ORGANIZATIONAL FEATURE OF BANKS AND PERCEPTION OF MANAGEMENT SYSTEM OF RELATION WITH CLIENT: CASE STUDY IN BANKMELLI DEPARTMENTS OF SISTAN AND BALUCHESTAN PROVINCE

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ABSTRACT

In today Business, client satisfaction and provision of his demands has vital role in organization objectives, and in another word, Business development key is to obtain client satisfaction. Therefore in big organizations such as banks, it is necessary to province monolith unit related to client's issues. This research investigates state of CRM process in Meli Bank of Iran. In addition, it investigates both advantages of application of CRM technology process and structure of section related to clients in chosen bank. Main objective of this research is to measure effective factors in perception of CRM. In this regard, using questionnaire tool in descriptive investigation of survey among statistical sample include 95 subjects from Meli Bank managers selected randomly and tested. Findings show that knowledge; innovation, ease and efficacy variables has significant effect on perception.

KEYWORDS: Customer relationship, Management technology perception, Electronic banking

World after industrial reveluton had basic change and evolution in every dimension. Trade and Business in human society was not exception in this public point and it had tangible variation cycle production and Business organization management in competitive market for not stay back, try various procedure and strategy for success. Business and marketing from simple and traditional state of past turn to complete professional activity and it need vast knowledge in different social, political, cultural, and economical and information technology background. By internet appearance and electronic trade development, business and trade procedure gain new form. According to electronic trade transaction volume, corporations face heavy competition. Electronic trade movement almost influenced all companies in all economics.

These companies are inevitable to enter electronic trade area. In regard to necessity and satisfaction effect and client loyalty to increase market share, organization view management of client relation as a tool to increase profitability. Aim of managing relation with client is capability of organization to province better service to clients through provision of monolith and automatic process to gather and process three sections of client service, marketing information and sale management to each other. Today, marketing is not just development, supply and sale; it added continuous development and sevices after sale following longterm relation with client. Loyalty in clients is a term that again more attention as a main element in success of companies and organizations in today business. Based on progress of technology and increase of competition, main challenge in front of every economic organization is to increase profit of organization. In hard situation of competition, in time and organized relation with clients, is best way to increase client satisfaction, increase sale and also decrease costs (Abasi and Torkaman, 2010)

Passage if industrial economic and removed of business geography borders and consequently increase of competition caused element in organization activities, organization find out this main point that keeping current clients is cheaper than attract new clients and best way to keep clients is to acuire their satisfaction. In addition research show that client satisfaction can cause reliable brand and consequently profit of institute. Managing relation with clients in 90 decade followed by communication and information technology development defined as a main approach in business aiming to return individual marketing (Eslami and Matenfis, 2009)

STATEMENTOF PROBLEM

In today trade world, concept of relation with client ismain focuses. While once service to client had low priority in organization, today, organization put their clients in centre of all activities and they review main marketing strategy and sale base on it. Issue growing in this ground is to expand option of client, and in organization such as banks has more sensitivity since client in service provision observed as a part of provided service. Therefore, strategy is toward individualization of this service for every client. Clients are vital element for bank and society expect banks in addition of try to attract accounts that cause profitability of banks and credit institutes, move with economical and social progress to provide better service, in a way that they provide clients need effectively and they be symphonic with society need (Modiriatedolati.com)

In last few years, due to economical-social problems and stafe banking system and more important of all, increase of demand more than supilt, always banks didn’t attention to client centre and its elements and they couldn’t use novel

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marketing effectively. People due to lack of attention and lack of value to their needs and demands and provision of same and similar services by all banks departments, has no motivation to visit banks departments, so clients inevitably visit banks to acquire primary needs and in another word, it is people that are in service of banks, not banks in service of people (Shahreki et al, 2010)

Appearance of private banks, additive competition condition and new economic condition, development of potential communication gain more importance. There is no doubt that to acquire this goal, there is need to apply new procedures and analysis of issues that in various levels of banks suggested, banking system must supply needed services of current society of country based on market structure and this cause increase of growth and supply economic welfare of country. To answer different expectation of clients, customer relationship management (CRM) system is helpful experience. Environmental changes caused banks pay attention to out fit themselves, recognize the needs and expectations of clients, because any bank that could identify these need better than the rival will be the winner in competition field. According to cited context, this is the question that what are related factors to perception of customer relationship management base on banking system organization features?

