

# The Impact of Organizational Agility on Customer Relationship Management in Kuwaiti Commercial Banks

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## Abstract

The study aimed to investigate the impact of the organizational agility by its dimensions: employee empowerment, organic organizational structure and organizational learning on customer relationship management with its dimensions: customer attracting, customer interacting, customer knowing, customer value and customer retaining. The study was conducted on a sample of (159) managers working in (5) commercial banks in the State of Kuwait.

The study found that there are high levels of two dimensions of organizational agility, namely: employee empowerment and organizational learning, while the level of organic organizational structure was medium. As for the level of customer relationship management dimensions, they were all high.

The results indicated that there is a significant impact of organizational agility on customer relationship management, especially with regard to employee empowerment and organic organizational structure, while organizational learning did not have a significant impact on customer relationship management.

**Keywords:** Organizational Agility, Customer Relationship Management, Commercial Banks, State of Kuwait.

## 1. Introduction

The organizations began to carry out their activities and tasks within the framework of the continuous process of change, resulting from the instability and stability in their environment, and accordingly they are trying to possess a set of capabilities and resources, although they know well that they are different in their characteristics, which is reflected in the existence of the organization and its survival and the different results.

The concept of customer relation management came as one of the new entrances produced by technological developments in communication and communication, and the increase in competition in the market in terms of the number of competitors, and the services provided to meet their needs and desires, and the importance of using it increased with the increase in interest in improving the value of the customer's life cycle. Identifying customers' needs and providing value-added services to them are among the success factors of business organizations, in addition to providing banks with a strong competitive advantage that enables them to remain in the market in light of globalization, and intensify

competition for customer service, and gain their loyalty. Developments also led to the creation of a new reality for banks that made them start the trend towards managing customer relationships electronically to ensure maximum customer satisfaction, and provide historical information and data about them to support their areas of operations (Fingar et al., 2018). The lightness of the organization is an important means in managing this unexpected change, and managing the risks that banks face in light of this change. Organizational lightness means the ability to survive and thrive in a constantly changing competitive environment, by rapidly interacting with changing markets, introducing new products and according to customer expectations (Nafei, 2016). Organizational agility is also indicative of efficiently changing operating processes, responding to changing and uncertain market conditions, and organizations that have agility are the ones that possess the necessary skill to move between the changing business, so the sophisticated and successful organization is through purposeful agile strategies that affect the organization's response effectively (Nicholas, 2012, 2).

## **2. Study Problem and Questions**

Commercial banks are among the most important organizations that adopt customer relationship management. As a way to face the sharp competition in the market with the aim of retaining its customers, earning their loyalty by providing them with the best service and achieving their satisfaction. From here emerges the problem of the study in the extent of the ability of Kuwaiti commercial banks to deal with changes in the desires and needs of customers, and their ability to respond to these changes, as it became necessary to evaluate the management of customer relations in banks to ensure the achievement of the desired goals. The global system today is characterized by the speed of movement in which changes and transformations continue to escalate and the forces of change rise in many parts of the world, and the problems that organizations face as a result of these developments, which requires harmonization between the continuity of these banks on the one hand, and taking into account the requirements of development, change, pressures, and internal challenges. And external influences on its survival, growth, and ability to continue on the other hand.

Kuwaiti commercial banks face environmental conditions that are characterized by rapid and continuous acceleration resulting from the rapid change in the factors of their environment, which necessitates making strategic changes and increasing competition, which puts these banks in front of major challenges if they want to maximize their profitability, maintain their continuity, and increase their effectiveness. Therefore, the study of organizational agility is considered an advanced study in the field of organizational management. Therefore, this study will try to answer the following questions:

1. What is the level of importance of organizational agility in Kuwaiti commercial banks?
2. What is the level of importance of customer relationship management in Kuwaiti commercial banks?
3. Is there an impact of organizational agility on customer relationship management in Kuwaiti commercial banks?

