Introduction

In today's business language terms appear more frequently in English (brand equity, customer knowledge, relationship management, stickers, banners, rating, advertising and so on), which sometimes tickles or scratches sometimes eardrums. Whether we are talking about companies, parts of business circles, or about employees participating in training or on public programs or documentaries aimed at economic or read various websites these words "magic" are increasingly present and must Explained translated these entities as easy. Just as often appear in discussions and abbreviations or acronyms specific explanatory. One of them is the one who started this doctoral thesis, namely CRM.

CRM is the abbreviation for Customer Relationship Management or Managing the Customer Relationship. All those involved in business, from small businesses to large corporations individual, know what client, but unfortunately many of them have forgotten what a customer. In their desire to win as much, traders often look to comply with the customers and treat them as strangers. Large companies put more "$ uflet" in establishing good relationships with clients as they know how important this relationship. Perhaps generations lived in communist indoctrination overlooked this important detail, but certainly earlier generations remember that sellers know what customers want from the entrance to the store or the artisans shoemakers and tailors them knew the first pair of measures Boots bought the first suit or sewing. This meant inception trade relationship with customers. Arguments regarding the impossibility of maintaining such relationships are enough. One would be that a shop may have several thousand customers a day would be impossible to remember them all. What we forget is the fact that technology has advanced and now just need to find solutions and apply them for the benefit of the company and our customers.

Knowing customers is really a great advantage of the trader but must also be an advantage for the customer to become loyal latter. It's not enough for a company to meet your customers, you must respect and help them meet their requirements best for them to return to the company. Research shows that a customer is more valuable than a new one and more importantly, it's much easier and cheaper to keep a customer than to attract new customers five others. The problem that arises is that many entrepreneurs forget about customer satisfaction. Many managers believe that low

1

prices are a magnet for customers. One of the main conditions for retaining customers is to provide quality products and services. Any unsatisfied customer will not ever become true. Ultimately, "our customer, our master" is a law that functions in any business, regardless of industry or sector.

Research Methodology

Research purposes

This paper aims first to identify factors that may influence the adoption of new technologies by customers of companies in Romania and the links between them and secondly to provide some strategic directions ahead for managers who want to implement CRM applications. Since the areas with the highest rate of implementation of such applications are the banking and telecommunications, research was done on one of the two mentioned, namely banking.

Research Objectives

1. Identify management structures that will change after implementing a customer relationship management computer assisted.

2. Identifying the factors that determine a company's employees to adopt and use a system of customer relationship management computer assisted.

3. Identifying a model adopting a system of customer relationship management computer assisted by bank customers in Romania.

4. Identifying factors that determine a bank's customers to adopt and use a system of customer relationship management computer assisted.

5. Determining factors influences the size of the model adopting a system of customer relationship management computer assisted.

6. Provide strategic direction to follow for managers who want to implement a customer relationship management computer-assisted, based on the model previously identified.

General assumptions of research

General hypothesis 1: Factors determining the use of internet banking applications are subjective norms, perceived usefulness, perceived ease of use,

attitude towards usage, reliability, resistance to change, perceived risk, perceived benefit, reputation bank services and perceived behavioral control.

General hypothesis 2: risks and perceived benefits significantly influence intention to adopt internet banking applications.

General hypothesis 3: Theory of Planned Behavior can be successfully integrated the Technology Acceptance Model.

Study hypotheses were defined in Chapter 4 of the paper with model identification research literature and refined by adapting research model through a pilot study conducted on a sample of 150 people, and by running a factor analysis.

Research methods

To achieve the research objectives were used different research methods as follows:

1. Documentary study (literature review)

- Determining the current context of research;

- Identify research methods used in studying customer relationship management;

- Identify the factors that determine the adoption of technology by customers;

- Model identification technology adoption by customers;

- Identify constructs that form the model for the adoption of technology by customers.

2. Qualitative analysis - in-depth interview

- Identify the role of bank managers in the implementation of CRM applications;

- Identify the involvement of managers in the implementation of CRM applications.

3. Quantitative analysis - based on questionnaire survey

- - Identification of CRM software implementation problems among bank employees;

- Adapting the model to adopt internet banking technology as part of an application by the customer CRM market in Romania;

- Identify factors determining the adoption of Internet banking technology as an integral part of CRM applications by customers of banks in Romania;

- Determine the influence on the attitude towards using Internet banking as part of a CRM application;

- Identify differences within the group of internet banking customers about how to adopt internet banking technology as part of a CRM application.

The approach

Investigation described in this paper was carried out during 8 years, which allowed their pursuit for a period long enough to relevant judgments. The research took place in four stages, were used to investigate different methods and techniques, as shown and described above.

First it was necessary to conduct a study to determine the context of documentary research to identify techniques and methods specific to research and discover research models, constructs and validate items. The approach was based on consultation with numerous bibliographic sources, both scientific articles and results of trade studies, which has allowed the classification of research in an area with real applicative research needs. Documentary study results are presented in a single chapter, but can be found in Chapters I - IV, as theoretical documentation was required throughout the research endeavor.

In terms of primary research, they were made both at qualitative and quantitative level. It also analyzes were both exploratory and confirmatory.

It was conducted a qualitative study based on in-depth interview technique, whose purpose was to determine the involvement of bank managers in the implementation of CRM applications and establish hypotheses regarding the adoption of the system by bank employees. These assumptions were also joined them three hypotheses taken from the literature and on their last first quantitative study conducted to identify factors that could lead to easier implementation of CRM applications to employees. Due to difficulties addressed in cooperation with banks, the sample was one of conveninenţă, for which they could not confirm or refute

hypotheses, but the findings were used as starting points for the second quantitative study conducted at the customer .

Was used to restrict the range studied CRM application overall internet banking service which is one of the options of self-specific CRM banking sites implemented in banks. He also was chosen for the current Internet banking and that many banks are still in the implementation phase of these services, which gives added value to research results, since they could be used as a guide for implementation. The approach was one conducted in two stages, first being necessary to adapt a model taken from the literature, and then resorted to its validation, ie to measure the links between factors.

The first stage of this second quantitative study was conducted by using a questionnaire consisting of 54 items (of which 38 were included in the analysis) on a sample of 150 people. His first run resulting in a load factor analysis on eight factors. A second analysis provided a loading on 10 factors but the differences were not large. He opted for the latter, even if two factors were formed from a single charge each item. There has been a reliable analysis for new factors and levels were obtained over 0.7 Cronbach's alpha indicator for 9 of the 10 factors, giving up the factor called "ease of use". Subsequently 18 new hypotheses were formulated that were tested using Pearson correlation test were confirmed and 14, indicating the intensity ties low, medium and high among the factors investigated and attitude towards using Internet banking and intention to use it.

The next step to check the existence of links between demographic variables and the two constructs mentioned above, but not found significant differences between the consumer groups which made redundant cluster analysis originally envisaged, it is proposed that the future direction research.

The results obtained from research conducted were used to draw some strategic directions that can be followed in implementing a CRM applications, with an emphasis on internet banking service, and they are presented in the fifth chapter.

Summary

Chapter 1 - Fundamental Concepts in Customer Relationship Management

1.1 The development strategy of customer relationship management

Customer relationship management developed primarily due to difficulties in coordinating projects in the telecommunications industry, financial services and productive activities dependent technologies. Those interested, and we call here primarily on those in positions of leadership have taken care to share problems and solutions adopted, the importance of quality customer relationship is widely recognized.

In the field of customer relationship management concerns within the coordination of a sum of functions of the company (sales, marketing, service, finance, accounting, etc..) And coordination of multiple channels of customer communication with the firm (Sheth et al., 2000).

