Model Successful Implementation of Customer Relationship Management (Case Study: Ghavamin Bank)

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Abstract

By Paradigm shifting from product orientation to customer orientation since traditional marketing methods which are used nowadays have made lots of problems and lots of limitations for organizations, CRM has been offered in order to make a Special relationship with the customer and creating more value for organizations. Main object of this paper is explaining Factors affecting successful implementation of CRM. In this regard, effective factors on successful implementation of CRM were identified and developed by studying research literature and Interviews with Experts and managers of bank and developed. Totally, 111 Questionnaires were distributed in branches of Ghavamin Bank of Karaj province and were filled by managers of banks. In order to achieve conceptual model of research we used exploratory factor analysis. In order to accuracy of the measurement model of research test we used Confirmatory Factor Analysis. Current situation of banks were studied in effective factors area. Friedman test was used for prioritizing the important factors. Results of the research showed all identified factors are effective factors of CRM success. People of organization have the most effect on implementation of CRM. Additionally, in current situation of bank, Knowledge Management, Organizing, communication management factors are not in suitable situation. Communication management has more importance relatively.

Keywords: Customer relationship management, exploratory factor analysis, confirmatory factor analysis.

Introduction

Banking Services has had significant growth in Global Economy. Totally, customer importance in services part is more important than products. Human progress has led to more need to services. Bank services are heft of global services. This industry in the world forms an important section of services. While, bank services g¾row fast in the world. Globalization developments in bank services are increasing in the world. Developing countries such as Iran should prepare themselves for fast developments relating is a to bank services.

According to significant importance for organizations, management of Effective communication with customers is an important issue for organizations including public banks (especially with private section arrival).

Customer relationship management (CRM) is a business strategy which is offered purposefully for Increasing profitability and income for organization and Increasing customer satisfaction and loyalty[1].

Customer relationship management (CRM) is a series of tools, technologies, processes which are used for increasing sale. Each organization which deal with customer, has a level of Customer relationship management certainly .but some organizations are harbinger in this field. These organizations create much more value rather than their relationships with customers by

Utilization and implementing various concepts, methods, tools such as IT-based systems.

Although Initiatives relating to Customer relationship management (CRM) affects on Organizational performance but many companies fail in Establishment and implementation of customer relationship management. In fact, we can offer many evidences about failure of investments of organizations in Customer relationship management (CRM)[2]. So in order to minimize risk of their needs, these organizations need to answer this key question for Customer relationship management (CRM): which factors are key factors in success of Customer relationship management (CRM) in bank services?

Key factors are those factors which achieving goals would be faster and easier by concentration on them. Achieving goals would be too hard if we don't pay attention to these factors. Briefly, key factors of success in CRM in bank services are areas which guide banks toward achieving goals and success. Obviously, banks can implement CRM by recognizing and realizing these factors more successfully. Obviously, identifying these factors help organizations planning and establishing innovative of CRM and decreases organizations failure risks[3].

The significance and necessity of research: According to significantly importance of customers in bank and importance of effective Customer relationship management, identifying and Prioritizing key factors in success of Customer relationship

management is considered very important in bank. Organizations who have been successful in implementing CRM systems have achieved many economical and non-economic advantages. These advantages cover investments and costs in developing CRM and goes beyond it in long term. Advantages of an effective CRM program are Improving Customer Satisfaction, Income growth increase, Competitive advantage gain as keeping customers.

CRM changes concentration of an organization from high investment to keeping available customers. But many organizations fail in complete implementing CRM. So they won't be able to return investments in this regard.

Therefore, In case of failure to implement CRM, some investments such as Purchasing consulting services in drawing CRM strategy and Re-engineering business processes, purchase or developing and implementing tools of communications technology of CRM and staff training which are essential for CRM will lead to impose direct and indirect financial losses and many other costs to companies. therefore identifying factors which concentrating on them decreases failure risk of CRM plans in companies can have significant effect in Achieving economic efficiency of investments in this field. According to the above descriptions, it is possible to acclaim that by identifying key factors of success in CRM in Ghavamin Bank of Iran it is possible to plan and developing capabilities of Companies providing these services. By this work, banks will be able to use CRM effectively in order to Attract and keeping customers[4].