## **3. Study Importance**

The importance of the study stems from the theoretical point of view the importance of customer relationship management on banks in achieving their satisfaction, and the effectiveness of the method of dealing with the departments of Kuwaiti commercial banks in maintaining their customers, by improving the service provided to them in order to improve competitiveness, where the success of banks in managing their relationship with their customers is considered one of the most important indicators of the success of these banks. As well as in dealing with an important and influential element in the work of these banks, which is the organizational agility, which is an administrative activity practiced by the senior management in the bank as an innovative product. Through appropriate support for this activity which enables the bank to achieve a competitive advantage. The importance of the

study also appears in that it is one of the few studies that dealt with the effect of organizational agility in managing customer relations in Kuwaiti commercial banks, which was not covered by a previous study, which is a new addition to the Arab Library.

The importance of this study lies in the following aspects:

1. The theoretical aspect: It is expected that this study will constitute additional scientific accumulation for researchers in the field of research, which can be applied to different systems, sectors, and financial and non-financial institutions.
2. The application side: The study will assess the impact of organizational agility in managing customer relations in Kuwaiti commercial banks, to put the hand of decision makers on the most important results that will be reached in a way that will help improve their performance in managing their relationship with their customers, which will be positively reflected in improving the quality and quality of service provided to them.

Banks realized that their success depends on the level of satisfaction of their customers, and that improving their service is an important component of customer relationship management, and no financial organization can neglect it, and ask what should be done to ensure the best service is provided, and to achieve customer satisfaction, to ensure the bank's competitive advantage and stay in the market (Al-Azab & Al-Ramidi, 2020). The importance also lies for managers working in banks to increase their ability to respond quickly to change, which is the prominent feature of this era, in which banks must conduct their business with high lightness, and it is that option that corresponds to the needs and priorities of the bank and the ability to achieve its goals from the viewpoint of decision makers and influencers in it. The importance of the banking sector is also evident in being a vital resource for the Kuwaiti economy, due to the facilities and financing provided by these banks to stimulate commercial activity, ease of transfer of funds, and support for various economic projects.

#### **4. Study Objectives**

This study aims to verify the following:

1. Exposing the level of importance of regulatory agility in Kuwaiti commercial banks.
2. Exposing the level of importance of customer relationship management in Kuwaiti commercial banks.
3. Verify the effect of organizational agility in managing customer relations in Kuwaiti commercial banks.

#### **5. Theoretical Framework**

##### **5.1. Organizational Agility**

The concept of organizational agility has aroused the interest of researchers, writers, and interested parties for the importance it represents in business environments (David, 2009; Park, 2011). This interest has pushed researchers to develop many definitions about this concept, and among these definitions that organizational agility means "a dynamic ability to activate the organizational strategy in business organizations that are characterized by rapid change and continuous complexity. This is done with continuous monitoring, in addition to adapting to the desires and needs of customers. Without there being any abandonment of the organizations vision and mission" (Park, 2011, 23).

It was the first appearance of this concept in the industry, especially in the manufacturing industry, and then this concept developed to extend to commercial work. This was due to facing all the changes that are described as unprecedented in business environments in organizations, and this indicates that any business organization possesses an organizational agility. Significantly, it can meet the needs and desires of customers at all times, and provide new products that are characterized by

quality, and the formation of a number of strategic alliances in an easy and accessible way, then a number of researchers developed the organizational movement and among them the darkar who developed this concept in line with the activity of business organizations and which leads to significantly raising the level of the supplies of these organizations, there is also a clear link between the concept of organizational agility and the structures of business organizations, and it has a close relationship with competition between these organizations in the target markets, in addition to that this concept is related to concepts related to the strategic success of organizations in business environments characterized by turmoil, complexity and constant change (Reid & Saders, 2011, 184).

Sherhiy (2002) indicates that organizational agility enables business organizations to carry out specific tasks in open systems of a management model appropriately, which has a role in managing opportunities and risks embodied in commercial activities, and contribute to the occurrence of new innovations and inventions in business organizations.