In less than a decade, Customer Relationship Management (better known under the acronym CRM) has become a major area of business. CRM is based on the principles of relationship marketing which involves, of course, building valuable relationships between suppliers and customers and whose origins date back to the beginnings of trade (Morganti, 2004). In the last decade interest in CRM has greatly increased among both managers and academic sector and the media. Success stories of companies that have implemented CRM applications have been widely publicized in publications on economics. However, despite numerous articles, books, conferences and web sites devoted to the phenomenon that occurred in recent years, there is still a common view on what is CRM, who are the real beneficiaries and how should used to obtain the best results.

According examples selected from the literature and websites, customer relationship management is most likely a concept yet defined best by examples. So we can talk about:

• a strategy for selecting and retaining clients, because their value is optimal for the firm - it involves a business philosophy that puts the customer at the center by all processes (Anderson, 2005);

• a process for implementing a business strategy that places the customer at the center, which, in a chain reaction causes redefining all functional activities - this involves new processes work, only possible using information technology (Brown, 2000);

• an extension of the concept of selling to a continuous process considered equally art and science of collecting and using customer information to educate their loyalty - which is impossible without appropriate technology (Egan, 1999) ;

• a concept development and implementation of business strategies and technologies for support to eliminate the difference between the actual and the possible acquisition, development and maintenance of customer relationships - it improves the efficiency of assets (Antofi, 2006);

• a process for deepening knowledge (not necessarily data storage) of a customer acquired knowledge leading to individualization and business strategies to meet the personalized needs of each client (Emmerton, 2004);

• specific management approach that places the customer at the heart of business processes and practices, the purpose of this approach is the increase in profit and productivity (Evans, et al., 2005);

• Manage all interactions with customers, to expand its customer base by bringing new customers and our existing needs (Franc et al., 1995);

• a specific time range information on potential methodologies, the software packages and the Internet offered, to help a firm to conduct customer relationships in an organized manner (Frazer-Robinson, 1999);

• a holistic approach that integrates the processes of reception of orders, sales and service, which unifies and coordinates all channels through which customers interact with the company (Payne, 2005);

• an entire business process orientation to its exterior, on customers, which involves understanding customer needs and process management within the firm, to develop and maintain customer relationships in order to hold them (Stone, et al., 2001) .

However, probably the most complete definition of CRM is given by Parvatiyar and Sheth (2000) define CRM as "a strategic approach that is based on creating value for shareholders by developing optimal relationships with clients. CRM unites the potential of information technology to relationship marketing strategies to create long-term profitable relationships. CRM, increases the possibility of using data and information to both understand customers and to implement marketing strategies

more effectively. This approach requires a functional integration of staff from different departments, operations and processes in these departments and marketing skills of managers. "

Organizations must realize that in terms of strategic customer relationship management involves rather "change management" than "change management" (Phelps, 2001). Becoming a customer-oriented organization requires change management structures and processes at allowing this company to adapt quickly to changes in customer behavior. It is true that such a change leads to employee empowerment, creation of new product designs and price adjustment. Learning to be truly customer-focused is not easy for any organization. It must focus to redefine business strategy, so that they can identify areas that will be affected by implementation of customer relationship management.

In literature dedicated customer relationship management defined some fundamental concepts that any company that wants a successful implementation of a CRM application, you must understand and master. Whether American or European authors defined these form a "holy trinity" (Frazer-Robinson, 1999), customer relationship management: creating a relationship, relationship management and its development through relationship marketing.

Payne and Frow (2005) raise five cross-functional processes underlying CRM sites which should be considered by any organization wishing a successful implementation. These are shown in the figure below and is the result of a detailed study which included interviews with several managers from various industry sectors.
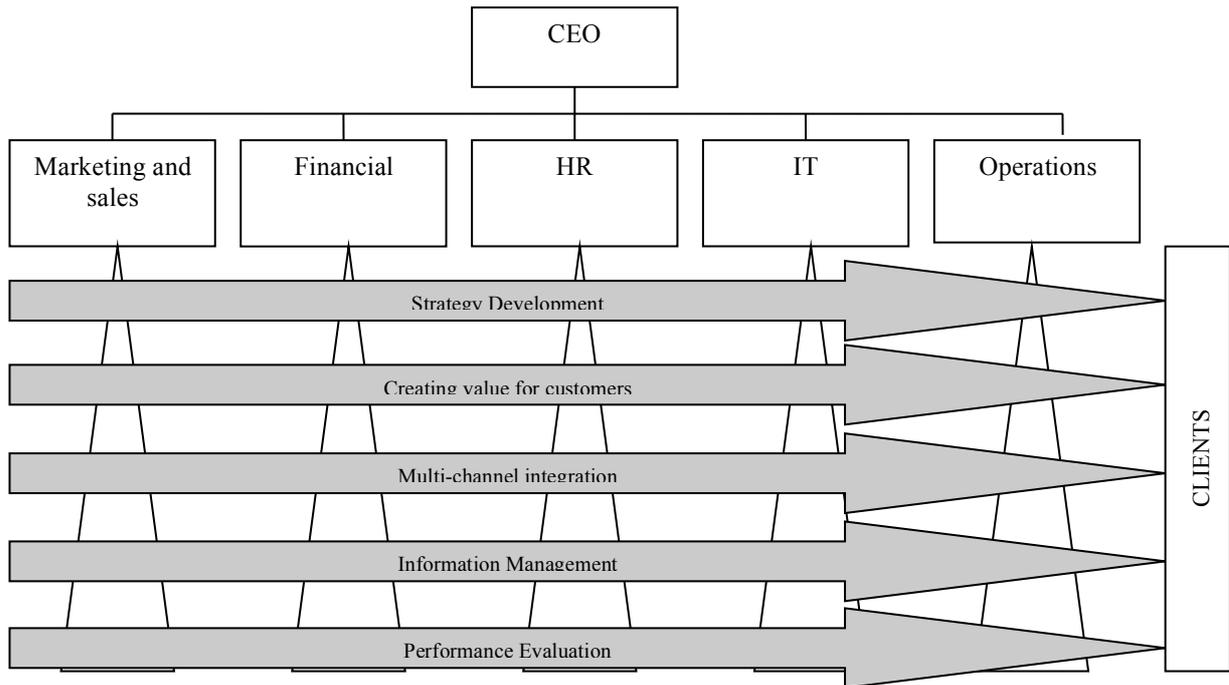
Source Payne, A., Handbook of CRM - Achieving excellence in customer management, Elsevier, 2005, p 128

Figure 1.5 Customer Relationship Management - a cross-functional structure

Strategy development process is rightly considered to be the first process of developing a strategic framework for CRM implementation. Not only helps develop other four processes, but more than that defines the overall objectives of the specific customer relationship management activities. Strategy development process involves integrating overall business strategy and the strategy used to attract and retain customers. **Creating value for customers** is seen increasingly often as a source of competitive advantage. However, despite increased attention to this aspect of strategic development, there is little point in which managers can agree on the meaning of "customer value" (Frazer-Robinson, 1999). **Multi-channel integration** is a process with a pivotal role in customer relationship management as in the previous turn results in interactions with customers that add value. This includes all pre-sales communications, interactions of the actual sales, after-sales service and maintenance provided by the user. **Information management process** is based on two fundamental activities: collecting and collecting customer information from all points of customer contact that company uses and use this information to construct complete and current consumer profiles that can be used to improve quality customer experience, thereby contributing to the creation of value. **The performance**

9

evaluation is the final step in creating the strategic framework for the implementation of customer relationship management. Its purpose is to ensure that the strategic objectives of the organization are expressed in a suitable and acceptable and established a fundamental framework for further development.

