Investigating the Effect of Customer Relationship Management on the Customer Interaction (Keshavarzi Bank as a Case Study)

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ABSTRACT

Practicing customer relationship in bank and other institutes is an important step in coordination with scientific advances and new consequences and achieving more profit. The present study is a systematic effort to investigate different aspects of customer relationship management. In other words, the purpose of this study is to investigate the effect of customer relationship management on the customer interaction. The statistical population of this study includes main customers of Keshavarzi Bank in the province of KohkiloyeVaBoyerahmad. The statistical population consists of 1100 members. A sample of 285 customers was selected based on sampling formula. The validity of questionnaire was investigated through factor analysis and its reliability was examined through Cronbachs' Alpha Coefficient. The coefficient was 0.91 for our questionnaire by which reliability of questionnaire is supported. In order to analyze the research data and test the hypotheses, SPSS was used. The findings revealed that there is a significant relationship between customer satisfaction, customer loyalty, and customer relationship management. Also a significant relationship was found between customer satisfaction and customer loyalty. Also the relationship between customer satisfaction, customer loyalty, and customer interaction was significant.

KEYWORDS: Customer Relationship Management, Customer Loyalty, Customer Satisfaction, Customer Interaction

INTRODUCTION

In today's organizations, customer relationship management is necessary in terms of multiple communicational channels such as web, telephone centers, field sales, and dealers. Most organizations utilize different commercial lines for achieving common customers. The main purpose of this process is that customer trade can be simplified. On the other hand, the purpose is to enable companies to do its activities through common currency. In order to this, the company has to recognize all needs and wants of customers (Ali Ahmadi and Khalaji Oliayi, 2006). Practicing customer relationship in bank and other institutes is an important step in coordinating with scientific advances and new consequences, achieving more profit, securing customers' satisfaction, and improving employees' spirit. Unfortunately, customer-orientation and its foundations are ignored in Iranian banks and they cannot utilize it perfectly. In today's competitive world, which organizations will success that can attract and maintain loyal customers. Customer relationship management is not a method which is used by pioneer companies and businesses to achieve competitive advantage, but such a managerial effective factor on organizations' survive and success. With respect to the advances in information and communication technologies during past years, customer relationship management is considered as an important approach in businesses. The purpose of customer relationship management is to come back to a certain marketing era. This implies that different groups of customers need different products. Such conditions require one-by-one marketing plan rather than mass marketing (Elahi and Heydari, 2008).

Kotler believes that customer relationship management is one of the main positive progresses in terms of marketing during past years. In today's competitive world, different new competitors are competing with each other. They attempt to capture your market share and you should respond them (Kavosi and Saghayi, 2005). Management authors and researchers point out that customer satisfaction is one of the most important priorities of companies' management. In addition, it requires senior managers to secure customer satisfaction as one of the main prerequisites of their success (Sajjadi, 1998: 49).

Services quality is a determinant factor in the companies' performance. The reason is that it is quality of services that results in customer satisfaction. It also influences advertisement effectiveness and customers' attitude loyalty and purchase intention (Parasourama, 1985). On the other hand, banks have a considerable role in counties'

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economy. Also global banking has been considered during early decade. In addition, change in different factors such as supervision, structural, and technical factors results in higher levels of competition in banking sector (Klein, 2005). This is why that adoption of customer-related strategy is inevitable in maintaining and reinforcing relationship with existing customers and achieving organizational goals (Roy and Sheykar, 2010). Sound implementation of customer relationship management plans enables organizations to do their functions with rare costs. On the other hand, managers, employees, and customers desire to know that to what extent their goals are achieved after establishment of modern system. This is why that the present study was aimed to investigate the effect of customer relationship management on the customer interaction. The results of this study can be used in presenting effective empirical suggestions for improving and reinforcing interactions between Keshavarzi Bank and its customers.

Customer relationship management

Al rage part of changes has been done in database marketing in the 1980s. Such changes results in providing customers with more services in contracting all customers in a one-by-one manner. It also leads that companies use customer information in commercial plans goal-setting and implementation (Cespedes, Smith, and Roberts, 2001). Nowadays, there is an obvious opinion that utilization of information technology can be an effective instrument in developing direct communications with customers. Finally, such changes lead to integration between databases and marketing strategy and concentration on existing customers (Comarrai, 2011: 203).