Other researchers had several contributions to the development of this concept, among them (King (2015), who showed that organizational agility is an open system that is characterized by dynamism and strategic flexibility, and this concept has a clear connection with the concept of time management, and it is also related to the success of business organizations that adopt this The concept is to achieve clear flexibility at work, and he also showed that the concept of organizational movement refers to the continuous movement of resources that drives organizations to develop their products to have value and benefit, to obtain high profits, and to reduce organizational waste in business environments due to their lack of adoption of modern management concepts that help them to Adapt and persist in a complex and ever-changing work environment.

Researchers have varied views regarding the dimensions of organizational agility, as Park (2011) shows that they include organizational learning and creativity, while Janssen (2010) indicated that they include empowerment and organic structures, while Bessant et al. (2001) indicated that the dimensions include innovation And organizational learning. As for the dimensions of the current study, depending on the efforts of researchers, they include employee empowerment, an organic organizational structure and organizational learning.

1. Employee Empowerment: The concept of empowerment appeared in managerial thought as one of the modern concepts, as it began to focus on the human aspects and then the moral aspects. Several studies contributed to the flourishing of this concept, including the study of Hawthon, Douglas Malligor's theory, and other theories, to take a new dimension in the field of administration (Hamed & Muhammadani, 2019, 392). Employee Empowerment is a concept that has been circulated in business organizations, which is based on giving workers the freedom to do business in their own way without interference from management, which means giving workers confidence, freedom and resources to act according to their personal judgments, and this is done by providing workers with the necessary skills at work through training them and developing their performance levels. And achieving organizational symmetry for workers in business organizations to achieve job satisfaction for them (Al-Qaryouti, 2016, 11).

The importance of empowerment appears in that it helps organizations achieve organizational growth, provide opportunities for the development of the organization and enhance its ability to make constructive decisions. Through facilitating the process of continuous strategic planning, achieving the principle of administrative democracy, increasing the productivity of the organization, it also leads to developing work teams and increasing the ability of individuals to creativity and innovation, and increasing their job satisfaction (Janssen, 2010).

2. Organic organizational structure: the organic structure is characterized by flexibility, decentralization and lack of oversight, as the organization is informal, decentralized and

relatively simple, and workers in organic organizations tend to be more general in their orientations (Abu Bakr & Al-Naim 2009, 45).

This term is also more open and flexible, as the tasks are less specific, which allows individuals to modify them in a way that suits the situation, because individuals have the ability to adapt to changing situations, and what distinguishes the organic structure is that the process of decision-making and authority is distributed across various organizational levels. The organic structure is subject to division of work, but the tasks of individuals are not subject to division, and individuals are characterized by high training and it depends on the use of work teams (Sultan, 2016, 27).

The importance of the organic structure is highlighted by the fact that it is an effective tool and means in achieving efficient flow of business flow, accomplishing tasks and allowing data and information to flow in a way that can make decisions more effective, and it also helps business organizations to respond appropriately to all internal and external changes and to achieve alignment and adaptation. It also prevents duplication and interference in the various organizational activities, and helps it to implement its plans effectively and better use the organization's resources, and it also facilitates the process of defining the roles and duties of each individual according to legislation, procedures and standards, and achieves harmony between all administrative units in the organization.

3. **Organizational learning:** It is expressed in the process of acquiring and interpreting information, which is the behavioral and perceptual changes that have an impact on the organizational performance. Organizational learning is a contemporary concept that management scholars are interested in, because of its prominent impact on the level of organizations, as many business organizations have adopted modern management methods, including the promotion of organizational learning, which allowed to increase the awareness of these organizations and their awareness of information related to the internal and external environment of the organization and the various parties. The importance of the concept of organizational learning has increased for several reasons, including the need for innovation, current complexity, competitiveness in a rapidly changing environment, and the ability to learn in a complex, multi-dimensional environment, so organizational learning is the most important ability to face the challenges of the changing world. During the past two decades, structured learning has received increasing central attention from researchers and authors, as there was a large amount of studies that dealt with the subject, which led to a diversity of views on the nature of organized learning (Hassan, 2008, 22).