Chapter 2 - Research Methods and techniques used in Customer Relationship Management

When you want to successfully implement CRM application, a detailed study of these three specific elements of any organization is imperative. Need to implement a management system is particularly customers with the development company or organization, customer base and increase the number of transactions with and for them. Contrary to many opinions awareness of the need for change does not appear to be simply the result of external stimuli. Although signals from customers is the main source of information that leads to awareness of the need for a CRM is very likely that they sometimes occur even within the organization.

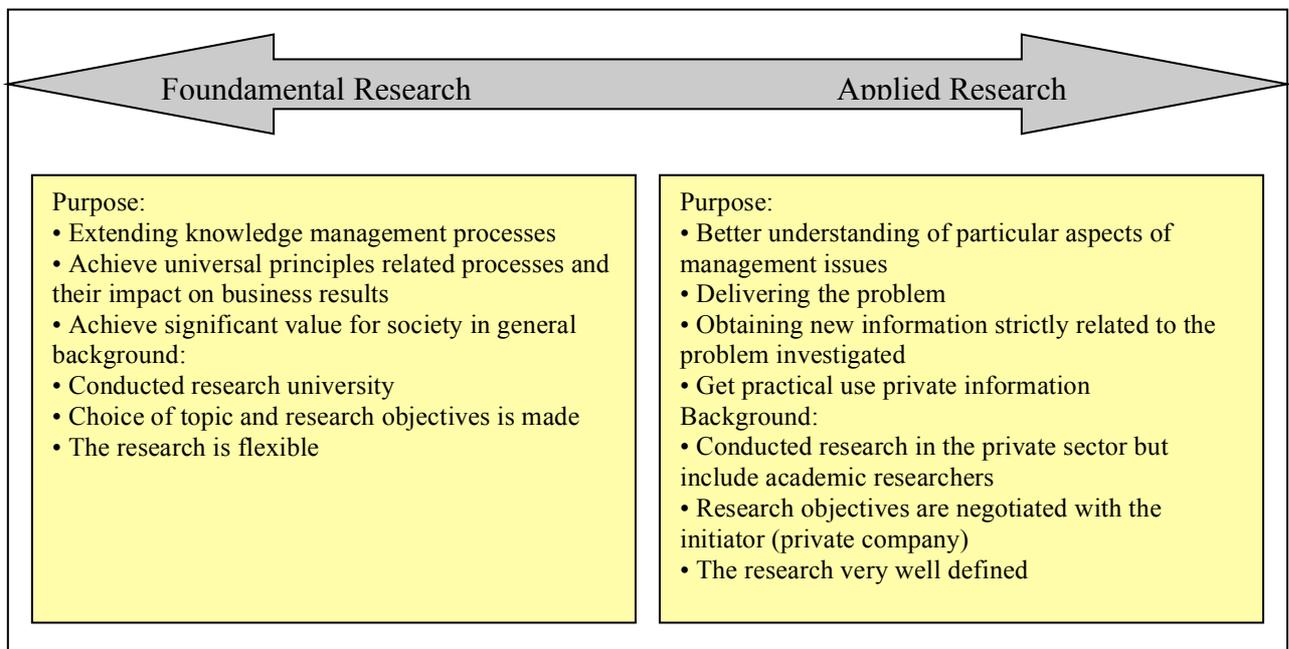*The research in customer relationship management*

Management research uses methods and tools drawn from other disciplines of human social nature but also in other areas since the definition of management as a form of sociology, economics or applied psychology is not universally accepted. Hatchuel (2001) suggests a clear distinction of management as a science separate from other social sciences. This study suggests that management is not economic or social issues but rather "models of collective action" from within companies. However it is universally accepted that good results are obtained from management research due to its multidisciplinary nature and origins of social sciences.

Starting from the definition of Saunders (2007) seems easy to define the research approach and business management as an approach that we want to learn business and management issues. However Easterby-Smith and his colleagues (2006) raise three arguments that differentiates management research in other areas.

• How managers (and researchers) use knowledge from other disciplines;

• The fact that managers tend to be always busy yet always occupy positions of power, therefore do not engage in research efforts unless foresee personal or business advantage;

• The need for research to always have practical consequences. This means you have to have high practical potential and that should generate practical results useful for business.

Although there are a wide variety of ideas and definitions of research, we accept that any management research follows a pattern shown in (Figure 2.2) and depending on the purpose and context. So on one hand we have academic research aimed at clarifying and understanding especially management processes and their results. Often it is simply called basic research, fundamental or pure research. Due to the previously mentioned practice Easterby-Smith and other types of research is currently in the model, namely applied research.

Foundamental Research	Applied Research
Purpose: • Extending knowledge management processes • Achieve universal principles related processes and their impact on business results • Achieve significant value for society in general background: • Conducted research university • Choice of topic and research objectives is made • The research is flexible	Purpose: • Better understanding of particular aspects of management issues • Delivering the problem • Obtaining new information strictly related to the problem investigated • Get practical use private information Background: • Conducted research in the private sector but include academic researchers • Research objectives are negotiated with the initiator (private company) • The research very well defined

Source: Saunders, M., Lewis, Ph., Thornhill, A., Research Methods for Business Students, Pearson Education - Prentice Hall, 2007, p 67

Figure 2.2 Basic research and applied research in management

Any manager who wants to investigate specific aspects within the organization has at its disposal a number of methods supplied by the theory. They come both in the field of management and other disciplines thus creating multiple classifications. Of these, one tends to always come out ahead, due to the popularity of terms to say classifying the qualitative and quantitative methods.

Quantitative and qualitative techniques and procedures each have their pluses and minuses. There is inevitably a close relationship between how data are collected and the results to be obtained. So always appear "method effect" that any researcher should take into account. The question that arises is how do we know which techniques of data collection and analysis procedures are appropriate for each stage of the research. Is a question that admits a very simple answer and managers often resort to imagination, intuition and experience to find an answer. It is vital, however, that the research problem and objectives are clearly defined before choosing research method.

Making the decision to implement a CRM software applications to be a complex process based on thorough research conducted both on external factors but especially on those within the organization. Research undertaken by managers covering both the primary and secondary sources. Previous studies on the implementation success and failure can be very helpful in the foundation of such a decision. Secondary information can also be obtained within the organization thus employee data, organizational climate, the current state of customer relationship management, etc.. More important, however, are the primary sources which in turn are divided into two categories:

• Interior - employees can be a very fruitful source of information because they know closely the processes and are faced daily with issues specific customer management.

• External - on the other hand customers are arbitrary source of information because they are the ones who immediately felt the effects of mismanagement causing delays in service. They are the ones who see and judge management organization outside customers as an advantage worth taking into consideration in the decision to purchase.

Woodcock, et. of. (2002) propose a model for measuring the activity of the customer relationship management that can detach and research directions needed to obtain specific information to base a decision. Such analysis proposed by Woodcock and his colleagues aimed at internal and external factors such as:

• Advanced IT technology - how technology evolves in this area and the impact this has on clients and organizations. Companies can use technology to better manage customer information and to make continuous studies forecasting needs and wishes. Degree of computerization within an organization and the degree of familiarity of employees with IT environment is a crucial factor in the foundation of CRM decisions.

• Human resource organization - number of employees and their specializations are also an important factor in decision making CRM implementation. Such an application can considerably reduce the number of employees but may also cause growth to changes in the organization, etc.. Previous staff involved in customer management can now be used for other activities as application reduces the time spent solving problems. Also employee stress levels may diminish considerably.

