Investigating the Dimensions of the Customer Relationship Model Based on Banking Policies in Maskan Bank

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Abstract

Effective customer relationship management has become a significant challenge in business competition. Organizations need information about who their customers are, what their expectations and needs are, and how their needs should be realized. So, the aim of this study is to investigate the relationships between the dimensions of the customer relationship model based on banking policies in Maskan bank. The current research study is applied in terms of purpose, it is descriptive of correlation type in terms of nature, and is of survey type in terms of method. The statistical population included all employees of Maskan Bank branches in Tehran including 2153 people. The sample size was estimated to be 327 people based on Cochran's formula that were selected by multi-stage relative cluster sampling. Based on the study of research literature and survey of experts, in order to collect information, 76 questions were prepared in the form of 15 indicators and 5 components (causal, contextual, intervening, strategic, and consequences). The calculated CVR value for each item was more than 0.42, so the content validity was confirmed. Cronbach's alpha coefficient of variables was higher than 0.7, indicating good reliability. Structural equation modeling using Amos software was used to analyze the data. The results indicated that at a significant level higher than 1.96, the path coefficients of the variable causal conditions on the main category equal to 0.49, the main category variable on strategies (solutions) was equal to 0.44, the variable of the contextual conditions on the strategies (solutions) was equal to 0.16, the variable of intervening conditions on strategies (strategies) was equal to 0.61, the variable of strategies (strategies) on consequences (outcomes) was estimated to be 0.63. It can be stated that all relationships were positive and significant.

Keywords: Customer Relationship Management, Causal Conditions, Contextual Conditions, Intervening Conditions, Banking Policies.

Introduction

Customer Relationship Management (CRM) is a significant and strategic tool for business management interaction with customers in the new millennium, and as an information system, it tracks customer interactions with the organization and allows employees to access customer information (Maki Manouchehr, 2019).

Customer relationship management is a strategic necessity in all organizations, and its effective implementation can increase customer satisfaction, loyalty and attraction, resulting in more sales and repeated purchases. Managers of organizations have

paid special attention to becoming aware of the factors that create success in CRM, because recognizing these key elements can help organizations to implement it as successfully as possible. Customer relationship management is an area that has attracted the attention of many companies and service organizations in the present competitive environment (Bahmani et al., 2019). Unquestionably, in order to satisfy and retain its customers, as well as to acquire new customers, every organization will make an effort to continuously meet their needs and expectations in order to achieve its benefits and goals. What is essential for the survival of an industry is to retain its customers and continue their using of related products and services. What is clear is that retaining existing customers is less costly than gaining a new customer. Customers tend to repurchase when what is provided to them by the organization covers their needs and expectations (Darvish, 2012).

Nowadays, value creation for the customer in affecting his behavior has become very significant. By value, it is meant something that solves a customer problem and realizes a need. Now that in the global economy, customers determine the survival of the company, companies can no longer be indifferent to the expectations and desires of customers. They must focus all their activities and capabilities on customer satisfaction, because the only source of return on investment is customers. So, the first principle in today's business world is to create customer-friendly values and only through company processes, customer-friendly values can be created (Taleghani & Samui, 2009).

The conducted research studies indicate that the establishment of customer relationship management process in many organizations has increased competitiveness, increased income, and reduced operational costs. Efficient and effective customer relationship management leads to increased customer satisfaction and loyalty (Amiri, 2009).

Based on the study conducted on customer behavior, it has been proven that providing customer satisfaction will gradually create a sense of loyalty and trust in the organization in the customer. The loyal customer, in addition to repeatedly referring to his favorite organization to repurchase products or use services, he or she, as a double factor in promoting the organization's products and services, plays an important role in promoting profitability and improving the image of the organization in the minds of potential customers by recommending and ordering to relatives, friends or other people. In commercial service organizations because of reasons such as: fewer customers, more constant use of services by them, the importance of maintaining and strengthening the organization's long-term relationships with customers, deeper relationships with customers and professionalism of customers, paying attention to the factors affecting customer loyalty is of great significance to these organizations (Ismaili et al., 2014).

