

## **Determining the Dimensions of Electronic Customer Relationship Management (E-CRM) in Gharzolhasaneh Mehr Iran Bank**

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**Abstract** This study is aimed at determining the dimensions of electronic customer relationship management (eCRM) of Gharzolhasaneh Mehr Iran Bank. The qualitative research method was thematic analysis using an exploratory inductive approach in which 4 main dimensions (comprehensive themes), 13 components (organizing themes), and 116 indicators (basic themes) were presented. Then the experts agreed on these items and finally, 104 indicators (basic themes) were approved. Content validity (0.42) was confirmed, reliability was 0.95 through the Holesti method. 4 business dimensions (branding, marketing, customer strategy, and advertising components); Administrative dimension (organizational) (organizational structure, value creation strategy, and organizational culture components); Communication dimension (information components, information technology, interaction, and support), and also management dimension (financial management, knowledge and learning management components) were identified and approved. This model can be used as a basis for planning to enhance and improve the quality of the eCRM system for use in Gharz al-Hasna Bank.

**Keywords** *Customer Relationship Management, Electronic Customer Relationship Management (E-CRM), Gharzolhasaneh Mehr Iran Bank*

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### **Introduction and Literature Review**

Technology and Technological developments have added to the complexity of the current market and provided new ways for organizations to provide services and goods. By expanding e-commerce and the Internet, available tools for communicating with customers and eCRM have become common in organizations. Therefore, eCRM is one of the newest communication methods as well as customer orientation on which a lot of investment has been made. According to the studies conducted by researchers, with the increasing growth of e-businesses and the desire of customers to use better services and products, there is a need to explore new concepts in this area to predict consumer behavior (Mohammadi and Sohrabi, 2007). Technology has enabled organizations to provide high-quality and low-priced products and services to customers. For this reason, competitive advantage, in turn, cannot be achieved by using advanced technology at a cheaper price than competitors. Nowadays, the importance of the customer in organizations has increased so much that the tendency of organizations has changed from product-oriented to customer-oriented. Contrary to the past, customers have been able to compare different products and choose the most desirable ones. In addition, they also get to know who and how to communicate with them. At the same time, their expectations have risen and have raised new needs (Salehi et al., 2009). In this situation, the customer is the only reliable competitive advantage for organizations. The RCM is a business strategy that retains, attracts, and promotes the customer. Organizations will be able to retain customers at a lower cost through the proper implementation of CRM. With the development of the international economy and the competitiveness of the markets, the banking industry is changing rapidly. New technologies in this environment removed legal, geographical, or industrial barriers, and introduced new products and services to the community. The development of IT and its expansion in the field of global monetary and financial markets has revolutionized the present banking methods and has facilitated the provision of services to customers. This development has led to the

formation of e-banking, the mechanization of banking activities, and the provision of extensive services to customers. Efficient and appropriate CRM is a major challenge for providers (Reinartz, 2004). Especially when, according to market conditions, providers have to convince customers with different needs and demands to pursue their goals, it will certainly be very difficult and complex to establish a favorable relationship with the right customers. The use of this technology has a significant impact on the market and is also effective in CRM as well as academic research. CRM can be defined as an evolving process that involves the development and penetration of the market to maximize the benefits of customer relationships (Zabla 2004). CRM helps providers to provide more profit to the customer by accessing information stored for current and future customers which is created to prioritize customers based on long-term relationships with the organization as well as to create a unique set of needs and preferences for each customer. The eCRM is one of the most challenging management approaches. This challenge is since there is no common and accepted definition for it among organizations and many organizations look at it only from a technological point of view (Sivarax et al., 2011). At present, organizations have a lot of desire to implement eCRM projects, but each of them is facing successes and failures. There is one important fact about CRM; despite the high failure rate of eCRM projects, companies and organizations are still looking to take advantage of this feature. The eCRM is a new concept in the IT industry, any organization or company, especially banks, will need to implement such a new plan to be more sustainable in the competitive market and more profitable. The rapid development of information and communication technology, as well as the intensification of business competition, has created the need to attract and retain customers as the main source and competitive advantage for banks. The eCRM is the result of one of the fundamental changes in business beliefs and paradigms, and it is the change in the approach of organizations from mass and general relationships with different groups of customers to individual and business