Questions and hypotheses: In this research we have used a question. According to literature of research and interview with experts and managers of bank, key effective factors were identified. Then, conceptual model of research was formed. Also, following Hypotheses were used for testing Key factors for success CRM.

Questions of Research: Q1: which factors are effective in success of implementing CRM in Ghavamin Bank of Iran?

Q2: how is Factors affecting successful implementation priorities in Ghavamin bank of Iran of Karaj province?

Hypotheses of research: H1: there is positive relationship between effective factors and success of CRM in Ghavamin bank of Iran of Karaj province.

H2: each effective factors of success of CRM in Ghavamin bank of Iran of Karaj province is in positive situation.
1- Theories of research, 1-2- philosophy of CRM

Philosophical basis of CRM is Relationship Marketing, keeping customer, profitability, making satisfaction by business strategies management. Bose acclaims that because customers are different from each other in their habits for buying and

Preferences so CRM was made. If all customers were the same, there was little need for CRM. So, understanding customer Stimulus and customer needs help organizations to improve special need for maximizing total values of customers[5].

Totally, CRM is based on Principles of Relationship Marketing. Changes in market demand and Intense competition will lead to move from primarily dealing marketing to Relationship Marketing.CRM was appeared in 1950. But in 1990s it became a word in business and among Advisors and users. Traditional marketing strategy based on 4P (price, product, promotion, distribution (place)) for Raising market share it emphasizes main object of it is increasing trade between Buyer and Seller.

CRM is a business strategy which increases interactions. Its aim is to increase profitability, returning investment and increasing satisfactory of customer[6].

Due to the high increase in global competition, increasing market share can cost more successful than implementing CRM. In order to achieve CRM, a company should do a set of tools, technologies and processes in order to enhance customer relationships for increasing sales.

Customer relationship management (CRM): Peter Drucker stated that purpose of a business is creating customer". He emphasize on importance of Maintaining Customers and Developing deep relationships with them. Research by Richhold and sasser in 1996 in business school of Harvard shows more customers in second year of working with the company are profitable. First, money is spent for new customers - Advertising costs, marketing, understanding customer's need and learning how to have the best approach with customers. Customer relationship management is the only strong arm which ensures manager of gaining customer and keeping customer loyalty.

Various definitions of Customer relationship management show various point of views. Each of them looks CRM of a specific landscape. So we study some of them in this article to learn more about various points of views. According to swift, Customer relationship management is an organizational approach for realizing and understanding and affecting customer behavior by meaningful relationships in order to improve business process, maintaining, loyalty, profitability of customers.

Kincaid knows CRM as strategic usage of information, processes, technology and people for Customer relationship management throughout the customer lifecycle. Ko et al know CRM as unified strategy of customer in an organization for more effective management of customers by providing special goods and services and maximizing Customer lifetime value.

Kumer and Ramani defined Customer relationship management as a process of achieving and maintaining an ongoing

relationship with customers by suitable behavior with each customer based on their interests Instead of running marketing programs. Customer relationship management is a concept which enables organization to provide specific services for each customer. So it makes an Intimate relationship with customer. CRM makes a one by one relationship which is considerable. So it makes new marketing opportunities based on last and customer's preferences[7].

Objectives of customer relationship management: Identifying Objectives of customer relationship management can help organizations to move toward CRM and identifying effective factors for its success.

As we mentioned before, people have defined CRM differently based on various point of views toward CRM. This matter is seen in counting objects of CRM. There are various objects regarding various points of view. In table 1, objects of customer relationship management have been studied from various landscapes. Totally, object of CRM is gaining a competitive advantage in customer management and totally increasing profitability level[8].

The benefits of customer relationship: Advantages of an effective CRM program would be improving customer satisfaction, income growth, improving competitive advantage as a result of keeping customers in long time. Usually, CRM changes concentration of a company from high investment for new customers to keep one available customer. Lots of financial reasons as result of researches show that increasing customer retention leads to Customer Loyalty and more cash flows, Increasing Profitability and decreasing operational costs. In addition, CRM helps to see customers as a property. CRM allows customers to manage better their relationship with providers more than other methods. Although, probably this method makes it more difficult to keep customers. Hen and Chen express Tangible and intangible benefits of CRM as following table-2.

