Effects of CRM Success Factors on Job & Customer Performance in Banking Sectors: Focused on the Mediating Effect of Internal Member Satisfaction

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Abstract

Purpose – This study examined the effects of CRM success factors on business performance and customer performance, and the effects on job performance and customer performance through internal member satisfaction by considering of technology, organizational environment and customer relationship factors in CRM success factors from banking sectors.
Research design, data, and methodology – An online questionnaire was conducted to 251 employees in banking sectors. The data were analyzed by SPSS 22.0 and Amos 21.0. CRM success factors, internal member satisfaction, job performance, and customer performance were analyzed by descriptive statistics and Pearson's correlation analysis. The bootstrapping in structural equations was conducted to verify the mediating effect of internal member satisfaction.
Results – Internal members' satisfaction had a positive effect on job and customer performance. It mediated the relationship between organizational environment, customer relationship factors and job performance. It also mediated the relationship between organizational environment and customer performance.
Conclusions – If internal members' relationship with customers is improved by the members' satisfaction, customer retention, customer satisfaction, and work performance will be achieved. The stability and usability in CRM system support jobs effectively, but the internal members did not feel their job satisfaction. Thus, they did not show a positive effect on job and customer performance.

Keywords: CRM Success Factor, Internal Member Satisfaction, Job Performance, Customer Performance, Mediating Effect.

JEL Classifications: M54, P23, P27, P47.

1. Introduction

As the competition for the financing environment has been intensified and customers' needs become diverse recently, customers' thought is changing rapidly. Besides, the impact of IT on goods and services is growing, and with this change, the competition between service companies is becoming fierce. It is necessary to collect and analyze the information about customers to satisfy customers' diverse needs and to provide effectively products and services that customers want. It has been emphasized that the

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importance of customer focused business activities. Above all, CRM(Customer Relationship Management) technique has been emphasized as a differentiated service. It identifies customers' needs through their information, provides the products and services that customers want, and has been in the center of all the financial activities including customer marketing(Kim, 2011; Lee, Oh, & Kim, 2010).

These days, the role of CRM provides customers with services that can meet customers' preferences with consumer relationship, needs, and communication rather than just sell products. Thus, the importance of CRM is increasing in financial institutions because CRM can be a process for raising the rate of customer retention, customer satisfaction, and business profitability. While a former bank marketing was focused on one-time exchange with customers, CRM has focused on the rate of customer retention and the improvement for existing customers, rather than the recruitment for new customers. CRM considers

ongoing customer relationship importantly, thus, it has the concept for the good of all the banks and customers with long-term continuing business. CRM has a win-win strategy for establishing friendly relationship between bank customers and clerks, and further, banks in the long term. In addition, CRM in bank sectors is one of the overall customer management activities that enables enterprises to increase their profitability by integrating or analyzing customers' data, adopting customers segmentation, discovering new customers, and maintaining existing customers(Lee, 2001). Before the introduction of CRM, it is necessary to analyze the conditions and characteristics of the company and establish clear vision of CRM(Kim, 2011).

However, it is difficult to construct CRM in bank sectors because it can be prodigious tasks concerning the rearrangement of client related activities, business processes, related organizations, and IT infrastructure. Therefore, setting a goal requires considerable time, effort, and budget over a long period of time. Moreover, bank managers have a difficult time in calculating an overall return on investment (ROI). The difficult reasons in constructing CRM in bank sectors are as following. Business environments are different with each bank, and user satisfaction, as a success factor, is not high. It is hard to manage both of the customer information system and marketing system, and there is no difference in interest rates and the period of time in fiscal items. In addition, it is rather not competitive goods owing to the easiness of imitation (Lee, 2010). Recently, Korean banks, having focused on the construct for CRM system without any exact concept and purpose of CRM, fell short of their expectations.

Although the previous researches on CRM take possession of technology in CRM realization, in particular, it is not appropriate to assess CRM using only technology. It is recommended that the integration in organizational factors such as internal members or business process with technical factors should be equipped to construct CRM successfully, and a balanced perspective on CRM is also essential in the process of CRM adoption(Chen & Popovich, 2003). Besides, bank managers can be respond quickly to clients' needs, and offer services to their clients on a best-effort through the effective CRM system performance by internal members. Therefore, customers are satisfied with those services, and the customers' satisfaction will be connected into the possibility of revisiting. As for internal members, they can enhance their clients' profitability as well as their job performance through CRM system.

Therefore, this study regards technical operation, organizational traits, and customer relationship as CRM success factors in banking sectors. It will investigate how these CRM success factors affect job performance and customer performance positively, and also will investigate the effect of CRM success factors through internal members satisfaction.

2. Theoretical Background

2.1. CRM Success Factors

With the recent changes in all the circumstances, it is required for financial companies to secure their competitiveness through ongoing customer management. It means that customers are connected directly with their profitability, thus, this is a crucial question for their survival. The purpose of CRM is to create higher profits with managing customers. CRM as a successful management means that it provides profitability of the company as well as secures customer loyalty, not simple customer management.

2.1.1. Technical Operation

The role of the Information Technology, in general, is to support and guide workers to do their job functions and procedures effectively, thus, it is an essential factor to gain competitive advantage in business(Eichorn, 2004). As for CRM system, it is an important factor in terms of improving the profitability of business by enhancing customer value, such as communication with customers, customer profiling & analysis, and customer service support etc.(Bose, 2002) Therefore, it is necessary to make an effective use of CRM system related with customer service support(Srinivasan & Morman, 2005). Through this, the performance in job and customers will be improved.

2.1.2. Organizational Environment

According to Kimberly and Evanisko(1981), they proposed the variables that affect CRM success as the components, centralization of decision making, professional staff levels, organizational scale, etc. According to Park(1999), the staffs' professionalism in marketing or computer science department facilitates the performance level in data base marketing.

