THE EFFECT OF USING CUSTOMER RELATIONSHIP MANAGEMENT SYSTEM ON CUSTOMER LOYALTY
CASE STUDY: ANSAR BANK'S BRANCHES IN EAST AZARBAIJAN

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ABSTRACT

The aim of the present study is to determine the effect of using customer relationship management system on customer loyalty. In this study, the effect of using customer relationship management system and its dimensions including the focus on key customers, competency, organizing the business process, knowledge management and using updated technologies is explained on customer loyalty. The present study is survey in terms of methodology, is analytical in terms of type and is applied in terms of purpose. Statistical population includes staff and customers of Ansar bank's branches in East Azarbaijan. Multi-stage cluster sampling method was used and the sample size was obtained for each of the customers and staffs as 385 and 192 using the Cochran's formula. In order to analyze the data, descriptive and inferential statistical methods were used. To describe the statistical variables, frequency distributions and measures of central tendency and dispersion were calculated and also for inferential tests of hypotheses Pearson's test and stepwise multiple linear regressions were used. To do the calculation of data analysis SPSS software was used. The study findings show that the use of customer relationship management systems can impact on customer loyalty and its dimensions such as focus on key customers have no significant relationship with customer loyalty, but its other dimensions such as organizing the business process, using updated science and technology have a significant relationship with customer loyalty. The factors influencing the adoption of customer relationship management systems on customer loyalty include organizing the business process and using updated science and technology.

KEYWORDS: Customer Relationship Management, Customer Loyalty, Focus On Key Customers, Organizing The Business Process, Knowledge Management, Using Updated Science And Technology

The term "Customer Relationship Management" was publicly mentioned for the first time in 1960 by management professors such as Peter Drucker and Theodore Levitt (Ghanbari, 2007, 9). Customer access to various channels of information and data distribution, and presenting goods for selecting a product in a compact and highly competitive environment in the market, have reduced their loyalty towards suppliers. For this reason, the question of how to effectively communicate with clients and their survival is one of the most important issues in Durability and stability of companies in the area of competitiveness and profitability (Teorandic, 2002, 327-312). Also, given that in recent years, customer expectations have increased in today's customer-oriented business conditions, customer relationship management is a necessity (Thompson, 2006, 1614).Today, many firms invested heavily on customer relationship management. However, according to various reports, the execution of these projects needs a high risk, so that according to Gartner reports its implementation success rate is less than thirty percent and it is difficult to justify the implementation costs (rigbiy et al, 2002, 109-101). Given the challenges the prevailing business environment, organizations are not

only trying to attract new customers but also adopted the strategy of keeping existing customers and improved their loyalty to the organization. Thus, the customer satisfaction is not enough and marketing should provide the improvement of customer loyalty more than ever. In this paradigm, establishing long-term relationships is aimed at with all stakeholders and most importantly the customer; in order to retain more customers and ensure the long-term market share and profitability of the organization (Osman et al, 2009, 250-239; Yoo, 2008, 57-41). From the 1980s, academic research has been done to show that successful companies in the field of customer loyalty have had considerable profit and growth. In this regard, in the early 1990s, an explosion occurred for the use of customer loyalty programs in different fields (Margarita, 2007, 62-52). Research shows that cost less than the cost of maintaining a loyal customer is less than the cost of customer adsorption (Javanmard and Sultan zade, 2009, 256-225). However, the applications of the concept of Customer Relationship Management in various fields, especially in the service sector is undeniable and cannot be ignored due to the difficulties and risks. Given the high importance of the implementation of customer relationship management

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in the banking industry, which is one of the major tools to compete and sustainable competitive advantage a proper mechanism should be developed and designed to help reduce the risk of data to facilitate its management. One of the reasons for the failure of CRM implementation so that different researchers have pointed out, is the Lack of tools and criteria for measuring and evaluating the relationship with customers, this concept of the organization as well as other concepts cannot be managed properly without being measured, Thus, a comprehensive tool for assessing the relationship with customers is essential (Rusta et al, 2012, 42). Hence, a comprehensive tool for assessing the relationship with customers is essential (ibid., 74). This paper aims to determine the impact of using customer relationship management system on customer loyalty.

RESEARCH THEORETICAL FRAMEWORK

Customer Relationship Management

Different definitions of customer relationship management are provided by the researchers. Some consider it as strategy, some consider as technology, some other consider it as information system (Thompson, 2004, 18). Customer relationship management is a process consisting of monitoring clients, collecting proper data, management and evaluation of data and finally real advantage of the extracted data in their interactions (Kim et al, 2010; 332-313). The main goal of customer relationship management is simply better understanding of customer behavior and enhances loyalty and profits (Zarali, 2009, 247). In Organizations often due to the reasons including greater continuity of services by them, high importance of maintaining and strengthening long-term relationships with customers and deeper relationship with customers have caused the effective factors of customer loyalty to be very important (Jayawardhena et al, 2007, 580-575).

