

Social Media Role in Improving Customer Relationship Management: An Empirical Study in The Jordanian Islamic Banks

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ABSTRACT : *The study aimed to identify the impact of Social media in improving customer relationship management (CRM) at Jordanian Islamic banks (JIB), identify the impact of achieving the effectiveness of Social media at JIB. To achieve the objectives of the study, the researcher prepared a questionnaire to measure the role of Social media on CRM. The researcher selected the study sample randomly by distributing 365 questionnaires on the customers of JIB where (302) were retrieved. After reviewing the questionnaires, it was found that there were (28) questionnaires invalid for the statistical analysis. Thus, the total number of respondents was (274). In order to answer the study questions and test its hypotheses, the researcher extracted the arithmetic means and standard deviations and applied the multiple regression equation. Accordingly, the study reached too many results, most important of which is that there is a statistically significant effect for Social media on achieving the effectiveness of the CRM. The study recommended the need that JIB seeks for adding various characteristics of editing, deleting, copying, and setting time on the basis of text messaging through such networks as well as the need of conducting marketing studies aimed to enabling banks to achieve the customers' wishes in a method matching their expectations.*

KEYWORDS: *Social media, CRM, JIB.*

I. INTRODUCTION

The emergence of Internet technology, most notably the World Wide Web, has led to major changes in the organizations way compete with each other. They have greatly influenced the organizations way interact with their customers and have contributed significantly to customer thinking and behavior. They are able to search for the products and services to evaluate their alternatives and then decide whether to buy or not. The organizations that offer this technology will add value to their customers (Baird & Paresis, 2011). Social media has transformed traditional one-way communication into a multi-directional communication through a set of web-based applications that have emerged with the second generation of the Web, enabling individuals to communicate and interact with each other in a virtual environment (Berthon and Campbell, 2008). Balsa (2010) defines Social media as a program used to build communities on the Internet, allowing individuals to communicate with each other for a variety of reasons. The promotion of social networking sites is one of the most important ways to companies and businesses for realized the importance of providing new opportunities to market and products, stay close to certain categories of customers and know their opinions and attitudes towards their products and services, in addition to their opinion and future expectations regarding to products, prices, distribution and promotion methods (Payne & Frow, 2005). Face book is one of the most prominent Social media networks that, despite its recent age of no more than 12 years, has become the most popular and influential site in the world. These networks have become new advertising platforms that allow their customers to interact and communicate with each other and to identify and engage with brands. At the same time, these networks are channels that develop content through texts, images, audio and video, and are a complement to marketing efforts in an attempt to attract the largest number of consumers and the public. One of the most developed means of the 21st century (the age of the Internet and the spread of information) super-fast (Miller& Lammas, 2010).

Problem Statement: In view of the widespread spread of Social media, the most important social media networks, which has become one of the most effective means to connect all members of the community but exceeded it to reach individuals in different countries. Therefore, these networks sought to provide an appropriate number of sites that support communication. The most prominent of these sites is the Face book site. The researcher noticed through his observation and follow-up that this site is becoming more prevalent day by day and its role becomes more effective in communication between the individuals themselves or between

companies and their customers of individuals sought to find an effective way to serve these customers and attract as many as possible to activate their sales and expand their market share. Hence, the problem of the study is to achieve efficiency in CRM in the JIB through the use of social media. Accordingly, to study problem came to answer the following questions:

Study questions

Q1: What is the level of using Social media at JIB?

Q2: What is the level of applying CRM at JIB?

Q3: What is the role of Social media in improving CRM at JIB?

Importance of the Study: The importance of the study: The development of the Internet has played a major role in the business world, which has become an important means of accomplishing various businesses. The study also highlights the importance of the study of several variables related to social media in achieving the effectiveness of CRM. This is necessary in order to define and approximate the products to the customer's acceptance of this Hence, the importance of the study is to identify the level of use of Social media and its impact on CRM at JIB.

The Study Model: The figure below indicates the study model. Moreover, the ideal was created according to many studies in the literature.

