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Effective Factors which Influence on Customer Relationship Performance

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ABSTRACT

The main purpose of this study is to identify and prioritize factors which influence on customer relationship performance. At first, with a comprehensive review of researches related to the purpose of study, exploratory interviews with experts in the field of Customer relationship performance and marketing capabilities in the banking industry, components and indicators influencing customer relationship performance were identified and the conceptual model of research was designed based on that. In the next step, the components influencing the customer relationship performance were developed which were identified by the use of experts' viewpoints and were analyzed with DEMATEL Method and questionnaires.
The result of research indicates the most important marketing capabilities influencing customer relationship performance. Innovation and Market Orientation have the great influence on customer relationship performance. The main purpose of introducing the model in this study is to overcome the deficiencies of previous studies and to have sustainable improvement infectors which influence on customer relationship performance. The presented model will be useful as a basis for more extensive studies in the field of marketing.
KEYWORDS: Customer relationship performance, market orientation, marketing capabilities, innovation orientation, DEMATEL method.

1. INTRODUCTION

In today's competitive world, success in the banking industry makes banks to believe in more theories and perspectives of all units and staff. It is important to mention that the infrastructure of marketing in any business relies heavily on customer, customer orientation and the rate of believe.

Thus, the importance of customer satisfaction and customer loyalty is necessary for the survival of businesses. Indeed, customer orientation due to its clients in various aspects such as customer satisfaction and attraction of new and loyal customers manifests itself. For an organization to be customer oriented, suitable services should be provided based on understanding customers and their expectations in order to satisfy their needs and expectations with organization facilities.

The most important & essential principle in reviewing the marketing studies on customer orientation is to establish and maintain effective, continuous and appropriate relationships with customers. This relationship must be executed based on resources and capabilities especially planning and dynamic capabilities. Hence nowadays by introducing organizational capabilities and using them in marketing organization, identifying and prioritizing the potential market has been emphasized in order to enhance performance & connection with customers.

Therefore, this paper aims to assess the potential impact of marketing capabilities. In the relationship between customers, market and innovation orientation which plays a crucial role in flourishing marketing activities of many banks can enhance the relationship with customer and subsequently can also increase their market share.

In the following, at first the theoretical concepts and hypotheses of the study are introduced and then the research methodology, data collection, validation and reliability are presented. The method of data analysis is based on DEMATEL technique and findings of the study are also included. Finally we present the discussion of findings, applied propositions and limitations of the study.

2. LITERATURE REVIEW

2.1 Innovation Orientation

The importance of this paragraph based on the fact that innovation orientation can be an important factor which influences on customer relationship performance. As Zhang & Duan (2010) have pointed out

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innovation has become a key concept in recent decades. Truly innovative products can create value for consumers, extend the product category, generate higher margins, and strengthen the brand.

In this research, we use the literature of innovation orientation to support this view that innovation is a demonstrative factor for renewing other capabilities of firm, such as achieving superior customer relation performance (Hortinha et al, 2011).

Previous researches suggest that the primary role of marketing in the competitive advantage process is innovation (Varadarajan, 1992, Weerawardena, 2003).

Innovation orientation plays a critical role in competitive advantage of the firm. In addition, this view is supported by Hortinha et al in 2011 It has been written that firms can improve their innovations through securing business opportunities in the environment of markets and subsequently can increase their innovative capabilities.

Different classification of innovation has been presented by many researchers. For example, Knight (1967) assigned 4 spans for innovation: product-service, product-process, organizational structure, and people innovations. However, this specific character only emphasize on where innovations are invented and fail to capture the innovation's true essence (Zhang &Duan, 2010). Dewar and Dutton (1986) allotted innovation into two class—radical innovation and incremental innovation. Based on this definition others began to conduct and develop further research (Zhang &Duan, 2010).

In this research according to Hurley &Hult in 1998, we identify three parameters for innovation orientation which are as follows:

