

The Impact of Customer Relationship Management on Brand Image Case Study: Al Salam Bank - Biskra Agency

Farouk Brahimi ^{1*},

¹ Mohamed Khider University- Biskra (Algeria),
farouk.brahimi@univ-biskra.dz 

Received: 13-01-2024

Accepted: 20-06-2024

Abstract

This study delved into the analysis of customer relationship management impact on the brand image in Al Salam Bank, Biskra Agency, where a purposive sample of Al Salam Bank customers was selected. To achieve the objectives of the study, a questionnaire was designed as a tool for collecting data and the use of appropriate tests and statistical tools (SPSS.V 20). The questionnaire was distributed to 80 customers of Al-Salam Bank, Biskra Agency, and 64 questionnaires were returned that were suitable for analysis. The study reached several results, the most important of which is the impact of customer relationship management in its various dimensions (focus on key customers, customer knowledge, customer value, and customer trust) on the bank's brand image. Peace Agency Biskra. This positive impact enables the organization to achieve the basic success factors within its competitive environment. The study recommends the need to focus on the two dimensions of customer knowledge and customer trust by the bank under study, as they strongly influence the brand's image, and also to innovate new services based on customer value and enhance their loyalty in different ways.

Keywords:

Customer relationship management;
Customer knowledge;
Customer value;
Customer trust;
Brand image.

*Corresponding author

1. INTRODUCTION

In an effort to strengthen the relationship between the bank and its customers, the bank strives to find distinctive methods to help it survive in the face of intense competition. One of the prominent strategies adopted by banks is Customer Relationship Management (CRM), which involves a deep understanding of customer needs and desires. This is applied by satisfying them with unique products at minimal costs. This approach aligns with the golden rule "the customer is the essence of the organization's wealth" and "society's satisfaction depends on customer satisfaction," according to Druker. Therefore, the optimal path to achieve excellence and leadership is to focus on the customer by enhancing and effectively managing the customer relationship at all strategic, operational, and analytical levels.

In discussing this issue alongside the image of the brand or the mental status of the bank's products in the minds of customers, we observe a type of mutual influence and integration in the right direction to achieve key success factors. In our current study, we attempt to analyze this influential relationship from various aspects, most notably the pillars of Customer Relationship Management and its impact on the brand image.

2. Problem Statement

From the aforementioned, we can observe how organizations can adopt Customer Relationship Management to influence the brand image strategically and systematically to achieve their goals, effectively responding to the current stage requirements and challenges. Based on this, the problem statement can be formulated as follows:

What is the impact of Customer Relationship Management on the brand image at Salam Bank in Biskra?

3. Study Hypotheses

-Main Hypothesis: Customer Relationship Management affects the brand image at Salam Bank in Biskra.

-Secondary Hypotheses: Customer Relationship Management, through focusing on key customers, affects the brand image at Salam Bank in Biskra.

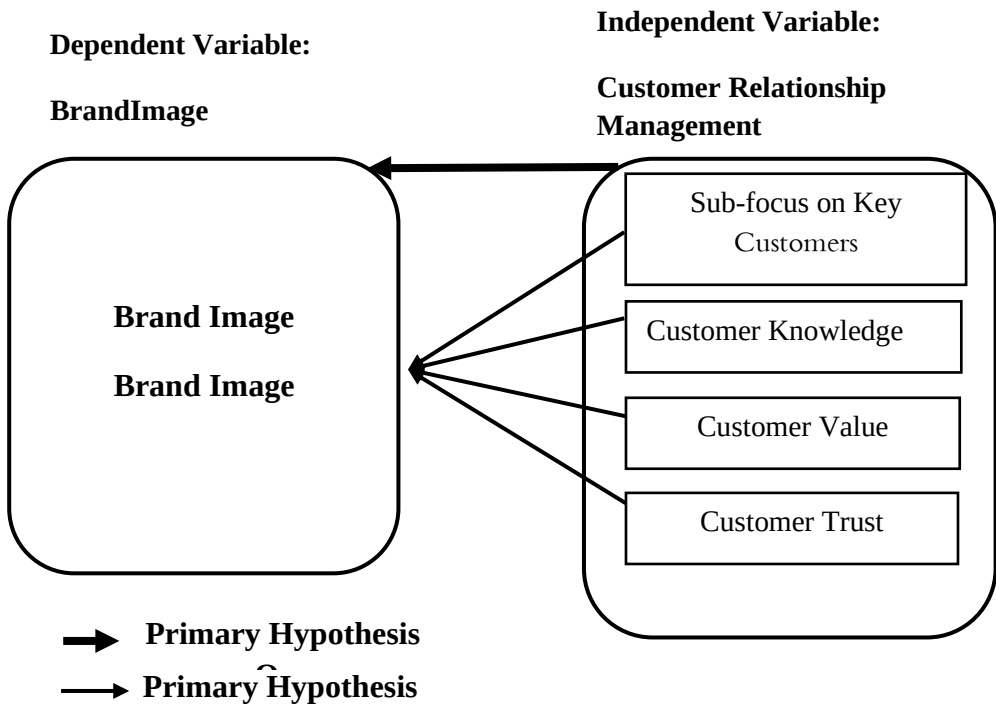
Subsidiary Hypothesis Two: Customer Relationship Management, through customer knowledge, affects the brand image at Salam Bank in Biskra.