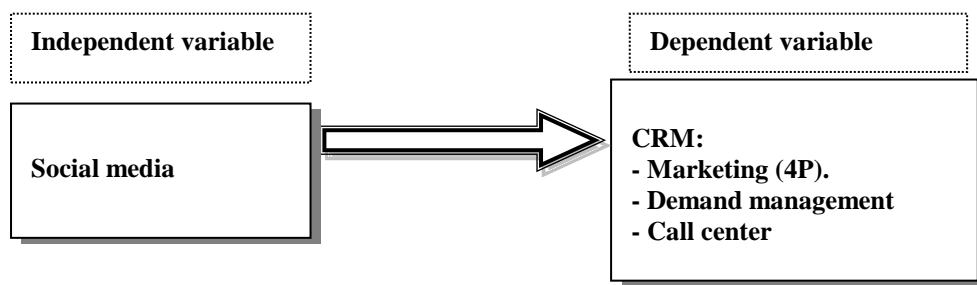


Figure 1: Research Model

Figure 1 shows the proposed model of study with three independent variables represents the social media and its dimensions one dependent variable represents the CRM

Objectives of the study: The purpose of the study is to determine the effects of social media tools on CRM from the Marketing, Demand management and Call center. The important of this study comes from itself because social media is the most essential entity in any business. Moreover, banks sector at Jordan looks for improving the ways of the Marketing, Demand management and Call center throughout CRM. Thus, the outcomes from this study try to help the researchers for conducting researches that relate with CRM. In addition, this embarks to assist the communication sector for boosting the CRM thought out social media. As well as role of social media will be explained to support banks sector for improving the CRM. Finally, there are a few serious studies in the Jordan that conduct about this topic.

The Study Hypotheses

The following hypothesis will guide the researcher in making presumptions and deep analysis.

H0: There is no statistically significant difference between Social MEDIA and CRM.

Sub-null hypothesis:

H0₁: There is no statistically significant difference between Social MEDIA and Marketing.

H0₂: There is no statistically significant difference between Social MEDIA and Demand management.

H0₃: There is no statistically significant difference between Social MEDIA and Call center.

II. LITERATURE REVIEW

There are too many descriptions about CRM. A general definition is going to be that it is an establishment approach to understand and affect customer behavior owing to meaningful communications in indent to develop customer contentment, customer holding for protection, customer loyalty and customer profitability (Miller& Lamma, 2010). Today's business environment is exceptionally active and experience speedy changes as a

conclusion of technological healing, increased awareness and peremptory request to render service their customers electronically. CRM is a strategy that used to ascertain more about customers' basic needs and their attitude in order to improve stronger relationship with all of them. Social media is the sketch content that created by people to using highly accessible and climbable publishing technologies. (Malthouse, et al, 2013). The compound of social media and CRM carve out tremendous occasion to strengthen customer interplay and yield businesses a path to exploit and evaluate how they use social networking while successfully attractive social line customers (Trainor, et al, 2014). Also, customers are the only resource of the corporation available benefit and forthcoming expansion. CRM can be consideration of as a marketing approach that is settled on customer instructions. (Storbeck, et al, 1994) There is a relationship between companies and customers that involve continuous of bi-directional correspondence and interaction. CRM involves managing of this relationship so it is lucrative and mutually beneficial. In the other hand CRM is not a business that only within a marketing department, it also involves maintain juridical changes in culture and strategies. CRM order an exhaustive change in the organization and people (Payne & Frow, 2005). CRM used in business for detect the new selling opportunities. Also, it is conducting instant and companywide access to customer histories. CRM has been arisen as a popular business strategy in today's competitive environment. It is a field to allow of the companies which is identifying destination their most profitable customers. It involves new and progress marketing strategies that not only detain the existing customers but also achieve new customer (Heller et al, 2011).

