



RELATIONSHIP BETWEEN CUSTOMER RELATIONSHIP MANAGEMENT (CRM) AND CONSUMER BUYING BEHAVIOUR (CBB) IN MOROCCAN BANKS: A QUALITATIVE STUDY

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Abstract:

In view of the changes in the banking sector, the adoption of a customer relationship management (CRM) system is an important issue for banks. It contributes to the optimisation and management of customer portfolio, more precisely this system allows to acquire new customers and to increase the profitability of existing customers. This article aims to answer the following question: what is the relationship between CRM and the consumer buying behaviour (CBB) in Moroccan banks? The study we conducted among 21 bank branches. Also, the study provided insight into the direct and indirect relationships between the use of CRM systems and consumer buying behaviour. The respondents described each of the variables on the benefits of CRM systems as mediating factors and the variables on the attributes of consumer buying behaviour.

JEL: M31, Z33

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1. Introduction

In recent years, the banking sector has gone through a significant period of disruption and liquidity problems. At the same time, it is faced with more educated customers, who demand customised solutions that can meet their financial needs (Omarini, 2011).

In addition, the banking industry is faced with the obstacles of competition for deposit generation in the global market, loan underwriting costs, increasing customer demands, reduced performance (profits) and keeping up with emerging technologies (SAP AG, 2002).

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This has led to a decline in customer confidence, fierce competition in the sector and low profitability. Similarly, the emergence of increased customer dissatisfaction and disloyalty, leading to customer disaffection in the financial sector, has led to the recent and continuing awareness and increased strategic adoption of CRM systems in the banking sector. To meet the demands of their customers, banks have rigorously adopted the customer relationship management (CRM) system to satisfy and consequently retain customers (Omarini 2011).

According to Peppers and Rogers (2004), the increase in marketing waste (waste of the organisation's limited resources), the high cost of providing services to customers and the increasing number of dissatisfied customers are some of the main challenges facing financial institutions.

DiVanna (2004) argues that banks need to wake up to the reality of globalisation, increasing financial regulatory requirements, rising customer expectations, technological advances and data management techniques. On this basis, it appears that banks need to adapt to the changing market.

This will enable banks to increase their revenues and improve the efficiency of their customer service operations. To achieve this, Onut et al. (2008) argue that banks have become aware of the usefulness of CRM systems and what they can do for them. The authors (ibid) mention benefits such as acquiring new customers, retaining existing customers, as well as maximising customers' lifetime profitability.

This article presents an exploratory qualitative study. The main goal is to confirm the variables identified in the CRM literature, as well as to obtain additional information related to the Moroccan banking sector.

To this end, our article is structured as follows: a descriptive introduction of the context and framework of the study, followed by a literature review that documents the concepts and variables of CRM, the methodology section describes the sample and the techniques used in our analysis, and finally, the results and conclusions of our qualitative study.

2. Literature review

According to Foss and Stone (2002), banks have turned their attention to CRM and the author claims that this trend will continue. Dyché (2002) states that the implementation of CRM by banks can help to track customer behaviour, predict customer behaviour and preferences, and better manage customer relationships. The author claims that this would lead to customer growth and increased satisfaction.

In addition, Foss and Stone (2002) argue that virtually all banks around the world are adopting the use of CRM in order to achieve benefits such as creating a consumer-centric culture, building better customer relationships, maximising customer value (profitability) and finally aligning and directing company resources to the most profitable customer segments.

Xu et al (2002) also recognise that the adoption of CRM by banks will enable them to have a good understanding of customers' current needs, their past buying habits and to predict how customers intend to buy in the future. Furthermore, Crosby (2002) argues that if information about customer needs is well exploited, banks will be able to build long-term and mutually beneficial relationships with customers. Furthermore, this argument is consistent with the objectives highlighted by Onu (2008) on the benefits of CRM adoption by banks.

They stated that CRM allows banks to leverage technology and human resources to gain insight into customer behaviour and values. In line with the reflections of Stone et al. (2002), who stated that the financial sector has made considerable use of CRM systems as a technique to achieve certain benefits, Ogbadu and Usman (2012) and Onu (2008) stated that if banks use CRM effectively, the following key benefits could be achieved:

- Improved customer service,
- Improving the efficiency of their call centre services,
- Cross-selling of their products and services,
- Assistance to staff in closing deals in a timely manner,
- Simplified marketing and sales processes,
- Discovery of new customers (lead generation),
- Increase in customer revenue,
- Support for channel management, pricing and migration.

In addition to the argument of the potential benefits of a CRM system as a means of serving their customers, equally important is the technological advancement that has impacted on the dynamics of the relationship between customers and banks, as well as on the techniques of commercial and financial service delivery. For the past 200 years, before the emergence of CRM, the only way for banks to serve their customers was to open bank branches (Das, 2012).

Nevertheless, the advent and implementation of technology channels in the banking sector has transformed not only the way the bank relates to its customers in terms of two-way communication, but also the invention of multiple technology channels for deposit and payment systems, among other features.

