table above, we get the value of the loading factor (convergent validity) of each indicator and it is known that all the loading factor values of CRM Capabilities (X), Customer Orientation (X1), Customer Centric Organizational System (X2), CRM Technology (X3), and Marketing Performance (Y) is greater than 0.7. These results indicate that these indicators are valid.

The calculation of variable construct reliability uses discriminant reliability (AVE), composite reliability and Cronbach's alpha. The criteria for testing the reliability of discriminant reliability (AVE), the value is above 0.5, the composite reliability and the Cronbach's alpha value 7. The above 0.7. The results of the variable construct reliability values are presented in Table 3 below.

Variable	AVE	Composite Reliability	Cronbach Alpha	Explanation
CRM Capabilities	0,545	0,915	0,896	Reliable
CRM Technology	0,759	0,904	0,842	Reliable
Customer Centric Organizational System	0,652	0,848	0,736	Reliable
Customer Orientation	0,593	0,897	0,861	Reliable
Marketing Performance	0,813	0,897	0,770	Reliable

Table 3: Reliability Test Results
Source: Primary data processed, 2020

Relatively, by using the calculation of AVE, composite reliability and Cronbach's alpha, it can be concluded that all instrument items that measure variables are declared reliable.

3.2. Inner Model Analysis

The inner model (structural model) in this study is tested by measuring the R-square value (R²) which is the Goodness of Fit model test. Goodness of Fit is assessed using predictive relevance (Q²) obtained from the R-square value (R²). Q² is based on the coefficient of determination of all dependent variables. The magnitude of Q² has a value range of 0 < Q² < 1, so the closer to number 1, the better the research model. The calculation of Goodness of Fit in this study is shown in Table 4 below.

Variable	R ²
CRM Capabilities	0,582
Marketing Performance	0,380
$Q^2 = 1 - (1 - R_1^2)(1 - R_2^2)$ $Q^2 = 1 - (1 - 0,582)(1 - 0,380)$ $Q^2 = 0,741$	

Table 4: Goodness of Fits Model Results
Source: Primary Data Processed, 2020

Q2 in this study is worth 0.741 (74.1%) so that the diversity of marketing performance variables can be explained by the overall model by 74.1%. The contribution of the variety of CRM Capabilities (Customer Orientation, Customer Centric Organizational System and CRM Technology) variables to overall marketing performance is 74.1% while the remaining 25.9% is explained by other variables outside of this study.

3.3. Hypothesis Test

Hypothesis testing can be done by paying attention to the level of significance and path coefficient between latent variables, and to test the proposed hypothesis, a statistical analysis is carried out by entering the tested variables together. Decision making is based on the direction of the relationship and the significance of the model in question. The following are the results of the calculation of the hypothesis test which are presented in Table 5 below.

Hypothesis	Effect	Original Sample	T Statistics	T-table	Explanation
H1	Customer Orientation → CRM Capabilities	0,435	4,201	1,960	Significant
H2	Customer Centric Organizational System → CRM Capabilities	0,237	2,753	1,960	Significant
H3	CRM Technology → CRM Capabilities	0,233	2,707	1,960	Significant
H4	CRM Capabilities → Marketing Performance	0,617	9,538	1,960	Significant

Table 5: Hypothesis Testing Results
Source: Primary Data Processed, 2020

From the table above, the original sample value shows a positive relationship between variables, while the T statistical value is used to see the significance of the relationship between variables. The relationship is considered significant if the T statistical value is greater than the T-table value. By using a confidence level of 95% ($\alpha = 0.05$ and degree of freedom (df) = (n-k-1), the T-table value is 1.960.

Thus, it can be concluded:

- H1 which states that "customer orientation has a positive and significant effect on CRM capabilities" is accepted.
- H2 which states "customer centric organizational systems have a positive and significant effect on CRM capabilities" is accepted.
- H3 which states that "CRM technology has a positive and significant effect on CRM capabilities" is accepted.
- H4 which states that "CRM capabilities have a positive and significant effect on marketing performance" is accepted.