The key factors of success of customer relationship management: Researches which have been done by researchers about effective factors on customer relationship management are shown in table 3 which represent the critical success factors of knowledge management systems. In this research we tried to identify these factors by studding key factors of success of customer relationship management expressed by experts and we interviewed with experts and managers of Ghavamin bank of Karaj province. Conceptual model of research was formed. Therefore, we study these factors as following[9] figure-1.

Research methodology

The research In terms of object is an applied Research, in terms of collecting data id descriptive research considers as field studies. Ability to generalize the results is as one important features of this method.

Tools and methods for collecting data: We can divide methods for collecting data into 2 sets: Library Materials, Field Methods

Table-1
Objects of CRM

Objects of CRM according to Burnett	i. Save money in collecting customer data, ii. Increasing income as result of knowing customers, iii. Strategic effects
Objects of CRM according to Newell	i. Knowing specific values of each group of consumers, ii. Realizing relative importance of those needs for each group of customers, iii. Are these methods favorable for each customer?, iv. Measuring results and proving return on investment
Objects of CRM according to Swift	i. Process improvement with real customers, ii. Provide the right products to each customer, iii. Provide the right products through the right channels to each customer, iv. Provide the right products in correct time to each customer
Objects of CRM according to Galberth and Rogers	i. Customization, ii. Making Personalized communication (Specific to each customer), iii. Providing After sales service support

Table-2
Hen and Chen express Tangible and intangible benefits of CRM

Intangible Benefits	Tangible Benefits
Increasing customer satisfaction	Increasing income and profit
Improving customer services	Rapid return period
Managing with closer relationships	Decreasing Internal costs
Positive information from others	Higher productivity of employers
Simplification and Efficiency of business processes	Higher rates of customer retention
Increasing depth and Effectiveness of customer segmentation	Providing investment for marketing and with Highest rate of return
Help to better understand customer needs	
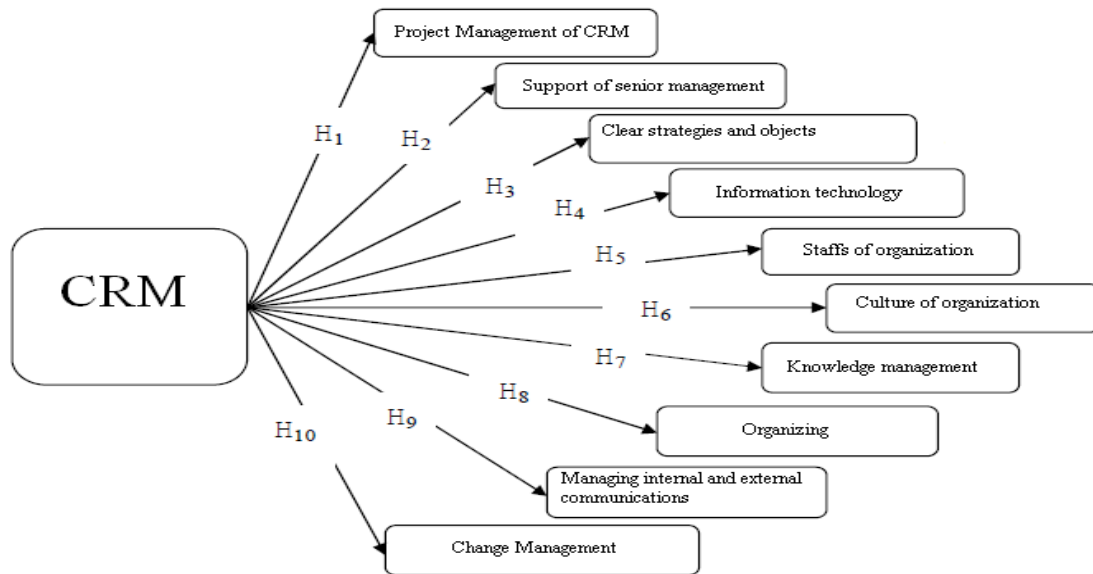
Figure-1
Conceptual model of research