In the country's banking system, it is necessary to manage customer relations and in particular; based on the policies of the Central Bank, special attention should be paid, because the statistics indicate the success of banks and private financial and credit institutions among different segments of the population; and in order to attract new customers, these banks retain old customers and lastly, realize their satisfaction and loyalty by providing novel and new services and facilities. So, the subject of the current study is what are the relationships between the dimensions of the customer relationship model based on banking policies in Maskan bank?

Research Background

(Rezvani & Feyzabadi, 2019) conducted a study entitled "Presenting a model to map the relationship between electronic communication management of customers with brand loyalty." The results indicated that the reasonable price of services provided to customers, paying attention to customer tastes and interests, speed in providing services, ability to maintain and communicate properly with new customers, ease of access to all services and the use of new technologies in providing customer service are among the influential factors.

(Aghaie Tahneh, 2019) in a study entitled "The role of infrastructure and customer focused capabilities in improving the quality of customer information in CRM systems", revealed that infrastructure capabilities directly affect on the overall performance of the bank and the quality of customer information, customer capabilities on the performance of customer relationship as well as the quality of customer information on the performance of customer relationship, and the overall performance of the bank.

In a study conducted by (Khaki, 2019) entitled "The relationship between customer relationship management (CRM) with customer satisfaction in indoor pools in Isfahan", the results indicated a positive and significant correlation between the total scores of the variable of customer relationship management with customer satisfaction in indoor pools in Isfahan. The results indicated a significant relationship between customer relationship management variable with safety, health, facilities, manpower and location. Also, based on the research findings, there was no significant difference in the means of the variables of customer relationship management and customer satisfaction based on the demographic characteristics of customers (gender, age and the amount of using pool).

(Blourian Tehrani & Tazari, 2012) conducted a study entitled "Examining key success factors in customer relationship management in insurance companies (Case study: Saman Insurance)". The results revealed that Saman Insurance Company has a good and acceptable position in both components of technology and knowledge management, and includes a strong point, but in the component of focusing on key customers, it has performed weaker than the other two components. Also, the status of participation in the component of organization has been moderate compared to other components.

(Rafiki & Hidayat, 2019) in a study entitled "Customer Relationship Management and Organizational Performance: A Survey of Telecommunications Companies in Kuwait" showed that the support of senior managers, customer data and customer information processing have a positive relationship with organizational performance, while the variables of customer orientation, training orientation and CRM integration have no considerable effect on the performance of the organization.

(Guillet Basak & Shi, 2019) conducted a research study entitled as "Can revenue management be merged with customer relationship management?" In total, 11 revenue managers and 9 marketing managers were interviewed in Hong Kong hotels in 2017-2017 over a 13-week period. The findings indicated that hotels do not systematically divide customers in terms of value due to limitations in the capabilities of RM systems and industry-specific divisions. Revenue and marketing managers' attitudes toward merging, support for IT system infrastructure to activate integration programs, loyalty programs, and

membership as a tool for merging, and supporting executive management levels for merging, affect on the potential of hotel for RM and CRM merging.

The results of a study conducted by (Foltean Florin et al., 2019) entitled "Customer Relationship Management Capabilities and the Use of Social Media Technology: Consequences on Company Performance", indicated that both institutional factors lead to the use of SMT, their effects vary depending on the size of the company, its innovations, the section and the market in which it operates. Customer relationship management capabilities only indirectly mediate the relationship between SMT usage and company performance.

(Alina, 2016) conducted a study entitled "Social Media: A Strategy in Developing Customer Relationship Management". The findings revealed that social media is growing rapidly and constantly. So, having a social customer relationship management system, the organization can have better relationships with customers and obtain their trust.

(Munyaradzi et al., 2016) conducted a study entitled "Customer Loyalty Factors: Mediatory Model of Management in Quality of Customer Relationship Management and Brand". The results confirmed the mediating role of CRM quality in the relationship between service evaluation variables and customer loyalty. Additionally, the indirect effect of customer satisfaction on customer loyalty with CRM quality is greater when the brand is strong than when the brand is weak.