• Management processes - processes are often difficult to implement and manage in an environment where most employees are concerned about sales and marketing. But we also need to be trained on the use of CRM for better traffic flow and customer information to provide the ability to provide real-time information to them. Thus, any sales employee can make an analysis of a client within seconds, can find order history, payments, specific problems, etc..

• Management of marketing activities - in a competitive environment as the present, companies often implement promotional campaigns with great rapidity. Also diversity of customers and products sold more complicated record keeping strict on prices, inventory, shipping, payment terms, etc.. However, companies must have a very clear understanding of these issues to deal with competition.

• Competition - in today's business brand differentiation occurs not only in terms of intrinsic characteristics of the products they represent. Companies now place more emphasis on related services that are provided free of charge or with products. A very good service combined with a customer wants anticipation can be for any company a sustainable competitive advantage.

• Customers - they choose more than one product, but choose a brand because it actually contains all these services. In other words, judging consumer brands as they record experiences of each.

If we accept the fact that CRM is a business strategy that helps companies meet customer requirements - thereby maximizing the purchase price - then we might wonder why many companies reluctant to implement it. One answer might refer to the fact that it is a complicated system that requires changes in management structures, may cause conflicts with employees leads to organizational change, employment restructuring and new customer base. Although it seems a slow and difficult process, which can greatly help the manager is a very good research done beforehand.

Chapter 3 - Analysis of CRM applications market in Romania and methods of their implementation in banks

Large number of customers, their diversity and quantity of transactions that take place are of a very dynamic bank where customer information is vital and that success in banking is mainly based on providing quality services, transparency and accessibility information for each client are two features provided by a CRM system that can be sources of sustainable competitive advantage. Customers buy today rather than loans and financial products, their attention is increasingly directing the services to come, and they can be just as through an efficient and properly implemented.

When you need to implement a CRM solution is obvious, the first problem that arises is to deploy the selection of the most suitable solutions. If up to a certain level customer management solutions can be developed in-house, when the number of clients increases significantly and with it the diversity transactions in-house solution may not be a viable alternative. Attention managers should focus on companies that develop such solutions, but the choice of the right solution is not very easy. It is recommended that managers develop a list of all possible extended CRM solution providers, list to be further shortened based on criteria related to both the company and the developer solution. The main issues that should be investigated when evaluating a provider of CRM solutions are presented below in the form of questions whose answer needs to be found (Donlan, 2005).

1. Support the company's core processes - What is the seller's ability to support processes based solution specific industry in which the client company? Vendor provides industry-specific functionality, best practice implementation guide, instructions and tutorials? Solution offered is able to manage specific aspects of the selling company products and customer service issues related to distributors, dealers, partners or their agents, aspects of product configuration and pricing issues?

2. Total cost of ownership - What is the estimated total cost of ownership CRM solution vis a vis its expected life? How many internal IT processes and each must be budgeted resources management in implementing and providing support? How soon will see the results of implementation so that they can be felt by the CEO or shareholders?

3. Ease of Use - How answer key groups (sales, marketing, service, etc.) to implement the solution? Can they identify clear benefits of using the application and see it as an unproductive application, making it difficult work? Application possibilities it offers in terms of improving the rate of "adoption" to users?

4. Facilitate knowledge transfer - How complex is the process of accommodating the client company employees CRM solution? How quickly will they be able to perform reconfiguration of the system, create additional functionality and process flows, implement the solution on to the subsidiaries or business units side?

5. Easy Integration - The system software to support CRM processes able to integrate specific applications not involving CRM? How difficult is the integration with other applications, both technically and in terms of semantic?

6. Support for Business Intelligence - What gives the solution in terms of analysis and reporting packages? Managers can get the right information on time? How local is easy for managers to develop reports and issue alerts in the system?

7. Availability of external resources - What is the availability of support staff, consultants and resellers in the region of the client company? What global resources (user groups, forums or web service call) ask the supplier to the client company?

8. Security level - What is the security of customer information both inside and outside the company? How well the solution supports the existence of diverse customer profiles so that everyone can access only the appropriate information?

These eight points are generally applicable to any process of selecting a CRM application. However criteria may change if a project may have a specific focus on the mobility part of users, where mobility is a key point to be taken into account.

Although the choice of technology is a point of great importance to the success of a CRM implementation depends largely on how the cultural and organizational barriers are managed (McCabe, 2005). When an organization changes its orientation in one customer-centric numerous changes occur both by strategic and tactical. Changes are felt at all levels of the organization and often employees are those who feel threatened, which is why to overcome this syndrome managers at all levels of the organization must be involved in the implementation process. Also, specific measures such as employee motivation through the use of raw correct application or otherwise sanctions can contribute to successful implementation of CRM. Providing quality information is also a key requirement in the application deployment process.

In Romania, CRM applications in 2011 brought nearly $ 9 million and the market is growing, companies providing and supporting applications that implement these increasingly diversified customer requirements and the need for their loyalty will increase the need for them. Currently, the "locomotives" CRM market are banking and telecommunications industries and the reasons are understandable. Service sector makes the relationship with customers and retention are sources of competitive advantage for companies operating in this sector. Thus, banks and telecommunications companies, representatives of two highly competitive sectors have realized much faster than other applications companies need to implement customer relationship management.

Identification of research problems

Given the results of the study can define documentary research initially as one of exploration a reality which does not know too many details. Thus, the research questions are as follows:

• Do not know details about the implementation of CRM sites in Romanian banks

    - There are no known implications CRM strategy to business strategy

- No known implementation of the human resource implications

• It is not known bank customer satisfaction after the implementation of CRM solution

Research Objectives

Of research problems listed above, only the first will be studied by the present study the essay, the second will be investigated in the thesis. Thus, the objectives for this research are:

1. To identify the bank manager's involvement in the implementation of application

2. To identify the extent to which managers believe that the application improves the results of bank

3. To identify the extent to which the manager knows the problems of employees in the use of application

4. To identify issues regarding their employees to use the

5. To identify the extent to which employees believe their work easier application

6. To identify the extent to which employees believe that the application helps customer satisfaction

7. To identify the extent to which employees perceive bank vs. utility application. Client

Research design

Research to be undertaken will be composed of two stages: qualitative study and quantitative study. In the first stage, research will focus on studying the attitudes and opinions of managers and research method will be interviewed in depth. The second stage of the research is a qualitative study addressed the bank employees directly involved in the use of CRM application and the method of data collection is based on questionnaire survey.

Sampling

Given the exploratory nature of the study and that bank policy is the same throughout Romania analysis we considered sufficient only banks that have branches

or agencies in Iasi. Thus, the number is 28, whether just talking about mere branch or agency.

After qualitative and quantitative analysis were obtained consisting of a series of strategic information managers actually view the role of CRM in the organization, on application use by employees and on how CRM affects customer satisfaction. Also were collected specific information on how to use CRM and the problems that arise in connection with this vision of utility employees opposite the intake application itself has benefited the bank and its importance in the process of serving customers. Study findings can be used to generate a model of implementation of CRM applications in the banking sector.

• Applications are deployed from the outside - managers do not actually participate in the implementation than supervisory role is not actively involved in training employees. Successful implementation is taking place both outside and inside at the same time the manager has an active role.

• Applications are implemented to help the bank rather than the client, and the main objective of the bank is functioning towards achieving the profit and not customer satisfaction.

• CRM is implemented and in response to competitive actions which shows that there are still reasons of market implementation.

• Ensure staff training but in most cases this is not sufficient for their complete accommodation with the application. Training is static and not dynamic, it occurs only implementation for 2 weeks - a month after the employees are forced to seek help on their own. Solution adopted is the dynamic training, developed and during use of the application and users constantly informed about errors that have been corrected.