SIGNIFICANCE OF SUBJECT

In internet era, that customer has access to goods and various services, remaining bankig in this industry become harder. In this situation if customer’s needs could not satisfy easily or financial transactions become more complicated, surely they seek new level of services and they just choose institutes that provide higher level of services, better quality such as fast and efficacy service in touch point of contact center- call center, ATM, answer systems, Internet and bank departments. However, one must consider that technical capability can not ensure customers services, also analysis of business situation and knowing real needs of customers are opportunity that CRM is necessary for automation of services. Therefore, banks can use permanent CRM to obtain high competition privilege. Now, foreign banks user invest with customers and benefit from customer center strategy. Hence, Researcher in this investigation Try to identify related factors to customer relationship management. Identification of factors can help bank managers to make strategic decisions.

LITERATUREREVIEW

Modern banking and CRM position in bank system in past few decades, changes in delivery ways alter bankig industry. More than 28 years, banks used local banking procedure. Since 1980, entering relationship business and multiple application cause changes and banking industry influenced from it. Appearance of delivery ways and pay systems include system instead of cashier, contact center- call center instead of bank ATM, internet banking and credit card replace traditional financial transaction, banks migrate to novel electronic markets. Banks are financial and service institute that are in direct contact with customers to apply their products (services). Therefore in today competitive market, to have different strategy from rival strategies, inevitably, they gather customer’s behavior data, even satisfied and royal customers. Since, in change way, if we stay, others get throughus (Drucker Peter).

Mainfast example of this is banks competition to adjust their rate of account profit. Change of customer behavior in banks due to money issues have more sensitive activity and this need in time and accurate planning by banks managers. Customer relationship management can create and maintain individual relation with bank profitable customer through customer account, appropriate we of communication and information technology, process of customer monitoring obtain management and data assessment (Gilbert, 2003)

To conduct CRM process in banks, 4 grounds identified:

1. Create appropriate substructure to increase customer knowledge and customer perception of profitability.
2. Devotion of integrated source to customer centre strategies to increase profitability of customer.
3. Illustrate a view of market to comprehend customer value.
4. Integration of guideline planning and customer value management (Injazz, 2005)

CRM ADVANTAGES

Real value of institute is to attract new customers and preserve old customers. It is important for organization to know that value is not just more information and development technology but also it is in customer relationship management knowledge. If business turn customer data to information and use it to improve customer relationship, this cause customer loyalty that follow advantages:

- Low expense to attract new customer
- Decrease sale expense
- High profitability of customer
- Assessment of profitability
- Create stable value from business for customers
- Improve service methods and attract new customer (Injazz, 2003)
Customer relationship management

CRM is term that stem in automation of sale and centre mission summon and it was from middle decade of 1990. Since that time CRM through integration of customer data through sale section to summon centre interaction that it cause more informal interaction with customer.

This term expand through user organization and fast integrations and it cause software sellers that all claimed that they have integrated set of abilities that it was known as CRM. Before this, regulated marketing wanted to obtain information about preferences and interests of customers saved in data basis. This issues appeared as person to person marketing that provide suggestion regarding customer demands. Therefore CRM expand to provide safety and person to person relationship management and to provide useful long term relation with customers. In parallel way, tools based on internet such as electronic trade, internet marketing and person to person communication appeared. By having new technology, these products had competition out of CRM and they reached to electronic marketing. In a time CRM term and electronic marketing integrated with each other, this cause that electronic customer relationship management became famous in a short term. Still, there is a sign of transfer in the industry such as necessary use of electronic trade to increase value to customers and it refer as partner “relationship management” or to provide tools to hire sellers and it refer to employer relationship management. Similarly, enterprise resource planning (ERP) sellers recognize that in 360° option to customer (i.e. general idea) have to consider data transfer. Therefore, they expand complete software set with CRM abilities. In technology prespective, CRM include set of application that considers demands and needs of roles faced customer that it cause general and common data basis that supported by trade analysis tools (Osarenkhoe et al, 2007)

Technology Admission Model (ATM)

Technology admission model by Fred Davis suggested for prediction of admission and use of information technology (softwares and information system) in organizations and it is one of the most applicable models studied in information system of admission. Recently it is used to predicate internet banking admission. This model shows why users accept or oleny particular parts of information technology. Technology admission model showed in figure (1) Technology admission model is develop of logical function theory, and based on assume that two believes about ease of usage and usefulness of computer systems influence on person attitude and this leads to behavior tendency, then it create real behavior in usage of system (CElik, 2008).