In a study by (Santouridis I. & Tsachtani, 2015) entitled as "Investigating the Impact of CRM Resources on CRM Processes: A Customer Life Cycle Approach about a Greek Bank". Regression analyses, then, are the most critical to examine the impact of CRM resources, as they have a positive effect on processes at all stages of the customer life cycle. Additionally, it has been proven that human resources have been shown to have a significant effect on the initial (start-up, attainment, retrieval) and intermediate impact on (maintenance, preservation) customer life cycle stages, while their impact on the final stages (expansion, exit) is minimal. Lastly, it has been revealed that technological resources have little effect on the stages of the middle customer life cycle.

Methodology

The current research is applied in terms of purpose, it is descriptive of correlational type in terms of nature, and is of survey type in terms of method. The statistical population includes all employees of Maskan Bank branches in Tehran in the winter of 2019, with the number of 2153 people (1825 men and 328 women). The sample size based on Cochran's formula was estimated to be 327 people who were selected by multi-stage relative cluster sampling in three departments of east, west and center of Tehran. In order to collect information, a researcher-made questionnaire was used based on the study of research literature and a survey of academic experts (university professors of management in the country) and organizational experts (senior and middle-level managers of Maskan Bank of the Islamic Republic of Iran and provincial branch management experts). It consisted of 76 questions in the form of 15 indicators and 5 components of causal, contexual, intervening, strategic conditions and consequences. The questions were asked in the form of a five-point Likert scale from very low to very high. To evaluate the content validity of the questionnaire, two coefficients of Content Validity Ratio and Content Validity Index have been used. To

determine the CVR, the panel of experts consisting of 20 people was asked to review each item based on a three-part scale (It is necessary, It is useful but not necessary, It is not necessary), then the CVR value was calculated based on the following formula:

$$CVR = \frac{n_E - N/2}{N/2}$$

In the above formula, nE is the number of experts who have chosen "it is the necessary option", and N is the total number of experts in this study which is 20 people. The amount of CVR calculated for each item based on the Lawshe table for 20 people should be more than 0.42, which was confirmed based on the CVR calculations. Then, to determine the CVI, the three criteria of simplicity, specificity (relevance) and clarity as a 4-part Likert scale (irrelevant, somewhat relevant, relevant, and fully relevant) for each item were examined by 20 experts. The CVI score was calculated by adding up the positive scores for each item that ranked 3rd and 4th for the total number of experts, while the acceptance threshold was based on a score above 0.79. As observed, all items of the designed questionnaire (76 items) have been approved by experts regarding content validity. Due to the fact that the Cronbach's alpha coefficient obtained for the components of the research model is higher than 0.7, the designed questionnaire had a good reliability. To analyze the data, the structural equation modeling using Amos software was used.