-Technical innovation based on research results

-Management actively seeks innovative ideas

-Innovation is readily accepted in program

2.2 Market Orientation

More systematic study (Day, 1991, 1994; Jaworski and Kohli, 1993; Kohli and Jaworski, 1990; Narver and Slater, 1990; Sinkula, Baker, and Noordewier, 1997; Slater and Narver, 1994, 1995) was identified. A firm's market orientation reflects its ability to internalize the marketing concept as a primary organizing principle of the firm. A strong market orientation observes itself through customer focused market-oriented learning (William E et al, 2005). In the last decade researchers have shown an increased interest in market orientation because in this way they can increase the bias of firms to participate in generative learning and radical innovation, but these are not the dominant learning and innovation styles of any organization (William E et al, 2005). Numerous studies (for example Gatignon and Xuereb 1997) have attempted to explain a strong market orientation in a competitive environment which enables firms to identify competitors' strengths and weaknesses and to anticipate customer needs and competitors' actions (Amir Grinstein.2008). The key point to note is that if market orientation is a source of competitive advantage, then this suggests that better performing firms should be implement it in a way that is different from lower performing firms(Gray,2010). Consequently, William E et al in 2005 emphasized that firms with strong market orientation strongly learn about their customers and also factors that influence customers and finally factors that affect the ability of firm to influence and satisfy customers. Accordingly, in this study market orientation involves three components which are classified by Jaworski, Kohli and Narver and Slater, they are as the following: customer orientation, competitor orientation, and interfunctional coordination. Most authors agree that these three components are important and they provide a holistic view of firms' ability to collect and use market information effectively (Zhang &Duan, 2010).

2.*2*.1. Customer orientation

A preliminary study on customer orientation was undertaken by Narver-slater in 1990. Customer orientation is the "sufficient understanding of one's target buyers to be able to create superior value for them continuously" (Zhang &Duan, 2010). A longitudinal study on customer orientation by scholar's reports that customer orientation is organization wide gathering, sharing and using intelligence about customers, and coordinated actions based on that intelligence (Kohli and Jaworski 1990; Narver and Slater, 1990).

Customer orientation as a measurement of market orientation emphasizes the importance of determining and addressing the preferences of buyers, generally to the exclusion of other concerns. As yet some management researchers (Christensen 1997; Christensen et al, 2005) argue that a customer-oriented behavior is a source of marginal innovation because customers have difficulties to articulate their latent needs beyond current consumption experiences (Grinstein, 2008). Recently the research (for example August o & Coelho, 2009; Kohli & Jaworski, 1993) has tended to focus on customer orientation under conditions of intense competition, customers have too many options and can choose from a wide set of competing alternatives (Theodosiou et al 2012). Thus, firms have a high risk of losing existing customers (Song & Parry, 2009).

2.2.2 Competitor orientation

Nowadays in highly competitive markets, firms face aggressive attacks from competitors on different strategic dimensions. Many scholars (Kohli & Jaworski, 1993, Song & Parry, 2009) argued that under conditions of intense competition, customers have too many options and can choose from a wide set of competing alternatives (Theodosiou et al 2012).

In 1995, Zahra et al published a paper in which they described the scanning competitors who can help an organization to identify emerging substitutes, the speed with which substitute technologies will disseminate and the timing of technological shifts (Zhang &Duan.2010).

The aim of this paragraph is to emphasize that firms should outfit a systematic process of acquiring, analyzing, and disseminating information that uncovers both the expressed and latent needs of customers (Slater & Narver, 1998).

2.2.3 Interfunctional coordination

Im and Workman in 2004 argued that interfunctional coordination mirrors the level of interaction and communication in organization (Grinstein, 2008). In 1997, Gatignon and Xuereb workers demonstrated that it is often offered to have a positive effect on innovation consequences because it facilitates dissemination of novel market information and enhances problem solving (Grinstein, 2008).

The process of inter-functional coordination fosters communication, collaboration, cohesiveness, trust, and commitment between different functional areas.

However previous studies (Olson et al., 2005, Olson, Slater, & Hult, 2005; Porter, 1985) mentioned that internally oriented business units pursue efficiency in all aspects of their value chain (Theodosiou et al 2012).

2.3 Marketing Capabilities

In the last decade, many studies (Werner felt, 1984; Teece et al., 1997) emphasized that available resources and capabilities affect a firm decisions and thus they affect a firm's strategic behavior (Gloria Parra et al, 2012).

A firm that has necessary resources can achieve and sustain the advantages of an early entry into the market (Gloria Parra et al, 2012). Robinson et al in 1992 argued that a firm resources can affect entry decisions because these resources can increase the potential reward associated with a particular timing strategy (Gloria Parra et al, 2012).

Marketing capabilities were first demonstrated experimentally by Day in 1994. In this seminal study Day believes that firm capabilities are the "complex bundles of skills and accumulated knowledge that enable firms to coordinate activities and make use of their assets" and every business develops its own configuration of capabilities.

In an introduction to marketing capabilities, Su et al In 2010 identify marketing capability as a firm ability in environmental scanning, market planning, marketing implementation, and marketing skill development(E. Xie :W. Sun,2012).