Customer relationship management has been developed as a customer-oriented strategy. As a result, customers' experiences have been developed and businesses have been done in a simple and efficient manner (Motmeni and Jafari Mojarad, 2009: 38). Shez and Parvaytar (1995) found that origin of customer relationships development derives from pre-industrial era. Primary trades are done between producers and customers. Indeed, they have a direct exchange with each other. Such a communication is common in certain industries such as clothing and handy crafts (Motmeni and Jafari Mojarad, 2009: 30).

Traditional marketing approaches, which were product-centric, concentrated on four components of marketing mix including product, price, place, and promotion. Such approaches focused on development of market share. Unfortunately, these approaches ignored customer effect and consider sales volume as a singular measure of marketing system performance. However, customer relationship management is a modern organizational approach and its purpose is not only increasing sales volume. Indeed, the main purpose of customer relationship management is to maintain and improve customers' satisfaction and loyalty. In order to achieve such an approach and achieve goals of customer relationship management, the organizations and companies should utilize different instruments such as technologies, tools, processes, methods, and communications in their interaction with customers (Nazemi and Gorji, 2011).

Customer relationship management is an approach that is used for describing the highest level of strategy and maintaining relations with customers. Indeed, all of organizational departments, which communicating customers, can be managed through customer relationship management. It also controls adapt environmental factors which influence customers (Nazemi and Gorji, 2011). In other words, share of every customer from company profitability refers to his/her value for company. This is why that customer relationship management should be a strategic approach and should be formed based on the organizational vision and goals (Motmeni et al., 2011: 63). In the past, processes of marketing, sales, and services are considered as separated efforts. This is why that they did not share any customer information among them. Several definitions have been suggested for customer relationship management that some of them have been presented in the following section.

- Feinberg and Romano (2003) refer to customer relationship management as a comprehensive organizational strategy which integrates all of organizational technology, processes, and other activities based on the customer.
- Anton (2000) suggests that customer relationship management is creation and maintenance of personal relations with profitable customers by use of information and communication technologies.
- Pini and Furor (2005) is an integrated information system which is used for planning, timing, and controlling before and after sales activities in order to facilitate customers' interaction with organization through different methods such as website, telephone, and so on.

Although some companies maintained customer information in rare cases, but there were not any solution or system for combining such information in creating a singular image from organization (Albadvi and Hajzamanali, 2005: 52). It should be noted that investment in software of customer relationship management not only provides organization with more customer information, but also improves both company and customers' benefits. The reason is that such systems need a large part of changes and variations in the processes of sales, marketing, and customer services in order to create integrated customer information and securing necessary information. This is why most of customer relationship management systems need review and modification in structure and configuration of different

organizational systems (Mosavian and Rezaeian, 2006: 94). Customer relationship management is a comprehensive managerial instrument in organizing customer relations which attempts to plan, organize, lead, and control all of marketing, sales, customer services, and supports in an integrated frame (Nazemi and Gorji, 2011: 20). All in all, customer relationship management focuses on the principles of relationship marketing. Changes in the market demand and serious competition results in information from exchange-based marketing to relationship marketing (Hadizade et al., 2011: 4).

Indeed, philosophical foundation of relationship marketing is maintaining customer, profitability, and securing customers' satisfaction through business processes management. In addition, Bose points out that the use of customer relationship management plans in organizations in inevitable because of differences in the customers' preferences and purchase intentions. In other words, understanding customers' motivations and needs helps organizations in maximizing overall customer value (Kim et al., 2003). According to Remberendi (2002), a customer relationship management plan enables customers to access necessary information through different methods such as website, email, and so on (Motmeni and Jafari Mojarad, 2011: 42). Customer relationship management can be a commercial approach to understanding customers' needs and wants in attracting, maintaining, and reinforcing customers. Indeed, customer relationship management is a strategic process for creating relationship between customer and company in order to maximize customer value for company and secure customers' satisfaction. If a company can design and implement such systems appropriately, it will be able to achieve and maintain sustainable competitive advantage (Camaro, 2007: 189).