• The distance between managers and employees is very high, although very often the physical distance is only a few steps, which suggests that feedback regarding their problems made difficult and rarely reach the upper hierarchical levels or even computer department dealing with the actual implementation. The recommended solution is CRM project management to define a very strict route information so that feed-back to reach the receiver under.

• The fact that the application is not being used to their full potential shows that employee training is not sufficient (previously established fact) or that some modules have not yet seen large utility (internet banking, mobile banking, call center, etc..). Bank's business potential analysis and alignment to business strategies CRM strategy can eliminate unneeded modules, saving money and human resources.

• Employees blames technical problems using the application, which shows that there is training on the technical side of the company that implements the application or department of the bank. It is recommended technical training of personnel, not necessarily remedy the problem as much in the faster identification of the cause and the reporting thereof to the person able to provide the solution.

• coworkers are the best source of help if employees lack motivation problems which shows employees to send negative feedback to people unable to correct the problem. Lack of information trail is a bug in the application.

• relatively high frequency of cases where customers could not be satisfied because the application shows that errors are not corrected in time to not repeat later. Implementation is only in terms of use, and not servicing within the organization.

• the most important features of the application are speed and connectivity orientation which shows the development of a large and diverse number of transactions more customers. This may mean that the bank is mostly geared towards attracting new customers as a result of retention modules are missing in CRM applications implemented in banks.

• Complexity given the large number of modules is not considered an attribute of an application which means that implementation should be focused on modules that are really useful and used consistently. Complete a solution given that it is an error to be underused.

• No tutorials or use them very rare shows that employees opt for speed in solving problems as is always face to face with customers. Such real-time service (online or phone) is the preferred solution for banks.

Chapter 4 - Study on the acceptance of internet banking applications in banking in Romania

Over the last three decades, studies on technology acceptance has become a growing concern both stronger private sector and in the education sector for the latter being a very fertile. Tested technologies are very diverse and include programs email (Agarwal, 2000, Davis et al., 1989, Karahanna, 1999, Mao and Palva, 2006, Straub et al., 1997), internet banking (Chau et al. 2003), electronic commerce (McCloskey, 2003), word processors (Chau, 1996, Davis et al., 1989).

Studying the most significant of these models and theories, of which we can mention the technology acceptance model, theory of reasoned action and planned behavior theory, we conclude that most fail to explain and predict technology adoption process.

The theory of reasoned action

The first model that deserves to be remembered and used to measure the acceptance of technology is the theory of reasoned action (Theory of reasoned action - TRA) developed by Fishbein and Ajzen (1975), (1980). TRA is a model of social psychology that describes the determinants of behavior intentionally, aware (Benham and Raymond, 1996). The model analyzes the behavioral intention and actual behavior, based on behavioral beliefs and subjective norms (Mao and Palva, 2006).

The theory of planned behavior

The original TRA was studied and developed since the emergence constitute a fertile ground for many researchers. Development is certainly the most eloquent theory of planned behavior. The theory of planned behavior - Theory of Planned behavior - TPB was developed by Ajzen and Madden (Ajzen and Madden, 1986; Ajzen, 1985) and is based on previous work of Ajzen's theory of reasoned action. The theory of reasoned action TPB model developed, including variable measuring perceived behavior control a person's perception of control over the conduct of a given behavior (Rawstorne et al., 2000). TPB show that intention to adopt a specific technology is determined by three factors: user attitudes, subjective norms and behavioral control perceived her. Each factor in turn, is generated by a series of beliefs and associated assessments (Benham and Raymond, 1996).

Task-technology fit model

As opposed to the theories outlined above, task-technology fit model (Task technology fit - TTF) issues general assumption that users will choose the technology that is best suited for the task you intend to undertake. Based on this assumption, TTF model assumes that new technology will be used only if and when it is appropriate task which has to fulfill user (Dishaw and Strong, 1999).

Task-technology fit model is based on four key constructs: task characteristics (task) technology functionality, fit between task characteristics (task) technology and functionality, and use of technology as a variable result (Strong et al., 2006).

Technology acceptance model

Technology acceptance model (TAM) was developed by Davis (1986), Davis et al. (1989) and is considered to be the most stable model that can be used in the adoption and use of technologies. TAM is itself a development of the theory of reasoned action, but while TRA is a general theory of human behavior, TAM was primarily designed to model acceptance by users of information systems (Mathieson et al., 2001). Like previous theories assumed that users could choose to use a specific technology, based on individual cost-benefit considerations (Comp et al., 1999).

Technology acceptance model is based on two constructs that determine user acceptance of technology: perceived ease of use - UUP and perceived usefulness - UP. As defined by Davis et al. (1989), UUP refers to the extent to which the user expects the technology to be used effortlessly, while UP describes individual subjective probability that using a specific application system to increase performance at work in an organizational context.

The chosen model to be tested in this paper is adapted from a model of technology acceptance model and the theory of planned behavior. The main variables used in the research conducted on the acceptance of new technologies are described as follows: perceived usefulness, perceived ease of use, subjective norms, perceived behavioral control, trust, resistance to change, awareness of services, perceived risk, perceived benefits and demographics .

The proposed research is a combination of the two presented in which were placed the factors that influence user acceptance of technology by internet banking

(Al-Somali et al., 2009), perceived risk and perceived benefit (Lee, 2008). Social influence factors were overlapping and confidence in ability to use specific computer TAM with subjective norm and perceived control factors of TPB specific behavior (Bagozzi et al., 1992). TAM model has been removed from the qualitative internet connection because Romania has a superior position in this regard stood us at the forefront in the ranking of countries by quality internet connection. Demographic characteristics were also excluded from the study model but not because he wants to make a separate analysis to provide segment-specific strategies identified. In particular TPB model variables were restricted to a single risk factor named perceived risk.

Fundamental assumption from which we start is that the technology acceptance model and the theory of planned behavior can be used to model the process of adopting Internet banking. If the hypothesis is true then it breaks down into the following general assumptions:

General hypothesis 1: Factors determining the use of internet banking applications are subjective norms, perceived usefulness, perceived ease of use, attitude towards usage, reliability, resistance to change, perceived risk, perceived benefit, reputation bank services and perceived behavioral control.

General hypothesis 2: risks and perceived benefits significantly influence intention to adopt internet banking applications.

The research method

Studies aimed at testing different designs adapted to technology acceptance model using inquiry as a research method. The quantitative research in this paper does not follow a particular study, because we found a suitable model to test the sales force. The research method used is based on questionnaire survey.

Sampling

Investigated population is between the age 18-55 years, representing approximately 540,000 people in Iasi. In a population of more than 150,000 people, sampling rate drops below 0.1% (Datculescu, 2006). In this case, we conclude that a sample with a value of up to 540 people representative. Considering, however, that the investigated population are grouped in two subgroups according to use internet

banking services (users and non-users) and 4 subgroups by age (18-25, 26-35, 36-45, 46 -55) resulting eight sample cells. Considering the law of large numbers states that for each subset we need at least 40 people in order to make comparative statistical analysis, we can determine the sample size of 320 respondents, it exceeds minimum acceptable sample size n = 246 people.

Building research tool

Items used to investigate links between research model variables are valid and have been taken over and adapted from other previous studies based on research literature. In addition, scaling Likert 7-speed with values ranging from 1 (strongly disagree) to 7 (strongly agree) also contributes to ensuring the best validated responses.

Adjustment model research

Model taken from literature need to be adapted to the Romanian market. In this respect it will use exploratory factor analysis to identify factors that will be the exact model research.

The research instrument was applied to a pilot sample of 150 online respondents. The number of observations is larger than the minimum size required by 117 (9 * 13) questionnaires.