Subsidiary Hypothesis Three: Customer Relationship Management, through customer value, affects the brand image at Salam Bank in Biskra.

Subsidiary Hypothesis Four: Customer Relationship Management, through customer trust, affects the brand image at Salam Bank in Biskra.

4. Study Model

To achieve the study's objectives, the following hypothetical model can be adopted, consisting of two variables: the first being the independent variable representing Customer Relationship Management, and the second being the dependent variable representing the brand image.



Source: Prepared by the Researcher

5. Study Objectives

The key objectives expected to be achieved through this research include:

- Identifying the concept of Customer Relationship Management and its implementation.
- Defining the brand and its significance for the institution.
- Clarifying the strategic dimensions of customer relationship management and attempting to enhance the market value of the brand at the studied bank.
- Studying the current focus on customer relationship management components in Bank El Salam-Biskra-, the same level of its brand, and providing appropriate suggestions to

contribute to finding necessary solutions to address potential drawbacks and enhance positive aspects.

6. Study Significance

The study derives its significance from the scientific weight of the study variables such as Customer Relationship Management and Brand. It aims to:

- Draw the attention of bank managers to the necessity of implementing Customer Relationship Management as a key factor for the success and continuity of the bank's activities.

- Facilitate entering global markets by acquiring and developing the brand.

- Emphasize the increasing importance of customers, especially with the intense competition among brands and easy access to them.

- Assist researchers in developing their research and analytical capabilities, especially by studying a contemporary topic that is crucial in the fields of marketing and management.

7. Theoretical Brand Image

Many researchers have addressed the brand image of organizations in their studies, recognizing the growing interest of service institutions in their mental image among the public. Improving this image is crucial for gaining sympathy and loyalty.

7.1 Definition of Brand

The brand is considered one of the most distinguishing features of a service institution. In this section, we will delve into the definition of the brand, its characteristics, and what sets it apart.

There are varied definitions of the brand among different researchers specializing in marketing, each offering a unique perspective. Among these definitions, we find:

"The brand is the name and set of signals that indicate the origin of the product, distinguishing it from competitors and influencing the behavior of buyers through mental and emotional representations" (Walhen & Hery, 2012, p. 12)

In addition to the common definition provided by Kevin Lane Keller, citing the American Marketing Association, stating that the brand is: "A name, term, symbol, design, or a combination of them that works to identify goods and services of the seller or group of sellers and differentiate them from competitors" (Keller, 2013, p. 30)

The brand is also considered a "mental reference point based on tangible and intangible values" (Adjila & Khaïter, 2017, p. 64). This definition adds:

- Material Values: Represented in tangible values of the product or service, including the three components of the product (quality, price, innovation).

- Moral Values: Include sensory values, the brand's colors, sounds, smell, and taste, forming the basis for consumer recall.

- Brand Story: Encompasses the history, origin, geography, and personality of the brand, as well as its advertising message.

- Social Values: Usually associated with major and well-known brands, reflecting the role of the brand in social life (Villmus, 1997, p. 24)

Based on the above definitions, the brand can be defined as a term, symbol, sign, design, or a combination thereof aimed at identifying goods and services. The merchant or manufacturer places it on products they sell or produce to distinguish them from competitors. The brand serves as the true identity of a company's products in the market, playing a fundamental role for consumers as the link between them and the commodity.

7.2 Characteristics of the Brand

The characteristics of the brand are descriptive features that distinguish a product or service, including:

- Set of Features: The brand generates a set of characteristics associated with it. For example, the Mercedes brand conveys strength, durability, and a high price, indicating a long lifespan.

- Customer Benefits: The brand provides customers with a powerful mix of functional and emotional benefits. For instance, longevity means the customer won't need to buy another car for years, and durability ensures safety from accidents.

- Value Set: The brand also offers a set of values. For example, the Mercedes brand represents prestige and performance.

- Brand Culture: Reflects the culture of the marketing institution and often reflects the culture of the country to which it belongs. The German origin of the Mercedes brand is essential to its identity.

- Personality: The brand reflects a personality in the minds of individuals. For example, the Mercedes brand is associated with credibility, suitable for a businessperson in their fifties.