relationships with them through information and communication technology. It is a kind of business strategy that leads to increasing the volume of the company's commercial transactions (Hosseini Berenti and Kazemi Balf, 2016). Given the importance of eCRM systems in today's organizations and businesses, the need for research and investigation in this area, especially in our country, is very vital due to its infancy. So far, research has been done on CRM; e.g. Akhshijan (2014) examined the effect of e-CRM implementation on the satisfaction and loyalty of Sepah Bank customers and found that e-CRM affects both of these variables. In Fanny Saroei's research (2011), it was found that the existence of e-CRM leads to increased customer loyalty and customer utility. Sadeghi (2011) concluded that expectations related to effort, social impact, task characteristics, technology characteristics, and technology compatibility are effective on the tendency to use the e-CRM system. Also, components such as performance expectations and facilitating conditions do not affect the tendency to use the e-CRM system. Farhang Adib (2012) presented a model to evaluate the performance of e-CRM projects using a balanced scorecard. Zolfaghari Moghadam and Chamanabadi (2016) investigated the effect of eCRM and customer-oriented services on the quality of Mellat Bank's CRM in Mashhad. But what has not been addressed in all previous researches, and can be described as a research vacuum, is the lack of research that provides a comprehensive model of e-CRM and its implementations. New methods of this model presentation have been discussed. The mixed exploratory approach is one of the new methods in explaining and presenting the model, which has not been considered in domestic research to present the e-CRM model. Therefore, according to the existing research gap, this research explains the e-CRM model with an exploratory approach in Gharzolhasaneh Mehr Iran Bank. Gharzolhasaneh Mehr Iran Bank is one of the leading banks in the modern banking industry with the approach of Gharz al-Hasna activities and as a provider of modern electronic services in the banking industry such as opening an online account or creating a facility file online, has grown significantly in recent

years. Also, the establishment of a marketing and market research unit in this bank shows the bank's move towards customer orientation and the urgent need of this bank to have an e-CRM system. Therefore, this study determines the dimensions of eCRM for Gharzolhasaneh Mehr Iran Bank based on a mixed exploratory approach.

### **Method**

Since in the research background section, most studies in the field of CRM in the electronic environment have been done qualitatively, but none of them provided a comprehensive model for developing an eCRM model, the present study is qualitative. Accordingly, the researcher has used the mixed exploratory method as a suitable method to better formulate previous qualitative studies in the field of CRM. An exploratory inductive approach was performed using the thematic analysis method. The inductive theme analysis method (theme-sterling network) was used to collect and analyze the data. The basic themes (codes and key points of the text) related to the model of eCRM are extracted from the relevant texts using the proposed method of Atrid-Stirling (2001), and then similar and repetitive themes related to the subjects of the research were combined by summarizing the data, and their frequency was obtained when the organizing themes (themes obtained from combining and summarizing the basic themes) were identified. Then the comprehensive themes (excellent themes including the principles governing the text as a whole) were extracted and finally classified into the main themes and the main theme was designed. The collected data were prepared several times by the researcher and the initial list of ideas in the data and their significant points were presented; the coding was then done. The basic themes (codes and key points of the text) related to CRM were extracted electronically, using the method proposed by Atride-Sterling (2001), and then similar and repetitive themes that were related to the research topic were combined by summarizing the data. Then the organizing themes were determined by combining and summarizing the basic themes and then the comprehensive

themes (excellent themes including the principles governing the text) were extracted and finally the final themes network, separately in the form of 4 main dimensions (comprehensive themes), 13 components ( Organizing themes) and 116 indicators (basic themes) were presented and then the researcher reached a consensus of experts using a researcher-made questionnaire to confirm the obtained themes and finally 104 indicators (basic themes) were approved. The field of research is all articles in reputable databases and websites, as well as authoritative books in the field of eCRM, which have been used for analysis. Accordingly, the entire field of research included 86 documents, including books and articles in reputable databases and websites in the field of eCRM, which were indexed in valid databases, books and articles in magazines, and websites between 1970 and 2020. Accordingly, the process of reviewing research is as follows (total studies related to keywords 181 cases, deletion of irrelevant research after reviewing 59 titles, research abstract reviewed 20 cases, and deletion of irrelevant research after reviewing the full text of 16 cases, total final research 86). Therefore, 86 cases including 12 internal studies and 74 external studies were examined, so, in this study, 86 scientific studies were used for the final analysis.