By the results of path analysis testing using PLS, a diagram is described as shown in Figure 2 below.

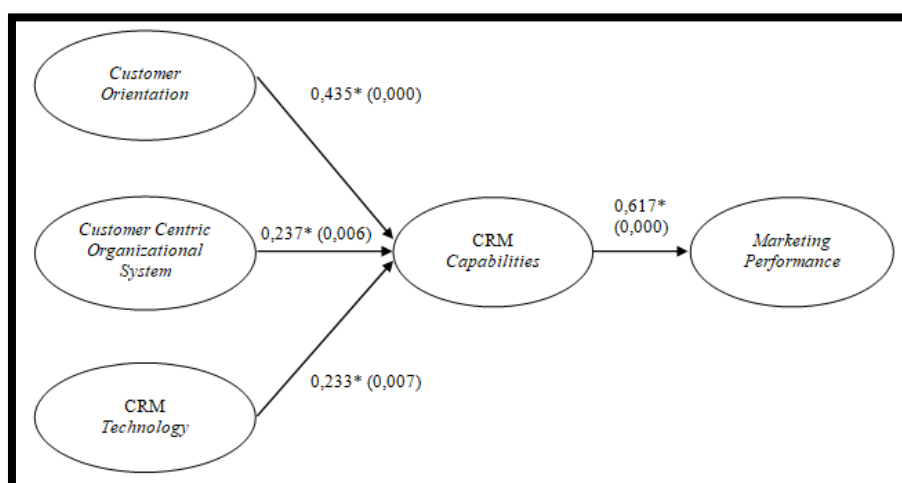


Figure 2: Diagram Framework of Hypothesis Testing Results

Explanation:

* Significant 0.05 (5%)

Source: Primary Data Processed, 2020

4. Discussion

The research results conclude that customer orientation has a positive and significant effect on CRM capabilities. In other way, hospitals that are truly customer-oriented tend to have higher CRM capabilities and build sustainable comparative advantage. Wang and Feng (2012) explain that a successful implementation of CRM capabilities requires a customer-oriented company because customer orientation can strengthen a company's CRM capabilities. Customer orientation includes all activities that contribute to the Hospital's understanding of the targeted needs and preferences of customers and to the hospital's ability to design products and services that can satisfy these needs and preferences. Customer orientation is defined as an adequate understanding of target buyers so that superior value can be provided continuously (Umam, 2017). The results of this study reinforce the research findings of Jayachandran et al., (2005); Wang and Feng (2012) which conclude that customer orientation has a significant effect on CRM capabilities.

The results of the study concluded that CRM technology has a positive and significant effect on CRM capabilities, it means that the better the CRM technology, it can strengthen the CRM capabilities of a hospital. Wang and Feng (2012) explain that CRM technology can improve an organization's ability to maintain profitable customer relationships by collecting and analyzing information about profitable customers, facilitating more efficient and effective company-customer interactions, and streamlining product or service customization. Umam (2017) states that information on company resources is very necessary, so it should be managed with systematic efforts to produce superior value for customers. In addition, Chang et al., (2010) suggests that the use of CRM technology is the same as the extent to which companies use supporting information technology to manage customer relationships effectively. The conditions of the Covid-19 pandemic make people feel afraid to come to the hospital, this causes a significant decrease in customer visits. This condition requires the Hospital to be creative in providing services to customers. Hospitals switch from direct service to remote service to customers who use technology as a tool. So, CRM technology is very reliable for hospitals in the new normal era. O'Brien (2002) explains that CRM uses information technology to create a cross-functional enterprise system that integrates and automates customer service processes in the areas of sales, marketing, and product / service services related to the company and CRM capabilities can be done more quickly and optimally with the existence of technology. Technology is a supporting tool in complementing the added value of CRM. Komarudin and Widjaya (2018) argue that technology consists of all the equipment and accessories that support the CRM process. The results of this study reinforce the research findings of Jayachandran et al., (2005); Wang and Feng (2012) conclude that CRM technology has a significant effect on CRM capabilities.