Required information for this research was collected by studies and Library Materials, interview and questionnaire. After studding relative books and articles, we had an interview with 5 managers of Ghavamin bank of Iran and experts about effective factors on knowledge management. After finishing all interviews, main factors were extracted and were collected in one list. Then this list was completed by using last researches gradually. Then literature of research was completed that led to design questionnaire for collecting data. We were careful to design questions of questionnaire to design simple and clear questions. The questionnaire included 45 questions relating to effective concepts on relationship with customer. It measured project management factors, Customer Relationship Management, Support of senior management, clear strategies and objects of Customer Relationship Management, information technology, staffs of organization, culture of organization, knowledge management, and organizing Managing internal and external communications, Change Management. These questionnaires were distributed in 111 branches of Ghavamin bank and were filled out by managers.

Justifiability of research: Both diverge and convergent Reputation was used for testing Justifiability of questions. Firstly, 20 questionnaires were distributed among some experts in order to identify all ambiguities about questions. Then, items were reviewed. Diverge and convergent validity is retained by factor loading. It is a Statistical technique which is used too much in Humanities. Amount of KMO was attained as 0.83 In Exploratory Factor loading of questions of questionnaire. This shows Sampling adequacy. Additionally, as a meaningful Coefficient was equal to zero (less than 0.05) so Factor loading was considered suitable for Identification of structure. Also,

after confirming hypotheses model of research, Factor loading was used for Correctness of measuring models. Results showed all factor loading were higher than 0.5 which shows Convergent validity.

Stability of research: Pre-test is done for determining Stability of research. Firstly, 20 questionnaires were distributed in Statistical Population and were collected. Krunbakh alphabets for all effective factors on success of implementing Customer Relationship Management were as following respectively:

0.84, 0.83, 0,93,0.95, 0.79, 0.90, 0.88, 0.78, 0.96, 0.90. . Krunbakh alphabet for 45 questions was 0.976 which shows high Stability of questions.

Society and sample of research: Statistical Population in this research including all branches of Ghavamin bank of Karaj province is 615 branches. According to Cochran's sampling formula, Sample volume of 100 branches were Estimated.

Number of samples increased to 130 branches in order to increase validity of questioners of research. 115 questioners were returned. Among them, 111 questioners were selected for analyze.

Analyzing data: Kolmogorov- Smirnov test was used for Determining the normal distribution of variables, test of comparing the mean of a society was used for examining the suitability of variables state, Structural Equation and Confirmatory factor analysis were used for test of studying correctness of research measurement model.

Conformity Factor Analysis: The basic assumptions of researcher in Conformity Factor Analysis are that each factor has relationship with special Subsidiaries. The minimum requirement for Factor Analysis is that each researcher has specific assumptions before doing analyses. Generally, we should use Conformity Factor Analysis for testing assumptions relating to measurement models[10].
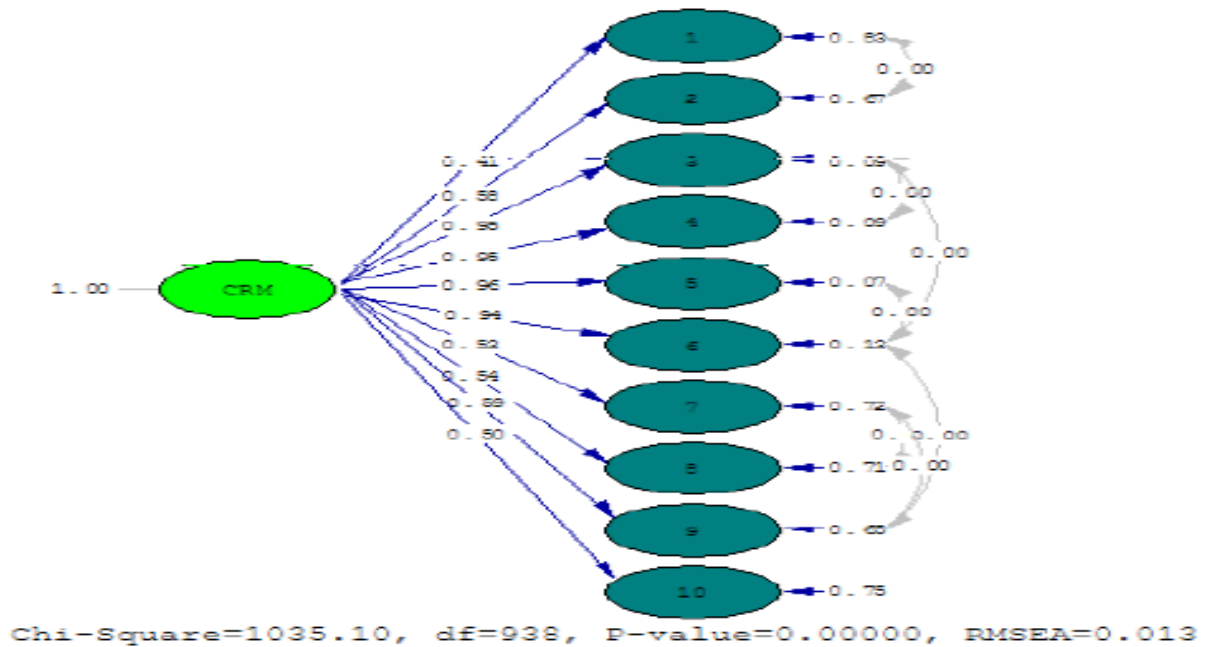