Results

(Figure 1) shows the output of the effects and relationships between each of the dimensions of the model in the form of standard coefficients:
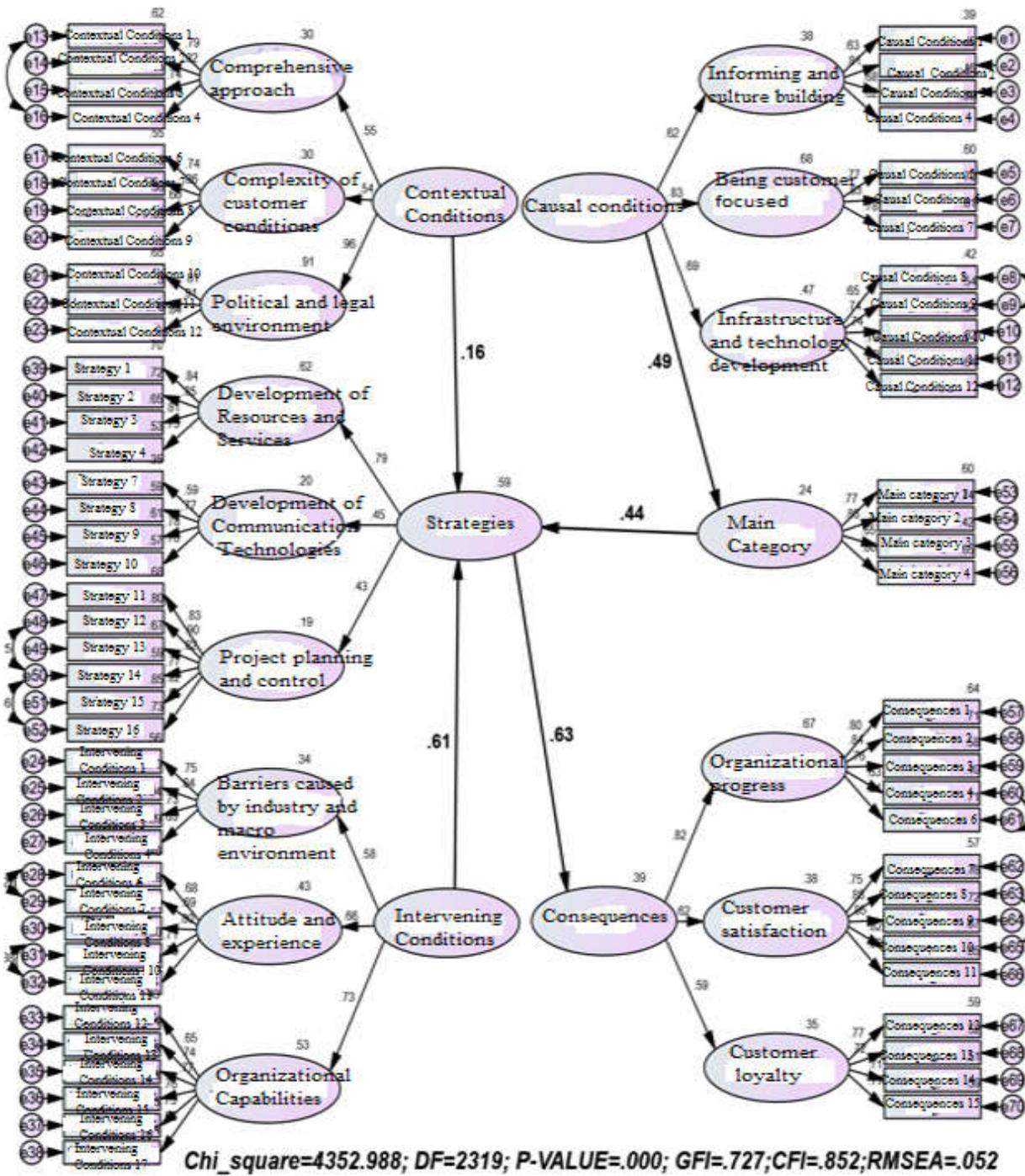
Figure 1. Paradigm model of research in the form of standard coefficients

Table 1. Path analysis of the research paradigm model

Paths	Standard coefficients	t-Values	P-Value	Results
Causal conditions on the main category	0.49	5.324	0.0009	It is significant.
The main category on strategies (plans)	0.44	6.494	0.0009	It is significant.
Contextual conditions on strategies (plans)	0.16	2.464	0.016	It is significant.
Intervening Conditions on strategies (plans)	0.61	5.604	0.0009	It is significant.
Strategies (plans)on Results(Consequences)	0.63	7.172	0.0009	It is significant.

As can be seen in (Table 1), the direct standard coefficient of the causal variable on the main category is equal to 0.49, the value of t is equal to 5.324 and the value of P-value is less than 0.05, the result is that based on the viewpoint of the respondents in the study, causal conditions have a significant effect on the main category.

The direct standard coefficient of the variable of the main category on strategies (strategies) is equal to 0.44, the value of t is equal to 6.494 and the value of P-value is less than 0.05. The main category has a significant impact on strategies (plans).

The coefficient of the standard standard direct variable of the contextual conditions on strategies is equal to 0.16, the value of t is equal to 2.464 and the value of P-value is less than 0.05, as a result, from the point of view of the present respondents in the research, contextual conditions have a significant effect on strategies (plans).

The direct standard coefficient of the variable of intervening conditions on strategies (plans) is equal to 0.61, t-value is equal to 5.604 and P-value is less than 0.05, as a result, from the point of view of the present respondents in the research, intervening conditions have a significant effect on strategies (plans).