Subsequently, these remote access technology-based banking delivery channels have replaced face-to-face tellers and some elements of customer service functions (Sherif, 2002).

The adoption of CRM in the banking sector, with the ability to store, manage and analyse customer information, is likely to enable banks to have a complete understanding of their customers, including their needs, segmentation and the development of personalised products and services.

Therefore, as Das (2012) argues, the bank's ability to understand and track customer behaviour implies that banks will be able to improve service delivery through technological channels and accurately predict successive customers' behaviour and

preferences (Das, 2012). This is thought to be a way for banks to develop their customer relationship management strategy (Dyché, 2002).

In addition, the adoption of a CRM system is a customer relationship management technique, the inclusion of strategy, people, technology and process, which is likely to make the bank has a formidable relationship management. Indeed, according to Chary et al (2012) and Das (2012), a bank that seeks to implement customer relationship must consider certain identified business objectives. These are:

- Create a customer-focused organisation and infrastructure,
- Have a clear understanding of client classifications,
- Customer Life Cycle Value Assessment,
- Ensure that the profitability of each customer relationship is optimized,
- Increased knowledge of how to attract and retain profitable customers,
- Maximise the levels of benefit that customers and the bank can derive from trade promotions.

Compliance with these requirements would allow banks to have a deep understanding of customers' exposed buying behaviour. CRM systems are a key element of the business strategy of today's financial institutions. A focus on CRM systems seems to be the best alternative for banks to develop and preserve their customer base (Das, 2012; Shibu, 2011). In recent years, Moroccan banks are increasingly moving towards investments in CRM systems (El koraichi, 2014). These investments of a strategic nature in the Moroccan banking sector are due to a combination of factors:

- the managerial context (management commitment and encouragement to use information systems),
- the environmental context (information systems are a means of customer satisfaction and loyalty and therefore a means of competing) (Berdi and Sebbar, 2018).

According to the Bank Al-Maghrib report (2018), the physical expansion of the banking network has slowed down to 6,388 branches and 7,025 ATMs, up by only 1.7 per cent and 2.9 per cent respectively. Commercial banks have launched extensive work to optimise their branch network (retail banks), to curb expenses and develop synergies (Béziade and Assayad, 2014).

Indeed, the retail banking model has been profoundly changed, notably by the rise of remote contact channels. These banks merge two concepts, namely the digital and the physical, i.e. combining the best of modernity and the best of tradition (Klein, 2015).

As a result, retail banks have now entered a new era of multitude, known as relational (Colin and Verdier, 2012); this is why they have reoriented themselves towards an approach to customer information gathering (Mercadal-Delasalles, 2015). This approach describes customer information as a strategic, tactical and operational asset (Coumaros and De Leusse, 2004).

The latter attribute relates to the improvement of value chain activities that reside in the distribution of banking services and customer relations (Michel and Cocula, 2014a). Hence the importance of looking at the triad of contact staff (customer relationship

managers, advisors and branch managers), CRM system and customer based on the analyses of Retour et al, (2008).

The role of contact staff has changed, in particular because of multi-channels (mobile applications, ATMs, virtual advisors, etc.) which have modified their jobs by reducing the number of customer visits to the bank branch (Guersent, 2015).

Contact staff must adapt to the changing behaviours and expectations of customers who are becoming 'consumer actors' (Klein, 2015) and increasingly demanding and informed (Cichowlas, 2015). These customers also expect their banks to be highly interactive and provide continuity of service (24/7 service). They also want simplified and adapted services (mobile banking, online banking).

To meet their expectations, front-office actors rely on and interact with CRM systems. These systems are made up of four sub-systems, namely, collaborative CRM (facilitates communication with customers and between units of the same organisation), analytical CRM (analyses the information collected and improves knowledge of customers), operational CRM (automates the bank's daily contacts with its customers through pre-established processes) and eCRM (manages customer relations through the electronic channel, the objective of which is to personalise contact with the customer without human intervention).

Through the analysis of this triad, Moroccan banks place the customer at the heart of their strategy (Benjamaa, 2016). This leads them to invest in banking CRM systems, to focus on the front-office business of retail banks and to move towards the creation of value linked to distribution and customer relations. All these elements tend to justify the importance and interest of evaluating the success of the CRM system as perceived by the actors of Moroccan bank branches.

2. Methodology

This qualitative study was conducted with Moroccan bank executives, including information technology IT and CRM managers, as well as bank employees who interact with customers in eight Moroccan banks. The objective is to check whether the respondents think that the selected variables apply to the Moroccan banking sector, in their opinion, there is anything missing from the initial conceptualisation based on the reviewed literature.

Since the research concepts and their measures have been established previously, as mentioned in the literature review section, the qualitative study did not require the implementation of a purely inductive or grounded theory method (Glaser and Straus, 1967).