A leader has a great effect on an organization in many ways(Ahmed, Majid, & Zin, 2016; Chae, Lee, Hwang, & Park, 2015). The CEO in business organization is a person who has a power to act for human and material resource in performing information technology. As for the attention and support of CEO in implementing CRM, the CEO's firm conviction and full support can make possible to exchange opinions, share information, support staff and funding in their organization(Ji & Lee, 2001). Besides, Keen(2001) says, the leadership and responsibility is critical for CRM success. That is, CEO's attention and securing for professionals are essential to CRM system, and further, they will affect the improvement for job performance and customer performance.

2.1.3. Customer Relationship

It is necessary to change organizational culture so as to make successful use of CRM. It is a dangerous thought to emphasize IT without customer-oriented organizational

culture(Ryals & Knox, 2001). In addition, it will be a dangerous investment on CRM without customer-oriented business culture, thus, the CRM project that has a poor understanding of customers will undoubtedly fail(Meta Group, 1998). That is, customer orientation in business is an essential element for CRM success achievement.

If a company has a strong tendency with customer-oriented or information-oriented tendency, it has a high compliance degree for CRM because CRM itself aims to the relationship with customers(Manon et al., 1992). Nauman and Shannon(1992) contended that the change of the organizational culture in business itself should be taken from the market-oriented organization of the past into the customer-oriented organization.

The customer relationship establishment can be realized by listening to customers' opinions, paying attention to customers' needs, providing customers with exact information, and keeping a promise to customers etc.(Berry & Parasurman, 1991). The service provider who belongs to a high customer-oriented business shows the behaviors that satisfies customers' needs, thus, the customer-oriented behavior is important because it establishes the relationship between service providing business and customers in the long term(Kelly, 1992). That is, the successful CRM system operation can be realized by customer-oriented business operation, and the effective job performance and customer performance will be achieved through the operation.

2.1.4. Correlation for CRM Success Factors, Job Performance, and Customer Performance

After considering the degree of CRM contribution on the job performance and customer performance, there are much improvements in job performance and customer performance. Many companies have searched for the cause of customers' leaving, created opportunities to advertising allocation, realized the efficiency of channel and sales maximization, provided options for prospective customers, made a response for segmentalized customers, analyzed trade information deeply. Thus, their job performance and customer performance have been much improved by the growth in productivity and business proceedings(Lee, 2001). According to Jayachandran, Sharma, Kaufman, and Rama (2005), CRM system success factors(system characteristic, organizational environment, customer relationships) have a significant effect on sales effectiveness as a job performance and customer relationship strength as a customer performance. And the investment in CRM success factors improves a job performance and customer performance.

2.2. Internal Member Satisfaction

The meaning of Internal member like this. "An independent employee who decides dissatisfaction and satisfaction of customers with making interface with external customers directly"(Jaegal & Hwang, 1998). That is, an employee of an organization is a service provider as a way of providing service with external customers as well as an internal member as a way of receiving internal service from the organization.

A business regards an employee as an internal member, and the business makes an effort to satisfy the internal member(Islam, Bangish, Muhammad, & Jehan, 2016). Because the services and products of the business are from the internal members. Therefore, the internal member satisfaction is required prior to induce external customers' satisfaction. It seems to be important that a business should focus on the external marketing such as product levels or prices as the purpose of customer satisfaction, however, more to the point, the internal member satisfaction should be considered importantly because they make interface with external customers, and play key roles in improving the quality of mutual relationship with customers directly. In other words, when an employee, with dissatisfied with his organization, responds to customers, it is hard to expect the employee would provide customers satisfactory services and improve the relationship with customers. In case of banking sectors such as service areas in particular, there usually exist direct contacts between service providing employees receiving customers owing to the essential attributes of the service products. Therefore, it has an important effect on customer satisfaction that improving the quality of mutual relationship between employees and customers through employees' satisfaction.

2.2.1. Correlation between CRM Success Factors and Internal Member Satisfaction

It is expected that successful CRM system would affect internal member satisfaction with the maximization of CRM effect(Youn, 2010). Through businesses' successful establishment of CRM system, internal members can make use of CRM effectively, understand customers' tastes and habits exactly, and obtain sales opportunity more easily. Moreover, it can be available as an efficient customer service because it is based on the data that were formed by customers' information. CRM system can improve the efficiency of internal members by providing them with various strategic information.

2.2.2. The Correlation for Internal Member Satisfaction, Job Performance, and Customer Satisfaction.

When internal members are satisfied with their organization through CRM system, they begin to pay more attention to customers. They provide differentiated services such as securing more VIP customers by customer management systematically or offering differentiated service, and can improve the attachment and performance for customers and this can be followed by job performance (Rust, 1996). If internal members are satisfied, their intention

change for occupation will be decreased, and their attitudes will be changed into customer-oriented way with higher service quality. This has a significant influence on job performance as well as customer performance, and the effect of customer performance will also influence on the growth or profitability in financial businesses.

2.3. Job Performance and Customer Performance

According to the existing researches on CRM outcome, the evaluation criteria for CRM success are presented by macro-perspective and micro-perspective. The micro-perspective evaluation mainly focuses on the customer performance. It concerns the degree of CRM contribution to the rate of customer satisfaction and retention. The macro-perspective evaluation focuses on the degree of the value increase in customers, employees, and stockholders. It also concerns the degree of the increase in sales and profitability and cost reduction with CRM. Namely, the macro-perspective evaluation mainly considers the financial outcome and efficiency in work process.

Lots of companies could accomplish much performance by using CRM. As for the performance of their organizations, they could improve the degree of customer satisfaction, the rate for customer retention, and customer profitability(Julta et al., 2001). The internal organizational performance was improved from the organizational view and the performance was also improved from customer's view(Gartner Group, 2001). CRM performance was divided into the two parts as job performance and customer performance in this study.