## **5.2. Customer Relationship Management**

Customer relationship management systems have appeared in the IT and software industry. Business organizations usually spend large sums on a customer relationship management system and aim to create a comprehensive and integrated view of the customer (Bueren et al., 2004). The intensity of competition and its increase among organizations and the decrease in the level of loyalty among customers prompted this to the emergence of the concept of developing relationships with customers (Gebret et al., 2002), which led to the existence of advanced technologies and decisions based on customers and the extent of their response to the products offered by these organizations. The challenge today is not only in searching for new customers, but in understanding and realizing the needs and requirements of customers and maintaining them, which has led to an increasing demand for effective means of collecting and storing the largest amount of data related to customers so that the organization can understand the behavior of customers and their behavior, analyze it and realize their aspirations (Al-Taie & Al-Abadi, 2009).

The customer relationship management system reflects the real and pivotal role of customers in the strategic situation of the organization, as it does what enables it to make procedural arrangements to understand the needs of customers, and to exploit his experience and knowledge in the marketing field (Jallab & Al-Abadi, 2010, 6). The characteristics of the products they need and want to attract and retain customers, reach their satisfaction and enhance their loyalty (Hanvanich et al., 2003). Shani and Chalasani (1992) believes that customer relationship management is working on concerted efforts in an integrated and distinct manner in order to maintain and develop the relationship with customers and strengthen that relationship continuously, adding value to them for the exchange of benefit from all sides.

Today, the management of the organization has taken a new approach in managing its relationship with customers, after the development of the world of technology, which led to a major change in the business style and the pattern of customers. Alhaiou (2011) points out that the customer today can get all the information he needs about the products by browsing through the websites at any time and from anywhere, because the websites have become a very important factor in the success of the organizations, and they play a prominent role in attracting and attracting customers and motivate them to communicate with the organization and deal with it.

Several definitions of customer relationship management emerged, which differed due to the different views of researchers. One of these definitions is that it is “a business strategy that includes focusing the organization’s knowledge, operations and organizational structure around customers to ensure their survival and continuity in the organization” (Al-Bujari, 2018). It was also defined as “a philosophy that places customers at the point of product design in order to direct the resources and efforts of the organization to provide the best services and enhance and maximize customer loyalty to it” (Al-Dulaimi and Al-Kaabi, 2016).

The general goal of implementing customer relationship management is to develop that relationship in a larger and more profitable manner, enabling an effective customer base management through which you can classify the most profitable customers, keep them and satisfy them. The main goal of managing the relationship with the customer is to win the most important and profitable customers, keep them and ensure their loyalty, as customer loyalty leads to reducing marketing expenses, as they do not need advertising methods or focused advertising, and they will always buy the organization’s products in the future and will not be affected by the intense advertising methods before competitors to turn to. Loyal customers will help the organization to become more aware and understanding of their needs and expectations, which will make it easier for the organization to succeed in satisfying them, but this goal is not easy to achieve, as is the case in Maslow’s ladder of needs, as self-realization in this ladder is at the top of the pyramid and not It can be reached only after passing through all the gradients, starting from the bottom of the pyramid. Managing the relationship with customers is not a lifeboat or a magic solution that can provide all solutions and reach customers to the point of satisfaction and achieve their loyalty, but its application usually involves many necessary procedures and changes in this system, from information management applications, administrative processes, and organization, and employee behavior, in order to achieve the goal of managing customer relations (Bueren et al., 2004).

Organizations seek to prolong the relationship between them and customers, and work to exploit them with the aim of creating value, as well as aiming to extend bridges of the relationship between them and all stakeholders (customers, suppliers, shareholders ... and others), in order to reach their greatest value, which is to create client capital (Gebret et al., 2002).