Chi-Square=1035.10, df=938, P-value=0.00000, RMSEA=0.013

Figure-2
The model estimates the standard

Chi-Square=1035.10, df=938, P-value=0.00000, RMSEA=0.013
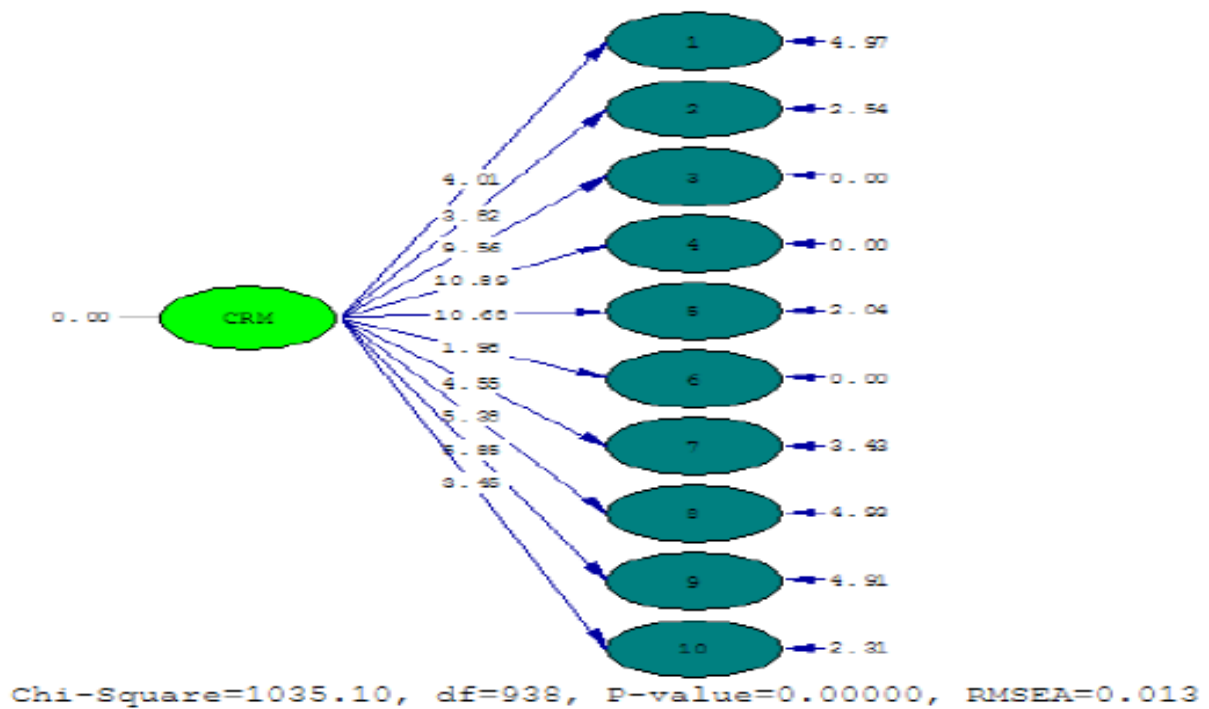
Figure-3
The Model in significant number

According to results of Conformity Factor Analysis, Hypotheses based on existence of positive and meaningful relationship between Success factors and Customer Relationship Management were confirmed. It is noticeable that factor loading and meaningful numbers are used in order to confirm or rejecting Hypotheses. As all standard Coefficients are higher than 0.5 and their meaningful number is higher than 1.96, so we can conclude all identified factors effect on success of customer relationship management. Staffs of organization have the most effect on success of customer relationship management. Project management has the least effect on customer relationship management.