A factor analysis was run with the rotation of "Varimax" and have used Kaiser and Benzecri criteria, yielding two different load factors, the first of August and the second with 10 factors. A comparison between the two shows that factors not differ very much among themselves, some are even identical, only that version 10 is more nuanced and explains more of the variance, so we use the second option.

The ten factors obtained are presented below:
- ➢ ➢ Factor 1: UP1, Up2, UP4, UUP2, I1, I2, I3, I4, I5, RS3, CPC1, CPC2, BP1 - generally perceived usefulness and benefits
- ➢ ➢ Factor 2: RP1, RP2, RP3, RP5, RP6 - perceived risk
- ➢ ➢ Factor 3: NS1, NS2, NS3, NS4 - reputation services
- ➢ ➢ Factor 4: UUP3, UUP4, CPC3 - Resources and skills required
- ➢ ➢ Factor 5: IS3, IS4 - Influence majority
- ➢ ➢ Factor 6: RS1, RS2 - Perceptions of change

- ➤ ➤ Factor 7: UUP1, CPC4 - Ease of use
- ➤ ➤ Factor 8: UP3, BP2, BP3 - Benefits 'bank' perceived
- ➤ ➤ Factor 9: IS2 - Importance own instincts
- ➤ ➤ Factor 10: IS1 - Influence of personal recommendations

Reliable analysis for each of the analyzed factors provide indicators Cronbach alpha above 0.7 (except for the factor "ease of use"), so we can be confident that the new constructs are reliable and can be used in later stages of research. Factor "ease of use" will be excluded from the adjusted model, as it is reliable. The adjusted factor analysis is shown in the figure below.
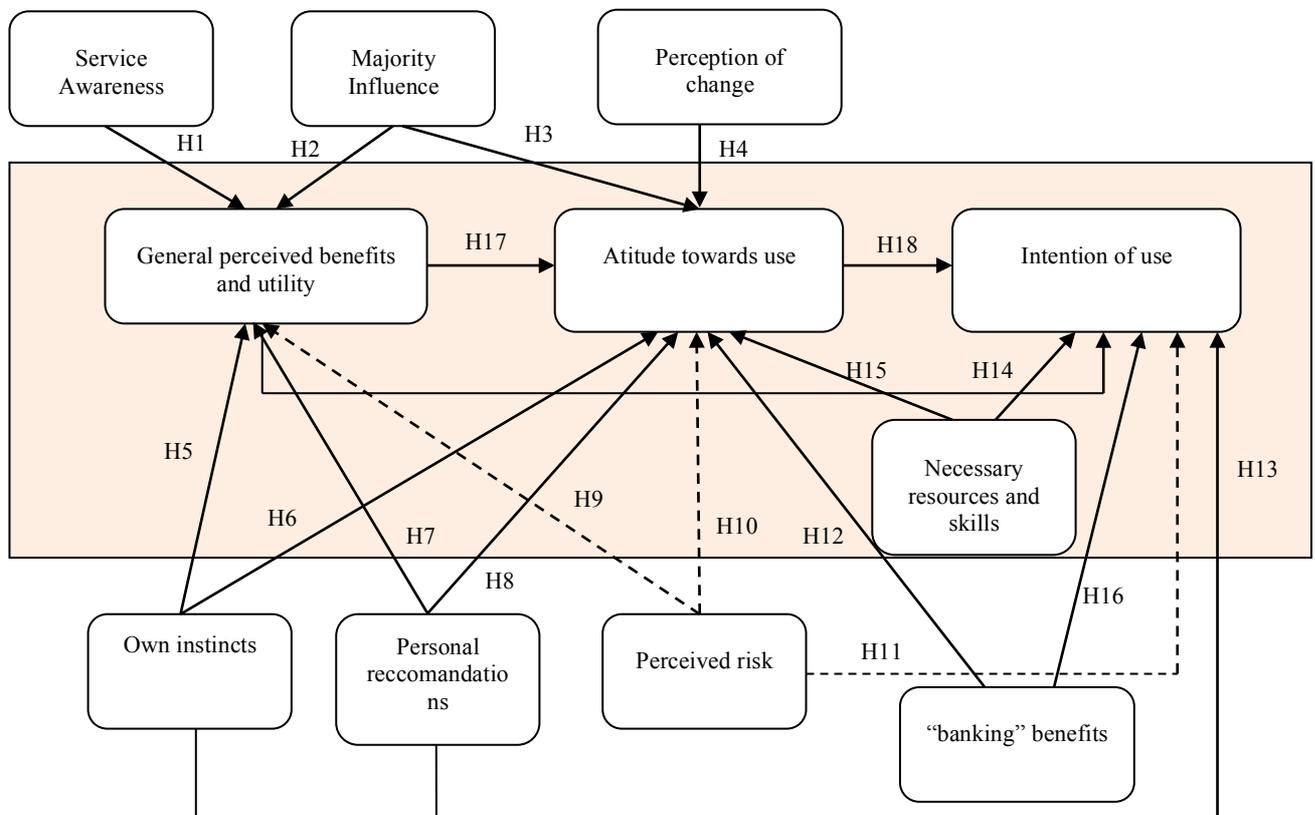

Figure 4.14 Adjusted R model obtained from factor analysis

Conclusions obtained from testing hypotheses

Table no. 4.32 Summary table - hypotheses by Pearson correlation test

Hypoteses	Confirmed / Not Cofirmed	**Pearson's Correlation**
"Reputation service" positive influence "generally perceived usefulness and benefits"	confirmed	0,475
There is a positive relationship between "influence of the	confirmed	0,551

majority" and "perceived usefulness and overall benefits"		
There is a positive relationship between "influence of the majority" and "attitude toward use"	confirmed	0,478
"Perceptions of positive influence change" attitude to use "	confirmed	0,484
There is a positive relationship between "the importance of their instincts" and "perceived usefulness and overall benefits"	Not confirmed	**0,195**
There is a positive relationship between "the importance of their instincts" and "attitude toward use"	Not confirmed	**0,206**
There is a positive relationship between "influence personal recommendations" and "perceived general benefits"	Not confirmed	**0,378**
There is a positive relationship between "influence personal recommendations" and "attitude toward use"	Not confirmed	**0,418**
"Perceived risk" adversely affect "perceived usefulness and overall benefits"	confirmed	**-0,526**
"Perceived risk" negative influence "attitude to use"	confirmed	**-0,484**
"Perceived risk" negative influence "intended use"	confirmed	**-0,456**
"Benefits" bank "perceived" positive influence "attitude to use"	confirmed	0,622
"Benefits" bank "perceived" positive influence "intended use"	confirmed	0,613
"The resources and skills" positive influence "attitude to use"	confirmed	0,578
"The resources and skills" positive influence "intended use"	confirmed	0,633
There is a positive relationship between "the importance of their instincts" and "intended use"	Not confirmed	**0,206**
"The usefulness and perceived general benefits" positive influence "attitude to use"	confirmed	0,817
"Attitude towards use" positive influence "intended use"	confirmed	0,858

Note: Assumptions marked in red were rejected due to low values of the Pearson correlation coefficient as assumptions marked with green color shows that there is negative correlation.

Chapter 5 - Contribution to the development of strategies and tactics for implementation of CRM applications in banks in Romania

Romania's banking sector intensified competitive activity greatly in the past decade. There are so many new players on the market, prices have diversified networks now have wider coverage and the degree of financial intermediation grew fairly consistent. With this development, increased the degree of concern of banks for customer loyalty, create and maintain as close a relationship with them.