Vorhies and Morgan (2005) highlighted that marketing capability help the firm to introduce the product innovation to customers in the best place, at the best time and at the best price which help the firm to realize greater profits(E. Xie :W. Sun,2012).

Elsewhere, Tuominnen et al, 1997 have argued that marketing capabilities can be defined as a set of complex resources and skills in the marketing field that are the result of a process of knowledge accumulation and its integration with values and norms developed through organizational processes from all over the firm(Pe´rez-Caban.C, Gonza.T,2011).

Business marketing literature reflects the growing interest in establishing 'the role and impact of marketing capabilities on a firm customer relationship performance'. In this research we classified marketing capabilities into six classes:

1. **Pricing capabilities**
   - -Using pricing skills and systems to respond quickly to market changes
   - -knowing about competitors pricing tactics
   - -Doing an effective job of pricing products/ services
   - -Monitoring competitors prices and price changes
2. **Product capabilities**
   - -Ability to develop new products/services
   - -Developing new products/services to exploit R&D investment
   - -Successfully launching new products/services
   - -Ensuring that product /service development efforts are responsive to customer needs
3. **Distribution capabilities**
   - -Strengthen relationships with distributors

-Attracting and retaining the best distributor
-Adding value to our distributors businesses
-Providing high levels of service support to distributors

4. **Marketing communication capabilities**
-Developing and executing advertising programs
-Advertising management and creative skills
-Public relations skills
-Brand image management skills and processes
5. **Selling capabilities**
-Giving salespeople the training they need to be effective
-Sales management planning and control systems
-Selling skills of salespeople
-Sales management skills
-Providing effective sales support to the sales force
6. **Marketing planning capabilities**
-Marketing planning skills
-Ability to effectively segment and target market

4. Conceptual Model

According to the literature, the proposed conceptual model has been presented in the following figure to achieve the main objective of the presented research. In the next step the intensity of influence and the components mutual impact in the presented research model will be analyzed and ranked quantitatively by using DEMATEL technique.

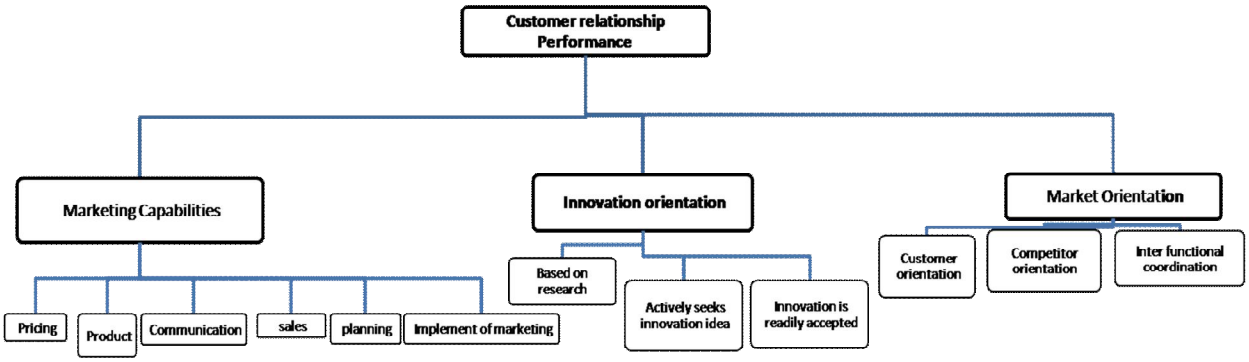

Fig .1.Conceptual model

5. Methodology

At first we discussed library studies, field studies and used teachers and experts' view to identify and define the problem. Then we modeled the problem according to the studies conducted by different researchers and research theoretical framework in a way that by examining model, effective factors in customer relationship performance can be examined and identified. Therefore the purpose of the present research can be applied. Research procedure is descriptive and the exploration is focused on achieving results. The research has qualitative data. Through fieldwork and research questionnaires which were distributed among experts in the field and also utilization of both primary and secondary data, data collection procedure is descriptive.

6. Experts consulted

In addition to field surveys and meetings with marketing experts in the banking industry,30 experts were preferred in this study. Expert is defined as someone who has specific knowledge, experience or extended capabilities on something. Following studies done by researchers in this regard during recent years led us to a general index of an expert. Knowledge, experience, job opportunity are some of the indexes which are cited in the recent years.