2.4. Previous Researches on CRM

<Table 1> The Comparison between previous researches and this study on CRM

Previous Research Studies		Byun and Park (2017)
Author(s) & Title	Major Findings	
CRM for Customer Success: Amway CRM i-focus case. (Park, 2006)	CRM has an aim that goes forward customer orientation, not a complete product or system.	The CRM effect on job and customer performance was focused on banking sectors, not ordinary businesses.
A Study on the problem and improvement of CRM in financial institutions. (Lee, Oh, & Kim, 2010)	Through solving problems for customer issues, customer confidence can be built, and further, the success in business can be achieved.	The Improvements for CRM introduction to financial institutions and analyzed CRM factors that affect job and customer performance.
Research about a successful adopting for the CRM in the companies. (Kim, 2011)	To succeed in CRM, it is necessary to meet customers needs, and achieve a company's goal through customers' satisfaction.	The CRM effect on job and customer performance as well as business performance.

According to the previous CRM researches, the method of concluding in CRM introduction is induced directly by CRM performance, but, this research has measured CRM performance considering the degree of internal member satisfaction. Moreover, it divided the criteria for CRM performance into customer performance as a micro-performance and job performance as a macro-performance. There is a difference in this point because this research focuses on the factors that affect the performance of CRM, while the previous researches tend to simply find out the factors that affect CRM success. Since CRM was introduced and received attention only in business, the differentiation and contribution to this study are the inducement of CRM into banking sectors compared to other industries. These CRM activities play an important role in customer retention and profitability creation. Though the banking sector's concern and interest for CRM have been limited in the field of banking sector academic research. Besides, existing researches on banking sector mainly deal with bank clients or customers like most other CRM related researches. But, the subject of this research is a bank clerk, as an internal member, and this shows the difference of the research compared to the other existing researches.

Although banks are one of the most active business areas with CRM, there are a few researches on banking sectors, and further, it is difficult to find out to researches on internal members in particular. Therefore, this study, with the subject of internal members in banking sectors, is expected to provide managers and administrators with practical implications, that is, in the process of CRM introduction and practice in financial business organizational level.

While most banking sectors have considered mainly the technical operation aspects as IT infrastructure construction in the process of CRM introduction, this research deals with organizational environment traits and customer relationship traits as the technical operation aspects comprehensively, thus, it shows the expansion of the research field.
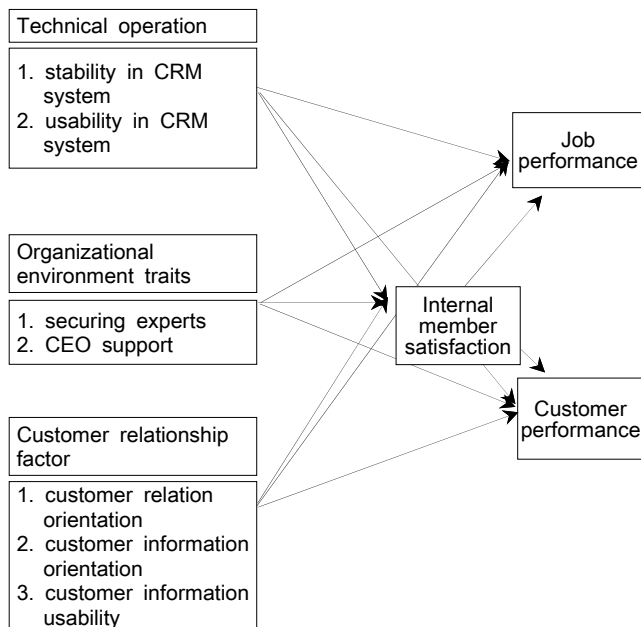
3. Research Methodology

3.1. Research Model

This research analyzes the effect of CRM success factors(technology operation, organization characteristics, customer relationship factor) on the job performance and customer performance in banking sectors. Besides, it investigates if internal member satisfaction plays a mediating role in the relation with CRM success factors, job performance, customer performance or not. Therefore, this research established a research model and research hypotheses based on previous researches.

The objectives of this research are as follows.
1. CRM success factors in banking sectors will affect the job performance.
2. CRM success factors in banking sectors will affect the customer performance.
3. Internal member satisfaction will affect the job performance and customer performance.
4. Internal member satisfaction plays a mediating role in the relationship with CRM success factors, job performance, and customer performance.

The research reviewed preceding researches that explaining the relationship with CRM success factors, job performance and customer performance, and internal member satisfaction, and by those data, the model is presented as shown in <Figure 1>.

<Figure 1> Mediating Effect of Internal Member Satisfaction in CRM Success Factors and Relation from Banks

3.2. Research Model and Hypotheses

<Hypothesis 1> CRM success factors in banking sectors will significantly affect the job performance.
<Hypothesis 1-1> Technical operation will affect the job performance positively.
<Hypothesis 1-2> Organizational environment trait will affect the job performance positively.
<Hypothesis 1-3> Customer relationship factor will affect the job performance positively.

<Hypothesis 2> CRM success factors in banking sectors will affect significantly the customer performance.

<Hypothesis 2-1> Technical operation will affect the customer performance positively.
<Hypothesis 2-2> Organizational environment trait will affect the customer performance positively.
<Hypothesis 2-3> Customer relationship factor will affect the customer performance positively.

<Hypothesis 3> CRM success factors in banking sectors will significantly affect the internal member satisfaction.
<Hypothesis 3-1> Technical operation will affect the internal member satisfaction positively.
<Hypothesis 3-2> Organizational environment trait will affect the internal member satisfaction positively.
<Hypothesis 3-3> Customer relationship factor will affect the internal member satisfaction positively.