According to studies, aspects of the customer relationship management are:

1- Focus on key customers: It includes the intense focus of organization on key customers, providing superior service and added value for customers by providing customization that is composed of parts including customer-oriented marketing, customer lifetime value, customization, and interactive marketing (Lee, 2000, 24-16). In relation-based marketing companies and customers play a role in different aspects of design, manufacturing and product and service? And this causes

a strong relationship between the company and the customer (Sin et al, 2005, 1290-1264).

2- Organizing the business process: Processes of customer relationship management requires a change in the organization and the business process structure For this purpose, organizational structure, organizational commitment and human resource management are important (Agarwal, 2004, 91-80). An issue that should be considered is commitment in the organization. For this purpose it is necessary to have instruments required in sales, marketing and technical expertise of other resources. Success in attracting and retaining customers depends on the commitment of resources to identify and meet the needs of key customers (Nicampa, 2001, 71).

3- Knowledge Management: The main reason of a company from the perspective of knowledge management is the transfer and application of knowledge. Knowledge can be gained by understanding customer experiences and information. Main aspects of knowledge management include knowledge creation, sharing knowledge and accountability. Knowledge about major customers is essential to the success of customer relationship management and can lead to the development of a learning relationship with customers, and significantly increase the competitiveness of the organization. Customer information can be received via interactive communication. Business intelligence tools such as data mining and data warehouse enables companies to use the Customer data into strategic business intelligence (Stefanou et al, 2003, 634-617).

4- Using up-dated technology: Computer Technologies are used in developing computerized communications and technology aligned with business objectives. The use of customer relationship management software enables companies to customize services to provide a higher quality and lower cost. It also leads employees to work better with customer contact points (Zinledin et al, 2005, 1290-1264).

Customer Loyalty

The most popular definition of loyalty goes to Yakubi and Kenz that define loyalty as a prejudice to behavioral response over time in which the person prefers a particular brand than other brands and made decisions as a mental commitment (Mc Mullan and Gilmore, 2008, 1094-1084). Loyalty is one of the key concepts in the field of marketing management that plays an important role in creating long-term benefits for the organization because loyal customers do not require extensive promotion efforts (Kalati, et al, 2008, 48-35). Customer loyalty is important in different

aspects. Loyal customers help the organization in determining the expected increase in sales and profit. In addition, customers who are familiar with the brand are likely to recommend it to their friends and relatives and affect the feedback and evaluation cycle of the product and these issues are critical in today's business environment (Allamehand Noktedan, 2009, 124-109). Loyalty is defined as follows: Loyalty is a strong commitment to repurchase a product or service in the future, so that the same brand or product is purchased despite the marketing efforts and potential competitors (Birelyet al, 2004, 255). Larson and Susana (2004) believe that: loyalty is creating customer commitment to doing business with a particular organization and procurement of goods and services (Larson and Susana, 2004, 48). Asail (1992) defines loyalty as a behavior on the brand. This led to the constant purchase of that brand (Wang et al, 2004, 173). Loyalty is the psychological processes that evaluate different alternatives on multiple criteria (Birely et al, 2004, 257). Another definition of loyalty is also provided which includes the concept of commitment by the customer: "Loyalty is a deep commitment to purchase a product or service again in the future that means buying one brand again despite environmental influences and marketing efforts of competitors to change behavior "(Taylor et al, 2004, 221).

RESEARCH REVIEW OF LITERATURE

Gul Houng And colleagues (2010), in a study entitled Understanding loyalty and customer satisfaction, provide a model in which introduce some factors such as reliability, service quality, perceived value (functional, emotional, social and financial) and costs change as factors affecting loyalty and customer satisfaction. But these factors do not necessarily affect corporate trademarks.

Rachel Yee et al (2009), in their study examined the relationship between employee loyalty, service quality, customer satisfaction and customer loyalty, and ultimately, the profitability. This study was conducted in 210 stores. The results showed that employee loyalty has a positive effect on Service quality and Service quality on customer satisfaction, customer satisfaction on customer loyalty and customer loyaltyon organization profitability.

Ullah Mudimigh (2009), presents a framework for Balanced Scorecard of customer relationship to evaluate these systems in Saudi banks and improve customer satisfaction and loyalty. The overall goal of this research is to identify the changes needed for adjusting the Balanced Scorecard to measure performance of customer relationship management. In this study, the indices of the sample and measurement are explained; so there is not holistic approach because other models have used the balanced scorecards.