Therefore, social media effecting CRM. Because Social media is the whole of online communication channels dedicated to community-based login, interaction, content-sharing and cooperation. Social media is becoming complementary portion of life online as social websites and applications increase (Kim & Ko, 2011). Most traditional online media interpolate social ingredients, such as interpretation fields for users. In business, social media is using the market products, encourage trademarks, for connecting the current customers and countenance new business. Business always starts and closes with customers and hence the customers must be treated as the King of the market (Castro NoVo & Huang, 2012). All the business enhancements, profit, status, image etc. of the organization depends on customers. Hence it is important for all the organizations to meet all the customers' expectations and identify that they are satisfied customer. Customer satisfaction is the measure of how the needs and responses are collaborated and delivered to excel customer expectation. It can only be attained if the customer has an overall good relationship with the supplier. In today's competitive business marketplace, customer satisfaction is an important performance exponent and basic differentiator of business strategies. Hence, the more is customer satisfaction; more is the business and the bonding with customer. There are effect factors for CRM. One of these customer loyalties is the measure of success of the supplier in retaining a long-term relationship with the customer.

Thus, customer loyalty is when a supplier receives the ultimate reward of his efforts in interacting with its customer (Glynn & Brodie, 2014). Customer loyalty tends the customer to voluntarily choose a particular product against another for his need. Loyalty also means that customer is sticking to the supplier on certain grounds though he may be having other options also. It may be possible that the supplier may not have the best product or the customer may be having some problems with the supplier in respect of his supply of the product but the customer likes to ignore other options and prefers to continue with the same supplier as the customer thinks the supplier provides him more value and benefit than others (Hallowell, 1996). Another hand Customer loyalty is positively related to customer satisfaction as happy customers consistently favour the brands that meet their needs. Loyal customers are purchasing a firm's products or services exclusively, and they are not willing to switch their preferences over a competitive firm (Kim, et al, 2004). The other is a factor customer response is the reaction by the organization to the queries and activities of the customer. Dealing with these queries intelligently is very important as small misunderstandings could convey unlike perceptions. Success totally depends on understanding and interpreting these queries and then working out to provide the best solution. Customers can be totally satisfied by the type of response with a positive feeling towards the respondent (Bowen & Chen, 2001). They can also be totally dissatisfied by the responses and with negative feelings towards the respondent as the respondent could have messed everything. This research paper indicates the integration of the social media with CRM.

III. METHODOLOGY

Deductive approach is likely use to when there is an appropriate body of literature or enough knowledge about the undertaken research to develop a new theoretical framework and new research questions (Babbie, 2010). This study involves a descriptive analysis; descriptive research identifies what is, while analytical research determines "why it is that way or how it came to be" (Ethridge, 2004).

The quantification will use as research approach through a survey questionnaire, because quantitative research can: provide broad familiar cases; examine various patterns across many cases; demonstrate the significance of given problem; often grant insight and unambiguous information for a qualitative study (Creswell, 2013). In addition, primary data will be collected from the questionnaire. Consequently, after collecting and analyzing the data, the results will be discussed; the conclusion and recommendations can be reached.

Study Instrument; The instrument of the study is a questionnaire that was developed by the researcher for the purposes of the study. The questionnaire will be adapted in order to get started with collect and analysis data to identify the role of Social Media to improving CRM.

Research sample: The study sample consists of 365 customers who are used Social Media services in the banks.

Tests related to study instrument: Content validity: Attention was focused on ascertaining that each dimension is represented accurately by its items appropriately and that the items measure their dimensions (Sekaran & Bougie, 2014) and the content validity of the questionnaire through measuring the relation between the items and the dimensions they represent by using Pearson correlation coefficient. The confidents higher than (30%) were employed with the significance level at $(0.05 \geq \alpha)$ (AL-Shwiyat, 2013). Table (1) shows the presence of statistically significant relation $(0.05 \geq \alpha)$ among the items of the Variable which indicates the construct validity of the items.

Table (1): Pearson correlation coefficients to the Independent and Independent Variables

Variables		No. of items	Correlations	significant
Social Media		12	0.928	**0.000
Customer Relationship Management	Marketing (4P)	5	0.749	**0.000
	Demand management	5	0.810	**0.000
	Call center	5	0.947	**0.000

Correlation is significant at the 0.01 level (2-tailed).

