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The Impact of Customer Relationship Management on the Performance of Cameroonian Banks

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Abstract: *The Banking sector is one of the backbones of major nations' economies; it influences economic and export growth. Banks' Performance highly rests on formidable and realistic customer relationship management (CRM) through corporate image building. This present study aims to investigate the effect of customer relationship management on a Bank's Performance, as well as the mediating role of corporate reputation on the relationship. Data were sourced from 243 bank employees and analyzed using both descriptive and inferential statistics. The findings revealed a positive and significant relationship between CRM and financial Performance, while operational Performance was deemed insignificant. CRM positively relates to corporate reputation, while CR significantly relates to both financial and operational Performance. Corporate reputation significantly mediates the relationship between CRM and bank performance. Based on the study's findings, relationship management is key in bank operations since the presence of a good corporate reputation dwells largely on relationship building with bank customers.*

Keyword:
Customer Relationship;
Bank Performance;
Corporate Reputation.

INTRODUCTION

The continuous proliferation of commercial banks and microfinance agencies has significantly intensified competition in Cameroon's banking industry. Banks need decent revenues as well as clientele to survive under current conditions. Cameroonian financial institutions are pursuing strategies to boost customer satisfaction and loyalty in order to boost earnings and preserve their long-term existence (Mohsan et al., 2011).

Adopting a customer-centric strategy allows businesses to better compete in the complex marketplace, retain and grow their current customer base, and reduce their overall cost of

customer acquisition and retention. Effective customer relationship management (CRM) can give you all of these benefits (Newell, 2000). CRM is an increasing trend in the banking business, especially in electronic environments, and substantial investments have been made to keep clients delighted. Also, it's a major priority for banks' implementation initiatives, which can be seen in e-banking (Blery & Michalakopoulos, 2006). High client satisfaction is vital for the bank to achieve profitability against strong opposition. This is why financial institutions listen to what their customers say: to improve the quality of what they have to offer (Haridasan & Venkatesh, 2011). Commercial banks offer similar products and services to their consumers, so assessing customer satisfaction is vital (Zopounidis, 2012; Beard, 2014).

Cameroon, in particular, faces issues like meeting financial targets and delighting customers. Long et al. (2013) mentioned that these changes have made the banking industry more competitive as banks add services and improve quality to meet customer needs. Cameroonian commercial banks must understand their clients' financial demands to be competitive and maintain long-term customer relationships (Sin et al., 2009). Customer relationships and management are realized as an important key to successful Performance, especially in e-banking, where face-to-face encounters are rare.

A common feature of Cameroonian banks is large queues of clients at banking premises. Banks in Cameroon have been known to shut down operations because of a lack of internet access, resulting in failed transactions for consumers. Customers in the Buea municipality also have difficulty understanding the bank menus, which are written in French. Bank information is inaccessible because of the language barrier.

Cameroonian banks risk losing customers to competitors if they fail to address issues regarding clients' dissatisfaction, such as cooperative societies. Despite ample research on CRM across diverse industries, hotels (Abdul & Basri, 2012; Nazir et al., 2014; Sayani, 2015), telecommunication (Khaligh et al., 2012), and banking, no detailed research had been conducted considering the image of the banks' serving as an asset to improve their performances from customer's perception. Customer relationship management (CRM) has been developed to help the banking industry address these difficulties, but none have examined how corporate reputation affects financial and operational Performance, especially in Cameroon. This study uses a heuristic model to investigate the effect of customer relationship management on a Bank's Performance, adapting a mediating role of corporate reputation on the relationship.

LITERATURE REVIEW

Kincaid (2003) defined CRM as "the strategic use of information, process, technology, and people to manage customer relationships across the customer life cycle." CRM is also referred to as "a coherent and full collection of processes and technologies for managing connections with present and potential customers and corporate associates" (Injazz & Karen, 2004). CRM gives banks a competitive advantage (Parvatiyar & Sheth, 2004; Sin et al., 2005). CRM is a widely established tool for customer-focused enterprises, and it is seen as a valuable method banks utilize in improving Performance and attaining sustainability (Kasim & Minai, 2009; Mohammed et al., 2014; Sigala, 2005).