In this study these indexes were considered for experts:
1-Technical knowledge at the MA/MSC level.

2-Work experience of more than 10 years
3-The history of key responsibilities related to banking industry

The combination of selected experts was as the following:
Executive field experts -state banks: 10 persons
Executive field experts- private banks: 10 persons
Academic experts: 10 persons

7. Standardized questionnaire

At the implementation process of the research, validity and reliability of research questionnaire were examined. Content validity means to measure questions based on the same variable they are prepared for .

The evaluation procedure is often based on the judgment of specialized experts. To assess content validity Delphi technique and experts views were used and after implementing this method content validity was confirmed by experts. According to research process the construct validity is based on a theoretical framework. Reliability means a scale or measuring instrument is valid when it is repeatable and recyclable. It means that it can be used in various conditions and the same results should be obtained.

8. Criteria identified in the research

After the library studies and field study the indexes of each variable were identified. Then these criteria were ranked according to the Hierarchy process technique. Among these criteria those factors which were more important than any other variable were identified. Table 1 summarizes the criteria for the second stage of analysis which is derived based on DEMATEL Technique.

Table 1. Summary of the perspectives and criteria

Perspective	Influential criteria	References
C1:Innovation orientation	I1-Technical innovation, based on research results I2-Management actively seeks innovative ideas I3-Innovation is readily accepted in program	(Hurley &Hult ,1998)
C2:Market orientation	M1 -Customer Orientation M2 –Competitor Orientation M3-Interfunctional Coordination	(Narver & Slater,1990)
C3: Marketing capabilities	B1-Pricing B2-Product B3-communication B4-sale B5-planning B6-Distribution	(Vorhies &Morgan,2005)
C4: Customer relationship Performance		

So the experts converted their ideas to absolute numbers which are related to the variables impact according to the following table.

Table.2 : The correspondence of linguistic terms and Linguistic values

Linguistic terms	Linguistic values
No influence (N)	1
Low influence (L)	2
High influence (H)	3
Strongly influence (S)	4

9. The proposed method for prioritizing

Decisions can be made in continuous or discrete level. At the discrete level one or more quantitative or qualitative criteria can be used. A multi-criteria decision supporting the system should make it possible to formulate and revise decisions, it should involve decision making in various quantitative and qualitative criteria, it should also consider different people's view about the options and criteria and finally it should provide the possibility of combining judgments based on a strong theory (Hwang, Yoon, 1981).

This study will assume full confidence in decision-making situation and interaction with experts.

10. Dematel Method

DEMATEL (Decision-Making Trial and Evaluation Laboratory) method had been published at the end of 1971 by Fontela and Gabus (Bagheri moghaddam, 2010) by the Science and Human Affairs Program in the Battelle Memorial Institute of Geneva to study the complex and intertwined problematic group (Detchart

Sumrit, Pongpun Anuntavoranich, 2012). This method was used to solve complicated global problems which exploit experts' opinions in scientific, political and economic area (Bagheri moghaddam, 2010).

Most recently this method has been used in various fields (Liou & Tzeng, 2007).

Bagheri Moghaddam et al (2010) claim that DEMATEL is a popular method in Japan because it is a comprehensive method for designing and analyzing structural models of causal relationships between complex factors (Davor et al ,2012).

The generalisability of published literature about DEMATEL Method is applied to depict the interrelations between factors and to discover the key factors in order to illustrate the effectiveness of them (Bagheri moghaddam, 2010). However, Liou (2007) points out that DEMATEL Method has been successfully applied in different conditions.

Now many analysts argue that the DEMATEL Method has been successful. Li (2009), for example, argues that this method enables management to solve problems visually and to isolate the related variables into cause and effect groups in order to improve the understanding of the causal relationships among these variables. (Wei –Chih Wang et al, 2012).

Perhaps the most serious advantage of this method is feedback application which is regarded one of superiorities of this method. It means in its structure each part can exert and receive from other equal, superior or inferior level factors. The importance and value of these factors is determined by whole factors instead of a specific factor (Bagheri moghaddam, 2010).

In this paper DEMATEL method was used to determine the level of inter dependences between selected indicators of maintenance management and to construct a network relationship map.