<Hypothesis 4> Internal member satisfaction will significantly affect the job performance and customer performance.
<Hypothesis 4-1> Internal member satisfaction will affect the job performance positively.
<Hypothesis 4-2> Internal member satisfaction will affect the customer performance positively.

<Hypothesis 5> Internal member satisfaction will mediate the relationship between CRM success factors in banking sectors and job performance.
<Hypothesis 5-1> Internal member satisfaction will mediate the relationship between technical operation and job performance.
<Hypothesis 5-2> Internal member satisfaction will mediate the relationship between organizational environment trait and job performance.
<Hypothesis 5-3> Internal member satisfaction will mediate the relationship between customer relationship trait and job performance.

<Hypothesis 6> Internal member satisfaction will mediate the relationship between CRM success factors in banking sectors and customer performance.
<Hypothesis 6-1> Internal member satisfaction will mediate the relationship between technical operation and customer performance.
<Hypothesis 6-2> Internal member satisfaction will mediate the relationship between organizational environment trait and customer performance.
<Hypothesis 6-3> Internal member satisfaction will mediate the relationship between customer relationship Trait and customer performance.

3.3. Conceptual Definition and Measurement in Main Variables

This research planned a research model and hypotheses based on the related model, that is, CRM success factors(technical operation, organizational environment trait, customer relationship factor)in banking sectors, job performance, and customer performance. The following provides the conceptual definitions of variables.

3.3.1. Technical Factor

The variable 'technical factor' can be defined as CRM system safety(the level of CRM system support in customer related business) and ease of use in CRM system (the level of end users' acceptability and ease of use for information technology barriers). This research used a technical factor from the research of Davis(1986) in CRM success factors. The reliability of the technical factor was .713, and 6 items were measured by 5 point Likert-type scale.

3.3.2. Organizational Environment Traits

The variable 'organizational environment trait' can be defined as securing experts(The experts supported situation can make better performance)and CEO support(CEO, a man of the authority to business performance, is helpful to CRM establishment with his broad understanding). This study used the measure of organizational environment trait factor of Zablash (2004). The reliability of the organizational environment trait was .784, and 4 items were measured by 5 point Likert-type scale.

3.3.3. Customer Relationship Factor

The definition for customer relationship factor can be described as follows. That is, customer relation orientation(as a measuring variable, all the business' effort to set, maintain, and develop customer relationship), customer information orientation(a business with customer information orientation is central to customer relation orientation), and customer information usability(a matter of customer information construction and application by using the interaction result with customers). This study used the measure of customer relationship factor of Jayachandran (2005). The reliability of the customer relationship factor was .774, and 11 items were measured by 5 point Likert-type scale.

3.3.4. Internal Member Satisfaction

An employee in a financial business organization, as an internal member, is provided internal service from the organization, and also a service provider to external customer. Financial businesses regard employees as internal members, and they make an effort to satisfy their internal members, because the services and products of the business are from the internal members. This study used the measure of internal member satisfaction from the research of Rust(1996). The reliability showed .908, and 8 items were measured by 5 point Likert-type scale.

3.3.5. Job Performance and Customer Performance

Job performance is the achievement from the process of CRM application within an organization including the reinforcement of customer monitoring, efficiency of internal operational process, new product development performance, and management technic reformation. As for customer performance, it can be defined as customer retention or customer satisfaction rate. This study used the measure of CRM performance by restructuring the questions in Payne and Frow (2005). The reliability of job performance was .903, the reliability of the customer performance was .877, and 15 items were measured by 5 point Likert-type scale.

3.4. Data Analysis Methods

This study investigates the effect of CRM success factors(technical operations, organizational environment traits, customer relationship factors) on job performance and customer performance in banking sectors, and also investigates the mediating effect of internal member satisfaction on those variables. The subjects were engaged in banks, and the questionnaires were completed by online. The collected data were analyzed using statistics program SPSS 22.0 and Amos 21.0. The analyzed results are as follows. First, the general traits for the subjects were performed by frequency analysis with the actual number and percentage. Second, CRM success factors, internal member satisfaction, job performance, and customer performance were analyzed with descriptive statistics. Third, the relationship with CRM success factors, internal member satisfaction, job performance and customer performance were performed by Pearson's correlation analysis. Fourth, confirmatory factor analysis were used to get the validity and reliability of this research. Fifth, The bootstrapping of the structural equation was performed to verify the mediating effect of the internal member satisfaction on the relationship with CRM success factors, job performance, and customer relationship.

4. Research Results

4.1. General Traits of the Subjects

All the online survey subjects were engaged in bank sectors, and their general traits are as follows.

<Table 2> General Traits of the Subjects

Variables	Category	Frequency	%
Affiliation	Kookmin Bank	23	9.2%
	Nonghyup Bank	45	17.9%
	Korea Development Bank	16	6.4%
	KEB Hana Bank	53	21.1%
	Shinhan Bank	8	3.2%
	Woori Bank	19	7.6%
	Industrial Bank of Korea	34	13.5%
	SC Korea First Bank	25	10.0%
	Other Banking Sectors	28	11.2%
Position	branch manager	12	4.8%
	team manager	24	9.6%
	manager	47	18.7%
	assistant manager	61	24.3%
	section chief	107	42.6%
Responsible customer	Individual	167	66.5%
	Business	84	33.5%
self-developed CRM system use or not	Yes	208	82.9%
	No	17	6.8%
	I don't know	26	10.4%
Service period in banks 7.11±7.37 (years)	less than a year	16	6.4%
	more than 2 years – less than 5 years	89	35.5%
	more than 5 years – less than 10 years	85	33.9%
	more than 10 years – less than 15 years	32	12.7%
	more than 15 years	29	11.6%
Responsibility of the period 3.61±4.52 (years)	less than a year	41	16.3%
	more than 2 years – less than 5 years	136	54.2%
	more than 5 years – less than 10 years	49	19.5%
	more than 10 years	25	10.0%
Gender	Male	134	53.4%
	Female	117	46.6%
33.07±7.46 (age)	20s	86	34.3%
	30s	122	48.6%
	40s	31	12.4%
	50s	12	4.8%
Total		251	100.0%