Factor analysis: The factor analysis was applied with the principal comment on the responses of the study sample on the items, the loading and communalities values of each factor was calculated for each variable. Table (2) revealed that all loadings and communalities for all factors were high and pointed out that most of statistical resource accepted these results in case they were higher than (0.35) (Sekaran& Bougie, 2014).

Table (2) the value of loadings and communalities

Social Media, % of Variance: (39.14%)						CRM, %of Variance: (41.02%)					
No.	Loadings	Comm.	No.	Loadings	Comm.	No.	Loadings	Comm.	No.	Loadings	Comm.
1	0.522	0.487	9	0.762	0.637	13	0.668	0.658	21	0.746	0.620
2	0.461	0.530	10	0.656	0.584	14	0.693	0.621	22	0.837	0.772
3	0.494	0.568	11	0.737	0.640	15	0.786	0.658	23	0.815	0.744
4	0.530	0.572	12	0.617	0.471	16	0.658	0.477	24	0.605	0.512
5	0.437	0.515				17	0.623	0.489	25	0.463	0.507
6	0.461	0.559				18	0.805	0.741	26	0.474	0.460
7	0.569	0.556				19	0.840	0.769	27	0.472	0.473
8	0.672	0.593				20	0.742	0.690			
Kaiser-Meyer-Olkin Measure of Sampling Adequacy						0.870	Sig.		0.000		

Normal distribution of the data: The (one-sample kolmogorov-smirnov test) was used in this study to investigate that the data were distributed normally or not. Table (3) reveals that all significant values for dependent and independent variables were not statistically significant at $(0.05 \geq \alpha)$, which indicates that collect data of dependent and independent variables were normal distributed.

Table (3): One-Sample Kolmogorov – Smirnov Test

Variable	No. of items	Kolmogorov-Smirnov Z	Sig.
Social Media	12		
Marketing (4P)	5	0.974	0.541
Demand management	5	0.821	0.495
Call center	5	1.012	0.168
Customer Relationship Management	15	0.989	0.264
Total	27	0.754	0.459

Reliability test: for test the internal consistency Researcher used (Cronbach alpha), to assure the consistency and stability of the questionnaire items. The standard acceptable value is (70%) and more (Sekaran & Bougie, 2014, p268). Table (4) revealed that correlation values were high and ranged from (0.813) to (0.904) with average (0.939) which is above (0.70). This leads to accept reliability of the study instrument.

Table (4): Cronbach’s Coefficient Alpha

Variable	No. of items	Cronbach’s Coefficient Alpha
Social Media	12	0.904
Marketing (4P)	5	0.817
Demand management	5	0.813
Call center	5	0.821
Customer Relationship Management	15	0.895
Total average	27	0.939

Characteristics of the sample of the study : Table (5) revealed that which Percentage of males represented (59.12%), while the Percentage of female represented (40.88%). and the highest percentage of sample (38.699%) related to age group (from 40<50 years), and the second ranked in the age group (from 30<40 years) which represented (28.47%). But the distribution of sample related to Academic degree, the highest percentage of the sample (64.23%) to Bachelor's degree holders, and the second ranked to Master's degree holders which represented (17.15%) of total study sample. The results indicate that most of participants are mature enough to limit the Impact of using Social Media to improving CRM.

Table (5): demographical characteristics of the respondents (n=274)

Demographic Information	Frequency	Percentage
Gender		
Male	165	59.12
Female	109	40.88
Age		
< 30 years	36	13.14
From 30<40 years	78	28.47
From 40<50 year	106	38.69
50 years or more	54	19.71
Academic degree		
Diploma or less	18	6.57
Bachelor	176	64.23
Master	47	17.15
PhD	33	12.04
Total	274	100.0

Results & Discussion

First: Social Media: Table (6) showed the means and standard of the Social Media at JIB as perceived by customers.