10.1Phases of DEMATEL Method

Now we explain DEMATEL Method in the following phases briefly:

PHASE 1: Suppose we have a group of m experts and n factors to consider in this study. Each expert is asked to " what is the impact of factor i on factor j". These pair-wise comparisons between two factors are represented with aij and are given an integer score ranging from 0, 1, 2, 3, and 4, representing 'No influence (0),' 'Low influence (1),' 'Medium influence (2),' 'High influence (3),' and 'Very high influence (4),' respectively(Zandhessami et al , 2012). Consequently the initial data can be obtained. The n _ n average matrix A can then be computed by averaging the h experts' value (or score) matrices. The (i, j) element of the average matrix A is denoted as aij (the average influence),

$$a_{ij} = \frac{1}{h}\sum_{k=1}^{h} x_{ij}^{k}$$

Table presents an initial average matrix A of the divisions in this study.

Table:3- Average matrix

Division	C1	C2	C3	C4	SUM
C1	0	1.95	2.85	3.96	8.760
C2	2.87	0	1.78	2.66	7.310
C3	3.88	3.55	0	3.99	11.370
C4	0	0	0	0	
SUM	7.750	5.5	4.630	10.560	

Division	I1	I2	I3	SUM
I1	0	1.85	3.96	5.810
I2	3.72	0	2.86	6.580
I3	2.68	2.86	0	5.540
SUM	6.4	4.710	6.820	
Division	M1	M2	M3	SUM
M1	0	3.65	3.96	7.610
M2	2.86	0	2.86	5.540
M3	0.96	0.87	0	3.680
SUM	3.820	4.520	6.640	

Division	B1	B2	B3	B4	B5	M6	SUM
B1	0	3.96	3.4	3.4	2.50	3.4	16.66
B2	3.54	0	2.3	3.65	2.3	2.3	14.09
B3	3.4	3.4	0	3.96	0.78	3.54	15.08
B4	2.96	3.4	3.75	0	2.3	2.84	15.25
B5	3.75	3.75	3.75	3.96	0	3.96	19.17
B6	2.96	2.96	3.4	3.96	2.3	0	15.58
SUM	16.61	17.47	16.6	18.93	10.18	16.04	

C1: Innovation orientation , **C2:**Market Orientation ,**C3:** Marketing capabilities ,**C4:**Customer relationship performance , **I1:** Technical innovation, based on research results ,**I2:** Management actively seeks innovative ideas ,**I3:** Innovation is readily accepted in program , **M1:** Customer Orientation ,**M2:** Competitor Orientation ,**M3:** Interfunctional Coordination , **B1:** Pricing , **B2:** Product , **B3:** communication , **B4:** sale, **B5:** planning, **B6**: Distribution.

Davor Vujanovic et al in 2012 point out Matrix A show the initial direct effects caused by a particular factor, but also the initial effects he receives from other factors.
Jiann Liang Yang and Gwo –Hshiung Tzeng (2011) conclude that if aij ≤1 for ∀i; j, we can identify among all criteria are independent; otherwise, we can identify all criteria are non-independent).

PHASE 2: In this phase, we are calculated the normalized direct-relation matrix. The normalized initial direct-relation matrix D is obtained by normalizing the average matrix A in the following way:

According to research of Wu and Lee (2007), Cheng-Shih Liaw (2011),Jiunn-I Shieh (2010), and Asgharpour (2006),the largest of the vectors are listed as the standard for the normalization:

$$\lambda = \frac{1}{\max_{1 \le i \le n} \left(\sum_{j=1}^{n} X_{ij}\right)} \qquad (2$$

Through the calculation of formulas (2) and (3) we can plug the direct-relation matrix X into the ‘‘λ’’ value, and get the normalized direct-relation matrix N:

$$N = \lambda X \qquad (3)$$

Table:4- Normal matrix

Division	**C1**	**C2**	**C3**	**C4**		
C1	0	0.171	0.250	0.348		
C2	0.252	0	0.156	0.233		
C3	0.34	0.312	0	0.350		
C4	0	0	0	0		
Division	**I1**	**I2**	**I3**			
I1	0	0.281	0.601			
I2	0.565	0	0.434			
I3	0.407	0.434	0			
Division	M1	M2	M3			
M1	0.520	0	0.479			
M2	0.352	0.352	0			
M3	0	0.126	0.114			
Division	**B1**	**B2**	**B3**	**B4**	**B5**	**M6**
B1	0	0.207	0.177	0.177	0130	0.177
B2	0.185	0	0.120	0.190	0.120	0.120
B3	0.177	0.177	0	0.207	0.041	0.185
B4	0.154	0.177	0.196	0	0.120	0.148
B5	0.196	0.196	0.196	0.207	0	0.207
B6	0.154	0.154	0.177	0.207	0.120	0

C1: Innovation orientation , **C2:**Market Orientation ,**C3:** Marketing capabilities ,**C4:**Customer relationship performance , **I1:** Technical innovation, based on research results ,**I2:** Management actively seeks innovative ideas ,**I3:** Innovation is readily accepted in program , **M1:** Customer Orientation ,**M2:** Competitor Orientation ,**M3:** Interfunctional Coordination , **B1:** Pricing , **B2:** Product , **B3:** communication , **B4:** sale, **B5:** planning, **B6**: Distribution.