According to the result of the general subjects' traits, 'KEB Hana Bank' topped the highest affiliation rate as 53 employees(21.1%), and followed by 'Nonghyup Bank' as 45 employees(17.9%), then, 'Industrial Bank of Korea' as 34 employees(13.5%), 'Other Banking Sectors' as 28 employees (11.2%), 'SC Korea First Bank' as 25 employees(10.0%), 'Kookmin Bank' as 23 employees(9.2%), 'Woori Bank' as 19 employees(7.6%), 'Korea Development Bank' as 16 employees(6.4%), and 'Shinhan Bank' as 8 employees (3.2%). As for positions, 'section chief' shows the highest rate with 107 employees(42.6%), followed by 'assistant manager' as 61 employees(24.3%), 'manager' as 47 employees(18.7%), 'team manager' as 24 employees (9.6%), and 'branch manager' as 12 employees(4.8%). In case of responsible customers, 'Individual' is much more with 167 employees(66.5%) than 'Business' with 84 employees (33.5%). The response for the self-developed CRM system use('Yes') showed much more responses with 208 employees (82.9%) than those responses for not use('No') with 17 employees(6.8%). The response, 'don't know' represented 10% with 26 employees. Service period in banks, with an average of 7.11 years, there are 89 employees(35.5%) as a top in 'more than 2 years – less than 5 years' period, and followed by the period 'more than 5 years – less than 10 years' with 85 employees(33.9%), 'more than 10 years – less than 15 years' with 32 employees(12.7%), 'more than 15 years' with 29 employees(11.6%), and 'less than a year' with 16 employees(6.4%). Responsibility of the period, with an average of 3.61 years, there are 136 employees(54.2%) as a top in 'more than 2 years – less than 5 years' period, and followed by the period 'more than 5 years – less than 10 years' with 49 employees(19.5%), 'less than a year' with 41 employees(16.3%), and 'more than 10 years' with 25 employees(10.0%). As for gender, 'Male' showed more as 134 employees(53.4%) than 'female' as 117 employees (46.6%). All the subjects' average age was 33.07 years old, and '30s' is the most as 122 employees(48.6%), and followed by '20s' as 86 employees(34.3%), '40s' as 31 employees(12.4%), and '50' with 12(4.8%).

4.2. Average and Standard Deviation in CRM Success Factors, Internal Member Satisfaction, Job Satisfaction, and Customer Performance

The followings are the average and standard deviation related with subjects' CRM success factors, internal member satisfaction, job performance, and customer performance. As for the technical operation from CRM success factors, it scored 3.27 out of 5, on average, organizational environment scored 3.17 on average, customer relationships scored 2.786 out of 5, on average. In case of internal member satisfaction, it scored 2.786 out of 5, on average. Customer performance scored 3.30 on average, and job performance was 3.40 out of 5, on average. All the skewness and Kurtosis values did not exceed the absolute value 2, thus, they formed a normal distribution.

<Table 3> Average and standard deviation of CRM success factor, internal member satisfaction, job performance, and customer performance

Variables	M	SD	Actual range	Acceptable range	Skewness value	Kurtosis
Technical operation	3.27	0.75	1.00-5.00	1-5	0.042	0.202
Organizational environment	3.17	0.82	1.00-5.00	1-5	-0.016	0.050
Customer relationships	3.80	0.71	1.00-5.00	1-5	-0.756	1.431
Internal member satisfaction	2.78	0.86	1.00-5.00	1-5	0.212	-0.246
Customer Performance	3.30	0.75	1.00-5.00	1-5	-0.253	0.642
Job performance	3.40	0.80	1.00-5.00	1-5	-0.373	0.698

4.3. Correlation in CRM Success Factor, Internal Member Satisfaction, Job Performance, and Customer Performance

The followings are the correlation with CRM success factors, internal member satisfaction, job performance, and customer performance.

The customer performance has most correlation with organizational environment(r=.665) of CRM success factors positively, and followed by customer relationships(r=.629), and technical operation(r=.538) with positive(+) correlation.

The job performance has most correlation with organizational environment(r=.672) of CRM success factors positively, and followed by customer relationships(r=.621), and technical operation(r=.536) with positive(+) correlation.

The internal member satisfaction also showed the most correlation with the organizational environment(r=.603) of CRM success factors positively, and continued in the order of technical operation(r=.453) and customer relationships (r=.340) with positive(+) correlation.

The customer performance has correlation with internal member satisfaction(r=.659), and job performance does with internal member satisfaction(r=.676) positively.

<Table 4> Analysis on the correlation in CRM success factor, internal member satisfaction, job performance, and customer performance

Factor	Technical operation	Organizational environment	Customer relationships	Internal member satisfaction	Customer Performance	Job performance
Technical operation	1					
Organizational environment	.686**	1				
Customer relationships	.515**	.587**	1			
Internal member satisfaction	.453**	.603**	.340**	1		
Customer Performance	.538**	.665**	.629**	.659**	1	
Job performance	.536**	.672**	.621**	.676**	.838**	1

Note: **p<.01

4.4. Verification of the Mediating effect on Internal Member Satisfaction with CRM Success Factors, Job Performance, and Customer Performance

This study tried to verify the mediating effect on internal member satisfaction from the relation with CRM success factors, job performance, and customer performance. The results are as follows.

4.4.1. Fitness for Measuring Model

This study applied the measurement equation model as a way of confirmatory factor analysis to verify the survey tool validity. Through the confirmatory factor analysis, the verification for reliability and validity was performed as well as the verification for the fitness for measuring model.