Table (6): The attitudes towards Social Media

Order	No.	Items	Mean	SD	Level
1	9	I can make voice and video calls freely and securely through social networks.	4.11	0.86	High
2	5	Social networks work to consolidate social relationships through sharing photos and videos.	4.10	0.81	High
3	12	Social networking brings people closer to each other by making voice and video calls.	4.09	0.76	High
4	2	Text messaging across social networks is an important tool for communication and acquaintance between individuals and communities.	4.07	0.75	High
5	1	Text messaging across social Media is easy to use.	4.02	0.79	High
6	3	Social networks can quickly upload pictures and videos.	3.97	0.78	High
7	6	Social Media provide information at the required time.	3.96	0.81	High
8	7	Social Media provide accurate information for decision-makers.	3.95	0.81	High
9	4	Social Media provide accuracy in the basic input and output data.	3.89	0.74	High
10	8	Text messaging via social networks helps you to exchange information and learn the latest news and developments.	3.88	0.75	High
11	10	Social networks allow for international calls at low cost.	3.85	0.84	High
12	11	The results I get from using Social networks meet my needs.	3.82	0.85	High
Social Media			3.98	0.54	High

Table 6 shows that the attitudes of the participants in the study sample were very high towards all the items related to Social Media which ranged between (3.82- 4.11); reviewing the order of the items shows that the item (9) stating that "I can make voice and video calls freely and securely through social networks" which was ranked first (Mean= 4.11, SD=0.86). then for item (5) "Social networks work to consolidate social relationships through sharing photos and videos" which was ranked second with (Mean= 4.10, SD=0.81), while the lowest mean for item (11) stating that "The results I get from using Social networks meet my needs" which was ranked final with a mean of (Mean= 3.82, SD=0.85) by high agreement degree.

In general, the total results suggest the presence of a high level of Using Social Media at JIB, The average mean was (3.98, SD= 0.54), indicating that the attitudes are similar with the absence of variance among the responses of the participants of the study concerning at this variable.

Second: usage of CRM: The following Table showed the means and standard of CRM (Marketing (4P), Demand management, Call center) at JIB as perceived by customers.

Table (7): The attitudes about CRM

Order	No.	Items	Mean	SD	Level
Marketing (4P)					
1	17	The management of JIB provides a decision which relate with product pricing.	4.09	0.82	High
2	14	The management of JIB presents offers to its customers.	4.01	0.81	
3	13	The management of JIB has a marketing professional staff in marketing activities unit.	4.00	0.78	High
4	15	The management of JIB takes attention of customer's feedbacks about its products.	3.91	0.79	High
5	16	The management of JIB ensures the customers satisfaction about its goods and services.	3.84	0.75	High
(Marketing (4P))			3.97	0.56	High
Demand management					
1	21	The management of JIB traces the customer's order in all order	4.16	0.81	High

		stages.			
2	19	The management of JIB opens the communication channels between the JIB and the customers to commercial activities.	4.08	0.84	High
3	18	The management of JIB provides the customers' requests on time.	4.06	0.88	High
4	20	The management of JIB uses the efficiency planning to predicate the demand future.	3.96	0.77	High
5	22	The management of JIB provides a linking the customer order with management.	3.95	0.92	High
Demand management			4.07	0.60	High
Call center					
1	27	Call center offers the latest on JIB and services.	4.08	0.83	High
2	26	It brings the call center at JIB for customer questions and inquiries about the company's products and services.	4.06	0.83	High
3	24	Call center assists of suggestion services to customers to find the demand place.	4.04	0.72	
4	23	Call Center helps to solve the problems facing the customer.	4.03	0.89	High
5	25	Call center uses the modern variety communication to deal with customers (Email, Facebook, whatsapp... etc).	3.97	0.81	High
Call center			4.04	0.59	High
General tendency (CRM)			4.02	0.47	High

Table (7) shows that the attitudes of the participants in the study sample were very high towards all the variables related to CRM, and shows that the total results suggest the presence of a high level related to usage of Demand management which was ranked first (4.07, SD=0.60). so high level related to usage of call center which was ranked second with (4.04, SD=0.59), and finally by high level of (Marketing (4P) which average mean was (3.97, SD=0.56), In general, the total results suggest the presence of a high level of m CRM at JIB sector, with average mean was (4.02), and low standard deviation (0.47),, indicating that the attitudes are similar with the absence of variance among the responses of the participants of the study concerning at this variables.