The results of the study conclude that CRM capabilities have a positive and significant effect on marketing performance, so that the higher the knowledge of hospital owners / managers in understanding customer desires, market dynamics and competitors, the higher the hospital's marketing performance will be. Covid-19 pandemic results in changes to the consumer behavior which effects in various kinds of businesses decreasing, including hospitals. Many people are afraid and reluctant to go to hospital and prefer to use digital-based health applications. This is surely influential on the revenue and operational costs of a hospital administration process and it cannot be denied that Covid-19 has messed up cash flow, considering that during the pandemic, hospital income has decreased significantly. Operational costs, on the one hand, increase due to new standard procedures that can change in securing the hospital environment, both for employees and other medical personnel as well as hospital supporters. Moreover, the uncertainty in the future that the anti-Virus drug has still not been discovered. This is common today because people's safety is the highest law (*salus populi suprema lex esto*), and this is not to mention the problem of dispute claims that have not been resolved in the organizers of the national health insurance in this country. Umam (2017) explains that CRM capabilities are a strategy that companies need to optimize profits in increasing the resulting performance. In addition, the importance of implementing CRM capabilities, the hospital should have the ability to understand customer needs and anticipate negative behavior when interacting directly with customers. Marketing performance is a factor that is often used to measure the impact of the strategy adopted by the company (Ferdinand, 2000) and CRM capabilities appear as a strategic bridge between information technology and marketing strategies.

The Covid-19 pandemic has also impacted non-Covid-19 referral hospitals. The corona virus outbreak has resulted in a decrease in outpatient and non-Covid-19 hospital visits. This condition results in a decrease in the occupancy rate. The hospital, particularly the marketing team and the finance team, should be able to collaborate to find the right way to restore and improve the hospital brand. The hospital must be able to identify profitable services in the hospital, and in this case the hospital should filter which services have a more favorable prospect and which are not. In addition, the hospital collects all contact and patient information who are loyal to the hospital and come to visit frequently. CRM capabilities are a strategy that companies need to optimize profits in increasing the marketing performance they produce. Companies that can effectively implement their CRM capabilities as a business strategy will have the opportunity to become market leaders (Umam, 2017). The results of this study reinforce the research findings of Soliman (2011); Santoso and Sugiarto (2016); Umam (2017) who conclude that customer relationship management has a significant effect on marketing performance.

5. Conclusions and Suggestions

Based on the research results, the following conclusions can be drawn: Customer orientation has a positive and significant effect on CRM capabilities. Hospitals that are truly customer oriented are more likely to have superior CRM capabilities and build sustainable comparative advantage. Customer centric organizational systems have a positive and significant effect on CRM capabilities. Customer-centered organizational system allows companies to start sharing customer information, overcome functional barriers, devote themselves to customer-centered actions. CRM technology has a positive and significant effect on CRM capabilities. CRM technology can enhance an organization's ability to maintain

favorable customer relationships by gathering and analyzing information about profitable customers, facilitating more efficient and effective company-customer interactions, and streamlining product or service customization. CRM capabilities have a positive and significant effect on marketing performance. CRM capabilities are a strategy that companies need to optimize profits in increasing the resulting performance.

Based on the conclusions above, several suggestions can be put forward as follows: hospital management should review it by looking for information carried out by competitors, especially in providing services to customers without any complaints regarding their services, and hospital management still prioritizes trust as a factor that must be prioritized in order to establish long-term customer relationships. In addition, the researcher recommends that further researchers examine this problem by adding other variables that affect marketing performance, for example market information and human capital.