4.4.1.1. Measurement Equation Model on the Whole Factors

There are all the component concepts and measuring variables that composing the research model in measurement equation model. The 'maximum likelihood' method was applied to this study for confirmatory factor analysis. The followings are the factors and variables in measurement equation model as shown in <Table 5>.

<Table 5> Factors and Measuring Variables in Measurement Equation Model

Individual Factor	Measuring Variable	Variable No.
Technical operation	Safety of CRM System, Ease of use in CRM system	2
Organizational environment	securing experts, CEO support	2
Customer relationship	Customer relation orientation, customer information orientation, customer information usability	3
Internal member satisfaction	Internal member satisfaction1 - Internal member satisfaction8	8
Customer Performance	Customer Performance 1 – Customer Performance 7	7
Job performance	Job performance 1 – Job performance 8	8

The whole confirmatory factor analysis using total measures evaluated the fitness for the whole measurement model with 30 questions. The 2 questions were made from technical operation, the other 2 questions were from organizational environment, the 3 questions were from customer relationships. 8 questions were from internal member satisfaction, and 7 questions were from customer performance. The other 8 questions were made from job performance in CRM success factors. As the result of the overall analysis in goodness-of-fit-index, the value of the chi-square X^2 is the goodness-of-fit-index responding to sample size, the degree of freedom, and complexity, and

the fitness for measuring model was evaluated by TLI(NNFI) and CFI etc. as known as stable indexes.

As for the goodness-of-fit-index, the criteria for the measuring model fitness, 'TLI(Turker-Lewis index)' and 'CFI (comparative fit index)' should be .80~.90, and 'RMSEA(root mean square error of approximation)' should be less than .08 for satisfactory fitness. The several indexes, such as fitness used in a structuring equation model, are relative indexes rather that absolute, thus, they can be considered with an integrated viewpoint with other indexes. Therefore, the correlation with each construct and measuring variable can be applied to the actual data.

<Table 6> Confirmatory Factor Analysis on Model fitness Assessment Result

Model	X^2	df	X^2/df	TLI	CFI	RMSEA
Model	907.661	388	2.339	.914	.923	.073
Criteria	less than X^2/df 3			more than .9		less than .08

As for the goodness-of-fit-index, the value of the chi-square X^2 is 907.661 and the degree of freedom(df) shows 388. The value of 'X^2/df ' is 2.339, and the recommendation index is less than 3. 'TLI(Turker-Lewis index)' shows .914 rather higher than general recommendation index .09, and 'RMSEA(root mean square error of approximation)' is in the range of the recommendation index .08 with .073. 'CFI (comparative fit index)' is .923. It satisfies the general recommendation index .90. The model on this research is suitable by the results taken together.

4.4.1.2. Validity Verification for Measurement Equation Model

The final revised measurement equation model was analyzed to verify the convergent validity and discriminant validity of the variables measuring each factor. This study calculated the construct reliability and the index of extracted variance to check whether the variables have the representativeness on the factors or not.

<Table 7> Assessment Result of reliability and convergent validity in Measurement Equation Model

Component	Variable	Estimate	S.E.	C.R.	AVE	Construct Reliability
Technical operation	Usability in CRM system	0.842			0.958	0.978
	Stability of CRM system	0.831	0.078	13.215***		
Organizational environment	CEO support	0.831			0.956	0.978
	Securing experts	0.829	0.071	14.809***		
Customer relationship	Customer information usability	0.836			0.977	0.992
	Customer information orientation	0.964	0.056	19.702***		
	Customer relation orientation	0.825	0.059	16.108***		
Customer Performance	Customer performance1	0.827			0.957	0.994
	Customer performance2	0.818	0.066	15.567***		
	Customer performance3	0.764	0.07	14.071***		
	Customer performance4	0.756	0.07	13.848***		
	Customer performance5	0.813	0.067	15.411***		
	Customer performance6	0.828	0.065	15.843***		
	Customer performance7	0.819	0.067	15.578***		

Component	Variable	Estimate	S.E.	C.R.	AVE	Construct Reliability
Job performance	Job performance 1	0.785			0.962	0.995
	Job performance 2	0.756	0.077	13.133***		
	Job performance 3	0.787	0.073	13.838***		
	Job performance 4	0.868	0.072	15.772***		
	Job performance 5	0.867	0.072	15.736***		
	Job performance 6	0.876	0.073	15.973***		
	Job performance 7	0.882	0.07	16.121***		
	Job performance 8	0.794	0.075	13.997***		
Internal member satisfaction	Internal member satisfaction 1	0.824			0.946	0.993
	Internal member satisfaction 2	0.736	0.067	13.278***		
	Internal member satisfaction 3	0.788	0.068	14.657***		
	Internal member satisfaction 4	0.881	0.059	17.394***		
	Internal member satisfaction 5	0.787	0.065	14.630***		
	Internal member satisfaction 6	0.857	0.06	16.652***		
	Internal member satisfaction 7	0.827	0.063	15.737***		
	Internal member satisfaction 8	0.757	0.073	13.827***		

Note: ***p<.001

The construct reliability show higher than those of general criteria .70 on all the factors, and in case of average variance extracted(AVE), all the results are higher than recommended criteria .50, thus, both reliability and convergent validity are obtained. The results of measurement equation model analysis are as follows.

4.4.2. Result of Model Fitness

As for the goodness-of-fit-index, the value of the chi-square X^2 is 983.249 and the degree of freedom(df) shows 389. The value of 'X^2/df' is 2.528, and the recommendation index is less than 3. 'TLI(Turker-Lewis index)' shows .902 rather higher than general recommendation index .09, and 'RMSEA(root mean square error of approximation)' is in the range of the recommendation index .08 with .078. 'CFI(comparative fit index)' is .912. It satisfies the general recommendation index .90. The model on this research is suitable by a the results taken together.