Hypotheses Test

Testing the first hypothesis: The first hypothesis state that “There is no significant influence for the Social Media on CRM”, In order to test this hypothesis for each variable in isolation, the main hypothesis was divided into three sub hypotheses. And Simple Linear Regression analysis was used to test the sub hypotheses.

Testing the first sub hypothesis: State that “There is no significant influence for Social Media on Marketing”, for the testing this hypothesis the Simple Linear Regression analysis was used.

Table 8: Results of simple regression test of the Social Media on Marketing

Independent Variable	R	R ²	F-value	Coefficient	T-value	Sig.
Social Media	0.674	0.454	225.818	0.674	15.027	0.000

Dependent Variable: Marketing : Table (8) revealed a positive relationship between the Social Media and Marketing with a value of (0.674) and statistically significant on ($0.05 \geq \alpha$). Results suggest also that the R² reached (0.454) which indicated that the independent variable (Social Media) could explain (45.4%) of the changes that occur in the dependent variable (Marketing) which implied that the variable is important in the Marketing. also showed a positive effect of statistically significant at level ($\alpha \leq 0.05$) of the Social Media on Marketing, and the effect level was (Coefficient= 0.674, $p > 0.000$), which means that the increase in the Social Media by one degree will lead to increase Marketing at (67.4%). this also ensures the t-Statistic Value (15.027) with statistically significant (0.000), which showed moral regression at ($0.05 \geq \alpha$). Accordingly, we reject the first sub hypothesis and accept alternative hypothesis which state that “There is a significant influence for Social Media on Marketing”.

Testing the second sub hypothesis: State that “There is no significant influence for Social Media on Demand management”, for the testing this hypothesis the Simple Linear Regression analysis was used.

Table 9: Results of simple regression test of the Social Media on Demand management

Independent Variable	R	R ²	F-value	Coefficient	T-value	Sig.
Social Media	0.629	0.396	178.421	0.629	13.357	0.000

Table (9) revealed a positive relationship between the Social Media and Demand management with a value of (0.629) and statistically significant on ($0.05 \geq \alpha$). Results suggest also that the R² reached (0.396) which indicated that the independent variable (Social Media) could explain (39.6%) of the changes that occur in the dependent variable (Demand management) which implied that the variable is important in the Demand management. also showed a positive effect of statistically significant at level ($\alpha \leq 0.05$) of the Social Media on Demand management, and the effect level was (Coefficient= 0.629, $p > 0.000$), which means that the increase in the Social Media by one degree will lead to increase Demand management at (62.9%). this also ensures the t-Statistic Value (13.357) with statistically significant (0.000), which showed moral regression at ($0.05 \geq \alpha$). Accordingly, we reject the second sub hypothesis and accept alternative hypothesis which state that “There is a significant influence for Social Media on Demand management”.

Testing the third sub hypothesis: State that “There is no significant influence for Social Media on Call center”, for the testing this hypothesis the Simple Linear Regression analysis was used.

Table 10: Results of simple regression test of the Social Media on Call center

Independent Variable	R	R ²	F-value	Coefficient	T-value	Sig.
Social Media	0.688	0.474	244.679	0.688	15.642	0.000

Table (10) revealed a positive relationship between the Social Media and call center with a value of (0.688) and statistically significant on ($0.05 \geq \alpha$). Results suggest also that the R² reached (0.474) which indicated that the independent variable (Social Media) could explain (47.4%) of the changes that occur in the dependent variable (Call center) which implied that the variable is important in the Call center. also showed a positive effect of statistically significant at level ($\alpha \leq 0.05$) of the Social Media on Call center, and the effect level was (Coefficient= 0.688, $p > 0.000$), which means that the increase in the Social Media by one degree will lead to increase Call center at (68.8%). this also ensures the t-Statistic Value (15.642) with statistically significant (0.000), which showed moral regression at ($0.05 \geq \alpha$). Accordingly, we reject the third sub hypothesis and accept alternative hypothesis which state that “There is a significant influence for Social Media on Call center”.