Although new approaches of customer relationship management attend such factors considerably, but it is necessary to consider cross selling in their effort. It is the need which concentrates customer maintenance. This is why that concentration on the existing customers and their needs is very important than attracting more and more customers. Nowadays, customer relationship management reflects transition from traditional marketing to customer-oriented marketing (Albadvi and Haji Zamanali, 2005: 37). Companies should remember that type of customers defines their skills during time. In effect, companies' skills can be effective on selecting customers. This means that identity of each company define customers to them services are offered. Nevertheless, many countries have trouble in understanding customer relationship management plans. Some companies perceive it as a customer loyalty plan and others think that customer relationship management is an informational-communicational bank for managing exchanges with customers (Shapiro, 2000: 193).

Conceptual model and hypotheses development
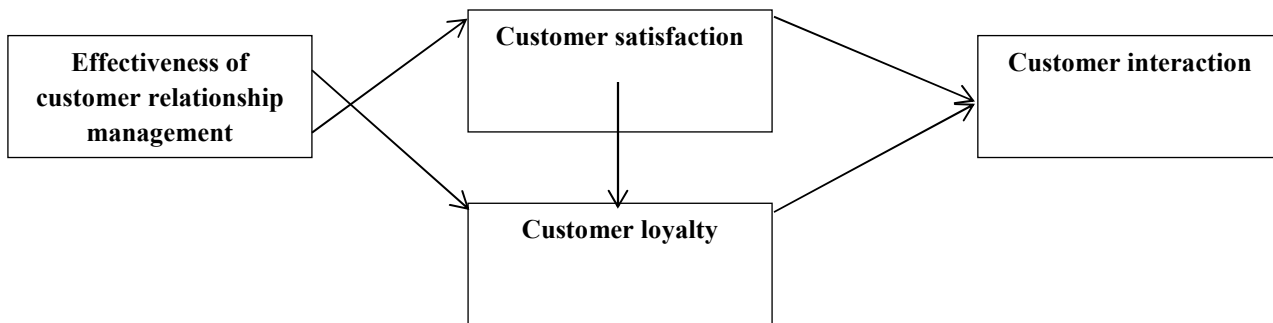The conceptual model of the study is shown in figure 1.

Fig. 1: the conceptual model of study

The hypotheses of this study are presented in the following section.
Main hypothesis: there is a significant relationship between customer relationship management and customer interaction.

Secondary hypotheses
There is a significant relationship between customer relationship management and customer satisfaction.
There is a significant relationship between customer relationship management and customer loyalty.
There is a significant relationship between customer satisfaction and customer loyalty.
 There is a significant relationship between customer satisfaction and customer interaction.
There is a significant relationship between customer loyalty and customer interaction.

RESEARCH METHODOLOGY

The present study is a practical research from purpose view and is a descriptive-survey research from research methodology view. In order to collect the research data, both library and field study methods were used. In order to collect the research data, a questionnaire was developed in Likert five-point scale. The statistical population of this study includes 110 main customers of Keshavarzi Bank in the Province of KohkiloyeVaBoyerahmad. A sample of 285 customers was selected. The sample size was determined through sampling table. The reliability of questionnaire was examined through Cronbachs' Alpha Coefficient. The coefficient was 0.91 for overall questionnaire. The validity of questionnaire was investigated through factor analysis. The results factor analysis revealed that Kaiser-Meyer-Olkin (KMO) of questionnaire is 0.94 and Bartlet is 2657.25. This means that correlation of research variables is suitable for factor analysis and this method can be used for our research data. In addition, significance is 0.05 and this refers that questionnaire has good validity. In order to analyze the research data and test the hypotheses, both descriptive and inferential statistics were used in the SPSS.

Findings

The main hypothesis states that there is a significant relationship between customer relationship management and customer interaction. In order to investigate the hypothesis, Pearson correlation coefficient was used. The results of this hypothesis are presented in table 1.

Table 1: the results of main hypothesis

Variables	R	Sig	Result
relationship between customer relationship management and customer interaction	0.558	0.000	Supported

The results of table revealed that the hypothesis is supported. It can be said that there is a significant relationship between customer relationship management and customer interaction. The results of regression analysis showed that customer relationship management can be used for predicting customer interaction. In this regard, F is 125.55. As a result, customer relationship management is a good predictor of customer interaction.