There were many researchers' points of view in defining the dimensions of customer relationship management, as Gebret et al. (2002) it includes interaction with the customer and attracting the customer, as indicated by Sterne (2003) that it includes customer value, interaction with the customer, and knowledge of the customer, and both Al-Adwani and Al-Hamdani (2018) indicated that the dimensions of customer relationship management are represented in attracting customers Interact with customers, customer knowledge, customer value, and customer retention. The researchers

believes that the last point of view is the most comprehensive of customer relationship management that was adopted in this study.

1. Customer attracting: The process of caring for customers is one of the basic tasks of business organizations, and it greatly affects the success of their strategy, thus enhancing the competitive advantage in the environment in which they operate, which shows the importance of attracting customers as an important factor in the success and continuity of organizations (Yechlif, 2018). From here, business organizations work to target customers who can serve them efficiently, and from here marketing managers work to attract customers from the market who can achieve good opportunities for the organization in growth and profitability, and this requires business organizations to be selective in choosing the part of the market what you will serve and in choosing the customers, the matter for these organizations is to focus on the value of these customers and their ability to achieve growth and profitability, regardless of their number (Abu-Alnaga, 2013, 33).
2. Customer interaction: It is the process of dealing with customers through a long-term profitable relationship, which enables customers to obtain the product and keep it in the organization. There is no doubt that the success of business organizations depends on several reasons, including the provision of distinctive and high-quality products, the interaction of organizations with customers, rapid responses to change in their tastes, flexibility in accepting ideas and opinions, and a quick response in providing service to them, so meeting the needs and desires of customers is the cornerstone of survival organizations in today's world (Haddawi & Hassan, 2018). The customer interaction activity focuses on creating a strong customer experience as a field in which business organizations compete to grow their market share (Attia, 2014). Business organizations need to create a complete, coherent and sensory experience for customer that resonates and distinguishes the organization from the competition to build an emotional relationship with them, and interaction with customers has become one of the basic areas for business organizations, especially for women working in the service sector.
3. Customer knowing: It is the methods used by business organizations to identify customers in terms of their characteristics, desires and needs, in a way that can be met to retain them and gain their loyalty. Haddadin (2014) points out that customer knowledge management means the processes of acquiring and analyzing information obtained from the customer related to his needs and expectations and converting that information into useful knowledge that enables business organizations to provide services that meet the expectations and desires of customers in general. Customer knowledge management is important in identifying the customers' desires and needs so that they are met, which increases the competitiveness of business organizations by providing distinctive services and products to customers. Attia (2018) believes that customer knowledge is an important term, as it is directly related to the customer relationship management process, as this term is based on the fact that knowledge of customers is one of the important elements in the process of building a customer base, and this in turn directly reflects on the competitive advantage of the organization. Customer knowledge management in general is an important tool used by business organizations to manage perceptions of customers in them, and this tool works to manage the interactions of these customers with any part of the organization that has an impact on the behavior of customers and their buying behavior in those organizations (Rowland et al., 2016).
4. Customer value: Customer value can be defined as “the value that customers contribute to business organizations now and in the future, which takes into account the impact of the long-term relationship between the organization and customers, as this trend shows the role and importance of the customer relationship with the organization to create

value and contribute to achieving this value. To the point where customer value is equal to the value of the organization (Abbas & Al-Janabi, 2017, 45) It is the process of focusing on customer value, which is one of the important marketing issues for all to achieve success, by trying to provide a unique value while trying to understand how customers perceive value. Customers is one of the organizational strategies and processes that seek to increase the number of business and the return of the organization by developing a permanent, sophisticated and harmonious relationship with customers, and the key to building lasting customer relationships aims to achieve value for the customer through appropriate persuasion and satisfaction (Sheikh, 2018).