Normal test: Normality tests are taking after Sampling and distributing questionnaire in order to estimate normality.
In this research, Kolmogorov - Smirnov Normality test is used. According to table 3, this input includes respectively: data frequency, average, standard deviation, Absolute value of maximum deviation, maximum positive deviation, maximum negative deviation, Z amount, sig amount.

As sig is more than 0.05, H0 is rejected and claim of data normalizing would be accepted.

Average test of a society: Average test of a society was used in order to study situation of variables of research. According to this test, if there is a meaningful number greater than 0.05 there is a meaningful difference between State variable, and the average.

Also, if the upper and lower limits be both positive we can assess situation of variable as suitable. If the upper and lower limits be both negative, situation of variable is unsuitable.

According to table-4, all factors have meaningful number less than 0.05. Assumption of 0 is rejected. Assumption of 1 is confirmed. If both of the upper limit and the lower limit.

Be positive, it means that the factor is in suitable situation, such as factor of project management, supporting of senior managers, strategies, information technology, people, culture, changing management.

If both of the upper limit and the lower limit. Be negative, it means the factor has unsuitable situation such as knowledge management, organization, communication management.

Friedman test (Rating variables): H0: Average of Ratings is the same, H1: at least 2 rates have different averages. The Friedman test has two-outputs. First output is descriptive statistics which shows average of rates of each variable. If average rating be much smaller, it would be more important variable.

According to table 4, there is a meaningful number less than 0.05. so we conclude at least there is a meaningful difference between factors. According to table 5, we can conclude that communication management is the most important factor in success of relationship with customer. Culture is considered the least important factor for affecting on success of customer relationship management among other factors.

Results and Discussion

According to main questions of research about identifying effective factors on success of Customer Relationship Management and prioritizing them, Research Project was formed.

By reviewing literature of topic and interviewing with experts and 5 people of managers of Ghavamin bank of Karaj province, some factors such as project management, Support from senior management, clear strategies and objects, information technology, people, culture, knowledge management, organization and relationship management and changing management have been known as effective factors on success of customer relationship management. Conceptual model of research formed based on it. After this, some questions were designed for each dimension and some questionnaires were distributed among managers.

Table-3
Kolmogorov-Smirnov Normality test

	Standard deviation	Absolute deviation	maximum positive deviation	maximum negative deviation	Z value	Level of significance
Project management	0.74949	0.100	0.100	-0.82	1.057	0.213
Support of senior management	0.66810	0.090	0.073	-0.090	0.944	0.335
Strategies and objectives	0.87614	0.100	0.072	-0.100	1.049	0.221
Information technology	0.88837	0.068	0.068	-0.067	0.713	0.690
people	0.94018	0.120	0.120	-0.070	1.264	0.82
culture	0.63539	0.161	0.102	-0.161	1.701	0.006
Knowledge management	0.75767	0.100	0.099	-0.100	1.052	0.218
organization	0.91201	0.101	0.101	-0.088	1.062	0.209
Communication management	0.75504	0.110	0.088	-0.110	1.157	0.137
Changing management	0.61070	0.111	0.088	-0.111	1.164	0.133

Table-4
Average test of a society

Research variables	T statistics	Freedom level	Significant number	The mean difference	Confidence interval 95% for Mean difference	
					The lower bound	The upper bound
Project management	3.6222	110	0.000	0.257660	0.1167	0.3986
supporting	5.231	110	0.000	0.29730	0.1847	0.4099
strategy	6.164	110	0.000	0.41982	0.2848	0.5548
Information technology	3.141	110	0.002	0.26486	0.0978	0.4320
people	4.856	110	0.000	0.38739	0.2293	0.5455
culture	9.934	110	0.000	0.59910	0.4796	0.7186
Knowledge management	-4.823	110	0.000	-0.34685	-0.4894	-0.2043
organization	-6.557	110	0.000	-0.56757	-0.7391	-0.3960
Communication management	-9.730	110	0.000	-6.9730	-0.8383	-0,5553
Change Management	5.284	110	0.000	0.30631	0.1914	0.4212