<Table 8> Result of model fitness

Model	X^2	df	X^2/df	TLI	CFI	RMSEA
Model	983.249	389	2.528	.902	.912	.078
Criteria	less than X^2/df 3			more than .9		less than .08

4.4.3. Mediating Effect Analysis of internal member satisfaction on the correlation with CRM success factors, job performance, and customer performance

Technical operation factors did not have a significant effect on job performance and customer performance. Organizational environmental traits also did not have a significant effect on job performance and customer performance.

Customer relationship factors had a significant effect on job performance and customer performance. This means that as the customer relationship factors increase, the job performance and customer performance also increases.

Technical operation factors did not have a significant effect on internal member satisfaction. This means that as the organizational environmental traits and customer relationship factors are high, the internal member satisfaction increases.

The followings are the results that the effect of mediating effect of internal member satisfaction on the correlation with CRM success factors, job performance, and customer performance.

There are mediating effects on the internal member satisfaction. That is, the internal member satisfaction was related with organizational environment and customer performance, organizational environment and job performance, and customer performance and job performance. In case of the mediating effect on the organizational environment and customer performance, the size of the mediating effect is 0.143. (0.869X0.165=0.143). This means as the organizational environment increases by 1 unit, the customer performance will increase by 0.143 unit, thus, as p-value(significance probability), p=0.002, it is significant statistically. Also, as the organizational environment does not influence on the customer performance, there exists a complete mediation effect on internal member satisfaction mediation.

As for the mediating effect of internal member satisfaction on organizational environment and job performance, the size of the mediating effect is 0.377. (0.869 X 0.434=0.377). This means as the organizational environment increases by 1 unit, the job performance will increase by 0.377 unit, thus, as p-value(significance probability), p=0.002, it is significant statistically. Also, as the organizational environment does not influence on the job performance, there exists a partial mediation effect on the internal member satisfaction mediation.
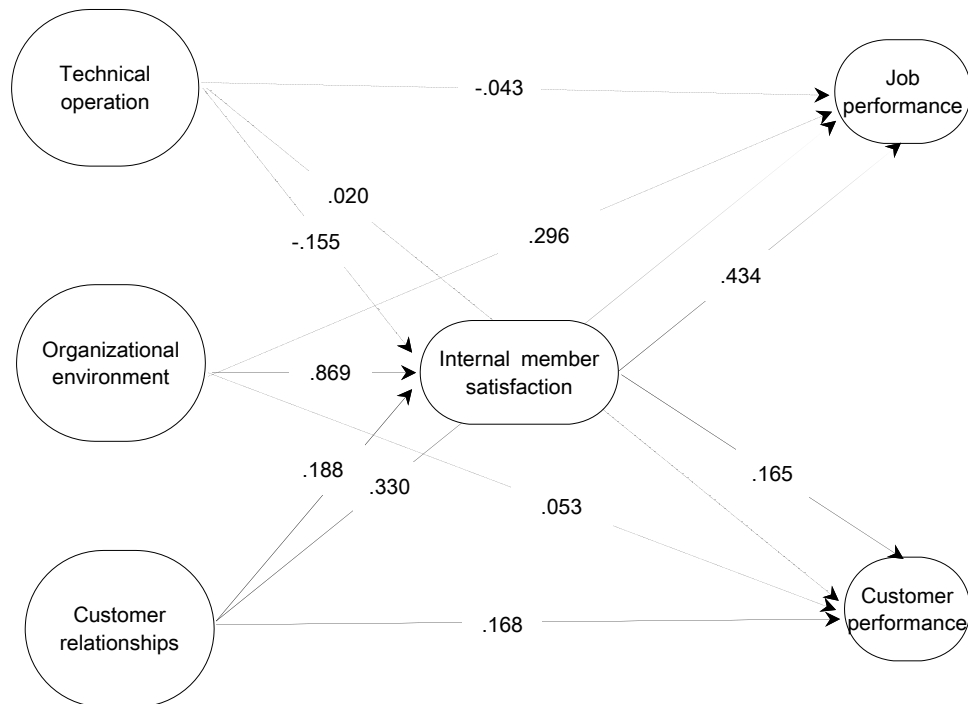
Lastly, as in the mediating effect of internal member satisfaction on customer relationships and job performance, the size of the mediating effect is 0.081. (0.188X0.434 =-0.081). This means as the customer relationships increases by 1 unit, the job performance will decrease by 0.081 unit, thus, as p-value(significance probability), p=0.007, it is significant statistically. Also, as the customer relationships influence on the job performance, there exists a partial mediation effect on internal member satisfaction mediation.

<Table 9> Mediating effect of Internal member satisfaction from the relation with CRM success factors, job performance, and customer performance.