The resource-based view holds that an organization's competitive edge originates from its possession of rare, non-replicable, and non-substitutable resources and knowledge (Barney, 1991). Some businesses can have an advantage because they have more resources to use. Various resources and structures must be used to fulfill organizational strategies and goals. In times of rapid change, companies with a variety of strategy options should do better (Grewal & Tansuhaj, 2001; Miles & Snow, 1978). According to the RBV, a company's short- and long-term success depends on its ability to capitalize on its unique resources and competencies (Barney, 1991). The way RBV is shown right now, there is no direct link between resources and Performance, and strategic resources can only help put strategic decisions into action. Effective use of resources can give a competitive edge (Ketchen, Hult, and Slater, 2007).

Customer Relationship Management Perception

According to various viewpoints, CRM can be viewed as a technology, a collection of operations that focus on managing the customer's experience, or even a strategy that helps retain customers (Hoseini & Naiej, 2013). CRM allows companies to learn more about their consumers and change their offers to fit their demands better than their competitors, boosting their commercial viability (Campbell 2003). In order for businesses to accomplish their desired outcomes, they should follow a set of processes (Sable et al., 2004). A number of scholars consider CRM to be a macro-level activity with sub-processes, including prospect identification and customer knowledge creation (Srivastava et al., 1999). A number of studies have referred to CRM as a process that cuts across departments. Maintain communication with clients, single out your most valuable customers, and tailor your efforts to better suit their wants and needs in order to forge lasting, mutually beneficial bonds with them (Day & Van den Bulte, 2002; Kohli

et al., 2001). That's why we're emphasizing the CRM process as a core business strategy (Lindgreen et al., 2006). Thus, this study hypnotized that;

H1a: There is a positive and significant relationship between customer relationship management and the financial Performance of banks in Cameroon

H1b: There is a positive and significant relationship existing between customer relationship management and bank operational performance in Cameroon

Bank performance

The term "bank performance" is used to describe the extent to which a bank achieved its objectives during a certain trading period, as revealed by the bank's financial statements. Aribaba et al. (2019) say a fair appraisal of a bank's success should start with whether it met management and stockholder goals. Banks have special goals. Some want to grow quicker and attain a long-term growth goal, while others desire a calm life, reducing risk and portraying a strong bank but with modest shareholder profits. Stock prices and behavior usually reflect a company's Performance. This market indicator isn't always reliable. Size, deposit volume, and profitability are more dependable performance metrics. This study uses profitability measures, specifically ROE and ROA, to assess bank performance. These ratios measure management and return efficiency. These profitability criteria fluctuate over time and between banking markets (Aribaba et al., 2019; Rotimi et al., 2021).

Corporate Reputation

Economists, organizational theorists, and marketers studied corporate reputation. Economists study product reputation, quality, and pricing (Shapiro, 1983; Wilson, 1985). Reputation is seen as a social identity that can aid in an organization's success and survival by scholars in the field of organizational studies (Fombrun & Shanley, 1990; Rao, 1994). Company history is reflected in the corporate reputation, which conveys to consumers how the company's products and services stack up against those of its rivals (Yoon et al., 1993). Herbig and Milewicz (1993) said that an entity's reputation is something that stays the same over time. "Corporate reputation" is the long-term evaluation of a company by its stakeholders, as defined by Gotsi and Wilson (2001). Stakeholders' personal experience with the company, including indirect information and symbols or comparisons with other leading competitors, are all factored into the assessment. Wartick (1992) described corporate reputation as "a single stakeholder's view

of how successfully organizational actions meet numerous organizational stakeholders' requests and expectations." A company's reputation isn't universal. According to attributes and stakeholder groups, the firm might have numerous reputations. Herbig and Milewicz (1993) say that a company's reputation is built by the assessments of different groups over time. Analyze business reputation and trustworthiness to better comprehend this process. A company's credibility is determined by its claimed goals' believability. Contrasting a company's promises with its actions determines its credibility. Credible behaviors build a company's reputation. It's delicate because a negative action has a greater impact on the client than a good one (Herbig and Milewicz, 1994). These views support the notion of corporate reputation in regard to firms' Performance, hence the hypothesis;

H2: Corporate reputation (CR) is positively influenced by customer relationship management (CRM)

H3a: Corporate reputation (CR) is positively related to the financial Performance of banks in Cameroon

H3b: Corporate reputation (CR) is positively related to the operational Performance of banks in Cameroon

H4a: Corporate reputation mediates the relationship between customer relationship management and the financial Performance of banks in Cameroon.

H4b: Corporate reputation in Cameroon mediates the relationship between customer relationship management and operational Performance.