- Consumer (Customer): The brand reflects the image of its user. For example, the Mercedes brand suits a businessman in his fifties.

- Experience: This pertains to customers who have direct contact with the brand, representing a primary source for forming the brand image.

It's worth noting that consumers' beliefs about brand characteristics and their benefits vary from one consumer to another based on their personalities. (Chainne, 2016-2017, p. 89)

7.3 Definition of Brand Image

Among the given definitions of brand image, we mention:

The brand image represents "a set of material and non-material consumer perceptions associated with a product, brand, or institution" (Iendrevie & De Baynast, 2004, p. 90).

It is also defined as: "The overall perceived emotional and cognitive impressions that take the form of added value for the brand, combining real values, acquired ideas, self or objective sensations, voluntary or involuntary" (Ayoun, 2007, p. 75)

Keller defines it as: "A set of perceptions stored in the customer's memory" (Waqnoni & Hammad, 2021, p. 615)

On the other hand, Jeffrey Randall defines it as: "All the information that the consumer receives about the product with the brand, through experience, the opinions of other consumers, advertisements, packaging, service, etc." (Randall, 2003, p. 12)

In the same context, it is also defined as: "The mental representation that customers create regarding a specific brand, including product design, the producing institution, advertising, price, distribution, etc." The second part of this definition emphasizes the important elements associated with the image (elements of the marketing mix) through which the customer evaluates the mental representation in their mind (Chainne, 2016-2017, p. 102)

From this perspective, all of the above leads us to adopt a concise and simplified definition of the brand image as follows:

Brand image is the link between the consumer and the brand, manifested in various impressions stored in memory, which can be either positive or negative.

7.4 Types of Brand Image According to Analysis

Diagnosing the image to identify the strengths and weaknesses it contains is a crucial issue for building a strong

position and designing effective advertisements, especially in the context of the Me-Too Strategy by competitors. A good image is achieved by focusing on the strong characteristics present in the brand. Therefore, periodic or exceptional diagnosis is a way to reveal the various possible gaps between what is designed, what exists, and what is real.

The analysis of the brand image is carried out at three different levels (Chainne, 2016-2017, pp. 104-105):

1. Perceived Image

This is the image that consumers see through the brand, based on their impressions. Its strength lies in how well it exists in the consumer's memory and how easily it can be recalled due to carrying positive meanings and connotations. The perceived image is assigned to the consumer, and its evaluation is done at the individual level using various qualitative methods (such as interviews and content analysis) and appropriate quantitative methods (wide-scale surveys with statistical analysis). This type of analysis of the image is often found in studies addressing its impact on consumer behavior.

It can be said that the perceived image is the final result of the self-impressions that consumers form about a specific product or system. These impressions are formed through direct and indirect experiences related to the emotions, attitudes, and beliefs of consumers.

2. Real Image

The real image is the actual image of the brand, and it can carry both strengths and weaknesses. It is what the institution sees itself, and it may differ from what the consumer sees in the brand. The evaluation process does not differ from the previous one but is carried out through internal review by questioning users about the meanings and connotations of the brand marketed

by the institution they belong to. Users are more connected and closer to it, thus having real perceptions that consumers may not have.

3. Desired Image

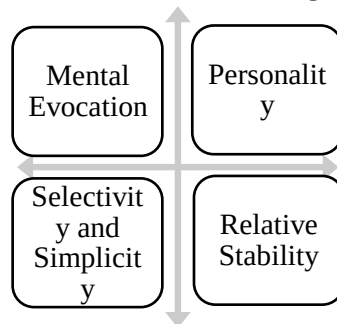
The desired image is the one that the organization wants the target audience to see. It often represents the positioning desired. The desired image cannot be evaluated by a specific consumer but appears in the review of the identity design file that the organization wants to convey. This is transmitted through appropriate marketing activities. Therefore, identity is not limited to the physical identity but extends to the dynamic moral identity, which integrates a set of characteristics deemed worthy by the organization in its brand. These characteristics differ significantly from competitors, carrying additional benefits for the brand and, therefore, serve as a strong argument to persuade consumers to purchase and repeat purchases.

Achieving alignment between the transmitted brand image and the image formed in the customer's mind creates a kind of satisfaction and directs their preferences toward the brand.