Channel	Standardized Coefficient	Non-Standardized Coefficient	S.E.	C.R.	Effect	Result	
Technical operation → Internal member satisfaction	-0.155	-0.186	0.175	-1.063	non-mediation	3-1. reject	5-1 reject
Internal member satisfaction → job performance	0.434	0.351	0.066	5.282***		4-2. accept	
Technical operation → job performance	-0.043	-0.042	0.103	-0.407		1-1. reject	
organizational environment → Internal member satisfaction	0.869	1.104	0.227	4.867***	complete mediation	3-2. accept	5-2 accept
Internal member satisfaction → job performance	0.434	0.351	0.066	5.282***		4-2. accept	
Organizational environment → job performance	0.296	0.304	0.159	1.905		1-2. reject	
Customer relationship → Internal member satisfaction	0.188	0.232	0.113	2.063*	partial mediation	3-3. accept	5-3 accept
Internal member satisfaction → job performance	0.434	0.351	0.066	5.282***		4-2. accept	
Customer relationships → job performance	0.330	0.330	0.073	4.517***		1-3. accept	
Technical operation → Internal member satisfaction	-0.155	-0.186	0.175	-1.063	non-mediation	3-1. reject	6-1 reject
Internal member satisfaction → customer performance	0.165	0.134	0.056	2.377*		4-1. accept	
Technical operation → customer performance	0.020	0.019	0.086	0.227		2-1. reject	
organizational environment → Internal member satisfaction	0.869	1.104	0.227	4.867***	complete mediation	3-2. accept	6-2 accept
Internal member satisfaction → customer performance	0.165	0.134	0.056	2.377*		4-1. accept	
Organizational environment → customer performance	0.053	0.054	0.134	0.405		2-2. reject	
Customer relationship → Internal member satisfaction	0.188	0.232	0.113	2.063*	non-mediation	3-3. accept	6-3 reject
Internal member satisfaction → customer performance	0.165	0.134	0.056	2.377*		4-1. accept	
Customer relationship → customer performance	0.168	0.168	0.061	2.745**		2-3. accept	
The size of standardized mediating effect							
Internal member satisfaction for Technical operation and Job performance	(-0.155 X 0.434) = -0.067					p=0.380	
Internal member satisfaction for organizational environment and Job performance	(0.869 X 0.434) =0.377					p=0.002	
Internal member satisfaction for Customer relationship and Job performance	(0.188 X 0.434) =0.081					p=0.007	
Internal member satisfaction for Technical operation and customer performance	(-0.155 X 0.165) = -0.025					p=0.191	
Internal member satisfaction for organizational environment and customer performance	(0.869 X 0.165) =0.143					p=0.002	
Internal member satisfaction for Customer relationship and customer performance	(0.188 X 0.165) = 0.031					p=0.236	

Note: *p < .05, **p < .01, ***P < .001

<Figure 2> The mediating effect of internal member satisfaction on CRM success factors and CRM performance relationship in Banking Sectors

5. Conclusions

This study regards the traits such as technical operation, organizational environment, and customer relationships as CRM success factors in banking sectors. It analyzed the effect of CRM success factors on job performance and customer performance, and also, analyzed the effect of internal member satisfaction on job performance and customer performance through actual proof analysis. The result of this study is as follows.

First, the customer relationship factors in CRM success factors in banking sectors affect job performance and customer performance positively. That is, by considering the customer relationship and their information, the achievement from the process of job performance can be im proved. The efficiency of internal operational process such as new product development performance, management technic reformation also can be achieved with the rate of customer retention and customer satisfaction.

Second, the organizational environment and customer relationship factors affect internal member satisfaction positively. The internal member satisfaction has increased as the CRM experts and the CEO's understanding are enough. That is, the internal members increases their job satisfaction with the secure experts, CEO's broad understanding, and good relationships with customers.

Third, the internal member satisfaction affects job

performance and customer performance positively. This means, as the performance satisfaction of internal members increases, the customer performance such as customer retention and customer satisfaction also increases.

Fourth, the internal member satisfaction mediates the relationships in organizational environment, customer relationship factors, and job performance. The organizational environment shows a complete mediation. The securing experts and CEO's support satisfies the internal members, and further, the members improved their job performance in the organizational process. The customer relationship shows a partial mediation. The better customer relationship affected better job performance, and furthermore, the level of internal member satisfaction.

Fifth, the internal member satisfaction mediates the relationships between organizational environment and customer performance. The securing experts and CEO's support satisfies the internal members, and the members improved customer performance such as customer retention or customer satisfaction.

This study got the following implications based on this research results.

First, the internal member satisfaction has a positive effect on both job performance and customer performance. That is, in case of banking sectors such as service areas in particular, there usually exist direct contacts between service providing employees receiving customers owing to the

essential attributes of the service products. Therefore, the internal members' satisfaction can enhance customer satisfaction, customer retention, and, further, the achievement of the performance process. The success of CRM in financial institutions is connected with the profitability growth through training internal member, improving customer loyalty, retaining customers, etc. (Lee, Oh, & Kim, 2010)

Second, the safety of CRM system and the ease of use in CRM system, as the technical factors in CRM success factors, did not have an effect on internal member satisfaction, job performance, and customer performance. That is, although the safety of CRM system and the ease of use in CRM system support the work effectively, internal members could not satisfied with them, and it did not affect job performance and customer performance positively. The safety of CRM system and the ease of use in CRM system, as the technical factors were effective factors in its early days, but recently, customer relationship factors such as customer relationship orientation, customer information orientation, customer information usability have a significant effect on CRM performance.

Third, the securing CRM experts and CEO's support of CRM success factors as an organizational environment did not have a positive effect on both job performance and customer performance directly, but have a positive effect on internal members' performance satisfaction. Thus, they seemed to affect both job performance and customer performance indirectly. This means that the investment into an organizational environment cannot be connected with job performance and customer performance directly, but it showed its positive effect on them through the improvement of internal members' performance satisfaction.

Fourth, Internal members can improve the professionalism and reliability on their customers with customer relationship (customer relation orientation, customer information orientation, customer information usability), and bank clients who have high dependence on the professionalism and reliability to clerks will revisit the banks, and the banks will make a high profit.

The limitations of this research are as follows.

First, the measurement for CRM researches is investigated at certain points, thus, it has a kind of a drawback. Longitudinal study that compares the specific point in past and present can be helpful to search for effective factors concerning CRM more exactly.

Second, this paper analyzed CRM effect from the perspective of banking sectors. But, if CRM effect will be analyzed from the perspective of customers or clients in further research, we can expect to get some other effects that may have missed from the perspective of banking sectors.

Third, this research was conducted on the 215 bank clerks, and the results were based on the analysis of the bank clerks by generalizing in banking sectors. It is necessary to expand the scope including non-monetary institution bank clerks through empirical analysis for the next research.

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