METHODOLOGY

A quantitative approach was deemed appropriate for this study based on the fact that the data collection endeavor adopted a numerical approach as well as a statistical examination. According to Hair et al. (2007), researchers can choose between quantitative and qualitative research methods. Statistical analysis can be used to determine the qualities of almost anything based on quantitative data. Furthermore, this study employed a cross-sectional descriptive design, which stipulates data collection over a specified period of time, in this case, 03rd of October 2022, with emphases on reliability as well as utilization of valid scales. This research adopted a convenience sampling technique, where voluntary and available respondents willing to participate in the research were only considered. A multi-stage sampling technique was

adopted, with the first stage involving selecting four districts out of the ten districts contained in Cameroon, namely Douala, Bamenda, Yaounde, and Buea. Stage two involves selecting five banks out of the ten banks existing in Cameroon, and the third stage involves selecting two branches, each of the banks domiciled in the four districts due to the economic and administrative region. The final stage involved the purposive selection of 10 employees in each of the banks, totaling 400 samples for the investigation. Adjusted for a 95% CI and a 5% margin of error, Survey Monkey's sample size calculation showed that only 197 of the reported responses seemed to be real (see Figure 3.1).

Measurement scales

Customer relationship management: in accordance with a study conducted by Sin et al. (2005) and Kebede and Tegegne (2018), CRM was operationalized as a multidimensional construct having 20 items with four dimensions (key customer focus: KCF–5-items); CRM organization (CRMO-7-items); knowledge management (KM-3 items) and technology-based CRM (CRMTECH-5 items). Participants were asked to evaluate their Performance in line with the dimension of the CRM construct on a 5-point Likert scale ranging from; (1 = strongly disagree to 5 = strongly agree).

A 5-item scale from previous research (Rautenbach & Rothmann, 2017; Rautenbach, 2015) was used to measure the reputation of the company. Meanwhile, bank performance was operationalized in line with operational and financial Performance. Operational Performance (OP) was measured using a scale developed by Selim, Ashour, and Bontis (2007), Matina, Mazyar, and Iman (2020), as used by previous studies which contains five (5) items, while financial Performance is measured using four items as studied by Nyamao et al (2012), where growth in FP indicators is given responses to, on the basis of 1 (not at all) to 5 (very large extent).

This study uses descriptive and inferential statistics with SPSS software. The descriptive analysis described and summarized the research sample. Frequency and percentages were used to describe respondents' gender, age, education, and job position. The inferential statistic involved identifying the association of variables and the "Partial Least Square Structural Equation Modelling technique (PLS-SEM)" to assess the anticipated structural model, "psychometric and multicollinearity." A two-step approach is needed to assess the measurement

model and the assumed structural model's psychometric quality (Anderson & Gerbing, 1988; Chin, 1998). Henseler et al. (2009) suggested bootstrapping the structural model to understand path coefficients and figure out what they mean.

RESULTS AND DISCUSSION

There was a 60.75 percent response rate among the 400 questionnaires sent out within 4 months, as 261 were returned, 18 responses were discarded, and the remaining 243 were usable for the study. Descriptive statistics provided information on the socioeconomic status and demographics of the sample, which we used to determine the influence of customer relationship management on the Bank's Performance, with the mediating role of corporate reputation on the relationship.

Gender parity in the banking industry of Cameroon is indicated by the fact that male respondents accounted for 48.6% of the total responses obtained, while 51.4% are female, as shown in Table 1 below.

Table 1: Demographic Information by Gender

Indicators	Frequency	Percentage
Male	118	48.6
Female	125	51.4
Total	243	100.0

Common Method Bias (CMB)

Instrumental response fluctuations characterize the CMB. Because cross-sectional data is collected just once from a given source, it is vulnerable to the effects of common method variance (CMV). All participants were shielded from social pressure and carried no identifying information to prevent social desirability (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003). The primary contributor to variation among study components was determined using Harman's one-factor test. Independent variables suggest that the methodology may be biased (Podsakoff et al., 2003). The percentage of variation explained by the single factor in this study was 29.549%, well below the 50% threshold, below which CMV is not a major problem (see Appendix B).