The exploratory design phase of this study operated in two ways: it is primarily confirmatory as it seeks to further clarify the existing conceptualisation of CRM systems, its benefits and attributes of buying behaviour. Similarly, this phase of the study is partially exploratory with the intention of advancing the understanding of the variables

of interest in the research. This phase is intended to corroborate the relevance of the variables to be measured from the practitioner's perspective.

In order not to prejudge the practical situation in the Moroccan banking sector on the applicability of the variables, the exploratory study aims to expose any new variable(s) not identified in the literature. The data obtained during the qualitative research phase was analysed deductively using a deductive thematic approach (Braun and Clarke 2006). This was done in order to extract themes that confirm the constructs identified in the literature.

2.1 Qualitative methodology

2.1.1 Overview and objectives of the research design

The main objectives of the exploratory research are to

- To obtain information that enhances the understanding of the applicability of the research concepts from bank managers in order to :
 - a) To confirm to banking and CRM practitioners that the identified benefits of CRM are actualised in the Moroccan banking sector.
 - b) To confirm that bank customers do indeed exhibit the characteristics of buying behaviour derived from the literature.
- Understanding the links between CRM systems and consumer buying behaviour

2.1.2 Sample design and data collection process

The population of interest that represents the unit of analysis in this part of the research includes middle and senior managers and IT and CRM practitioners in the Moroccan banking sector. Given that the total population (number of bank branches) is 21, the bank branches surveyed were selected on the basis of certain criteria, as indicated in section 3.3.1.

Similarly, respondents were selected on the basis of their eligibility, but in a reasoned manner. Before selecting and conducting the interview, potential respondents were first contacted by telephone and email.

After the initial contacts, a formal confirmation letter detailing the purpose of the research, the anonymity of the respondents and confirmation of their consent was sent to the banks. After the initial contacts and the respondents' agreement to participate in the study, the interviews were scheduled. Given the exploratory dynamics of the qualitative study, the sample size was considered adequate.

2.1.3 Qualitative research instrument

Recalling that one of the objectives of the exploratory research is to confirm the variables identified in the literature as well as to obtain additional information, the literature on CRM systems and elements of consumer buying behaviour was used to formulate the questions that were included in the semi-structured interview guide.

The use of an interview guide was necessary in order to avoid any deviation from the specified objectives of the study. The researcher expected to hear the interviewees say

or express certain "words" or "phrases" that suggest or are related to the identified variables. The interview questions were therefore developed according to the sequence of the study concepts.

In order to ensure that each of the variables was confirmed, the interview guide was organised in such a way that each of the questions related to the measurement of a specific construct. Nevertheless, the content of the question guide was designed in a semi-structured manner so that it offers flexibility to uncover potentially new variables relating to the use of CRM systems and the dimensions of consumer purchase behaviour attributes.

The questions were deliberately designed in this way to allow participants to discuss the benefits of adopting CRM systems, the particular attributes of consumer buying behaviour and the relationships between the variables.

The questions also open up a discussion that uncovers the potential challenges of CRM systems, the level of adoption, success and improvement. In particular, through the probing questions and a final general question that prompted an open discussion, respondents were encouraged to freely share their opinions and experiences on the subject.

This uncovered a new variable and gave an indication of a new way of exploring the possibility of new results in subsequent interviews. It is conceivable that the last open-ended question was asked because the researcher has some openness to the fact that some of the variables identified in the literature may not be mentioned by the respondents in the exploratory phase.

Given that the interviewees were bank managers who work to a tight schedule and have many other responsibilities and tasks, the interview was designed so that each interview lasted approximately 30 minutes. The length of the interview was justified by the nature of the exploratory review, which was primarily aimed at obtaining confirmation of variables derived from the literature review and not at obtaining an in-depth understanding of complex associations.

2.2 Qualitative data analysis strategy

As already mentioned, the main objective of the qualitative phase is mainly to confirm the existence and applicability of the study variables extracted from the literature. This confirmation can simply be done by thematic extraction without having to go through a rigorous process of qualitative data analysis (Braun and Clark, 2006).

Nevertheless, the researcher has endeavoured to carry out a meticulous analysis of the qualitative data, as this chapter shows. This form of qualitative analysis was conducted on the basis that the variables are already established from the literature, which implies that the coding was based on the existing variables rather than on the interviews. Nevertheless, an effort was made to adopt an analytical technique that demonstrates confirmation of the variables and a deeper level of analysis of the data collected in order to better understand the relationship between CRM systems and consumer buying behaviour in the Moroccan banking sector.

In addition, although the steps prior to data collection (such as determining the sample size and designing the interview process) took into account and incorporated a certain level of subjectivity, a thorough qualitative analysis of the data was undertaken. This was done in part to obtain credible, reliable and replicable approaches (Miles and Huberman 1994). Accordingly, each of the interviews conducted was properly recorded and transcribed in detail.

2.2.1 Deductive thematic approach

According to Braun and Clarke (2006), a thematic analysis involves the process of identifying, analysing and reporting the sequence of themes (patterns) in a data set. As this is a broad definition of the thematic approach, it is important to note that its applicability depends largely on the nature of the intended interpretations of the topic or research questions.