5. Customer retention: The customer retention process means the ability to retain customers who deal with the organization, and there is constant communication with them (Johye & Soobin, 2016). Creating constructive relationships between the organization and its customers and working to develop this relationship in a way that leads to its long-term continuation is a step that business organizations take to give this relationship more support on the basis that it is a major resource for business organizations and contributes to increasing their profitability (Attia, 2018). The process of customer retention refers to a group of activities, interactions and communications carried out by organizations in the long term in order to retain these customers, and it is an important process that these organizations can retain customers for a long period of the life of the product.

## **6. Literature Review**

Farhat (2015) tried in his study to highlight the importance of the customer relationship management strategy as a basic source of sustainable competitive advantage, to identify the extent to which the customer relationship management strategy was applied, to identify the extent of organizations' interest in involving employees in the customer relationship management strategy, and to identify the level of customer satisfaction and loyalty, and knowing the role of the customer relationship management strategy in achieving customer satisfaction and loyalty, in addition to identifying the role of the customer relationship management strategy in achieving competitive advantage. The researcher concluded that the organizations engage employees in them, which indicates the great interest that he attaches to this concept, as the organizations pay all the requirements for the sustainability of the relationship with customers, and that there is interest in implementing the strategy of managing the relationship with customers, and keenness to involve employees in it, which enabled it to satisfy its customers achieve their loyalty, and achieve a sustainable competitive advantage. However, the organizations do not care much about the sustainability of the relationship with their customers, so they did not implement sustainable development. As for the study of Ghazian et al. (2016) in which the researcher tried to test the relationship between customer relationship management and customer response. The results showed that there is brand preference, customer response, business relationship development, customer support, price response, promotion and product development through customer retention through lower interest. Varajao and Cruz-cunha (2016) aimed to identify the main drivers for adopting customer relationship management systems. The study concluded that the most important motives for adopting customer relationship management systems are reducing costs, improving customer satisfaction in general, improving operations, achieving competitive advantages, and improving the quality of information. The results of this study can help the academic and professional community and decision makers to understand the main motives for adopting customer relationship management systems.

The aim of the study of Boustila (2017) was to explore the impact of customer relationship management in achieving appropriate customer service. The results indicated that there is an impact of managing customer relationships in achieving service quality. As for Basem & Al-Azzam (2017) study



which aimed to investigate the relationship between customer relationship management and service quality, his results indicated that there is a strong correlation between customer relationship management, with the exception of customer satisfaction, loyalty, and service quality, in addition to that there is a statistically significant effect of customer relationship management on service quality. In Omar and Al-Azzam (2017) study, which aimed to identify the impact of customer relationship management on customer retention, the results of the study concluded that there is an impact of developing the relationship with customers and dealing with them in retaining them. Al-Bajari's study (2018) focused on the problem of employing customer relationship management in achieving entrepreneurial marketing. The results of the study indicated that there is a fundamental impact of managing customer relations in achieving marketing leadership. Waskito study (2018) examined the impact of customer relations on the profitability of an organization. The results of the study indicated that customer relations have a significant impact on the profits of the organization, and that the profitability of the organization can be measured through several variables, and that there are no statistically significant differences in the impact of customer relations on the profitability of the organization. Al-Zubaidi study (2018) in which the researcher tried to find out the nature of the relationship between marketing strategies, customer relationship management and quality. The study found that there is a positive relationship with a significant impact between the customer relationship strategy and the quality of performance from an administrative perspective. In another study conducted by Qasim and Kanan (2018), which attempted to verify the reality of applying customer relationship management, its results indicated that there is a positive positive relationship between these dimensions and performance.