Normality Test and Distribution

Like most statistical evaluations, the initial step is to assess the normality of data because the normality test is a postulate for parametric testing. Most tests assume sampled data is normally

distributed. Instead, it's important to assess the collected data's normalcy. Scholars claim that non-normal data distribution might inflate or deflate significance levels, impairing statistical analysis (Seier, 2011; Thode, 2011). PLS-SEM examines data. This study uses SmartPLS version 3 to test normality against the (2.00) and (t = 1.96; p 0.05) skewness and kurtosis thresholds. The study's skewness and kurtosis ranged from -0.401 to -1.239 and -1.062 to 0.956. Based on these results, the trend is skewed to the left because the skewness coefficients are less than zero and the kurtosis coefficients are less than 2. Hence, data are partly skewed and flattened within social sciences' normal distribution criteria (George & Mallery, 2010). Table 4.6 summarizes normality test findings.

Notes: ST - Standard Deviation; EK - Excess Kurtosis; SK – Skewness; NV - Number of Observations

Table 2: Test for Normality

Indicator	Mean	Median	Min	Max	Standard Deviation	Excess Kurtosis	Skewness	Number of Observations
OP1	3.519	4.000	1.000	5.000	0.838	-0.539	-0.333	243
OP2	3.457	4.000	1.000	5.000	0.827	-0.375	-0.234	243
OP3	3.613	4.000	1.000	5.000	0.805	-0.060	-0.372	243
OP4	3.543	4.000	1.000	5.000	1.097	-0.774	-0.356	243
OP5	4.025	4.000	1.000	5.000	1.038	0.706	-1.116	243
FP1	3.325	4.000	1.000	5.000	0.924	-0.652	-0.155	243
FP2	3.572	4.000	1.000	5.000	0.869	-0.027	-0.375	243
FP3	3.494	4.000	1.000	5.000	0.927	-0.038	-0.481	243
FP4	3.979	4.000	1.000	5.000	1.167	-0.501	-0.835	243
KM1	3.646	4.000	1.000	5.000	1.213	-0.947	-0.449	243
KM2	3.856	4.000	1.000	5.000	1.162	-0.821	-0.619	243
KM3	3.572	4.000	1.000	5.000	1.080	-0.455	-0.621	243
CRMO1	3.646	4.000	1.000	5.000	1.227	-0.883	-0.496	243
CRMO2	3.457	4.000	1.000	5.000	1.321	-1.062	-0.401	243
CRMO3	3.646	4.000	1.000	5.000	1.203	-0.571	-0.647	243
CRMO4	3.461	4.000	1.000	5.000	1.180	-0.871	-0.307	243
CRMO5	3.757	4.000	1.000	5.000	1.105	-0.349	-0.631	243
CRMO6	3.650	4.000	1.000	5.000	1.001	-0.137	-0.493	243
CRMO7	4.066	4.000	1.000	5.000	1.008	-0.001	-0.933	243
KCF1	3.819	4.000	1.000	5.000	1.179	-0.850	-0.598	243
KCF2	3.782	4.000	1.000	5.000	1.121	-0.755	-0.548	243
KCF3	3.325	4.000	1.000	5.000	1.053	-0.834	-0.149	243
KCF4	3.255	4.000	1.000	5.000	0.921	-0.829	-0.052	243
KCF5	3.510	4.000	1.000	5.000	0.957	-0.065	-0.723	243
CRMTECH1	3.119	4.000	1.000	5.000	1.041	-0.840	-0.175	243
CRMTECH2	3.305	4.000	1.000	5.000	1.037	-0.765	-0.103	243
CRMTECH3	3.465	4.000	1.000	5.000	0.948	-0.703	-0.263	243
CRMTECH4	3.675	4.000	1.000	5.000	0.937	0.286	-0.819	243

CRMTECH5	3.436	4.000	1.000	5.000	1.154	-0.858	-0.360	243

The results of the measurement model are summarized in Table 3 below. This includes the use of "partial least square structural equation modeling" (PLS-SEM) to investigate the psychometric features of the variables, such as customer relationship management, company reputation, and Performance (financial and operational). As a means of validating the measurement model, all latent variable constructs are subjected to psychometric testing. Convergent validity of construct-related items is examined along with outer loadings, average variance extracted (AVE), composite reliability (CR), Cronbach's alpha (CA), and rho A values (Hair et al. 2017).