PHASE 3: The calculation of total relation matrix T is done in this phase. Then the normalized direct-relation matrix N is used to calculate the total matrix which is shown in the formula (4). Where I is the identity matrix. Table shows the calculated indirect influence of total matrix divisions in this study.

$$T = \lim_{k \to \infty} (N + N2 + \ldots + NK) = N(I-N)-1 \qquad (4)$$

PHASE 4: In this phase we calculate the sums of rows and columns of matrix T.
According to Yung –Lan Wang et al in 2012, if we define the sum of rows and the sum of columns separately denoted as vector r and c within the total-influence matrix T through Esq. (5), (6), then superscript' denotes transposition.

$$\boldsymbol{r} = [r_i]_{n\times 1} = \left(\sum_{j=1}^{n} t_{ij}\right)_{n\times 1} \qquad (5) \qquad , \boldsymbol{c} = [c_j]'_{1\times n} = \left(\sum_{i=1}^{n} t_{ij}\right)'_{1\times n} \qquad (6)$$

Table:5- TOTAL matrix

Division	C1	C2	C3	C4		
C1	0.09944	0.2329	0	0.0003		
C2	0.0001	0.2901	0.001	0.2373		
C3	0.0001	0.0001	1.0002	0.35		
C4	0	0	0	1		
Division	**I1**	**I2**	**I3**			
I1	1.0064	0.	0			
I2	0	1.0006	0.0005			
I3	0.0001	0	1.0001			
Division	M1	M2	M3			
M1	1.0001	0.0001	0.0001			
M2	0.0675	0.9622	0.048			
M3	0.0001	0.0001	-1.0043			
Division	**B1**	**B2**	**B3**	**B4**	**B5**	**M6**
B1	0.9988	0.0003	0.003	0.0002	0.0002	-0.0774
B2	0.0074	1.0004	0.0003	0.0002	0.0003	0.0001
B3	0.5216	0.5438	1.5231	0.5801	0.8318	0.5107
B4	-0.0062	0.0004	0.0002	1.0002	0.0002	0.0003
B5	-0.0012	0.0006	0.0002	0.0001	1.0002	0.0003
B6	-0.008	-0.00025	-0.885	0.0001	-0.2058	1.0003

C1: Innovation orientation, **C2:**Market Orientation, **C3:** Marketing capabilities ,**C4:**Customer relationship performance , **I1:** Technical innovation, based on research results, **I2:** Management actively seeks innovative ideas ,**I3:** Innovation is readily accepted in program, **M1:** Customer Orientation, **M2:** Competitor Orientation ,**M3:** Interfunctional Coordination , **B1:** Pricing , **B2:** Product, **B3:** communication , **B4:** sale, **B5:** planning, **B6**: Distribution.

For phase -4 of the DEMATEL Method, Yung- Lan Wang and Gwo-Hshiung Tzeng in 2012 write:

"Suppose ri denotes the row sum of the Ith row matrix T, then ri shows the sum of direct and indirect effects of factor i on the other factors/criteria. If ci denotes the column sum of the jth column of matrix T, then cj shows the sum of direct and indirect effects that factor j has received from the other factors. Furthermore, when j = i (i.e. the sum of the row and column aggregates) (ri + ci) provides an index of the strength of influences given and received, that is, (ri + ci) shows the degree that the factor i plays in the problem. If (ri _ ci) is positive, then factor i is affecting other factors, and if (ri _ ci) is negative, then factor i is being influenced by other factors. "

The values of Di and Rj determined by using the direct/indirect-relation matrix T include the direct and indirect influence of other quality characteristics:

$$Di = \sum_{j=1}^{n} tij \qquad (i = 1, 2, 3, \dots, n) \qquad (5)$$

$$Rj = \sum_{i=1}^{n} tij \qquad (j = 1, 2, 3, \dots, n) \qquad (6)$$

PHASE 5: set a threshold value and obtain the digraph. Finally, in order to explain the structural relation between the factors and criteria, it is importantly for decision maker to decide a threshold value to remove the some unsuitable effects from consideration in matrix T.