7.5 Characteristics of Brand Image

According to Jacques Lendrevie and Denis Lindon, brand image is characterized by four features:

Figure 02: Characteristics of Brand Image



Source: Prepared by the Researcher

- 1. Mental Evocation:** This involves the human memory recalling a specific brand image previously perceived.
- 2. Personality:** The brand image is subjective. Perception and evocation are personal processes, with each person perceiving and recalling brand images differently.
- 3. Selectivity and Simplicity:** This feature responds to the primary goal of evocation, which is to obtain information relevant to consumer needs. In the face of the overwhelming number of brands encountered daily, individuals selectively gather information related to brands they find important, discarding the rest.
- 4. Relative Stability:** The brand image is an expression of the knowledge and inclinations of consumers at a specific time towards the brand. As is well-known, these inclinations are relatively stable and do not change unless subjected to significant events. For instance, the entry of a highly successful brand into the market or when a brand that consumers associate with a particular image faces problems that are not addressed and persist for a long time. (DRRIR, 2016, p. 448)

7.6 Components of Brand Image

Brand image is like a puzzle with four basic elements: brand personality, values, identity, and reputation. These are not only dependent characteristics but also components of the mental image, which are discussed as follows (Ben Khalifa & Baali, 2021, p. 489)

- **Brand Personality:** Refers to the traits that the brand exhibits. It does not refer to the psychological concept of personality but represents the personality traits displayed by the

brand, aligning with the consumer's personality traits or the traits the brand aspires to achieve.

- **Brand Identity:** In addition to being one of the components of brand image, brand identity is "the set of characteristics related to the brand that make it the desired and sought-after brand by the target audience."

- **Brand Reputation:** Consists of beliefs and judgments issued by the general public toward the brand, especially regarding the activities of the organization, including the quality of management, financial size, innovation capability, marketing effectiveness, and the quality of its products.

- **Values:** Reflects the term "ethics," derived from the type of communication and advertising messages of the organization, as well as through sponsorship, care for religious segments, funding weight loss sports segments, and oversight and care for consumer protection organizations.

8.1 Definition of Customer Relationship Management (CRM):

Philip Kotler defined Customer Relationship Management as: "A process that involves collecting detailed information about each customer, as well as managing each interaction with the customer carefully, all in order to achieve customer loyalty to the organization." (Dermanne, 2012, p. 123)

It is also defined as: "The ability to continuously dialogue with customers using various means to maintain constant contact with them." (Lefebure & Venturi, 2005, p. 15).

CRM is further defined as: "A methodology to understand customer behavior and influence it through communication. It is a set of organizational, technical, and human means to manage a new type of relationship with the customer, aiming to establish a

special and personal relationship with each customer." (Rezgui & Rachamme, n.d, p. 365).

Additionally, CRM can be defined as: "A comprehensive strategy that focuses on attracting, satisfying, and retaining the best customers (profitable customers) and achieving their loyalty to the organization. Its main goal is to build sustainable relationships with them, allowing the creation of high value for both the organization and its customers, relying on technology." (Farhat, 2019-2020, p. 22)

Furthermore, we can comprehensively define Customer Relationship Management (CRM) as follows:

CRM involves a series of processes aimed at attracting, acquiring, retaining customers through analyzing and understanding their various requirements, and responding to their diverse expectations. The ultimate goal is to build a strong relationship with customers, earning their loyalty and satisfaction.

8.2 Importance of Customer Relationship Management

Most researchers emphasize the significance organizations achieve when applying the philosophy of Customer Relationship Management. It not only helps businesses gain a competitive advantage over competitors but is also considered a source of profit. The importance of CRM is highlighted through: (Al Smmane & Khaled Zidane, n.d, pp. 167-168)

- Supporting markets by targeting the acquisition of the best customers and managing marketing campaigns with clear and objective goals.

- Identifying the quality of customers and analyzing data related to them, contributing effectively to changing the organization's strategy in various operations, especially in marketing and service delivery.

- Increasing employees' information to meet the operations' need for customer knowledge, understanding their needs, and building a strong relationship between the organization, customers, and distribution partners effectively.

8.3 Customer Relationship Management Objectives

Customer Relationship Management (CRM) aims to achieve the following objectives (Chrifi, 2015, p. 20)

- Achieving customer loyalty
- Providing personalized services to individual customers
- Knowing more about customers
- Distinguishing from competitors
- Increasing the net return from each customer
- Accelerating order fulfillment
- Acquiring new customers
- Reducing the costs of executing customer orders
- Providing information and inputs for marketing research and the strategic plan by studying customer preferences, trends, and making assumptions about their future transactions
- Unifying the marketing vision of the company and establishing agreements on important strategic concepts within the company.