Table-5,6
Friedman test

Project management	6.20
supporting	6.27
strategy	6.64
Information technology	6.21
people	6.32
culture	7.53
Knowledge management	3.85
organization	3.10
Communication management	2.43
Change Management	6.45
Number	111
Chi 2	372.212
Freedom Degree	9
Significant Numbers	0.000

Friedman test was used for responding to prioritize the factors affecting on success of customer relationship management. results of this test showed that relationship management is more important in bank managers 'point of view and organization, knowledge management, project management, information technology, Project Management, staffs of Organization, change management, strategies and clear objects and culture are in next ranks.

In addition, results of research showed that Project Management factors, senior management support, strategies, information technology, people, culture and changing management are in suitable situation and knowledge management factors, organization, relationship management in current situation of banks are not in suitable situation. Research Proposal is formed based on Bank weaknesses.

Test hypotheses test was performed based on a positive and meaningful relationship between effective factors and success of customer relationship management by Structural equation modeling and especially confirmatory factor analysis technique. The results of this test showed a positive and meaningful relationship among effective factors and success of Confirmatory factor analysis technique which is showed in figure 4. In other words, if each effective factor be improved, probability of success in customer relationship management will increase.

Briefly all factors are identified and are as effective factors on success of customer relationship management. Studying and identifying each factor would cause an important role in achieving success and achieving success and gaining competitive advantage rather than other Competitors.

As staffs of organization have the most effect on success of knowledge management in conceptual model, so we explain more about people of an organization. People of an organization are very important. They manage business. They have relationship in organization. They communicate with customers. Some scientists believe that staffs are the most important property of a company. All staffs should understand their roles and responsibilities well. They should be employed according to essential skills. If an organization wants to gain excellent performance, competitive advantage and suitable communication with customers, it should employ people who understand customer value and Maintain effective communication with the clients. Additionally, if needed it should reinforce need to effective communicate with client in organizational staffs. In this regard, organizations should have knowledgeable and skillful staffs to gain the respect and trust of customers.

Lindgreen 2006 noted in order to retain valuable employees,

firstly should identify them, and then they should be rewarded based on their performance and customer centric behavior.

Usually, staffs need a suitable leadership. Their satisfaction has significant effect on retaining customers.
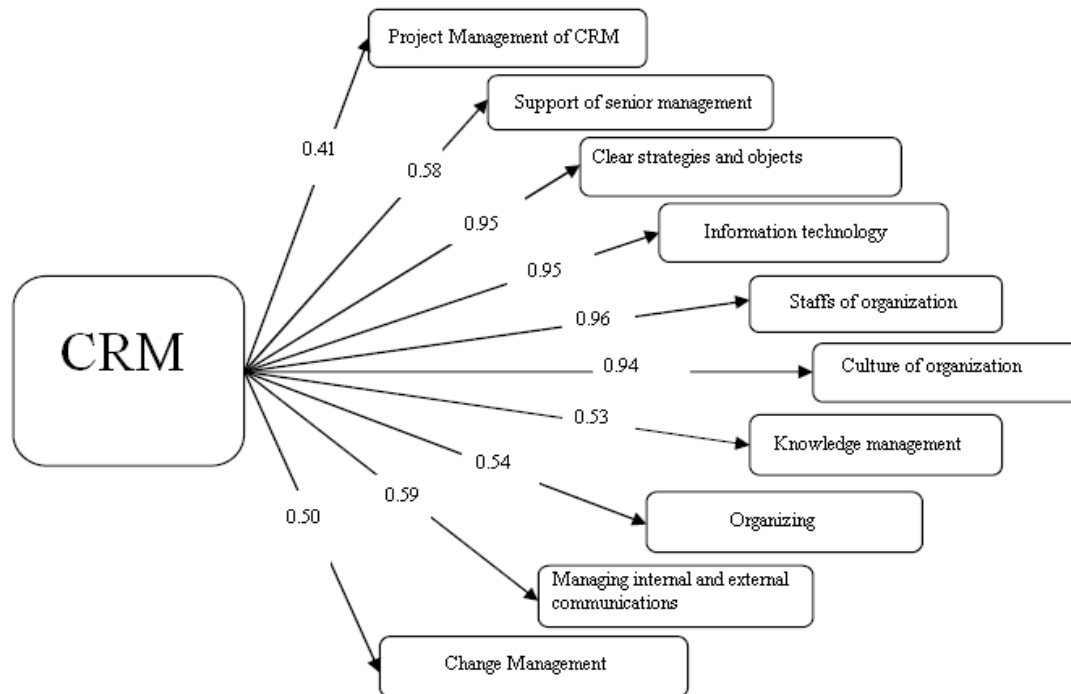
Figure-4
All factors of CRM