Table6 : Result of DEMATEL Method

Elements	Impact intensity (R)	Elements	Impact intensity (J)	Elements	Impact intensity (R+J)	Elements	Impact intensity (R-J)
C3	1.3504	**C4**	1.5876	**C4**	2.5876	**C3**	0.3492
C4	1	**C3**	1.0012	**C3**	2.3516	**C1**	0.2330
C2	0.5285	**C2**	0.5231	**C2**	1.0516	**C2**	0.0054
C1	0.3326	**C1**	0.09964	**C1**	0.4322	**C4**	-0.5876
I1	1.0064	I1	1.0065	I1	2.0129	I1	-0.0001
I2	1.0011	I2	1.0006	I2	2.0017	I3	-0.0004
I3	1.0002	I3	1.0006	I3	2.0008	I2	-0.0005
M1	1.0003	M1	1.0677	M1	2.0680	M3	0.481
M2	0.9817	M2	0.9624	M2	1.9441	M2	0.0193
M3	-1.0041	M3	-1.0522	M3	-2.0563	M1	-0.0674
B3	4.5111	B5	1.6269	B3	5.1502	B3	3.872
B2	1.0087	B4	1.5809	B5	2.6271	B4	0.5858
B5	1.0002	B1	1.5284	B4	2.576	B2	0.4662
B4	0.9951	B6	1.4343	B1	2.4508	B1	0.0606
B1	0.9224	B3	0.6391	B2	1.55395	B5	-0.6267
B6	-0.09865	B2	0.5452	B6	1.3356	B6	-1.5329

C1: Innovation orientation, **C2:**Market Orientation ,**C3:** Marketing capabilities ,**C4:**Customer relationship performance , **I1:** Technical innovation, based on research results ,**I2:** Management actively seeks innovative ideas ,**I3:** Innovation is readily accepted in program , **M1:** Customer Orientation ,**M2:** Competitor Orientation ,**M3:** Interfunctional Coordination , **B1:** Pricing , **B2:** Product , **B3:** communication , **B4:** sale, **B5:** planning, **B6**: Distribution.

11. Result and Conclusion

R+J indicate the total intensity of an element. Therefore, the variable which has more R+J, will have greater importance. Also R-J indicates the influence and impact of variables. According to the results in the table above, not only the marketing capabilities have great significance in increasing the performance related to customer but also they have the most crucial impact. Therefore it is recommended that banks and organizations utilize necessary marketing resources and capabilities according to their short-term and long-term goals and then investigate in market oriented and innovation oriented field.

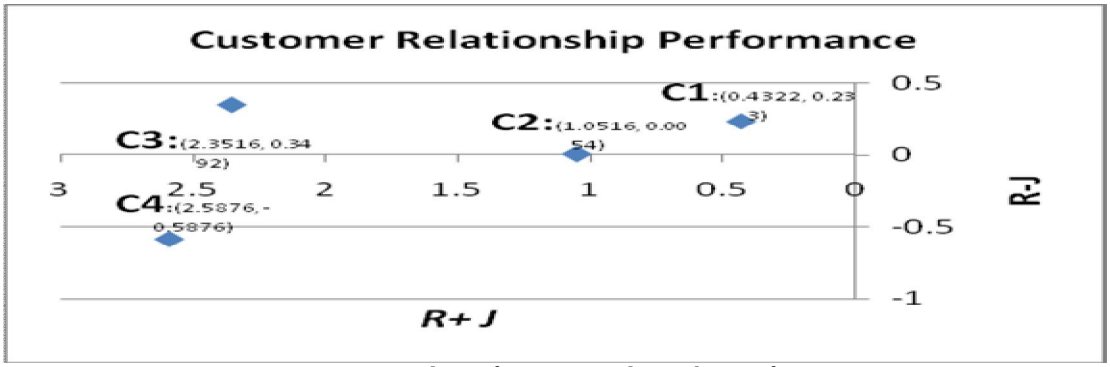

Fig.2. Location values of Customer relationship Performance

All the indicators related to innovation-oriented variable are affected by each other but the innovation oriented indicator which is based on the research results allocates great importance.