8.4 Requirements for Implementing Customer Relationship Management

As mentioned earlier, Customer Relationship Management (CRM) is a comprehensive approach that involves defining and identifying customers, attracting them, satisfying their needs and desires according to their capabilities, and establishing long-term relationships with them. To implement CRM, organizations need to meet the following requirements (Nazar & Fares, 2013, p. 164)

- Changing the culture and mindset of organizational management

- Changing the incentive system in the organization

- Changing the strategic direction of the organization by focusing on profitable customers rather than pursuing the quantity of customers

Many organizations in recent years have adopted the concept of Customer Relationship Management (CRM) and applied various applications. Studies have shown that they have achieved a level of real excellence compared to other competing organizations, especially in achieving a high level of quality that satisfies customers. To achieve a natural connection between the customer and the organization, the following requirements should be (Nazar & Fares, 2013, pp. 164-165)

- Establishing a clear vision to maintain customers

- Interacting and listening to customers

- Learning from successful organizations

- Hiring competent individuals and using modern technologies

- Overcoming obstacles to gaining and satisfying customers

- Measuring results and evaluating performance

- Successful leadership.

9. Impact of Customer Relationship Management on Brand Image

In this section, we will explore the impact of each dimension of Customer Relationship Management (CRM) on the brand image.

9.1 Impact of Focusing on Key Customers on Brand Image

Considering the customer as its sole friend and the center of its targeted activities, the organization aims to achieve more collaboration and constructive interaction between the two

parties. Key customers with high and continuous loyalty are considered the foundation of organizational success. Therefore, the primary goal for organizations is to establish deep relationships with customers, particularly those who are most profitable. Organizations distinguish between key and non-key customers based on the uneven contributions to sales and profits. The focus of CRM is on key customers, who significantly contribute to improving the organization's brand image and promoting it, leading to increased brand preference and engagement.

9.2 Impact of Customer Knowledge on Brand Image

It is important for organizations to develop a marketing strategy to attract new customers and strengthen and improve relationships with them. Understanding customers and their surroundings is pivotal, as customer knowledge is the focal point for organizations, and success cannot be achieved without it. Therefore, organizations must seek to obtain the maximum amount of information to offer products that align with customer desires.

Customer knowledge contributes to managing customer complaints, understanding customer opinions, and exploring possible ways to improve by creating a real dialogue with them.

Customer knowledge is linked to the brand image by understanding what customers want and find attractive. The customer, being fully aware of the brand image of the product even by its name alone, contributes to the awareness of the organization's brand image. This represents the first step in managing the organization's brand and is related to the level of awareness and knowledge that consumers have about the brand image.

9.3 Impact of Customer Value on Brand Image

The primary task of any organization, regardless of its field of activity, is to build value for the customer. Customer choices tend to lean towards the best value, which, in turn, influences satisfaction, behavior, and repurchase value. For the customer, value means more than the price of the product, and its determination varies for each individual (Nazar & Fares, 2013, p. 317)

Brand image, as a value proposition for the customer, is established through the following points (Nazar Abdelmadjid & A, 2002 Marketing Strategies “Concepts”, 2002, p. 175):

- The brand guarantees product quality and authenticity, ensuring good performance and excellence regardless of the place of purchase or distribution. The brand reduces the risk of purchasing new and especially expensive or durable products (the brand acts as a motivator or inhibitor of purchase decisions).

- Providing the best information about the product, especially with strong and mundane presentations and with similar products that customers usually cannot distinguish between, such as beverages, televisions, etc. The brand, with its defining formulations, facilitates customer perception, making it easier to capture customers, especially for products with a high repeat purchase rate.

- The brand distinguishes the customer. In normal purchasing situations (social cases such as clothing, beverages, and even personal products), their value arises from the most important brands. Marketers believe that brands are the key to opening and gaining customer loyalty, as customers sometimes go beyond satisfaction to self-fulfillment by boasting about and showcasing distinctive international brands. An example of this

is a consumer requesting a specific product with unique specifications from a certain company.

- The brand distinguishes products and gives them meaning.

- Placing the brand on the product makes it more acceptable to the customer compared to competing products and helps the product meet multiple needs.

Customer value is realized when the benefits and advantages obtained exceed the sacrifices made to obtain a specific product. Therefore, organizations can create value for the customer by reducing various costs or maximizing and strengthening the benefits and advantages received from the product. In the era of intense competition and increased customer awareness, organizations can only excel by adjusting the value access process and choosing and delivering the best value.

9.4 Impact of Customer Trust on Brand Image

As mentioned earlier, trust refers to values that companies care about, especially honesty and good intentions. From the consumer's perspective, trust is the brand's ability to perform its declared function correctly and over the long term. It is the consumer's belief that the company cares for them, does not intend to show opportunistic behavior, and is driven by the pursuit of mutual benefit. (Lahsen, 2019, p. 130).

Trust serves as a self-substitute for the absence of rules or laws because people in societies work better with parties they trust, while avoiding dealing with parties they do not trust. The development of brand trust is based on the consumer's individual learning process over time. If the consumer trusts the brand and its image based on previous experiences, it is likely that they will be satisfied with their purchase of the brand's products.