Strategies and management actions at the organizational

Strategies at organizational management must consider the transition from orientation to selling bank products and services to orientation relationship development bank - client. Most important strategic advantages that may result from implementing this type of strategy are:

• Ability to obtain a stable long-term profit by moving from philosophy "product = profit center" to the philosophy of "customer = profit center". This advantage can be explained very well by introducing the concept of "value of the customer life cycle" or LifeTime Value (LTV) which involves tracing a history of the business, its purchase behavior analysis and use of banking products and services, providing customized products and services and offering rewards for loyalty;

• Reduced efforts to promote traditional bank products and services based on increasing customer loyalty through their close relationship with the bank. This protects the bank even if the customers always receive offers at least as good of banking products and services from other competing banks.

Strategies and action at human resource management

Perhaps the most important change that occurs in the staff structure is the appearance of those managers or customer "relationship managers". However, the study in Chapter 3 of this paper highlights other issues which have been proposed strategies and actions presented in the table below.

Table no. 5.1 Proposed solutions to the human resources department of banks in Romania

Problems noted	Strategies and recommended actions
1. Applications are deployed from the outside - managers do not actually participate in the implementation than supervisory role is not actively involved in training employees.	1a. Hiring managers oversee customer implementation and providing training bank employees who will work with CRM software
2. Applications are implemented in order to help the bank rather than the client, and the main objective of the bank is functioning towards achieving the profit and not customer satisfaction.	2a. Training employees to change product-focused strategy centered on customer strategy.
3. Ensure staff training but in most cases this is not sufficient for their complete accommodation with the application. Training is static and not dynamic, it occurs only implementation for 2 weeks - a month after the employees are forced to seek help on their own.	2b. Introduction of indicators of customer satisfaction and their measurement procedures regarding contact with bank staff.
4. Distance between managers and employees is very high, although very often the physical distance is only a few steps, which suggests that feedback regarding their problems made difficult	2c. Motivating the target sites determined according to indicators depending satisfaction and encourage customers to use self-banking systems (ATMs, internet banking, mobile banking, call centers and

Problems noted	Strategies and recommended actions
and rarely reach the upper hierarchical levels or department information dealing with the actual implementation.	so on).
5. Employees complain technical problems using the application, which shows that there is training on the technical side of the company that implements the application or department of the bank.	3a. Solution adopted is the dynamic training, developed and during use of the application and users constantly informed about errors that have been corrected.
6. Relatively high frequency of cases where customers could not be satisfied because the application shows that errors are not corrected in time to not repeat later. Implementation is only in terms of use, and not servicing within the organization.	4a. The recommended solution is that CRM project management to define a very strict route information so that feed-back to reach the receiver under. Can play an important role and customer managers so that they can act as an interface between employees and upper hierarchical levels or IT department.
7. Most important features of the application are speed and connectivity orientation which shows the development of a large and diverse number of transactions more customers. This may mean that the bank is mostly geared towards attracting new customers as a result of retention modules are missing in CRM applications implemented in banks.	5a. It is recommended technical training of personnel, not necessarily remedy the problem as much in the faster identification of the cause and the reporting thereof to the person able to provide the solution.

Strategies and actions at customer relationship management

The research carried out on a representative sample of 306 people were confirmed a number of hypotheses were verified influences of factors on attitudes towards the use of Internet banking and the behavioral intention to use these services. These influences can give rise to strategic directions to be followed in the formation of implementation strategies. The table below assumptions are tested and strategic directions that can be followed.

Table no. 5.2 Strategic relationship management level that can be followed for the implementation of internet banking in banks in Romania

Hypotheses tested	Strategies and actions proposed
1. Awareness services positively influences perceived usefulness and	1a. Making effective communication campaigns could lead to a better perception of customers about the utility

Hypotheses tested	Strategies and actions proposed
overall benefits.	and benefits. Following items within the factor analysis, we can state that these communication campaigns focus should be on increasing confidence, reducing resistance to change and eliminate deductions arising from internal behavioral control (wrong perception that the use of these services is needed advanced skills of computer usage).
2. There is a positive relationship between the majority and the influence of perceived usefulness and overall benefits.	2a. Confidence, perceived benefits, perceived behavioral control and utility are perishable when receiving majority support.
3. There is a positive relationship between influence and attitude of most use.	3a. Information campaigns can be geared towards promoting the idea of aligning client to collective consumption behavior. Social pressure is a factor in the adoption of these services.
4. Perceptions of change positively influence attitudes towards use.	4a. Resistance to change can be eliminated by allowing the free testing services and assisted testing and simulations.
5.1 Perceived risk negatively influences perceived usefulness and overall benefits.	5a. It is necessary to implement a solution with a security system understandable to the client and to trust it.
5.2 Perceived risk negatively influences attitudes towards use.	5b. It is also neceseră implement a permanent support system to eliminate the risk perceived by the consumer.
5.3 Perceived risk negatively influences the intention to use.	5c. It is necessary to implement a system and insurance fraud and communicating this to customers.
6.1 Benefits of "bank" perceived positively influence attitudes towards use.	
6.2 Benefits of "bank" perceived positively influence intention to use.	
7.1 Resources and skills positively influence attitudes towards use.	6th. Specific benefits should be presented clearly both communication campaign and by employees when personal selling. Employee training is required in this regard.
7.2 Resources and skills positively influence intention to use.	
8. Usefulness and perceived overall benefits positively influence attitudes towards use.	7a. In building the application should be considered minimal computational resources available to the client and also

Hypotheses tested	Strategies and actions proposed
	his level of self-efficacy on computer. These issues must also be specified at the time of sale service and also sales materials, including application and contract.

Perceived usefulness and benefits are most general attitude towards usage, which further determines the intended use. Strategies designed to highlight the usefulness and overall benefits are those that will have the greatest effect. Customer relationship management will certainly be more efficient while the latter will gain self-confidence in banking systems they belong and internet banking services. Customers will easily share personal information will be made easier and more common transactions will be easier signal whenever a problem occurs and thus the bank will be able to react more quickly to their needs, developing and maintaining a long relationship duration.

Conclusions

In economics there is a principle as simple in terms of expression, as it is effective in terms of results. This was stated by Vilfredo Pareto and is known by most popular among managers rule 20/80. It postulates that 20% of customers provide 80% of a company's profit. Obviously talking about loyal customers, you do not have to invest too much in advertising to convince them to "buy" brand. Therefore, it is much cheaper and more profitable to keep an eye on loyal customers who know and trust the brand than to attract new ones. On the other hand, those 20% must be given in exchange for their loyalty consistent quality, prompt customer service and continuous attention to the wishes of (un) cast. Marketing Rule 20/80 brought new perspectives and shift from product-centered economy to one that is in the foreground customer.

Customer Relationship Management is not just a sector that helps increase sales. It aims reumanizarea relationship between company and client, find out what it needs and, above all, what does not. Keeping in touch with clients and bring to market the best products and offers is certainly a main attraction point for any company that wants to survive in highly competitive markets conditions. Thus, customer relationship management has become from the very beginning as a successful concept characterized by transparency and firms rushed to implement it. Initiators CRM projects presented concept based on the idea of the century to the store owners knew

their most customers, providing only that now the computer is one who knows customers. In other words, we might think that the manager would not be other than deciding to implement such a system. However, the "computer" should be integrated into existing management structure there are many adversaries factors such reluctance to information technology, professional conversion unwillingness employee union activity (CRM concept involves restructuring and reducing customer department employees), lack of cooperation between company departments, lack of foresight, etc. calculations.