In another study conducted by Krishna (2018), which focused on identifying recent trends in developing customer relationship management, in order to provide effective service to the customer that achieves overall satisfaction. The study found that customer relationship management applications provide important information regarding sales life cycle and operations coordination, and that recent trends have a role in developing customer relationship management. As for the study of Al-Adwani and Al-Hamdani (2018), which focused on examining the role of the characteristics of the outputs of the strategic information system in the effectiveness of customer relationship management, its results showed that customer relationship management was characterized by effectiveness with regard to gaining customers, and that there is a significant correlation between the variable characteristics of the outputs of the strategic information system and customer relationship management. . Munyoro and Nyereyemhuka (2019) study aimed to investigate the contribution of customer relationship management to customer retention. The results of the data analysis showed that the customer relationship management culture leads to better performance, with strategies that capture the needs and expectations of customers as a way to create a continuous culture of customer relationship management. Al-Azab and Al-Ramidi (2020) study, which aimed to uncover the impact of electronic customer relationship management on marketing performance, the study found that efficiency, creativity and outstanding response have a mediating role in the relationship between electronic customer relationship management and the marketing performance of tourism companies. The study recommended that more attention should be given by the companies surveyed to the topic of customer relationship management. Gomez et al. (2020) Researching the digital transformation of customer relationship management through a sustainable business model for innovation, using innovation as a key variable. The study found that this model has many economic, environmental and social benefits, and that there is a noticeable trend towards activating customer relationship management.

## **7. Study Hypothesis**

Ho: There is no significant impact of organizational agility on customer relationship management in Kuwaiti commercial banks.

## 8. Methodology

### 8.1. Sample

The study population consisted of managers in commercial banks in the State of Kuwait, of which there are (5) five banks in which (298) managers are employed. After identifying managers in Kuwaiti commercial banks, the researchers drew a simple random sample according to the sample table and depending on the size of the total population, so that the permissible margin of error is (5%) (Al-Najjar et al., 2017, 109), the sample size was (169) managers. The researchers distributed the questionnaire to managers, and (159) questionnaires were retrieved for analysis.

### 8.2. Measurements

The researchers relied on the questionnaire as a tool for collecting primary data, and the study variables and measures were guided, in addition to making use of similar previous sources and studies related to the study variables, and the study tool was developed as follows:

The first part: This part includes the items that were used to measure organizational agility (independent variable). The researchers benefited from the scale contained in the study of Al-Ta'i and Al-Amidi (2017), which is composed of (15), items covering three dimensions, namely: employee empowerment, organic organizational structure and organizational learning.

Part two: This part includes the items that were used to measure customer relationship management (dependent variable). The measure used in Abdul-Jabbar and Hassan (2018) study was used, and it is composed of (25) items covering five dimensions: customer attracting, customer interacting, customer knowing, customer value, and customer retention.

A five-point scale was determined for responding to the study items in the following form: absolutely disagree (1), disagree (2), neutral (3), agree (4) and completely agree (5).

## 9. Results

Table (1) indicates the number of dimensions items for each variable on this study and reliability coefficient of these items, it's all greater than the statistically acceptable percentage (0.70) (Sekaran & Bougie, 2010). The highest value in mean it was for customer value items with this value (4.231) and the lowest value in mean it was for organic organizational structure items with this value (3.606).

**Table 1:** Descriptive statistics and reliability

Variables	Items	Alpha	Mean	Std.
Employee Empowerment	5	0.846	3.934	0.751
Organic Organizational Structure	5	0.926	3.607	0.642
Organizational Learning	5	0.878	4.103	0.684
Customer Attracting	5	0.878	4.055	0.592
Customer Interacting	5	0.870	4.116	0.778
Customer Knowing	5	0.832	4.021	0.688
Customer Value	5	0.800	4.231	0.750
Customer Retention	5	0.759	3.989	0.596

Ho.1: There is no significant impact of organizational agility on customer relationship management in Kuwaiti commercial banks.