To improve the index of best model fit, scale items with loadings of less than 0.4 were discarded, removing two items from key customer focus (KCF3 & KCF5), two items from operational Performance, and one item from financial Performance. Wang and Lin (2012) reported that all retained items had outer loadings larger than 0.5, and other sister indicators had values above 0.7, which implies the presence of convergent validity (Dijkstra & Henseler 2015). Because all AVEs except financial Performance (AVE = 0.405) and CRM (AVE = 0.453) are greater than the threshold (0.5), but their sister indicator, composite reliability (CR), is greater than 0.6, providing support for the convergent validity (Fornell and Larcker, 1981).

Table 3: Results summary of the measurement model

		Convergent Validity		**Internal Consistency**			**Discriminant Validity**		
Latent Variables	Indicators	*Loadings (λ)*	AVE	CA	Rho_A	CR	Fornell-Larcker Criterion	Cross loadings	HTMT Criterion
							"√AVE is higher than the correlation with other latent constructs."	"All cross-loadings are lower than their outer loadings."	.85 - .90"
Corporate Reputation	CR1	0.835***	**0.648**	**0.864**	**0.864**	**0.902**	Yes	Yes	Yes
	CR2	0.798***							
	CR3	0.770***							
	CR4	0.762***							
	CR5	0.857***							

CRM			**0.453**	**0.917**	**0.920**	**0.931**			
CRM Organization	CRMO1	0.765***	**0.612**	**0.894**	**0.894**	**0.917**	Yes	Yes	Yes
	CRMO2	0.793***							
	CRMO3	0.821***							
	CRMO4	0.802***							
	CRMO5	0.771***							
	CRMO6	0.791***							
	CRMO7	0.731***							
Technology-Based CRM	CRMTECH1	0.832***	**0.687**	**0.849**	**0.854**	**0.898**	Yes	Yes	Yes
	CRMTECH2	0.811***							
	CRMTECH3	0.830***							
	CRMTECH4	0.843***							
Key Customer Focus	KCF1	0.825***	**0.757**	**0.838**	**0.852**	**0.903**	Yes	Yes	Yes
	KCF2	0.940***							
	KCF3	-							
	KCF4	0.842***							
	KCF5	-							
Knowledge Management	KM1	0.923***	**0.865**	**0.922**	**0.922**	**0.951**	Yes	Yes	Yes
	KM2	0.925***							
	KM3	0.942***							
Financial Performance	FP1	0.897***	**0.405**	**0.644**	**0.610**	**0.650**	Yes	Yes	Yes
	FP2	0.847***							
	FP3	0.877***							
	FP4	-							
Operational Performance	OP1	0.852***	**0.739**	**0.826**	**0.840**	**0.895**	Yes	Yes	Yes
	OP2	0.868***							
	OP3	0.859***							
	OP4	-							
	OP5	-							

Note: *** = p < 0.01. –* discarded items during confirmatory factor analysis due to poor loading

Discriminant Validity

According to Table 4 below, the Fornell-Larcker (1981) criterion is met since the square root of the AVE (presented diagonally in bold style) for each latent variable is larger than the inter-construct correlation for each construct in the measurement model. To further demonstrate its superiority over the Fornell and Larcker (1981) method, the heterotrait-monotrait (HTMT) correlation ratio was offered as an alternative (Henseler et al., 2015). Values for HTMT in the measurement model are shown to be less than 0.9 in Table 4.9, as recommended by Kline (2005). This proves that our model's variables can be clearly separated from one another.

Table 4: Discriminant Validity (Fornell-Larcker Criterion)

Variables	CR	CRM	FP	OP
Corporate Reputation	**[a]0.805**			
Customer Relationship Management (CRM)	0.544	**0.673**		
Financial Performance	0.409	0.352	**0.647**	
Operational Performance	0.488	0.303	0.637	**0.860**

Table 5: Discriminant Validity (HTMT ratio)

Variables	CAD	CSR	EDIT	FRP
Corporate Reputation				
Customer Relationship Management (CRM)	0.616			
Financial Performance	0.597	0.550		
Operational Performance	0.567	0.348	0.626	

Collinearity Test

Finally, the variance inflation factor (VIF) is calculated for each independent variable to evaluate collinearity between and among predictors. All VIF values in Table 6 below were less than 5.0, so collinearity and multicollinearity are not present, as reported by Hair et al. (2017).