Essentially, this technique allows the researcher to identify relevant themes (research variables of interest) from the data, which could be based on an inductive or deductive manner (Harding, 2013).

The thematic technique requires a process of transcribing interviews, coding and reading the transcribed data to achieve the desired results (Harding, 2013). The above is based on the six steps for conducting thematic analysis suggested by Braun and Clarke (2006). These steps are as follows:

- Familiarisation with the data,
- Production of the first codes,
- Identify themes,
- Review of themes,
- Definition and naming of themes,
- Report generation.

The objective of the first phase of the current study was to confirm the variables identified from the literature prior to the interview. The interview was also developed on the basis of the variables from the literature.

Given the nature of the exploratory study and the data obtained, deductive and apriori coding (variables) was carried out, rather than using an inductive method (Harding, 2013). Apriori coding was employed on the basis that it reflects the central research interest in the topic (variables) or where the variables of interest are considered central to the mainstream literature on the area of study (Gibson and Brown, 2009).

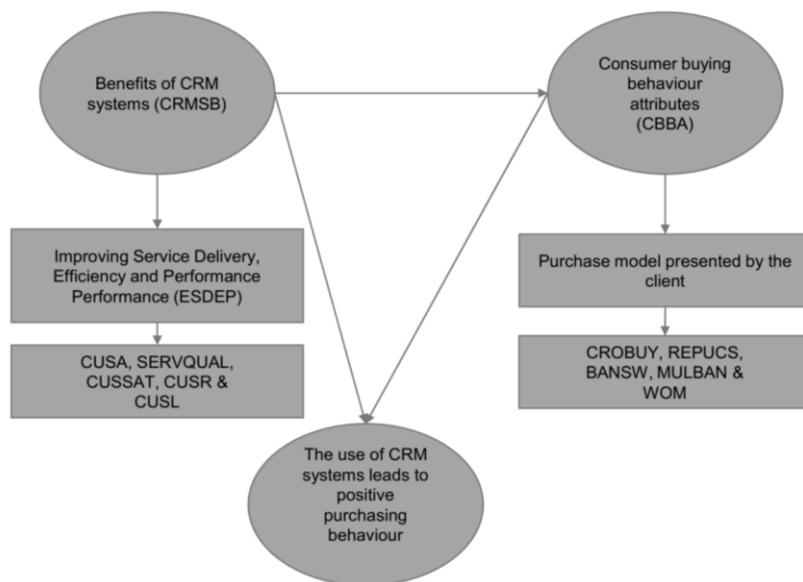
Although this form of thematic analysis is driven by the researcher's analytical interest and does not produce a complete description of the data set, it does produce confirmation and insight into the aspect of the data that is fundamental to the confirmation of variables (Braun and Clarke, 2006).

In line with the basic principle of a thematic design according to Braun and Clarke (2006), if a new variable is exposed during the interviews, a new code (variable) can be added to the list of codes. Figure 1 shows a sketch of the extracted coding derived from the literature-induced variables. The approach employed in this phase follows the

guideline described by Harding (2013) as using "existing theory and literature as a starting point and data collection and analysis is then planned to test a hypothesis or answer a research question".

The author stated that for this technique to be used, the hypothesis or research question must come from the literature. In this research, a deductive thematic approach was adopted, basically enhanced by its analytical ability to detect and identify variables that have an impact on a particular topic generated by the interviewees (Alhojailan, 2012). Therefore, the interpretations and explanations of the key informants confirming the main benefits of CRM and the purchasing behaviour variables have a significant impact on the second phase of the study (quantitative study). The analytical process of the exploratory study is shown in Figure 2.

Figure 1: An extract of the coding of variables based on provisional assumptions from the literature



Note: CUSA - Customer Acquisition, SERVQUAL - Quality of Service, CUSSAT - Customer Satisfaction, CUSR - Customer Retention, CUSL - Customer Loyalty, CROSBUY - Cross Buying, REPUCS - Redeeming, BANSW - Bank Switching MULBAN - Multibanking, and WOM - Word of Mouth