**Table 2:** Impact of organizational agility on customer relationship management

<b>Organizational Agility</b>	<b>B</b>	<b>Beta</b>	<b>T</b>	<b>Sig.</b>
Employee Empowerment	0.331	0.421	7.208	0.000
Organic Organizational Structure	0.236	0.406	5.817	0.000
Organizational Learning	0.082	0.107	1.494	0.137
R2=0.603	F=78.586		Sig.=0.000	

Table (2) shows the results of the multiple regression analysis of organizational agility on customer relationship management in Kuwaiti commercial banks, where the value of  $R^2$  (0.603), this means that organizational agility explained (60.3%) of the variance in customer relationship management, and the value of F (78.586) at the level of Sig. (0.000), which indicates a significant impact of organizational agility on customer relationship management. The table also shows that there is an significant impact of two dimensions of organizational agility: employee empowerment and organic organizational structure on organizational agility, the value of B for these dimensions (0.331, 0.236) and the value of T (7.208, 5.817) at the Sig. indication level (0.000) respectively. Whereas, organizational learning did not have a significant impact on strategic customer relationship management, as it reached B (0.082) and T (1.494) at the level of Sig. indication (0.137) which is not significant. In light of the results of multiple regression analysis, it is not possible to accept the null hypothesis and accept the alternative hypothesis.

## 10. Discussion

The study examined the impact of organizational agility on customer relationship management in Kuwaiti commercial banks. The results indicated that there are high levels of two dimensions of organizational agility, namely, employee empowerment and organizational learning, while managers' responses showed a medium level of an organic organizational structure. Banks give managers the confidence to act to accomplish their work, and to equip them with more skills by involving them in training courses to enhance their own capabilities, in addition to encouraging them to dialogue and discussion, and focus on discussing work-related ideas away from personal relationships, using the information sources available on the internet to learn basic skills related to their jobs. All this gives employees more flexibility and ability to respond to complex and changing situations, as banks operate in a highly competitive and rapidly changing environment, which enables managers to have ability to manage time, which allows them flexibility in doing jobs, and to provide more innovative services of high quality, as well as its ability to form alliances easily and quickly. On the other hand, it has been shown that Kuwaiti commercial banks do not give appropriate attention to the existence of an organic organizational structure, which reduces their ability to adapt to changing situations to work with competing banks, as managers complain about the lack of clarity of roles assigned to them by the banks in which they work.

The results indicated that there are high levels of all dimensions of customer relationship management preceded by the value of customers, as banks give great importance to maintaining a long-term relationship between the bank and its customers to the extent that the value of the customer becomes parallel to the value of the bank, by providing valuable services to customers, and trying to find out how customers perceive for value, in addition to providing distinctive and quality services expected by customers, responding quickly to their tastes, accepting their opinions, and building an emotional relationship with them, by realizing their perceptions.

The results showed that there is a significant impact of organizational agility on customer relationship management, especially with regard to employee empowerment and organic organizational structure, while organizational learning did not have a significant impact on customer relationship management. The ability of banks to meet customers' desires at all times and provide innovative

services that are characterized by quality, and their ability to make decisions based on information that they obtain from reliable sources enables them to build a comprehensive and integrated view of their customers, meet their needs, and increase their loyalty by attracting customers who can these banks from serving them efficiently. The task of banks is not limited to searching for customers, but rather their task is to persuade existing customers to continue dealing with them, by gathering as much information about them as possible in order to understand their behavior and analyze their behavior.

## **11. Recommendations**

1. Kuwaiti commercial banks should reconsider building their organizational structures in order to be more flexible, especially with regard to work procedures in order to enable employees to adapt to situations in the competitive work environment, in addition to clearly defining the roles of their employees, by distributing the job description card to them. .
2. Encouraging managers to take responsibility for the work they are assigned to, reduce direct oversight and dependence on self-censorship, move away from entering into details and be satisfied with general directions, with the distribution of powers equivalent to responsibilities and for all administrative levels, and facilitate the flow of information that helps in the decision-making process.
3. The retention mechanisms of existing customers are attributed to their value with banks. The managers knowledge of customer value in enhancing the market share of the bank contributes to determining how the bank interacts with existing customers and builds a long-term strategic relationship and continuous communication with them.

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