Variables	CR	CRM	FP	OP
CRM Organization	-	2.262		
Corporate Reputation	-	-	1.421	1.421
Customer Relationship Management	1.000	-	1.421	1.421
Financial Performance	-		-	-
Key Customer Focus	-	4.524	-	-
Knowledge Management	-	4.394	-	-
Operational Performance	-	-	-	-
Technology-Based CRM	-	1.067	-	-

Structural Model Assessment

The model depicted in this study is being evaluated using the R2, beta, and t-values, as well as the effect size (f2) calculated by bootstrapping with 2,000 replicates. This is in accordance with Hair et al. (2019). Customer relationship management (CRM) was found to have a positive and substantial influence on financial Performance (FP: = 0.185; t: = 2.187) but no effect on operational Performance (OP: = 0.035; t: = 0.580). Moreover, the study found that CRM has a favorable effect on CR (= 0.544; t = 7.382), validating the second hypothesis. Nonetheless, H3 testing revealed that CR had a positive and statistically significant effect on both FP and OP (= 0.308; t = 4.589; t = 8.757).

Hypothesis 4 also found that there is a substantial indirect association between the CRM-FP path (= 0.158, t = 3.912, p 0.05) and the CRM-OP path (= 0.223, t = 5.501, p 0.05). The overall impacts of the exogenous latent variables were found to be modest, with an R2 value between 0.191 and 0.296, and the study's hypothesized routes are supported with the exception of H1B.

Consequently, in addition to the beta coefficients, statistical significance (P-value), and variance explained, Sullivan and Feinn (2012) recommend reporting the substantive significance (f^2) to indicate the genuine size of the observed effects (R-square). The relative sizes of the direct and indirect impacts are displayed in Table 7 below. Cohen (1988) suggests using a f-square value between 0.02 and 0.15 to measure the effect size of a causal pathway; in this case, the effect sizes of the CRM FP and CR FP pathways were moderate (f^2 = 0.295) and high (f^2 = 0.296), respectively.

When considering the global goodness-of-fit (GoF), which can be obtained by model fit tests or the application of fit indices, indicators like the SRMR and the normal fit index (NFI) become important. Model fit was determined to be statistically significant (SRMR = 0.073; NFI = 0.725) by Henseler, Hubona, and Ray (2016).

Table 7: Results of the Path Analysis

Hypothesis	***Model Fit Indices:*** *SRMR= 0.073; NFI = 0.725; Chi-square =1592.041*					
Direct Effects	***Std. Beta***	***t-value***	***P-values***	***f^2***	***R^2***	***Decision***
H1a: CRM→FP	0.185	2.187***	0.029	0.030	0.191	*Supported*
H1b: CRM→OP	0.053	0.580***	0.562	0.003	0.240	*Not Supported*
H2: CRM→CR	0.544	7.382***	0.000	0.421	0.296	*Supported*
H3a: CR→FP	0.308	4.589***	0.000	0.083	0.191	*Supported*
H3b: CR→OP	0.459	8.757***	0.000	0.195	0.240	*Supported*
Indirect effect (Mediation)						

H4a: CRM→CR→FP	0.158	3.912***	0.000	Full mediation	*Supported*
H4b: CRM→CR→OP	0.223	5.501***	0.000	Full mediation	*Supported*