6. References

- i. Ayalew, E. (2018). *Marketing Management Graduate Program Effects of Customer Relationship Management (CRM) on Marketing Performance (Case study in selected Four Star Hotels In Addis Ababa)*, Thesis. Addis Ababa University, Ethiopia. 18-20.
- ii. Buttle, F. (2014). *Customer Relationship Management (Manajemen Hubungan Pelanggan): Concepts and Tools.*, Malang : Bayu Media Publishing.
- iii. Chan, S. (2003), *Relationship Marketing: Inovasi Pemasaran yang Membuat Pelanggan Bertekuk Lutut.* Jakarta: Gramedia Pustaka Utama.
- iv. Chang, W., Park, J.E.&Chaiy, S. (2010). How does CRM technology transform into organizational performance? A mediating role of marketing capability. *Journal of Business Research*, 63(8), 849-855.
- v. Ferdinand, A. (2000). Manajemen Pemasaran: Sebuah Pendekatan Strategi. *Research Paper*, Serie. No. 01 Program Magister Manajemen.
- vi. Goudarzi, M., Aghili S. M. & Tajeek, Z.M. (2019). Effect of Customer Relationship Management (CRM) on Marketing Performance, a Case Study in Mellat Bank of Khorram-abad County. *International Journal of Advanced Studies in Humanities and Social Science (IJASHSS)*, 8(3), 301-309.
- vii. Heningnurani, A.Y. (2019). Strategi Pemasaran RSUD H Abdul Manap Kota Jambi. *Jurnal ARSI*, 153-164.
- viii. Jayachandran, S., Sharma, S., Kaufman, P. & Raman, P. (2005). The Role of Relational Information Processes and Technology Use in Customer Relationship Management. *Journal of Marketing*, 69(4), 177-192.
- ix. Kincaid, J.W. (2008). *Customer Relationship Management: Getting It Right.* New Jersey: Prentice Hall.
- x. Komarudin. & Widjaya, Y.R. (2018). The Power of CRM and Service Innovation Capabilities toward Agencies' Sales Performance In Products Marketing. *Jurnal Computech & Bisnis*, 12(1), 73-84.
- xi. O'Brien, J.A. (2002). *Customer Relationship Management, Management Information Systems: Managing Information Technology in the E-Business Enterprise.* New York: McGraw-Hill Higher Education.
- xii. Peraturan Menteri Kesehatan Republik Indonesia Nomor 4 Tahun 2018 tentang Kewajiban Rumah Sakit dan Kewajiban Pasien.
- xiii. Rafiki, A., Hidayat, S.E. & Razzaq, D. Al Abdul. (2019). CRM and organizational performance: A survey on telecommunication companies in Kuwait. *International Journal of Organizational Analysis*, 27(1), 187-205.
- xiv. Santoso, B.Y.D. & Sugiarto, Y. (2016). Pengaruh Orientasi Pasar dan Customer Relationship Management Terhadap Kinerja Pemasaran Melalui Keunggulan Bersaing. *Diponegoro Journal of Management*, 5(3), 1-15.
- xv. Sin, L.Y.M., Alan, T.C.B. & Yim, F.H.K. (2005). CRM: Conceptualization and Scale. *Development. European Journal of Marketing*, 39(11/12), 1264-1290.
- xvi. Soliman, H.S. (2011). Customer Relationship Management and Its Relationship to the Marketing Performance. *International Journal of Business and Social Science*, 2(10), 166-182.
- xvii. Sorayaei, A., Valiollahi, H.R., Zadeh, M.H., Ghoryshian, S.H. & Dinari, A.M. (2013). Impact of Customer Relationship Management (CRM) on Marketing Performance: A Case Study in Mellat Bank of Mazandaran Province. *European Online Journal of Natural and Social Sciences*, 2(3), 2612-2619.
- xviii. Umam, K. (2017). Model Kapabilitas Customer Relationship Marketing: Pada Industri Tepung Tapioka di Kabupaten Pati. *EKOBIS*, 18(1), 56-70.
- xix. Wang, Y. & Feng, H. (2012). Customer relationship management capabilities: Measurement, antecedents and consequences. *Management Decision*, 50(1), 115-129.