![Diagram of Technology Admission Model (ATM)](image)

In investigation of various research context about customer relationship management (CRM) can observe following ewsults:

1. Research entitle key element of CRM acceptance in hospital from information system view and organization conducted by Hung et al in 2010 in size of organization, information system capability of organization, innovation of executive major managers and ability of knowledge management are effective features of organization acceptance of CRM (Hung et al, 2010).
2. Research entitle as effective factor on CRM acceptance in organization level conducted by Fakhredaei in 2006 in Iran navigation industry. Results of research showed organization feature toward change and CRM knowledge have positive effective on CRM acceptance (Fakhresaei, 2006).
3. Research entitle understanding CRM technology acceptance background in retail conducted by Peltier et al 2009 in retail industry of America. Results of this research determined CRM knowledge, change in company, personal Risk acceptance, education level and number of staff have positive effect on CRM acceptance process (Peltier et al, 2009).
4. Research entitle as CRM acceptance and its effect on organizational function conducted by Agnes 2009 in Hong Kong China in different service industries. Results of this research showed organizational feature toward change, market and innovation tendency has positive effect on CRM acceptance process (Agnes, 2009).
5. Research entitled as effect of customer relationship management on communication with customer conducted by Richard 2008 in Newzealand in different industries. Results of this research determined market and technology tendency of companies has positive effect on CRM acceptance process (Richard, 2008).

6. Research entitled as relationship with Customer, Technology, Market tendency and organization application by Wu 2002 in different industries of Canada. Results of research showed market tendency of companies has positive effect on acceptance process of CRM (Wu, 2002).

7. Research entitled as strategic value of CRM as a prespective to accept technology by Richard et al 2007 in different industries of Newzealand. Results of this research shoed that market tendency feature and technology tendency of companies has positive effect on CRM acceptance process (Richard et al 2007).

Research Objectives

Main objective of research is about customer relationship system acceptance base on organization features of bank. In this regard, following objective can obtain:

1- Measurement of customer relationship management acceptance variable, comprehended ease of use, comprehended usefulness, size of organization, innovation, customer relationship management knowledge.

2- Create relation between cited variables in from of cause model research.

Theoretical framework and conceptual model of research any research need theoretical framework. Theoretical framework is a basis that whole research is according to it. Theoretical framework is logical network, developed, described and complete between variables through process such as interview, observance and literature review and subject provided (Khaki, 2004).

Since, considering all elements effective on CRM acceptance is difficult, by using some index theory provided in this ground and base on research on literature review in CRM field and poll of masters and bank master thinkers, a model of this research (figure 2) obtained.

According to this model, five factors are effective on CRM acceptance that they are described:

In cited assumption variable definition are as follow:

- Organization size: Organization sizes define as a variable actually include number of whole staff (Rabins, 2009)
- Innovation: this variable means present products and new services obtained from creativity application in different work section of company. In addition, innovation is successful application of creative opinios in an organization (Rhee et al, 2010)
- CRM knowledge: this variable is related to staff knowledge about computer information systems and CRM technology (Fakhredaei, 2005).
- Comprehended usefulness: this define as amount of which person believe use of one tool and special procedure will promote work efficacy (Avlontis et al, 2005)
- Comprehended ease of use: it defines as amount that person believes use of special system base o body or mented endeavor doesn’t need hard try (Avlontis, 2005).
- CRM acceptance: this variable is about decision that organization consider for CRM application (Fakhredaei, 2006)

RESEARCH ASSUMPTIONS

According to cited model, assumptions of research are:

1. Organization size base on comprehended ease of use has effect on CRM acceptance.
2. Organization size base on comprehended usefulness has effect on CRM acceptance.
3. Innovation base on comprehended ease of use has effect on CRM acceptance.
4. Innovation base on comprehended usefulness has effect on CRM acceptance.
5. Customer relationship management knowledge base on comprehended ease of use effect on CRM acceptance.
6. Customer relationship management knowledge base on comprehended usefulness has effect on CRM acceptance.
7. Comprehended ease of use has effect on comprehended usefulness of customer relationship management.

RESEARCH METHOD

Recent research in aim prespective is developmental research. Since research objective is to develop knowledge in customer relationship management system.Method of execution in recent research is description focused on cause model. At last, gathering data and information method is field method.Statistical societies of recent research are
managers of Meli Bank departments of Sistan and Baluchestan province.

It should be noted that the total number of Meli Bank department is 120 departments. According to this that statistical society is total Meli Bank managers of Sistan and Baluchestan province and this is limited society, formula (1) used to determine sample number.

**Formula 1:**

\[
n = \frac{N \cdot z^2 \cdot \frac{\sigma^2}{x^2}}{\left(1 - \frac{N - n}{N}\right) + \frac{z^2 \cdot \sigma^2}{x^2}}
\]

It must be noted that sampling was a random sampling procedure.