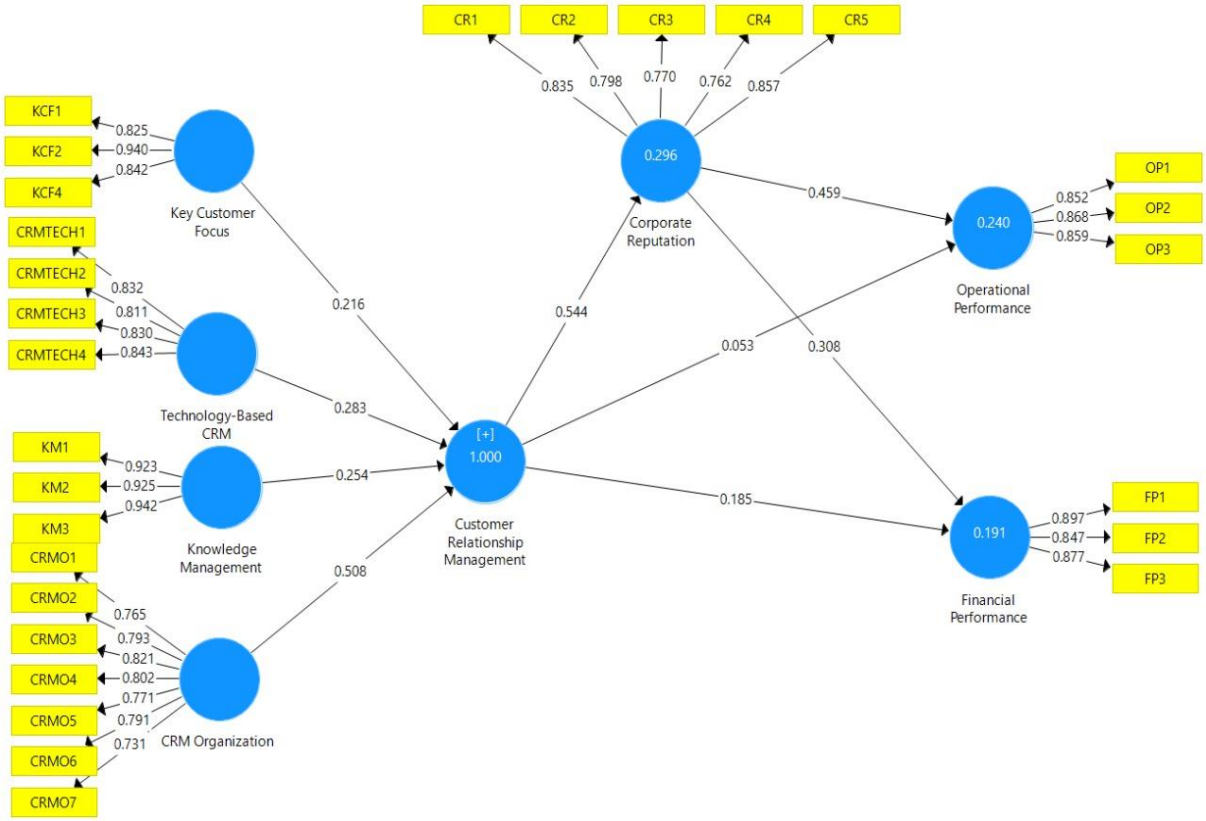

Figure: PLS Structural Model

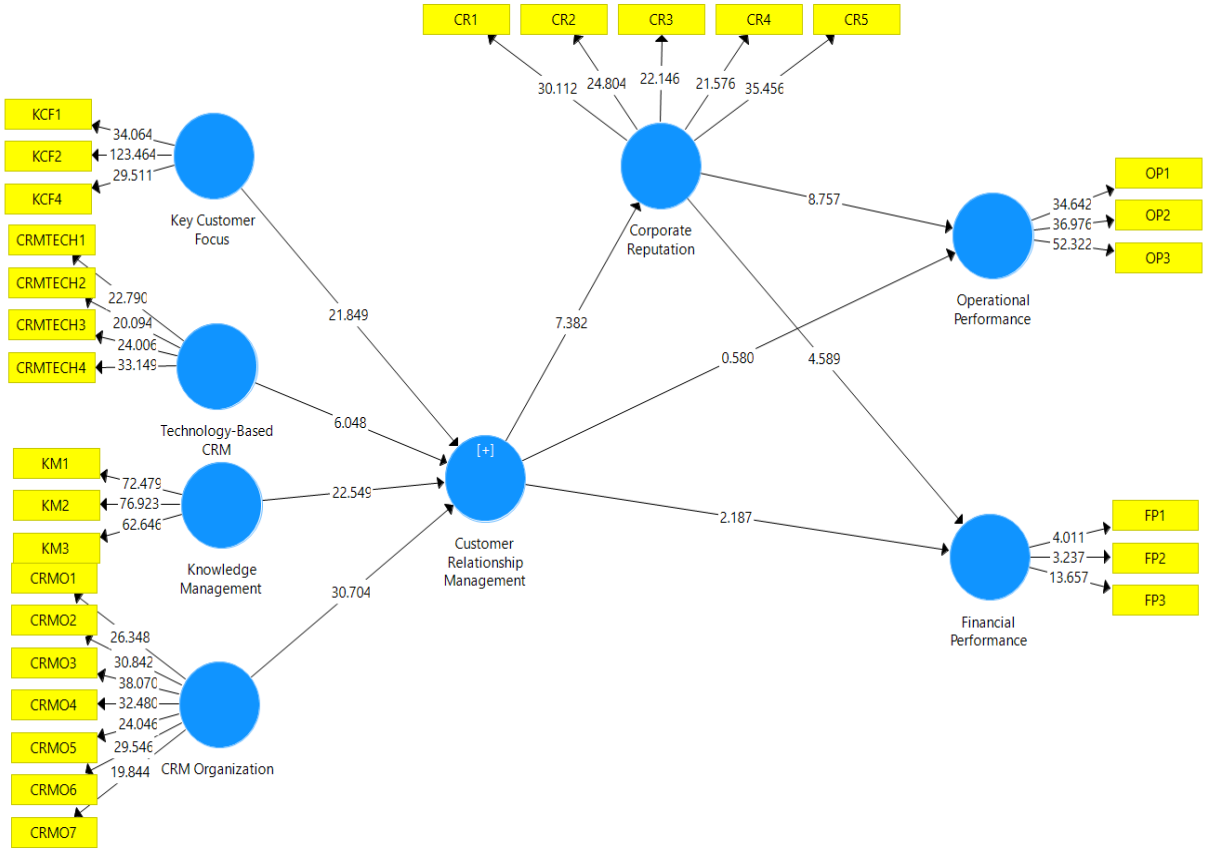

Figure xx: t-statistic

DISCUSSION OF FINDINGS

Empirically, the existing literature confirms that CRM techniques improve organizational Performance and bank reputation (Akroush et al., 2011; Sin et al., 2005). Furthermore, result confirms the role of company reputation as a mediator between CRM practices and bank profitability. The research didn't fully support the positively insignificant link between CRM and OP, implying that the operational Performance of banks in Cameroon is not adequately influenced by CRM practices, whereas CRM practice has been shown to significantly influence the financial Performance of banks.

Napra's (2000) and wang et al. (2002) research strongly confirms and supports the second hypothesis revealing that a good CRM practice improves the reputation of the banks. The ability of the bank employees to be customer-focused, CRM organized, highly knowledgeable in CRM practices, and ability to employ technology-based CRM will definitely create a distinct good image, which will help to create high retention among actual customers and potential customers.

Hypothesis three depicts the relationship between corporate reputation and the Performance of banks. However, it was evidenced that CR greatly influences financial Performance and operational Performance. This is supported by studies conducted by Napra (2000) and Rose and Thomsen (2004), revealing that a good reputation improves financial Performance, as well as operational Performance is greatly improved as a result of good corporate reputation by the employees of the banks and organization at large.

The fourth hypothesis seeks to assess the impact of a company's reputation on CRM and bank performance. Figure 4.2 shows that CR mediates the link between CRM and FP ($\beta = 0.158$, $t=3.912$, $p<.001$) and OP ($\beta = 0.223$, $t=5.501$, $p<.001$).

This study investigated whether corporate reputation may explain how customer relationship management influences both financial and operational Performance and, if so, to what extent. Customers and bank workers must have a high level of customer focus in order for CRM to have much of an impact on bank performance, according to the study's findings. To put it another way, CR acts as a buffer between CRM and the bank's Performance.