Many researchers have pointed out that trust in the brand leads to the following benefits (Lahsen A. , 2019, Studying the impact of the marketing mix on customer satisfaction - a case study of the Condor brand, p. 130)

- A positive impression of the company, where consumers feel confident about the quality of the product or service.

- An important factor in achieving consumer satisfaction and intentions of repurchase.

- Encouragement for continued commitment and emotional commitment to brands, ultimately leading to increased consumer loyalty.

- Consumers share personal information with the company when they trust it, allowing the company to build a stronger relationship with consumers by offering products or services that align with their desires.

- Trust is of great importance in economic transactions as it reduces the risk of falling victim to opportunistic behavior.

- Customer trust is a key element in establishing a long-term, permanent relationship between customers and companies.

- Customer trust is one of the potential factors that drive purchasing decisions.

- Consumer trust encourages them to maintain the company relationship, and there is a greater degree of tolerance for its failure.

Therefore, a positive brand image can be created by linking positive and unique brand benefits with consumer memories through promotional campaigns and other means.

10. Impact of CRM on Brand Image at Bank Al Salam – Biskra.

10.1 Study Community and Sample

- The study community consists of customers of Bank Al Salam in Biskra.

- The initial sample size is 80 individuals, and the final sample is 64 permanent customers, and the sample is purposive for the bank's purposes.

10.2 Normal Distribution Test

It is necessary to ensure the natural distribution of the study variables because the results of this test determine which type of hypothesis tests will be used later, parametric or non-parametric tests. We used the Kolmogorov-Smirnov test for a single sample to prove the nature of the distribution.

Table No. (1): Results of the Normal Distribution Test

Dimension	Z Value	Probability Value (Sig)
Focus on Key Customers	1.117	0.165
Customer Knowledge	1.088	0.187
Customer Value	1.299	0.068
Customer Trust	0.994	0.277
Customer Relationship Management	0.796	0.551
Overall Brand Image	0.549	0.924

Source: Prepared by the researcher based on SPSS 20 outputs.

Through Table 7.3, it becomes clear that the probability value (Sig) for the study variables was greater than the significance level of 0.05. This indicates that the study data follows a normal distribution. This allows us to conduct parametric tests to verify the hypotheses.

10.3 Hypothesis Testing

In this study, the researcher relied on one main hypothesis and four sub-hypotheses formulated based on previous studies and the controlled research model.

10.3.1 Main Hypothesis 1

Customer Relationship Management (CRM) affects the overall brand image of Banque Salam in the state of Biskra.

Based on the outputs from the SPSS system, the following table is presented:

Table 2: Pearson Correlation Coefficient Results between Customer Relationship Management and Brand Image.

Variable	Correlation Coefficient (R)	Determination Coefficient (R ²)	Calculated F Value	T Value	A	Beta Coefficient (B)	Significance Level (Sig)
CRM	0.571	0.326	30.003	5.480	1.469	0.000	0.581

Source: Prepared by the researcher based on the outputs of SPSS.v20.

Through Table 21.3, the results of the Pearson correlation coefficient between the variables of customer relationship management and brand image are shown. There is a positive relationship between them, with a correlation value (R) of 0.571. The determination coefficient (R²) is 0.326, indicating that 32.60% of the variations in brand image are attributed to changes in customer relationship management. This suggests a significant impact between customer relationship management and brand image. The calculated F value is 30.033, and the significance level (Sig) is 0.000, which is less than 0.05. The regression coefficient (B) is 0.581, meaning that a one-unit increase in customer relationship management leads to a corresponding unit change in brand image. The t value is 5.480, confirming the statistical significance of the relationship.

Therefore, we reject the null hypothesis and accept the alternative hypothesis, stating that customer relationship

management affects the brand image of Banque el Salam in the state of Biskra.

This main hypothesis contributes significantly to building the other hypotheses, confirming the actual existence of the relationship and impact in this study. However, the challenge is to understand the nature and extent of this impact between variables and dimensions.

10.3.2 Main Hypothesis Two

The dimensions of customer relationship management affect the brand image of Banque el Salam in the state of Biskra.

Based on this hypothesis, both the null hypothesis and the alternative hypothesis are formulated as follows:

When calculating the correlation coefficient and determination coefficient between the dimensions of customer relationship management and brand image, the results from the SPSS program indicate a correlation coefficient of 0.634. This is higher than the correlation coefficient between customer relationship management and brand image, which is 0.571. The explanation of the dimensions of customer relationship management for the observed change in the brand image of Banque el Salam in the state of Biskra has increased, reaching an explanatory percentage of 40.01%.

Table 3: Results of Multiple Regression Analysis to Test the Impact of Dimensions of Customer Relationship Management on Brand Image.