In recent research, in order to use views and perspectives of Meli Bank department managers of Sistan and Baluchestan used questionnaire and answer range was 5 likert ranges from completely disagree to completely agree. This questionnaire is the result of library study and help and advice of professors and experts of university and bank. In recent research based on the presented model, 5 element of organization size, innovation, CRM knowledge, comprehended usefulness and comprehended ease of use determined as effective organization factors on customer relationship management. Then to assess the amount of effectiveness of every feature on acceptance of customer relationship management used questionnaire.

This questionnaire includes 2 main parts. First part of questionnaire compromise 5 innovation factors, CRM knowledge, size, comprehended usefulness and comprehended ease of use and its components that it had 39 close questions. To assess each of them, there is questions that ask manager idea and it is range from completely disagree to completely agree and very few to very high in 5 degrees. In second section of questionnaire, there is questions about personal features of respondents, this include: age, gender, education level, work background in bank, and also size of organization.

This research used the following tool for validity:
1. Use of expert professors views
2. Use of banking expert views
3. Study papers, books and journals that use this or similar questionnaire.

In this regard, to increase the validity of research measurement tool, first questionnaire handed to experts and using their opinions and revision, find questionnaire prepared.

To determine reliability of questionnaire used vonrback alpha coefficient to calculate cronbach alpha, initially one sample include 30 questionnaires pretest expanded between managers of Meli Bank department of Sistan and Baluchestan province. Then, using obtained data, cronbach alpha coefficient calculated. Alpha number for total research questions is more than %86 that this shows reliability of questionnaire.

In this research, to analysis data, any variable using SPSS software described in form of table and statistical index. Then to analysis data, test assumption and generalize results of sample to statistical society, structural equation model used visualPIS software.

**Analysis of findings**

Analysis of data to examine accuracy of assumption for any research has special importance. Raw data analyzed using statistical procedures, after process, users can have access to it. To analysis data and information, base on presented objectives, initially amount or number of variable based on data and score from questionnaire determined. Then, information description in form of tables and descriptive diagrams create general view of their distribution that can help in using various statistical patterns.

This part of analysis conducted by SPSS software. By determination of patterns, research assumption test applied through structural equation modulation and whole model tested through this procedure.

Cited analysis applied using visualPIS software. In figure (3), result of inferential method application presented base on research cause model:
To examine model determination coefficient state that 0.33 (intensity relation equal 0.57) suggested from acceptance of changes of customer relationship management by cited variables. This means research model mainly cover key variable on system acceptance of customer relationship management. Table (1) shows direct and indirect effect calculations of model variable on each other. According to this calculations, comprehended ease of use has highest direct effect (equal 0.442) on comprehended usefulness and knowled has highest indirect effect (equal 0.079) through comprehended ease of use on acceptance system of customer relationship management. After description of model application and determination of model as a good application apply research assumptions test.

<table>
<thead>
<tr>
<th>Variable name</th>
<th>Direct effect on</th>
<th>Indirect effect on</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organization size</td>
<td>Comprehended usefulness -0.021</td>
<td>Acceptance 0.302 multiply</td>
</tr>
<tr>
<td>Organization size</td>
<td>Comprehended ease of use -0.013</td>
<td>-0.021 make</td>
</tr>
<tr>
<td>CRM knowledge</td>
<td>Comprehended usefulness -0.013</td>
<td>-0.0063</td>
</tr>
<tr>
<td>CRM knowledge</td>
<td>Comprehended ease of use 0.243</td>
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<tr>
<td>Innovation</td>
<td>Comprehended usefulness 0.101</td>
<td></td>
</tr>
<tr>
<td>Innovation</td>
<td>Comprehended ease of use 0.091</td>
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<tr>
<td>Comprehended ease of use</td>
<td>Comprehended usefulness 0.422</td>
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<tr>
<td>Comprehended usefulness</td>
<td>System acceptance 0.302</td>
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</tr>
<tr>
<td>Comprehended ease of use</td>
<td>System acceptance 0.327</td>
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To examine model determination coefficient, the t-value state of 0.33 (intensity relation equal 0.57) suggested from acceptance of changes of customer relationship management by cited variables. This means the research model mainly covers key variables on system acceptance of customer relationship management. Table (1) shows direct and indirect effect calculations of model variables on each other. According to these calculations, comprehended ease of use has the highest direct effect (equal 0.442) on comprehended usefulness, and knowledge has the highest indirect effect (equal 0.079) through comprehended ease of use on system acceptance of customer relationship management. After describing the model's application and determining the model as a good application, research assumptions tests were applied.
Table 2: structural model results

| 1. organization size has effect on comprehended ease of use | unaccept |
| 2. organization size has effect on comprehended usefulness | unaccept |
| 3. innovation size has effect on comprehended ease of use | unaccept |
| 4. innovation size has effect on comprehended usefulness | unaccept |
| 5. customer relationship management knowledge has effect on comprehended ease of use | accept |
| 6. customer relationship management knowledge has effect on comprehended usefulness | unaccept |
| 7. comprehended ease of use has effect on comprehended usefulness of customer relationship management | accept |
| 8. comprehended ease of use has effect on CRM acceptance | accept |
| 9. comprehended usefulness has effect on CRM acceptance | accept |