Test the Second hypothesis: The Second hypothesis, which state that “There is no significant statistical differences among Social Media referred to demographic variables (Gender, Age, Academic degree)”, To investigate it the means and standard deviation were conducted for Social Media variable followed by demographic variables and used Multivariate Analysis of Variance (MANOVA).

Table (11): The means and standard deviation of Social Media depending on (demographic variables)

Variables	Description	Numbers	Mean	Std.
Gender	Male	165	3.995	0.567
	Female	109	3.948	0.380
Age	< 30 years	36	3.956	0.661
	From 30<40 years	78	4.027	0.461
	From 40<50 year	106	4.002	0.539
	50 years or more	54	3.970	0.413
Academic degree	< 30 years	36	3.936	0.263
	Diploma or less	18	3.863	0.601
	Bachelor	176	3.973	0.441
	Master	47	4.084	0.369
	PhD	33	4.027	0.432

Table (11) revealed that there are apparent differences in respondents about Social Media depending on (Gender, Age, Academic degree), in order to verify the significant of these differences, the MANOVA was applied to find out the differences, table (12) shows that:

Table (12): MANOVA of Social Media depending on (demographic variables)

Source	Sum of Squares	Df	Mean Square	F	Sig.
Gender	0.410	1	0.410	1.417	0.235
Age	2.904	4	0.726	1.737	0.162
Academic degree	2.479	3	0.826	2.914	0.035*
Error	69.232	258	0.268		
Total	81.363	273			

Note: Significance levels at 5% (*).

It can be noted many results from table (12). There is an insignificant difference in respondents about Social Media depending on (Gender, Age and Academic degree) variable, where (F) value was not statistically significant at the level of $\alpha \leq 0.05$.

Test the third hypothesis: The third hypothesis, which state that “There is no significant statistical differences among Customer Relationship Management referred to demographic variables (Gender, Age, Experience, Academic degree, and Job description)”, To investigate it the means and standard deviation were conducted for CRM variable followed by demographical variables and used Multivariate Analysis of Variance (MANOVA).

Table (13): The means and standard deviation of CRM depending on (demographic variables)

Variables	Description	Numbers	Mean	Std.
Gender	Male	165	4.026	0.479
	Female	109	3.969	0.426
Age	< 30 years	36	3.901	0.596
	From 30<40 years	78	4.003	0.413
	From 40<50 year	106	4.047	0.405
	50 years or more	54	3.981	0.459
	< 30 years	36	4.364	0.238
Academic degree	Diploma or less	18	3.982	0.506
	Bachelor	176	4.028	0.409
	Master	47	4.082	0.332
	PhD	33	3.968	0.517

Table (13) revealed that there are apparent differences in respondents about CRM depending on (Gender, Age, Academic degree), in order to verify the significant of these differences, the MANOVA was applied to find out the differences, table (14) shows that:

Table (14): MANOVA of CRM depending on (demographic variables)

Source	Sum of Squares	Df	Mean Square	F	Sig.
Gender	0.043	1	0.043	0.210	0.647
Age	0.570	4	0.142	0.697	0.595
Academic degree	0.053	3	0.018	0.086	0.968
Error	52.709	258	0.204		
Total	60.258	273			

Note: Significance levels at 5% (*).

It can be noted many results from table (14). There is an insignificant difference in respondents about CRM depending on (Gender, Age, and Academic degree) variable, where (F) value was not statistically significant at the level of $(\alpha \leq 0.05)$.

IV. CONCLUSION

Summarized Results

- There is a significant influence of Social Media on CRM in JIB.
- There is a significant influence for Social Media on the Marketing in JIB.
- There is a significant of Social Media on demand management in JIB.
- There is a significant of Social Media on call centre in JIB.

RECOMMENDATIONS: The study recommended the need that JIB seeks for adding various characteristics of editing, deleting, copying, and setting time on the basis of text messaging through such networks as well as the need of conducting marketing studies aimed to enabling banks to achieve the customers' wishes in a method matching their expectations JIB should support operations to encourage creativity in various functional departments. Moreover, a create new approaches will help JIB to design a new Processes and procedures for work. Therefore, it will develop the internal system to achieve goals.

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