According to Eberl and Schwaiger (2005), this study found that corporate reputation has an indirect impact on CRM and bank performance. The Cameroon setting, on the other hand, showed that the reputation of banks as corporate entities indirectly influences and instills the skill of creating relationships with customers to increase Performance and sustain competition. It is evident that banks support their workers in creating an interpersonal environment for clients, where customer satisfaction is high, and retention is considerably achieved through the crucial function of the bank image (CR).

CONCLUSIONS

This research backs up the resource-based view theory's claim that effective customer relationship management is a significant sign of business success, which in turn leads to better financial Performance but doesn't have much of an effect on operational Performance in Cameroonian banks. The researcher concluded that the links between CRM and Performance are highly significant with the presence of a good corporate reputation. Possible methods of implementing CRM practices are suggested based on the study's inferences; as a result, the bank needs encouraging policy, procedure, and working guide recommendations to boost its Performance, especially operational Performance, as the sole goal of CRM is to build and

maintain a base of committed, profitable customers. According to the description, retail banks in Cameroon could benefit from better customer relationship management strategies that would make them more sustainable in the long run, as well as a reevaluation of their policies for attracting and keeping customers. The study's conclusions affect bank managers. According to conceptual and empirical studies, the researcher determined the important CRM dimensions needed to improve bank performance: CRM organization, including customer focus, knowledge management, and technology-based CRM. These dimensions help bank managers construct a CRM that builds lasting client relationships. The researcher recommends the usage of data from approaches such as longitudinal survey design to address the drawbacks of cross-sectional and self-reported approaches adopted in this study.

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