### **Findings**

In the present study, the sample size focuses on all documents, including books and articles in reputable databases and websites in the field of eCRM, with foreign books and articles in the period 1970 to 2020 and Persian books and articles in 2006. Until 2018, they were indexed in valid databases. The content of these texts was studied and analyzed purposefully to complete the process of extracting and formulating themes at this stage. The studied content of these sources and texts were lines and paragraphs. The paragraphs in the documentation have been a complete study of sources and in the form of searching for components related to eCRM. Experts were consulted on each topic. Then, for each subject, the content validity ratio was calculated. The number of experts in the present

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study, which was 20, should be the content validity ratio index of 0.42. Subjects for which the calculated content validity ratio is less than that specified by the number of experts evaluating the question should be excluded; because according to the content validity index, they do not have acceptable content validity (Habibi, 2018). In the present study, 116 basic themes were discovered that after the approval of 20 experts, 101 basic themes were approved and succeeded in obtaining a CVR above 0.42 and was approved by specialists and experts. The opinions of experts in the field of CVR are shown in Table 1.

Table 1

*Content Validity of Basic Themes Obtained from Theme Analysis Based on CVR Value*

Comprehensive themes (demision)	Organizing themes (component)	Basic themes (index)	Necessary	Useful by unnecessary	Unnecessary	CVR
Commercial Demision	Branding	1- Brand awareness	15	5		1
		4- Brand dimensions	14	6		1
		5- Brand image	15	3	2	0.8
		7- Brand equity	18	1	1	0.9
		11- Creating a brand experience	14		6	0.4
	9- Brand development	18	2		1	
	13- Brand identity	18	2		1	
	Marketing	2- The importance of the market	19	1		1
		64- Change in marketing	18	2		1
		65- Relationship Marketing	18	1	1	0.9
		3- Customer loyalty programs	18	2	5	1

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Comprehensive themes (demision)	Organizing themes (component)	Basic themes (index)	Necessary	Useful by unnecessary	Unnecessary	CVR
		6- Increasing customer satisfaction	20			1
		10- Attracting customers	20			1
		20- Development of customer management	20			1
	Customer strategy	24- Mental involvement of customers	14	1		0.5
		25- Communication with the customer	18	2		1
		34- Customer orientation	20			1
		39- Customer support	19	1	7	1
		45- Get proper feedback	19	1		1
		54- Customer retention	20			1
		56- Customer persuasion	18	2	7	1
		63- Paying attention to the individual needs of each customer	12	1		0.3
		71- Guiding customers	18	2	9	1
		75- Shortening the process of completing services	19	1	9	1
	86- Customer classification	12	1	1	0.3	
	89- Registration of customer details	18	2	11	1	



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Comprehensive themes (demision)	Organizing themes (component)	Basic themes (index)	Necessary	Useful by unnecessary	Unnecessary	CVR
		91- Obtaining information from the customer	10	1	5	0.1
		103- Customer-centered process teams	10	1		0.1
		111- Customer call management	17	2		0.9
		140-Chat room with the customer	8	1		0
	Advertising	17- Producing appropriate content	17	3		1
		18- Paying attention to advertisements	20			1
		46- Motivate	20			1
		133-Group advertising via email, SMS, etc.	16	2	2	0.8
Administrative dimension (organizational)	Organizational Structure	30- Specialized manpower	18	2		1
		32-Network support	20			1
		41- Innovation in the organization	20			1
		98- Appropriate reward system	20			1
		99-Capable employees	20			1
		100-Employee participation	20			1
		101-Employee satisfaction	20			1
		102-Staff training	20			1
		105-Standard presentation	16	4		1
		Value creation strategy	21- Differentiation	17	3	