DISCUSSION AND CONCLUSION

Research cause model test state that comprehended usefulness and comprehended ease of use can increase system acceptance of customer relationship management of Meli Bank department managers of Sistan and Baluchestan province. In addition, comprehended ease of use has significant effect on comprehended usefulness. In recent research, Rsq comprehended usefulness is 0.59%, Rsq of comprehended ease of use is 0.49% and Rsq system acceptance of customer relationship management is 0.33% shows that highest Rsq is related to comprehended usefulness. This means comprehended usefulness variable toward comprehend ease of use and system acceptance of customer relationship management has more effect than independent variable. It seems Meli Bank departments of Sistan and Baluchestan province have good position in gathering data and environmental information and distribution inside department. This data and information in system acceptance ground of customer relationship management has significant value. According to results of model test, no relation observed between innovation variable and system acceptance of customer relationship management.

Different reasons may cause this phenomenon, perhaps main reason is lack of innovation in advertise and lack of new services in Meli Bank department of Sistan and Baluchestan. In addition, no relation observed between organization size and system acceptance of customer relationship appropriate ability of risk management and severe substructure.

According to results of initial structure model, this is concluded:

1) CRM knowledge model has positive and significant effect on comprehended ease of use. That is CRM knowledge model base on comprehended ease of use equal 0.079 has positive and significant effect on system acceptance of customer relationship management. Compare research result with similar research over the word, it is observed other researchers acquire same result in their research. For example, Fakhredaei conduct research in 2006 in Iran navigation industry, they found that CRM knowledge has positive effect on system acceptance of customer relationship management.

2) Comprehended ease of use equal 0.442 has positive effect on comprehended usefulness. Comparing other research result with similar research over the world, observed other researchers in their research obtained same results. Alvonitis et al. 2005 found that comprehended ease of use has positive effect on comprehended usefulness. Therefore in Iran can consider this variable as organization feature effective on system acceptance of customer relationship management.

3) Consider this variable as organization feature effective on system acceptance of customer relationship management.

4) Comprehended usefulness equal 0.302 on system acceptance of CRM has positive and significant effect. Comparing result with similar research over the world showed other researchers obtains same result in their research. Alvonitis et al. 2005 found out that usefulness has positive effect on system acceptance of customer relationship management. Therefore in Iran, can consider this variable as organization feature effective on system acceptance of customer relationship management.

5) Comprehended ease of use equal 0.327 on system acceptance of CRM has positive and significant effect. Comparing this result with similar research over the world observed that other researchers obtained same result in their research Adam et al. 1992 in research entitle comprehended usefulness, ease of use and information technology use concluded that comprehended ease of use has significant effect.
on aim of use therefore in Iran also this variable can consider as organization feature effective on system acceptance of customer relationship management.

RESEARCH SUGGESTION

To increase system acceptance of customer relationship management among Meli Bank department managers of Sistan and Baluchestan province, following suggestion stated:

1. Research result shows that customer relationship management knowledge has effect on comprehended ease of use. Therefore following suggestion cited to improve customer relationship management knowledge among Meli Bank department managers of Sistan and Baluchestan province.
   - Hold class and education seminar for managers to increase information and manager knowledge of customer relationship management system.
   - Hold different course to become familiar with computer to increase knowledge and experience of managers from computer systems.

2. Research result showed comprehended ease of use has effect on comprehended use of customer relationship management. So to improve comprehended ease of use variable, following suggestion cited:
   - Hold education class and provide information and enough knowledge about use of customer relationship management.
   - Design software base on CRM system that have ease feature in use with mission power.

3. Research result show comprehended usefulness has effect on CRM acceptance system. Therefore, manager awareness from public resource of system of CRM such as current customers, relation with customer in real time with high speed, improve service to customer, increase competitive power of organization, know new trade opportunity to improve comprehended usefulness variable.

4. Test result showed comprehended ease of use has effect on system acceptance of CRM, needed suggestion cited in part 2 to improve comprehended ease of use.

SUGGESTION FOR FUTURE RESEARCH

Following suggestion cited for future research:

1- Conduct research in private banks and other state bank
2- Compare research in private banks and state banks
3- Conduct research in private banks

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