First secondary hypothesis stets that there is a significant relationship between customer relationship management and customer satisfaction. In order to investigate the hypothesis, Pearson correlation coefficient was used. The results of this hypothesis are presented in table 2.

Table 2: the results of first secondary hypothesis

Variables	R	Sig	Result
relationship between customer relationship management and customer satisfaction	0.672	0.000	Supported

The results of table revealed that the hypothesis is supported. It can be said that there is a significant relationship between customer relationship management and customer satisfaction. The results of regression analysis showed that customer relationship management can be used for predicting customer satisfaction. In this regard, F is 228.58. As a result, customer relationship management is a good predictor of customer satisfaction.

Second secondary hypothesis states that there is a significant relationship between customer relationship management and customer loyalty. In order to investigate the hypothesis, Pearson correlation coefficient was used. The results of this hypothesis are presented in table 3.

Table 3: the results of second secondary hypothesis

Variables	R	Sig	Result
relationship between customer relationship management and customer loyalty	0.502	0.000	Supported

The results of table revealed that the hypothesis is supported. It can be said that there is a significant relationship between customer relationship management and customer loyalty. The results of regression analysis showed that customer relationship management can be used for predicting customer satisfaction. In this regard, F is 93.35. As a result, customer relationship management is a good predictor of customer loyalty.

Third secondary hypothesis states that there is a significant relationship between customer satisfaction and customer loyalty. In order to investigate the hypothesis, Pearson correlation coefficient was used. The results of this hypothesis are presented in table 4.

Table 4: the results of third secondary hypothesis

Variables	R	Sig	Result
Relationship between customer satisfaction and customer loyalty	0.535	0.000	Supported

The results of table revealed that the hypothesis is supported. It can be said that there is a significant relationship between relationship between customer satisfaction and customer loyalty. The results of regression analysis showed that customer satisfaction can be used for predicting customer loyalty. In this regard, F is 110.808. As a result, customer satisfaction is a good predictor of customer loyalty.

Fourth hypothesis states that there is a significant relationship between customer satisfaction and customer interaction. In order to investigate the hypothesis, Pearson correlation coefficient was used. The results of this hypothesis are presented in table 5.

Table 5: the results of fourth secondary hypothesis

Variables	R	Sig	Result
relationship between customer satisfaction and customer interaction	0.811	0.000	Supported

The results of table revealed that the hypothesis is supported. It can be said that there is a significant relationship between customer satisfaction and customer interaction. The results of regression analysis showed that customer satisfaction can be used for predicting customer interaction. In this regard, F is 253.51. As a result, customer satisfaction is a good predictor of customer interaction.

The fifth secondary hypothesis states that there is a significant relationship between customer loyalty and customer interaction. In order to investigate the hypothesis, Pearson correlation coefficient was used. The results of this hypothesis are presented in table 5.

Table 6: the results of fifth secondary hypothesis

Variables	R	Sig	Result
relationship between customer loyalty and customer interaction	0.549	0.000	Supported

The results of table revealed that the hypothesis is supported. It can be said that there is a significant relationship between customer loyalty and customer interaction. The results of regression analysis showed that customer loyalty can be used for predicting customer interaction. In this regard, F is 119.75. As a result, customer loyalty is a good predictor of customer interaction.

DISCUSSION AND CONCLUSION

The following empirical suggestions are suggested based on the findings of study. With respect to the significant relationship between customer relationship management and customer loyalty, it can be said that customer loyalty is one of the main outcomes of customer relationship management. Based on this finding, it is suggested that bank officers and managers focus on their customers as an integrate part of their businesses. Another part of findings revealed that there is a significant relationship between customer relationship management and customer interactions. It can be said that consideration of factors such as increase in services quality and responding customers' complaints are the main solutions by which bank managers and officers can use to improve their relations with customers. The results of third hypothesis state that there is a significant relationship between customer satisfaction and customer loyalty. Based on this finding, customer satisfaction is one of the main determinant factors of customer loyalty. the bank should attempt to reinforce cross selling to influence customers' interactions in the future. Based on the findings of fifth hypothesis, bank officers and managers should know that customer loyalty is the main effective factor on customer interactions. It is suggested that different plans are developed for creating value for customers and establishing different plans for improving customers' loyalty to the bank. Finally, it should be noted that technology is one of the main areas that the bank has to focus.

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