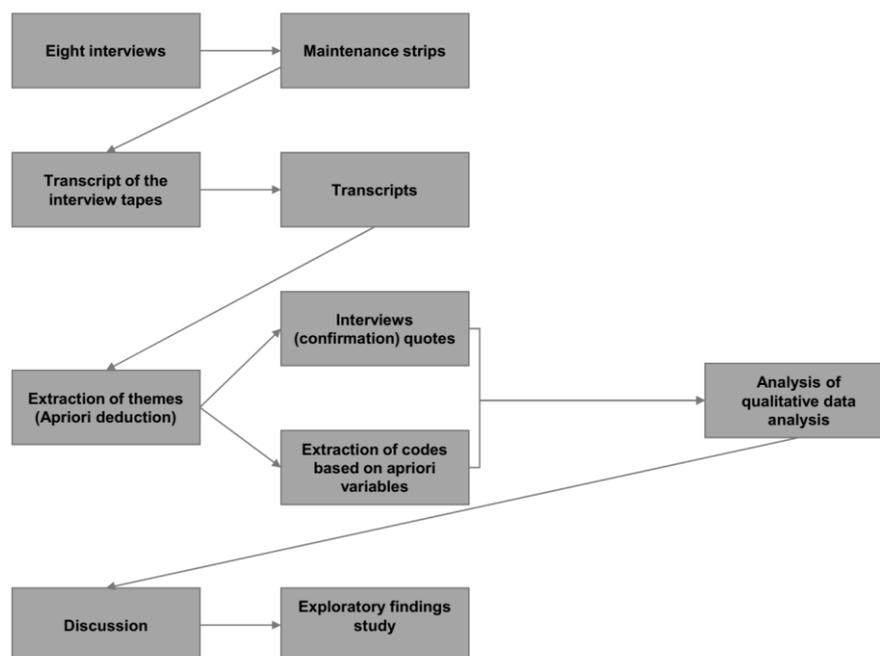
2.3 Conducting qualitative interviews to validate research constructs

Recalling that the data collection methods chosen for this study involve conducting interviews to verify and confirm the content of the questionnaire, semi-structured interviews were used as a means of generating confirmatory results, as is often the case in mixed-method studies (Creswell, 2014; Curry et al., 2009; Harris and Brown, 2010).

Therefore, Hoinville et al. (1978) argued that in order to develop a comprehensive structured questionnaire, it is useful to use an exploratory approach such as interviews to obtain information that would help to recognise, clarify and extend knowledge about the research concepts. Similarly, informal interviews (research dialogue) can be conducted with specialists, professionals or key informants in parallel with the literature

review (Oppenheim, 1992; Teddlie and Yu, 2007). This will provide the researcher with detailed and comprehensive knowledge to develop the questionnaire.

Figure 2: Analysis process of the qualitative study



In order to use interviews to confirm the research constructs identified in the literature, the researcher conducted interviews with banking technology (IT) systems specialists, bank strategic technology deployment managers and bank customer relationship managers (Kumar et al., 1993; May, 2011; Trembly, 1957). This exercise was necessary in order to conduct a head-on confirmation of the constructs initially identified.

2.3.1 Interview participants

As shown in Table 1, the researcher then classified the banks into three categories: high, medium and low users. The names and associated banks of respondents are not provided in this report in order not to violate the anonymity agreement with the participants.

However, it is important to mention that the participants are specialists and professionals in customer relationship management who have 10 to 20 years of professional experience in their field.

After selecting the banks according to the categories, the interviewees were selected according to the choice of their bank to represent them, intentional selection by direct contact, and the interviews took place in their different offices, as agreed by the interviewees.

Table 1: Classification of surveyed banks

Group	Level of adoption of CRM
Group A :	Top
Group B :	Average
Group C :	Low

Note: We have kept the anonymity of the banks interviewed.

2.3.2 Interviews

Prior to the development of the questionnaire, semi-structured interviews were conducted face-to-face and with open discussion. In addition to the aforementioned reasons for these interviews, the researcher intended to first establish from the interviewees that banks have been using CRM channels for their customers, the types of channels available, the benefits of adopting technology, the buying behaviour of customers in the Moroccan banking sector and the meaning of the concepts identified in the literature. The interview questions focused on the reasons why banks adopt technology channels to serve their customers, the expected benefits of these channels and the particular characteristics known about the buying behaviour of Moroccan bank customers.

Respondents were also asked to mention the CRM channels available to customers and to confirm whether these channels have an impact or lead to an increase in acquisition, customer satisfaction, retention, loyalty and service quality.

In a few interviews, the interviewees did not mention some of the concepts identified in the literature and, therefore, the interviewer went further by introducing the concept and asked the interviewees to discuss the concepts in relation to CRM tools.

3. Results of the interviews

This section presents the discussion of the key issues and findings discovered during the exploratory phase of this research. A systematic method of qualitative analysis (deductive apriori approach) of the recorded interviews was used.

It took the form of a thematic transcription approach that was used to extract relevant 'statements, assertions, comments or opinions' that supported the research concepts and their definitions according to the interviewees.

The analysis of the qualitative data followed the approach of Braun and Clarke (2006) who proposed that a thematic method is an approach that involves the identification, analysis and reporting of patterns of themes in a data set. The underlying thematic model was used to identify and report themes that explain the variables included in the questionnaire.

This approach was deemed valid based on the understanding that it can be used 'when the study aims to understand the current practices of any individual'. This would allow for the investigation and identification of how current situations affect individuals' views (Alhojailan, 2012, p. 41; Braun and Clarke, 2006).

Following this principle, the concepts mentioned by the interviewees were consistent and described what the events and phenomena in the industry actually are. It is fundamental to note that the results of the interviews confirmed the concepts identified in the literature.