After organizational staffs, strategies and clear objects of CRM and information technology have the most effect on success of customer relationship management. The strategy and objects means that people should know philosophy of customer relationship management and be aware of object of implementing it. There should not be any ambiguous in implementing it. In addition, customer relationship management as a strategic point should be rooted from strategy of total organization. It should be consistent with other strategies such as human resource strategy and marketing.

In addition, role of information technology in customer relationship management would be facilitating different processes such as Customer Segmentation based on their value or predicting the behavior of customers. Information Technology Infrastructure is needed in order to protect these processes for effective communication in organization. IT system tools and Data Warehouse should be available for staffs for analyzing customer data correctly.

Conclusion

Staffs of organization are key elements for success of organization; they have significant effect on success of customer relationship management in Ghavamin bank of Karaj province. Staffs and employers are in frontline of each organization.

Customers in many organizations communicate with employers at first. Some of approaches for increasing knowledge of staffs about customers are explaining role of employers in this process and Creating payment and reward system based on customer orientation. Also, by paying attention to results of research, we suggest identifying training needs of people for Enhancing staff knowledge. Then, necessary knowledge be toughed to staffs. Employers should be justified about this matter that customer and customer orientation is value creator for organization and has significant share in gaining a competitive advantage. Implementing customer relationship management needs using all people in all units. The pay and reward system should be based on people performance in communication with customers as staffs gaining customer value and value orientation in competitive world.

In this paper, about strategy codification and clear objects we suggest using experts and consulting companies. In addition, we suggest codifying strategy of customer relationship management based on overall vision of organization. Long-term and short-term plans are expressed clearly in line with that. Using experiences of other organizations and companies who implement CRM has a large share in success of strategy codification and customer relationship management implementation.

Information technology is one of significant dimensions in success of customer relationship management. Information technology needs creating information systems, creating database, creating a system for Integration interaction. Creating integrated systems for supporting customer relationship management can be suggested here. Using suitable CRM software for implementing it is suggested too. It is notable that today many kinds of software are offered many of them suffer from lack of Integrated.

So utilizing suitable software can enable bank to gain customer relationship management.

In addition, as banks are not in suitable situation of knowledge management, organization, relationship management nowadays and average score of these factors is less than average so we offer some suggestions. i. Having enough knowledge about Resources, customers, business, makes bank success for implementing customer relationship management. Correct understanding of needs of bank in this field is necessary for it. Enough knowledge about business and process and increasing knowledge of employers and estimating their knowledge are important factors in knowledge management. We suggest to identify info Making processes information flow process and information needs and then shortages be obviated. ii. In discussion related to organization, Integration with customer interaction processes, understanding method of designing structure and paying attention to customer relationship management in all parts of organizational structure are notable. Creating a structure fit for customer relationship management and reengineering the structure can have significant effect on success of customer relationship management. iii. As customer relationship management is first priority of organizations, Retaining existing customers and making a long-term relationship for attaining a steady profitability, so some new forms of customer relationships are made which needs management. In addition by considering paradigm changing from product orientation to customer orientation, companies should have enough ability to supply needs of various customers.so we suggest to codify marketing strategy based on relationship with customer, identifying valuable customers, maintaining effective relationship with them.

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