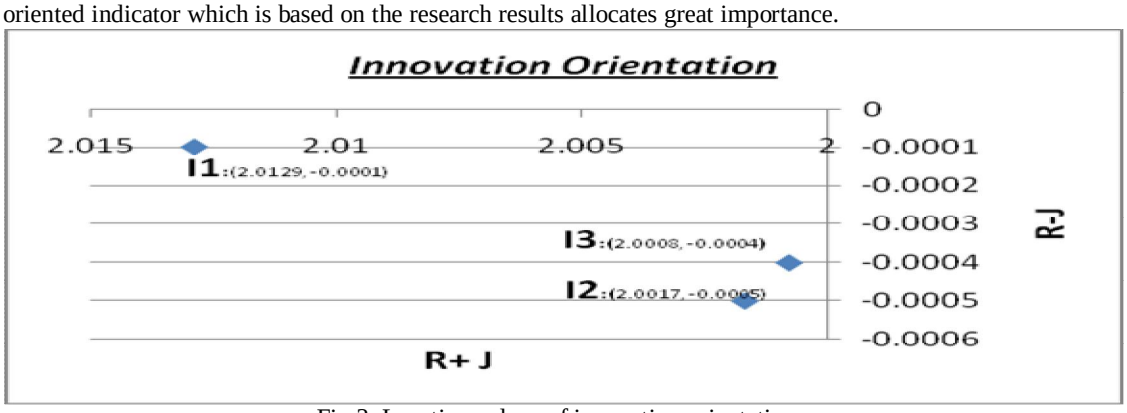

Fig.3. Location values of innovation orientation

While the customer orientation has an important and great role associated with marketing oriented variable, but it is influenced by interfunctional coordination and competitor orientation.

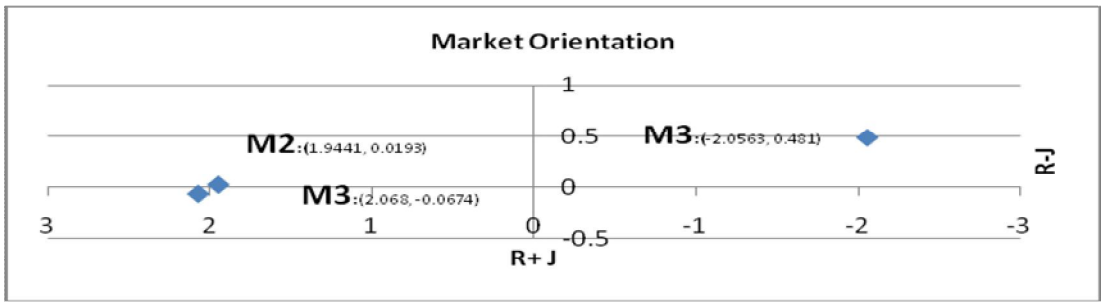

Fig.4. Location values of market orientation

Factors effecting Marketing capabilities variables are sale, communications, products and pricing . However, the planning and distributing indicators have great impact. According to the highlighted importance of communication and planning focusing on this area is necessary.

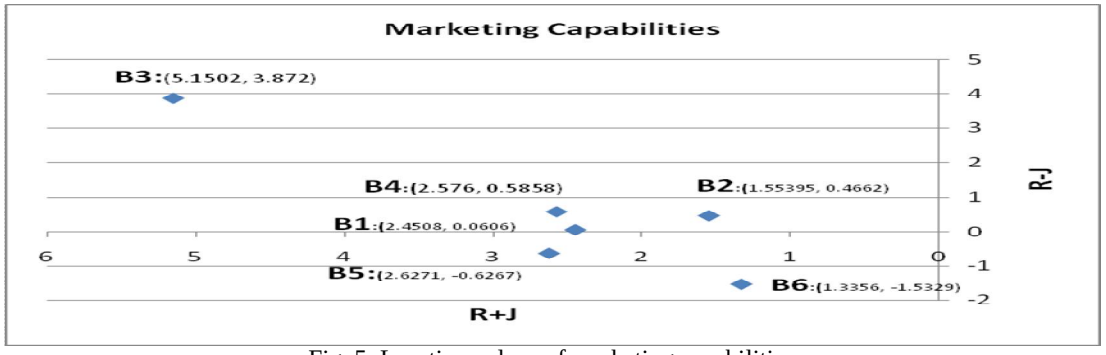

Fig .5. Location values of marketing capabilities

12. Study limitations

Even if every researches are accomplished completely, still we face some limitations. Given the complexity of the human behavior activities, the problem of data collection has been under consideration. These problems can be multiplied especially in societies where the mood of research has not been institutionalized. The second limitation of this study focuses on the Banking Industry. The third limitation is that due to the lack of access to a greater number of experts we can't examine the demographic differences.

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