This not only confirms the concepts identified in the literature, but also helps the researcher to operationalise the concepts of the study and gives credence to the process of literature review. Interestingly, 'technology downtime' was mentioned by six of the respondents as a fundamental factor affecting the level of effectiveness of banks' CRM channels.

Technology downtime has not been identified in the literature as an outcome, benefit or consequence of CRM channels and was not one of the concepts considered in this study.

However, the concept was considered fundamental. It was therefore included in the final questionnaire. However, the researcher was able to confirm this factor both with the interviewees and through personal observation, which exposed him to the experience of downtime during the data collection exercise.

The inclusion of this factor in the research design was carefully considered without compromising the idea of letting theory determine the nature of the study. Technology downtime was included in the research design at the analysis stage to see what effect it would have on the results. Confirmation of these variables is expressed at the qualitative analysis stage, based on the quotes from the interviews presented in Table 2.

Table 2: Interviews with their oral interviewees

Build	Quotes from interviews	Sampled banks
Benefits of Customer Relationship Management (CRM)	Therefore, you can stay at home and do all the transactions you need to do. The benefits are: time saving, faster problem solving, customer satisfaction as some customers do not need to go to the bank to get the information they need or to solve a problem... It also strengthens the relationship between customers and the bank (retention/loyalty)... I will talk about another stolen one, which is customer service excellence, I will also say emmm I will say effective results using these means, basically customer service excellence leads to a close intertwined relationship... ! you would go to the bank (ATM) where you are assured that when you put your debit card in, the machine is going to dispense...	A
	The use of technology in my bank allows us to..., gives our customers the advantage of quick problem resolution and convenience ... which leads to satisfaction . The adoption of technology also gives us some competitive advantage, although I must say that Bank X have a greater competitive advantage , which improves their customer base (acquisition) . For example, customers often prefer to use Bank X, which is one of the most technologically advanced banks in the sector. It also allows us to impress our customers with excellent service . The use of technology improves retention and loyalty , but you ...see, that's if the technology channels are functional and robust.	B

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	<p>You will agree with me that the customer is making a decision and they want to get the best service from their bank, so the service you provide through your channels will determine who a customer chooses..... You can imagine coming to the bank and not being able to use the channels available, you will be discouraged and go to another bank. So I would say that effective adoption of technology is imperative to enable the bank to provide an excellent service.</p> <p>In terms of retention: once you have these things (effective service delivery channels), you don't just attract new customers, you retain old customers in short; you even move from retention to upselling the customer, so that the customer will be willing to do more business with you and leave the relationship they have with other banks. ...um mm one thing we need to understand is that customer loyalty is the result of the relationship between the customer and the bank. experience. Loyalty means giving references. You want to stay loyal to the brand and if you can do that in terms of technology and service excellence, then loyalty is there.</p>	C
	<p>... it allows banks to better manage their customers and the customer data that emmm allows the bank to know the buying habits of its customers and how to serve them better. It also allows customers to cross-sell. It allows them to increase their equity, to increase their share of wallet in the sector. The availability of mobile banking, for example, influences the chances of a bank being selected.</p> <p>In fact, the adoption of technology has really helped the bank to improve the type of service it provides to its customers, because customer acquisition and retention depend on the type of service it provides. When they are well served and satisfied, they choose to come back (retention)... technology helps to retain our customers.</p>	D
	<p>The use of technology gives the customer more control over their banking activities and, if the service delivery process is efficient, it will improve their satisfaction. In terms of new customer acquisition, well, I wouldn't say there is a direct impact because all banks have adopted CRM, but the differentiating factor is how you use it, which is the differentiating factor, not the bank.</p> <p>The customer will prefer to open an account with a bank that has adopted a higher level of technology. Banks that are perceived to be at the cutting edge of technology have more customers, especially young people. CRM systems help to build customer loyalty, but to do this you need to have the latest technology and the right technology for the times.</p>	E
	<p>Computer-savvy customers will want to open an account with a bank that has high-tech platforms. A customer will choose a bank whose channel is perceived as reliable. Technology adoption will have an impact on loyalty, but it is the effectiveness of your platforms that will drive customer loyalty.</p>	F
	<p>It (technology) has an impact on the number of customers the bank has acquired and on the acquisition of new customers.</p>	G