Dependent Variable	Explanatory Dimensions	Correlation Coefficient (R)	Coefficient of Determination (R ²)	Computed F-Value	t-Value	Significant Level (Sig)	Regression Coefficient (B)
Brand Image	Focusing on Key Customers	0.634	0.401	09.892	-1.317	0.193	-0.177
	Customer Knowledge				1.582	0.190	0.195
	Customer value				3.046	0.003	0.330
	Customer trust				0.955	0.343	0.101

Source: Prepared by the researcher based on the outputs of the SPSS.v20 program.

From the table, we observe that there are two dimensions of customer relationship management that have a significant impact on the brand image of Banque el Salam in the state of Biskra. These dimensions are customer knowledge and customer value. As for the other two dimensions, focusing on key customers and customer trust, their relationship with the brand image of Banque el Salam in the state of Biskra is not significant.

It appears that both the dimension of customer knowledge and the dimension of customer value have a significant impact on the brand image of Banque el Salam in the state of Biskra, with significance levels of 0.019 and 0.003, respectively. These values are less than 0.05. On the other hand, the other two dimensions, focusing on key customers and customer trust, do not have a significant impact, as their significance levels are 0.193 and 0.343, respectively, which are greater than 0.05.

This table can be relied upon to test the sub-hypotheses as follows:

Sub-Hypothesis One Test: Focusing on key customers affects the brand image of Banque el Salam in the state of Biskra.

Table 4: Results of Multiple Regression Analysis to Test the Impact of Focusing on Key Customers on Brand Image.

Dependent variable	Explanatory Dimensions	Correlation Coefficient (R)	Coefficient of Determination (R ²)	Calculated F-Value	Calculated t-Value	Significance Level (Sig)	Regression Coefficient (B)
Brand Image	Focus on keycustomers	0.634	0.401	09.892	-1.317	0.193	-0.177

Returning to the results of the above table, where the significance level was 0.193, which is greater than 0.05, and therefore, the null hypothesis is accepted. This implies that focusing on key customers does not affect the brand image of Banque Salam in the state of Biskra.

Testing Sub-Hypothesis Two

Knowledge of the customer affects the brand image of Banque Salam in the state of Biskra.

Table No. (5): Results of multiple regression analysis to test the impact of customer knowledge on the brand image.

Dependent variable	Explanatory Dimensions	Correlation Coefficient (R)	Coefficient of Determination (R ²)	Calculated F-Value	Calculated t-Value	Significance Level (Sig)	Regression Coefficient (B)
Brand Image	Focus on key customers	0.634	0.401	09.892	09.892	0.019	0.195

Source: Prepared by the researcher based on the outputs of SPSS (version 20).

Returning to the results of the above table, where the significance level was 0.019, which is less than 0.05, and therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted. This indicates that customer knowledge affects the brand image of Banque Salam in the state of Biskra.

Testing Sub-Hypothesis Three

Customer value affects the brand image of Banque Salam in the state of Biskra.

Table No. (6): Results of multiple regression analysis to test the impact of customer value on the brand image.

Dependent variable	Explanatory Dimensions	Correlation Coefficient (R)	Coefficient of Determination (R ²)	Calculated F-Value	Calculated t-Value	Significance Level (Sig)	Regression Coefficient (B)
Brand Image	Customer value	0.634	0.401	09.892	3.046	0.003	0.330

Source: Prepared by the researcher based on the outputs of SPSS (version 20).

Returning to the results of the above table, where the significance level was 0.003, which is less than 0.05, and

therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted. This indicates that customer value affects the brand image of Banque Salam in the state of Biskra.

Testing Partial Hypothesis Four

Customer trust affects the brand image of Banque Salam in the state of Biskra.

Table No. (7): Results of multiple regression analysis to test the impact of customer trust on the brand image.

Dependent variable	Explanatory Dimensions	Correlation Coefficient (R)	Coefficient of Determination (R ²)	Calculated F-Value	Calculated t-Value	Significance Level (Sig)	Regression Coefficient (B)
Brand Image	Customer trust	0.634	0.401	09.892	0.955	0.343	0.101

Conclusion:

In light of the results of the study on the relationship between the variables of customer relationship management and the brand image of Banque Salam in the state of Biskra, which confirm the theoretical impact between the variables, customer relationship management is among the modern trends in the marketing practice of the institution. It inevitably influences all its activities at all levels. As for testing this impact on the brand image of Banque Salam in the state of Biskra, it was manifested in addressing the problem of the impact of customer relationship management and its components (focus on key customers, customer knowledge, customer value, customer trust) on the brand image of Banque Salam in the state of Biskra. The study results showed that respondents agreed on the existence of an impact of customer relationship management on the brand image in its overall form, and that it influences the latter through the dimensions of customer knowledge and customer value.