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Comprehensive themes (demision)	Organizing themes (component)	Basic themes (index)	Necessary	Useful by unnecessary	Unnecessary	CVR
		22- Gain a competitive advantage	19	1		1
		42- Improving services	20			1
		50- World Economy	8	1	11	0
		51- Competitive world	18	2		1
		52- Competitive advantage	19	1		1
		59- Increasing reputation	19	1		1
		60- Sustainable growth and development	20			1
		142-Information transparency	20			1
	Organizational Culture	94-Customer-centric culture	19	1		1
		95- Culture responsive to change	20			1
		96- Culture of cleanliness	19	1		1
		97- CRM Culture	19	1		1
Communication demision	Notices	19- Guidelines and instructions	20			1
		47- Information sharing	17	3		1
		79- Providing information to the customer	16	2	2	0.8
		80-Introduction for early users	19	1		1
	Information Technology	28- Software infrastructure	19	1		1
		29- Hardware infrastructure	20			1

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Comprehensive themes (demision)	Organizing themes (component)	Basic themes (index)	Necessary	Useful by unnecessary	Unnecessary	CVR
		36- Localization of technology	15	2	3	0.7
		37- Search engines	12	3	5	0.5
		55- Technological developments	20			1
		66-Automatic service system	20			1
		67-Reply to automatic email	3	2	15	0
		81-Site customization	14	4	2	0.8
		85-Electronic bulletin board	12	2	6	0.4
		106-IT infrastructure	20			1
		107-Technology integration and between systems	20			1
		108- Using analysis tools	19	1		1
		109-Using participatory tools	12	2	6	0.4
		119-Very high speed access to information	20			1
		123- Reducing the risk of information loss	20			1
		124-Ability to follow and extend services	20			1
		126-Classified security levels	15	2	3	0.7
		127-Site graphics	18	2		1
		130-Management Dashboard	18	2		1

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Comprehensive themes (demision)	Organizing themes (component)	Basic themes (index)	Necessary	Useful by unnecessary	Unnecessary	CVR
		131- Management of activities and reminders	18	2		1
		132- Catalog management	16	4		1
		134-Customer management	19	1		1
		135-Employee management	18	2		1
		136-E-mail management	14	5	1	0.9
		137-Advanced Reporting Management	11	1	8	0.2
		139-Converting paper forms to electronics	19	1		1
	Interaction	31- Improving the communication management system	19	1		1
		33- Establishment of communication management	18	2		1
		43- Appropriate public relations	20			1
		44- Criticism and suggestions system	19	1		1
		53- Effective communication with the customer	19		1	0.9
		77-Introducing communication ways	20			1
		78-Poll	19	1		1

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Comprehensive themes (demision)	Organizing themes (component)	Basic themes (index)	Necessary	Useful by unnecessary	Unnecessary	CVR
		84-Possibility to establish a chat	2	3	15	0
		88-Developing relationships with valuable customers	20		2	1
		90-Development of interaction channels	19	1		1
		104-Inter-unit communication	19	1		1
	Support	110- Information management	20			1
		128- Secure data protection	20		3	1
		129-Document and information management system	20		5	1
		138-Ability to support at a cost	17	3		1
		141-Information storage	19			0.9
		143-Frequently Asked Questions Services	16	4		1
		144-Timely response	18	1		0.9
		145-Following up customer complaints	19			0.9
Management demision	Financial Management	58- Reduce costs	19	1		1
		61-Profitability optimization	20			1
		70- Increase income	19	1		1
		122-Increasing market share	20			1

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Comprehensive themes (demision)	Organizing themes (component)	Basic themes (index)	Necessary	Useful by unnecessary	Unnecessary	CVR
	Knowledge management and learning	112-Dynamic learning capability	19	1		1
		113-Creating knowledge for the customer	16	2	2	0.8
		114-Sharing customer knowledge	15	2	3	0.7
		115-Applying customer knowledge	16	3	1	0.9
		116-Review of customer knowledge	16	3	1	0.9
		117-Updating customer knowledge	16	3	1	0.9
		118-Updating staff knowledge	20			1