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	<p>Technology has a lot of impact on this... the turnaround time has been reduced because of the use of technology, which definitely has an impact on the quality of our service, I haven't seen a single customer who has migrated to online banking who won't want to continue to do business with us (retention/loyalty), the level of complaints has generally gone down because the level of human interaction has gone down greatly.</p>	
	<p>Technology helps the bank to generate new customers, because, for example, the customer can open an account from the comfort of his phone, now it means that the customer ... does not need to come to the bank to make a payment or maintain his facility (loan) account. Many customers prefer this, and it has increased the number of accounts the bank has been able to open (new customer acquisition) ... this has an impact on the quality of service and you know, even for banks, we have no choice but to control the quality of service... the service is now driven by technology and it has been able to improve the service and people are more aware of their responsibility. this has an impact on the quality of service and you know, even for banks, we have no choice but to control the quality of service.</p>	H
	<p>... Yes, there is a relationship (between CRM and satisfaction), because your customers are satisfied when you meet their needs. So, if your platforms do not meet their needs, the customers are not satisfied ... So, this platform is supposed to bring customer satisfaction... ..Yes, that's right, because if your customer is really satisfied with what they get from your platforms, then they have no reason to look elsewhere and they want to stay there (retention)... we expect technology to make our operations more effective and efficient (quality of service), then when a system is more effective and efficient, we expect technology to make our operations more effective and efficient (quality of service) and when a system is more effective and efficient, we expect technology to make our operations more effective and efficient (quality of service) we expect an increase in patronage, which will lead to an increase in profitability and an increase in retention, because most accounts are not dormant - when people stop using their account and leave, there is customer retention.</p>	I
Consumer purchase Behavioural attributes	<p>In fact, it is common for customers to be loyal to themselves, they only go to banks that can solve their problem. Some only give 20% to one bank and 80% to other banks. They cross-shop and have a multi-banking behaviour. They also have a habit of recommending people to the bank, as I mentioned earlier, and spreading information... I also think they have a bank switching behaviour.</p>	A
	<p>Technology allows me to have access to my customers' information, such as where they work, who they are married to and whether they have children, which allows us to cross-sell... People often complain about the service, but they still go to the shops, unlike abroad, but in Morocco we like fashion and buy where people buy...</p>	B

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	In terms of our customers' buying behaviour, a typical Moroccan bank customer has banking relationships with more than one silent bank... It's just a common thing, it wouldn't be naive to think that your customer only deals with you, so it's a known and common thing in the industry.	C
	... there are other clients who have the flair to handle more than one bank because of the nature of the service. There are also customers who, as a result of cross-selling banking products, our products have done this for us. Some of our customers recommend us to their friends and family after enjoying our products and services.	D
	Most customers in Morocco have more than one bank (multiple banks) ...	E
	We have a lot of customers who have several accounts in other banks. I think this is a particular thing in Morocco. Although you can have accounts in several banks, you only use one in particular as your main bank...	F
	We have customers who have accounts in my bank and in one or two other banks (multi-banking) at the same time. Yes, I have some of them, you know, for customers, if you are able to meet and exceed their expectations, what you expect from them is a repeat purchase . And apart from the respectful purchase, there is sponsorship , for example, if someone has a flawless mortgage financing, they will recommend other people to our bank. In Morocco, this is very common for customers who have accounts in several banks.	G
Relationship between CRM and consumer buying behaviour	... I believe that the adoption of technology has an impact on the consumer buying behaviour. In my opinion, the use of technology as a service delivery channel does not in itself lead to favourable patronage behaviour without first gaining customer loyalty; after all, a customer has to be loyal in order to engage in any kind of umm... ongoing purchase...	A
	"The implementation of technology has an impact on the way our customers patronise us, but... (coughs) ...you must first provide an uninterrupted service to satisfy the customer or encourage them to continue using your bank . After that, you can expect constant (re)purchases . Let me tell you, people talk about the convenience that our competitors offer, without a doubt, it brings WOM)..."	B
	you even move from loyalty to upselling so that the customer is willing to do more business with you (repurchase) and to leave the relationship with another bank (switch to another bank/multi-bank).	C
	Yes, in a way it has an effect on the buying behaviour of consumers because... Basically, in my opinion, technology motivates or triggers the buying behaviour of customers , which depends on the nature of the service they receive . Although switching banks is not very common despite the fact that the bank does not respond to your request. What is possible is to	E

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	minimise your funds and transactions with the bank and change banks.	
	Customers actually follow trends. Many customers follow trends and social media control the buying behaviour of customers. Social media is a platform where perceptions of the effectiveness of a brand or bank's services are formed.	F
	Yes... Yes... ("confirming that the CRM system affects consumer buying behaviour because as an individual I don't see why I should have multiple accounts as technology has allowed me to transfer money to other banks without having to carry cash.	G
	Generally speaking, I would say that the banking landscape has improved dramatically with the introduction of the technology platform and we have been able to meet the needs of customers to a reasonable extent and, although it has also increased the level of competition and raised the bar in terms of the quality of service that customers expect from you, emmm, it's so interesting that with the platform you can actually know the behaviours of your customers...	H
New variable (Technology downtime)	I wouldn't want to go to this bank because every time you go to this ATM at bank "A", it takes your card without dispensing any money and it's never on (functional) i.e. broken...	A
	... The use of technology leads to a 100% quality of service. It helps you deploy your service faster/efficiently if you have little downtime...	B
	... I recognise that there are service failures (technology downtime) in the technology sector and therefore I cannot exempt my bank. Another barrier to inconsistent technology service delivery is due to power and internet supply. At the moment, Bank Z is leading the banking industry in technology adoption and reliability.	C
	Although technology has helped to make banking easier, the technology itself can sometimes be a headache. For example, the network can make it impossible to get your money (technology downtime).	D
	... when there is no downtime, the pace at which we deal with customers is much smoother when processing customer transactions...	E
	It is worth mentioning that when you have all the technology applications, but the platforms are not operational at all times , reliability is very important before you can get any benefit.	F
	Well, there are so many factors that affect the effectiveness of these platforms ... for example, your online banking could be down if your service providers are down, and you have people like telecoms who provide support for some of the things that will make ...	G

The exploration of the qualitative data obtained for the confirmation of variables is presented in Table 2. The variables subject to confirmation, as identified in the literature,

are grouped according to the construct that the variables measure. Words and phrases in bold indicate how the survey variables were confirmed.