The direct standard coefficient of the variable of strategies (plans) on the results (consequences) is equal to 0.63, t-value is equal to 7.172 and P-value is less than 0.05, as a result, from the point of view of the present respondents in the research, strategies (plans) have a significant impact on the results (consequences).

Table 2. Fitness indicators of research paradigm model

Indicators	Acceptable value	The value of research findings	Desirability
Chi-2(χ^2) chi-squared	-	4235. 998	Model approval
P-Value	-	0.000	Model disapproval
Df (Degree of freedom)	$df \geq 0$	2319	Model approval
χ^2/df	$\chi^2/df < 3$	1.877	Model approval
RMSEA	RMSEA < 1.0	0.052	Model approval
NFI	NFI > 8.0	0.731	Model disapproval
AGFI	AGFI > 8.0	0.708	Model disapproval
GFI	GFI > 8.0	0.727	Model disapproval
CFI	CFI > 8.0	0.852	Model approval
IFI	IFI > 8.0	0.853	Model approval
SRMR	The closer it is to zero.	0.112	Model approval

As can be seen in (Table 2), the value of the chi-square statistic in the model is 4235.988, the degree of freedom of the model is equal to 2319, the result of their ratio is equal to 1.877, which is an acceptable value. On the other hand, the fitness indicators of the main model such as CFI and IFI are all acceptable and appropriate, and the SRMR index is 0.112.

Discussion

The results indicated that the standard path coefficient of the direct variable of causal conditions on the main category is equal to 0.49, t value is equal to 5.324, causal conditions have a significant effect on the main category. The standard coefficient of the direct variable of the main category on strategies (plans) is equal to 0.44, t- value is equal to 6.494, and the main category has a significant effect on strategies (plans). The standard path coefficient of the variable of contextual condition on strategies (plans) is equal to 0.16, t value is equal to 2.464, the contextual conditions have a significant effect on strategies (plans). The standard standard path coefficient of the variable of intervening conditions on strategies (plans) is equal to 0.61, t-value is equal to 5.604, the intervening conditions have a significant effect on strategies (plans). The direct standard coefficient of the variable of strategies (plans) on the results (consequences) is equal to 0.63, t-value is equal to 7.172, strategies (plans) have a significant effect on the results (consequences).

In this part, the results of the present study are compared with previous research studies: In the current study, the dimension of customer loyalty was determined from the dimensions of result (consequences). Therefore, this finding is consistent with the results of the research done by (Rezvani & Feyzabadi, 2019). Then customer satisfaction was determined from the dimensions of result (consequences). Therefore, this finding is consistent with the results of the research conducted by (Khaki, 2019). The dimension of organizational progress (progress in performance) was determined from the dimensions of result

(consequences). Therefore, this finding is consistent with the results of the study done by (Bahmani et al., 2019). Then customer satisfaction was determined from the dimensions of result (consequences). Therefore, this finding is consistent with the results of the study by (Taherkhani & Aghili, 2019). The dimension of customer satisfaction was determined from the dimensions of result (consequences). Therefore, this finding is consistent with the results of the research by (Bahrami & Nezafati, 2014). Customer satisfaction and loyalty were determined from the dimensions of result (consequences). Therefore, this finding is consistent with the results of the study by (Garrido Moreno & Padilla-Meléndez, 2011). Customer satisfaction and loyalty were determined from the dimensions of result (consequences). Therefore, this finding is consistent with the results of the research by (Saifullah Hassana et al., 2015). In the current study, the dimension of resource and service development was determined from the dimensions of result (consequences). Therefore, this finding is consistent with the results of the research done by (Salojarvi et al., 2010). Then customer satisfaction was determined from the dimensions of result (consequences). Therefore, this finding is consistent with the results of the research done by (Kamrava & Zareie, 2015). Customer loyalty dimension was determined from the dimensions of result (consequences). Therefore, this finding is consistent with the results of the study done by (Guillet Basak & Shi, 2019). Then the organizational progress was determined from the dimensions of result (consequences). Therefore, this finding is consistent with the results of the research conducted by (Sari & Vasli, 2019).