According to the experts and specialists' opinions and the relative content coefficients obtained, as a result, out of 116 items obtained, 12 items (creating a brand experience, paying attention to the individual needs of each customer, customer classification, obtaining information from the customer, centralized process teams Customer chat room, global economy, automatic email response, e-bulletin board, use of collaborative tools, advanced reporting management, chat facility) were not approved and 104 items were approved. The Holesti method was used to obtain the reliability of the themes extracted from the texts and codes discovered. First, the coding was done electronically by studying books and articles in the field of CRM, and then the coding was heard again by the supervisors and experts. After two stages of coding, 116 basic themes were discovered and finally, 104 basic themes were approved by experts and specialists. Then,

the results of these two codings were compared with each other and the Holesti method was used to calculate the reliability, the formula of which is:

$$PAO = \frac{2M}{(n_1 + n_2)}$$

In this formula, the percentage of agreement observed or the coefficient of reliability, M is the number of joint agreements in the two coding stages,  $n_1$  is the number of themes extracted in the first coding stage, and  $n_2$  is the number of themes extracted in the second stage. 0 means disagreement and 1 means complete agreement. In this study, the agreement percentage is 0.95; That is, the results are highly reliable.

$$PAO = \frac{2 * 116}{(141 + 116)} = 0.95$$

In the following, the findings of the analysis are presented to determine and extract themes related to the components of eCRM. The first overarching theme of determining the components of eCRM is the commercial dimension. In the commercial dimension, the components of branding, marketing, customer strategy, and advertising have been identified. In the field of branding, the indicators of brand awareness, brand dimensions, brand image, brand equity, brand development, and brand identity have been mentioned. In the marketing component, the indicators of market importance, change in marketing, and relationship-oriented marketing is mentioned. In the customer strategy component concerning the indicators of customer loyalty programs, increase customer satisfaction, customer attraction, customer management development, customer engagement, customer relationship, customer orientation, customer support, receiving appropriate feedback, customer retention, customer persuasion, customer guidance, shortening the process of completing services, registering customer details and managing customer

calls are mentioned. In the advertising component, it has referred to the indicators of producing appropriate content, paying attention to advertisements, creating motivation, and group advertisements via email, SMS, etc. Another dimension of eCRM in Gharzolhasaneh Mehr Iran Bank was the administrative (organizational) dimension, which has the organizational structure, value creation strategy, and organizational culture components. The components of organizational structure include indicators of skilled manpower, support network, innovation in the organization, appropriate reward system, employee participation, staff training, and standard presentation. The component of value creation strategy consists of indicators of differentiation, gaining competitive advantage, improving services, competitive world, competitive superiority, increasing reputation, sustainable growth and development, and information transparency. The component of organizational culture refers to the indicators of customer-centric culture, culture responsive to change, the culture of cleanliness as well as CRM culture. Another dimension of eCRM in Gharzolhasaneh Mehr Iran Bank is the communication dimension. The communication dimension includes information, information technology, interaction, and support. The information component refers to the guidelines and instructions, information sharing, providing information to the customer, and an introduction for the first users. ICT component of the indicators includes software infrastructure, hardware infrastructure, technology localization, search engines, technological developments, automated service system, site customization, IT infrastructure, technology integration and systems, analysis tools, very high-speed access to information, reduction of risk of data loss, ability to track and extend services, classified security levels, site graphics, management dashboard, activity management and reminders, catalog management, customer management, employee management, e-mail management and conversion of paper forms to electronics. The interaction component has dealt with the indicators of improving the communication management system, establishing communication



management, appropriate public relations, feedback system, effective communication with the customer, introducing communication channels, surveys, developing relationships with valuable customers, and developing interaction channels. The components of information management indicators contain support, secure data protection, document and information management system, and cost-effective support, information storage, frequently asked questions services, timely response, and follow-up of customer complaints. The fourth dimension is the management dimension, which includes financial management and knowledge management, and learning components. The financial management component examines the indicators of cost reduction, profitability optimization, revenue growth, and market share increase. The component of knowledge management and learning also refers to the indicators of dynamic learning capability, knowledge creation for the customer, customer knowledge sharing, application of customer knowledge, review of customer knowledge, updating customer knowledge, and updating staff knowledge.