List of References

- Adjila, M., & Khaïter, C. (2017). Strategic management of the brand image in the economic enterprise: A case study of the Ilio brand (table oil) for the Cevital Food Industries Corporation. *Derasat Magazine - Economic Issue* -, 08(01), 61-80.
- Al-Arabi, F., & Boushmein, A. (2018). Customer Relationship Management from the perspective of Islamic marketing: A theoretical study in the context of Algeria's orientation towards Islamic finance. *Journal of Economic Announcements*, 04(02), 198-212.
- Al Smmane, T. A., & Khaled Zidanne, A. A. (n.d.). The role of trade in enhancing customer relationship management: An exploratory study in the General Company for the Manufacture of Pharmaceuticals and Medical Supplies in Bensoa. *Anbar University Journal of Economic and Administrative Sciences*, Special Issue, 162-183.
- Al-Warhilani, L. S. (2016). *Brand Management - From Conceptual Foundations to Marketing Decisions*-, 1st ed. Amman, Jordan: Dar Osama for Publishing and Distribution.
- Ayoun, S. (2007). *The Role of Practical Marketing in Preserving the Brand Image During Marketing Crises*. (Master's Thesis). University of Constantine, Constantine, Algeria.
- Ben Khalifa, A., & Baali, H. (2021). The role of marketing innovation in improving the brand image of the Algerian economic institution: A case study of the CONDOR Foundation, Algeria. *Journal of Business and Finance Economy*, 06(01), 483-498.
- Buttle, F. (2005). *Customer Relationship Management: Concepts and Tools*. British: Elsevier Butterworth-Heinemann.
- Chainne, K. (2016-2017). *The role of innovative promotion in improving the brand image of an economic institution: A field study*. (Doctoral dissertation, University of Ghardaia).
- Chrifi, D. (2015). *The reality of managing the relationship with the customer in service institutions and its impact on his loyalty: A case study of the Mobilis Telecommunications Corporation for some states representing western Algeria (Saida, Tlemcen, and Oran)*. (Doctoral dissertation, Abi Bakr Belkaid University).
- Dermanne, S. S. (2012). *Cognitive marketing* (01 ed.). Jordan: Dar KOUNOUZ of Scientific Knowledge for Publishing and Distribution.

- Drrir, D. (2016). Brand image: Essence and components. *Truth Magazine*(37), 440-459.
- Farhat, S. (2019-2020). The role of the customer relationship management (CRM) strategy using social media in achieving customer loyalty: A field study at the Mobilis and Ooredoo Foundation. (Doctoral dissertation, Farhat Abbas University of Setif1).
- Iendrevie, J., & De Baynast, A. (2004). *Publicitor* (06 ed.). Paris, France: Edition Dalloz.
- Keller, K. L. (2013). *Strategic Brand Management: Building, Measuring and Managing Brand Equity* (4th ed.). England: Pearson Education.
- Lahsen, A. (2019). Studying the impact of satisfaction and trust on brand commitment: A case study of the Condor brand. *Al-Manhal Economic Journal*, 02, 127-138.
- Lahsen, A. (2019, October 31). Studying the impact of the marketing mix on customer satisfaction: A case study of the Condor brand. *Journal of Economics, Finance and Business*, 03(03), 426-441.
- Lefebure, R., & Venturi, G. (2005). *Gestion de relation client*. Paris, France: Editions Eyrolles.
- Nazar Abd Al Madjid, A. B., & A. M. (2002). *Marketing Strategies "Concepts"*. Amman, Jordan: Wael Publishing House.
- Nazar Abd Al Madjid, A. B., & Fares Mohamed, A. T. (2013). *Knowledge-based marketing - the introduction to outstanding marketing performance*. Amman, Jordan: Al-Warraaq Publishing and Distribution Foundation.
- Randall, D. (2003). *How to create a brand for your products and promote them*. (A. Al-Haddad, Trans.). Cairo: Dar Al Farouk for Cultural Investments.
- Rezgui, H., & Rachamme, K. (n.d.). Customer relationship management as a mechanism to protect the customer: An analytical study of the opinions of a sample of customers of Condor Electronics Company Bouira. *Journal of Development and Foresight for Research and Studies*, 06(02), 363-377.
- Villmus, P. (1997). *La fin des marques vers un retour au produit*. Paris, France: L'édition d'organisation.
- Wahlen, M., & Héry, B. (2012). *De la marque au branding, Vers un nouveau modèle: le cloud-branding*. Paris, France: Dunod.

Waqnoni, B., & Hammad, M. (2021). The impact of viral marketing on brand image - A field study of a sample of Ooredoo Telecommunications Company users. *Journal of the Institute of Economic Sciences*, 24(02), 609-629.