Respondents described in their own words (in confirmation) each of the variables on the benefits of CRM systems as mediating factors and the variables on the attributes of consumer buying behaviour.

More specifically, with regard to the CRM variables, each of the predicted variables (customer acquisition, service quality, customer satisfaction, retention and loyalty) was mentioned several times in different contexts during each of the interviews. This also indicates that the variables are indeed consistent with what can be obtained from the literature.

What seems interesting in the interviews is that service quality and customer satisfaction were mentioned more often than the other variables of CRM benefits. On many occasions, service quality was described by almost all interviewees as (quality service, service excellence, efficient service delivery, quick problem resolution and convenience), as the quote from the Bank A respondent below shows:

*"I'll talk about another stolen one, which is customer **service excellence**, I'll also say emmm I'll say effective results using these means, basically customer **service excellence** leads to a close intertwined relationship... ! you would go to the bank (ATM) where you are assured that when you put your debit card in, the machine is going to dispense..."*

Therefore, it can be concluded that achieving high service quality and customer satisfaction through the use of CRM systems as service delivery platforms is more important than other variables.

Without providing conclusive evidence or prejudging the likely results of the quantitative study, it can be inferred that service quality and customer satisfaction are prerequisites for the acquisition of new customers and the retention and loyalty of existing customers.

It also predicts that service quality and customer satisfaction are more likely to have indirect effects on the relationship between CRM systems and consumer buying behaviour.

This implies that for a bank to use CRM systems to achieve positive outcomes in purchasing behaviour, it must ensure that the service delivery channels offer customers positive perceptions of service quality and user experience that lead to satisfaction.

With regard to the relationship between CRM systems and consumer buying behaviour, seven of the eight interviewees agreed that there are links between these two concepts. Their opinions provided insight into the conceivable relationship between the use of CRM systems and consumer buying behaviour. For example, as the interview quotes in Table 2 show, Bank B, in agreement with the other banks, stated that :

*"The implementation of technology has an impact on the way our customers use us, but... (coughs) ...you must first provide an **uninterrupted service** to satisfy the customer or*

*encourage them to **continue using your bank**. After that, you can expect **constant purchases (re-purchases)**. Let me tell you, people talk about the convenience that our competitors offer, no doubt it brings **WOM**)..."*

In addition to the insight provided on direct relationships, the exploratory study also provided an understanding that the relationships between CRM systems and consumer buying behaviour appear to be somewhat indirect.

In particular, 5 out of 8 respondents indicated that the tendency of a bank using CRM systems to achieve positive consumer buying behaviour depends on service quality, customer satisfaction, retention and loyalty:

*"Yes, in a way it has an effect on the buying behaviour of consumers because... Basically, in my opinion, technology **motivates or triggers customers' buying behaviour**, which depends on the **nature of the service they receive**. Although **switching banks** is not very common despite the fact that the bank does not respond to your request. What is possible to achieve is to **minimise your funds and transactions with the bank and switch banks**."*

Although not all interviewees acknowledge the indirect effect of CRM systems on consumer buying behaviour, all of them believe that the use of CRM systems as service delivery channels influences the patterns and determines the attributes of buying behaviour of Moroccan bank customers.

3. Conclusion

The overall basic results revealed by this study are as follows:

- The interviewees (bank managers/practitioners) provided some evidence to confirm the variables in the literature.
- The qualitative study also provided elements that helped to consolidate the conceptualisation of the construct and the formulation of future work in this area.
- It also provided insight into the direct and indirect relationships between the use of CRM systems and consumer buying behaviour. The nature of the relationships can be established empirically in a quantitative study, as the extent and statistical description of the effects could not be determined in the exploratory phase.
- The exploratory study also introduced a new variable (Technology Downtime, TDT).

In conclusion, thanks to the methodological process employed in this paper, the results found have provided a solid base of confirmation on which a quantitative study can be developed and conducted.

Conflict of Interest Statement

I certify that I have NO affiliations with or involvement in any organization or entity with any financial interest (such as honoraria; educational grants; participation in speakers' bureaus; membership, employment, consultancies, stock ownership, or other equity interest; and expert testimony or patent-licensing arrangements), or non-financial interest (such as personal or professional relationships, affiliations, knowledge or beliefs) in the subject matter or materials discussed in this manuscript.

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