Conclusion

Therefore, this is consistent with the results of the research done by (Blourian Tehrani & Tazari, 2012). The dimension of customer focused and development of infrastructure and technology were determined from the dimensions of causal conditions. Therefore, this finding is consistent with the results of the research done by (Amiri, 2009). The dimensions ofinforming, culture building and customer focused were determined from the dimensions of causal conditions. Therefore, this finding is consistent with the results of (Rafiki & Hidayat, 2019). The dimesion of the development of infrastructure and technology was determined from the dimensions of causal conditions. Therefore, this finding is consistent with the results of the research done by (Salarzehi & Amiri, 2011). Then the development of infrastructure and technology was determined from the dimensions of causal conditions. Therefore, this finding is consistent with the results of (Alina, 2016). The dimension of customer focused was determined from the dimensions of causal conditions and the dimension of customer complexity dimension was determined from the dimensions of contextual conditions. Therefore, this finding is consistent with the results of the research of (Abdullateef, 2014). The dimension of customer focused was determined from the dimensions of causal conditions, the organizational capabilities was determined from the dimensions of intervening conditions, and the dimension of development of communication technologies was determined from the dimensions of strategy (plan). Therefore, this finding is consistent with the results of (Ghazban & Khanlari, 2019) research. The dimensions of customer

orientation and development of infrastructure and technology were determined from the dimensions of causal conditions, and the dimension of development of communication technologies was determined from the dimensions of strategy (plan). Therefore, this finding is consistent with the results of the study by (Ali Akbari, 2019). The dimension of the development of infrastructure and technology was determined from the dimensions of causal conditions, and the dimension of development of resources and services was determined from the dimensions of strategy (plan).

Practical Suggestions

Based on the results, the following suggestions are given:

A- Reinforcing the causal conditions of the customer relationship management model

Creating a culture of learning, such as holding in-service training courses, among the employees of Maskan Bank will play an important role in informing and culture building in Maskan Bank.

The development outlook of Maskan Bank for the medium and long term should be clear to employees to understand the purpose and changes resulted from the implementation of the plan to decrease their potential resistance to organizational change.

The banks should seek to enhance communication with service receivers, that is, their customers, including congratulating and expressing condolences via text message on celebrations, birthday, religious ceremonies ... that it shall strengthen the relationship between the customer and the bank.

B- Reinforcing the contextual conditions of the customer relationship management model

Creating a clear process to collect and integrate customer information in order to be used when needed will help strengthen the comprehensive approach of Maskan Bank.

Creating calm, orderly and at the same time up-to-date environment in order to create a comprehensive view of the customer towards the bank, should be considered by the branch management.

Maskan banking service system should move in a direction where there are more options for customers, and at the same time, if the bank changes, the customer will pay a low cost for this purpose.

C- Strengthening the intervening conditions of the customer relationship management model

Lack of appropriate tools and criteria for measuring and evaluating customer relations (especially legal customers) is one of the problems of many banks, including Maskan bank. By developing appropriate tools and criteria, the bank can to some extent eliminate the existing barriers in industry and the macro environment and take the advantage of existing opportunities.

The weakness of market orientation in the body of the banking industry is obviously visible, while with the emergence of banks and financial and credit institutions and the provision of various facilities and services to customers, Maskan bank officials should seek to strengthen their marketing and business activities. The first step is the independence of the marketing unit and the use of qualified personnel in this area.

Weakness in the skills and experience of bank employees in many cases is a negative and unpleasant factor regarding the attitudes

and customer experience of interacting with the bank. Resolving this issue depends on providing specialized training and not just general training of employees in all levels. Training should be done for all employees, not newcomers, and even experienced staff should be exposed to learning new banking specialties.

D- Reinforcing the strategic conditions of the customer relationship management model

The establishment of market research and development units in Maskan Bank will have a significant impact on the development of bank resources and services, and many successful banks in the world have leading market research and development units and make use of expert forces.

New programs to advance the quality of services provided to customers should be implemented, and its strengths and weaknesses should be identified quarterly by consulting with new and old customers. This will greatly strengthen the development of resources and services.

The development of new services in accordance with the needs of the market and customers and in scientific language of new products development (NPD) should be implemented in Maskan bank, because with the emergence of new competitors, other old ways of providing old services to keep customers do not suffice anymore.

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