### **Conclusion**

This study was aimed at determining the dimensions of eCRM for Gharzolhasaneh Mehr Iran Bank. Qualitative data were collected and analyzed using the content analysis method. The results of this study on the dimensions of eCRM in Gharzolhasaneh Mehr Iran Bank showed that eCRM in Gharzolhasaneh Mehr Iran Bank consists of 4 dimensions of commercial, administrative, communication, and managerial factors, each of which has components and indicators. They have their definitions, which were detailed in the Findings section. Findings are in line with the results of Bagheri and Omidi Kia (2007); Mirfakhreddin et al. (2009); Spanlan (2011); Hosseini Berenti and Kazemi Balf (2015); Zolfaghari Moghadam and Chamanabadi (2015); Sivarax et al. (2011); Javadi and Azmoun (2011); Makandar et al. (2012); Macamol et al. (2013); Lam et al. (2013); Bayani et al. (2014); and Navimipour and Soltani(2016).


Organizations should pay attention to creating a good brand image of products and services that will increase customer satisfaction. On the other hand, brand equity in e-business can create a good relationship with customers and therefore in organizations that try to attract customers based on IT. Paying attention to brand development is an important factor because paying attention to brand identity plays an important role in gaining customer satisfaction in current markets. Technology is creating a profoundly exciting impact on the financial services industry and the principles of how to provide such services. The eCRM is the result of one of the fundamental changes in business beliefs and paradigms. It is a kind of business strategy to increase the volume of customers' financial transactions with the bank. Expert manpower can improve the CRM system and therefore the existence of a proper support network will increase the efficiency of the CRM system. On the other hand, paying attention to innovation in the organization to improve products and services will play an important role in improving the CRM system. On the other hand, the advent of e-business has changed many aspects of current businesses and created new organizations with new business models. Many organizations in today's digital world are facing a growing and complex customer demand that requires high-level, instant services across multiple access channels (such as the Internet, email, web fax, etc.). Moreover, these demands include all areas in which the customer interacts with the organization (such as sales, marketing, services, etc.), and therefore to overcome these challenges, many organizations rely on eCRM. This emerging and practical concept provide the ability to acquire, integrate and disseminate data through the organization's website. Today, organizations can offer diversity, lower prices, and personalized services to their customers all at the same time through eCRM. Nowadays, the importance of the customer in organizations has increased so much that the tendency of organizations has changed from product-centric to customer-centric. Given these changes and the fact that customers are the most important factor in the life of financial institutions and for this purpose, their

maintenance is one of the biggest concerns of such organizations. Global change has created new trends along with new ways of doing business, creating opportunities for competition in the banking industry. Banks need to reorganize the industry to stay competitive, thereby increasing their efficiency to achieve strategic goals and better understand the needs and interests of customers. The development of information and communication technology has led to the development of a wide range of marketing, sales, and customer support tools aimed at increasing the ability of marketing and efficient management of heterogeneous customer relationships. In addition, these tools aim to connect the sales and support departments of the organization to provide correlations between different types of transactions that occur between different customers. These tools are also designed to enable organizations to use databases, data mining, and interactive technologies to collect and store large amounts of customer information and disseminate information processing results for the organization's benefit. According to the results of the four-dimensional model of the present study, a proposed model is presented to Gharz al-Hasna Mehrairan Bank, based on the components of business dimension, administrative (organizational) dimension, communication dimension, and management dimension. The establishment of a marketing and market research unit in this bank shows the bank's move towards customer orientation and the urgent need of this bank to have an eCRM system, which according to the findings of this study, proposed a model to improve the quality of eCRM system for use in Gharzolhasaneh Mehr Iran Bank.

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