To achieve success in creating and developing sustainable relationships with customers in a market as complex as the bank is to be considered bank functions and abilities and possibilities to affect consumer targets. Developing a customer relationship management success is a continuous process and not a one-off exercise because customer needs are constantly changing. Right strategy can help the bank to deepen relationships with customers and gain competitive advantage in the market directly.

In many ways banks are no different from other businesses, subject activity is providing services profitably. However, banks are however some special features that distinguish them from other companies and this makes the implementation of a customer relationship management is a difficult task for both IT solution providers especially for managers and the organization as a whole.

Large number of customers, their diversity and quantity of transactions taking place, make a very dynamic bank where customer information is vital and that success in banking is mainly based on providing quality services, transparency and accessibility of information for each client, a CRM system can be an important source of sustainable competitive advantage. Customers buy today rather than loans and financial products, their attention is increasingly directing the services to come, and they can be just as through an efficient and properly implemented.

Implementation process for banks is quite simple because applications are mainly directed to the operation of banks. Ensuring customer satisfaction usually means conducting transactions such as payments, receipts, transfers etc. Applications are modules which serve to attract clients but the loyalty is not very developed. The banking sector is quite dynamic and the Romanian economy, the consumer is very

price-oriented, making stimuli such as low interest, lack of fees, gratuities to be strong enough to attract enough new customers so that modules Loyalty is almost ignored. In addition, banks enjoy a contractual relationship that compel customers to spend a rather large with the same bank turning them into customers captive.

We can not talk about a wrong implementation of CRM applications to the banks, the majority with the support and experience of implementation of the banks 'parent'. We can say, however, that the lack of interest for activities loyalty applications are underutilized. Thus, self-banking modules are hardly promoted to consumers and this is mainly due to the strategic orientation focused on the product. Managers decide the allocation of budgets and other types of resources depending on the profitability of banking products and services and Internet banking, mobile banking and even ATMs are not considered highly profitable services.

In the context of economic crisis and indebtedness of the population, banks need a paradigm shift. Transition to client-centered strategic orientation becomes necessary, and the main concern of managers should be creating, maintaining and developing customer relationships. The product is not considered a profit center, this quality now assuming the customer and organizational level is the need for managerial positions us, the relationship manager - relationship manager. Brand managers must now work with relationship managers to find the most appropriate ways of serving customers. Orientation change and change involves strategy. Promoting products to attract customers is not a priority. Are now major research and monitoring customer behavior in order to create and develop banking products and services suited to their needs.

Internet banking is, currently, the most pronounced growth component and with the greatest potential of the system of self-service banking, part of CRM. Internet penetration is high enough and the quality of the networks that allow Internet access is good enough to provide a large number of consumers access to these services. Also, the level of computer self-efficacy among people in the target group of these services is high. However, there are a number of factors that have been identified as necessary to investigate before you start implementing these technologies to customers. They are perceived risk, perceived benefits, subjective norms, perceived behavioral control, confidence in the system, resistance to change, awareness of services, perceived ease of use, perceived usefulness, attitude towards use and intention to use.

Investigate the influence of these factors on the decision to adopt internet banking services was made possible by the use of theoretical models have been merged and subsequently adjusted market in Romania. Factors resulting from adaptation research model were generally perceived usefulness and benefits, perceived risk, reputation services, resources and skills necessary majority influence, perceptions of change, ease of use, banking benefits perceived influence influence their instincts and personal recommendations . The result has given rise to assumptions about the links between these factors and the intended use of the services and by testing hypotheses have obtained the following conclusions:

• Awareness of services influences a medium to low degree utlităţii perception and perceived general benefits. This can be explained by the fact that banks do not currently running intensive campaigns to inform customers about the benefits that could be obtained from them.

• Influence majority of medium intensity is linked to the perception of overall perceived usefulness and benefits. It can be concluded that banks should conduct programs to educate customers on the benefits derived from using internet banking services.

• Influence the majority have a link with medium to low intensity attitude towards use. Customers banks not acting under the influence of their instincts and take into account the advice of others, even if they are not sure of their quality.

• Perceptions of change is linked to low average intensity of attitude towards use.

• Perceived risk negatively influences a medium size general usefulness and perceived benefits. Customers of banks in Romania the utility and perceived benefits from risks they face.

• Perceived risk and a negative influence as medium to low general attitude to use. As risk perception is stronger and clearer, the interest will decrease to adopt internet banking services, which are considered risky. However, if banks would conduct more intensive activities to inform customers about the risks that may arise in the operation of such a system, these risks may be charged at a lower intensity, so their influence is smaller.

• The risk perceived negative influence and to an extent the intended use medium to low.

• Banking Benefits perceived positive influences in a medium to high degree of user attitude.

• Banking Benefits perceived positive influences in a medium to high degree intended use. Customers are considering using internet banking services if they perceive specific benefits of banking, clear. We speculate that the absence or reduction of fees and save time at the counter can be such advantages that lead to the intention to use Internet banking services.

• Resources and skills and a positive influence on attitude toward use as average.

• Resources and skills positively influence a medium as the intended use. Customers will be taken into account using internet banking services only when they are convinced that they have knowledge and skills.

• Attitude towards use influences a very large extent the intended use. Correct perception of overall perceived usefulness and benefits to form a positive attitude towards using internet banking services and this leads to the intended use of such services.

These influences can give rise to strategic directions to be followed in the formation of implementation strategies. Perceived usefulness and benefits are most general attitude towards usage, which further determines the intended use. Strategies and actions designed to highlight the usefulness and overall benefits are those that will have the greatest effect. Customer relationship management will certainly be more effective in conditions where customers will gain self-confidence in banking systems they belong and internet banking services. Customers will easily share personal information will be made easier and more common transactions will be easier signal whenever a problem occurs and thus the bank will be able to react more quickly to their needs, developing and maintaining a long relationship duration.

Future research

Chosen field to be investigated is placed in a constantly evolving, allowing easy identification of future research directions. Of these, those considered to have the highest degree of interest and feasible in the next period are:

• The order of importance of these factors as they have for customers through a regression analysis;

• Segmentation group of consumers through cluster analysis can highlight significant differences between groups;

• Applying equation on each group to identify the importance of each factor on consumer groups;

• Perceived risk factor analysis separately on each of the 6 overtones of his, they are forming different constructs.

Limitations of the research

During doctoral research conducted under the norms were respected but limits their occurrence was inevitable. Of these, the most important are:

• Difficult access to information within the banking institutions;

• Lack of cooperation on the part of management in banking institutions;

• Difficult to form a representative sample consisting of employees of banks, which led to the use of a convenience sample;

• The limited number of responses in the age group 35-55 years in the consumer survey, which prompted an analysis imposbilitatea cluster. It was suggested that future research direction.

Personal contributions

Theoretical contributions

1. Identifying factors that influence attitudes and intention to accept the technology, particularly Internet banking;

2. Integrating technology acceptance model with the theory of planned behavior in a single model or overlapping excluding certain factors;

3. Adapting combined technology acceptance model with the theory of planned behavior;

4. Identifying the links between design factors and attitude towards use adapted technology;

5. Identifying the links between factors model adapted behavioral intention to use technology.

Practical contributions

1. Making a qualitative study at top management in order to identify the role and involvement of managers in implementing CRM applications in banks in Romania;

2. Quantitative analysis for the employees in agencies in Iasi 38 banks in order to identify how was the transition to CRM systems, problems among employees directly involved and their behavior in these situations;

3. Creating a set of strategies and actions for the implementation of internet banking module in a CRM application, available for banks in Romania with implications on 3 levels:

- Strategies and actions to follow the organizational structure;

- Strategies and actions to follow in the personnel structure - human resources involved;

- Strategies and actions to follow in the management of customer relationships.