Kim and Kim(2009), in their study measured its performance in their resource-based model based on the Balanced Scorecard framework. In this model, the causal relationships among the factors affecting the performance of customer relationship management are considered. In the infrastructure, information technology, management attitude, leadership, job satisfaction and employee behavior, market orientation and organizational direction are considered. In the process, attract, retain and development of customers have been considered; In customers dimension, value, customer satisfaction and loyalty and in organizational performance, customer value share equity, return on assets are emphasized.

Peltieret al (2009), in their study concluded that the Adopters of customer relationship management have more knowledge about their product, Higher levels of risk-taking tendency, are seeking greater competitive advantage, have A greater understanding of the complexities and threat and employees in the organization are willing to change their business.

Makizadeh et al (2009), in their study examined the relationship between service quality and customer loyalty in the face of commercial services. This paper proposes the aspects of service quality and its relation with customer loyalty. The results show that the there is a significant positive relationship between the quality of service encounters and service quality, customer satisfaction, and perceptions of the quality of his service encounter between perceived service quality and customer satisfaction and perceived service quality and customer loyalty, and loyalty customer and employee loyalty to the organization, customer satisfaction and customer loyalty among employees.

Amiri (2009), examined the study of service quality, customer relationship management and optimal planning, customer relationship management in the banking system in Shiraz. This paper reviews the components and dimensions of customer relationship management at Bank of Shiraz and the results show that the status of this bank is not ideal in many aspects of the bank in terms of functions and it Was observed that there is a significant difference between the perceptions and expectations of the customers from 47 components of customer relationship management in Tejarat banks of Shiraz except the eight components.

Akhavan and Haideri (2008), in a research entitled" customer knowledge management "provide an approach for competitive advantage and examined the main challenges in the way of competitive advantage by developing the conceptual model of customer relationship management based on knowledge management.

Koet al (2008), examined 94 clothing companies in Korea and identified the factors affecting adoption of CRM strategy, organizational maturity on information systems and product categories.

Seyyed Javadein (2006), in a study in the Export Development Bank of Iran, studied the factors affecting customer loyalty by using customer relationship management concepts. The main factors influencing customer loyalty were based on the management model including customer relationship in the form of personnel, processes and technology. The results of this study show that all the factors have a significant effect on customer loyalty and the highest effects were related to human factors (bank employees), technology and process variables.

Sin and colleagues (2005), in a comprehensive study regarding the factors affecting the deployment of customer relationship management concluded that the success of customer relationship management is based on four factors of focus on key customers , organizing the s our factors focus on key customers organize, knowledge management, and using updated technology.

RESEARCH THEORETICAL FRAMEWORK

According to the theoretical framework shown in figure 1, in this study, the effect of the independent variable and the effect of Customer Relationship Management System a focus on key customers, knowledge management, organizing business process and using updated technology will be explained in terms of attitude and behavior.
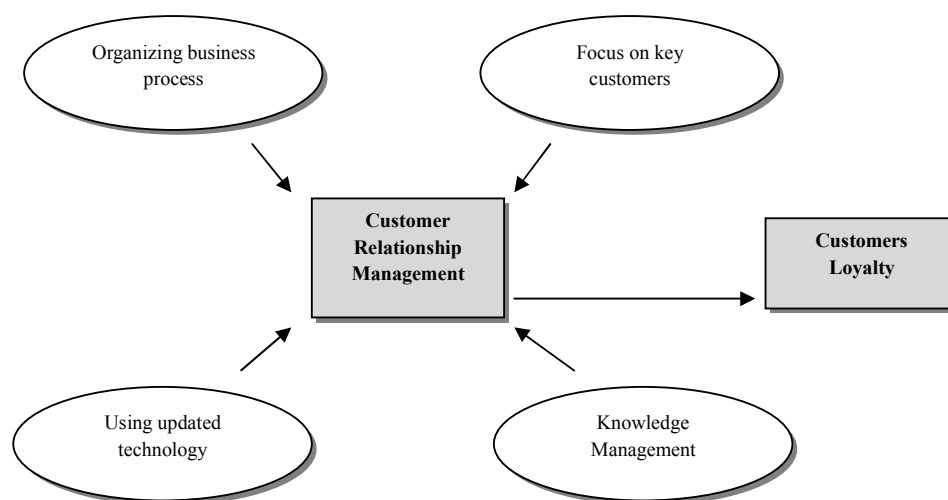

Figure 1: Theoretical framework

RESEARCH HYPOTHESES

The general hypothesis of this study is: "the use of customer relationship management system affects the customer loyalty." specific hypotheses for this study are:

1. Focus on key customers has an impact on customer loyalty.

2. Organizing business process has an impact on customer loyalty.

3. Knowledge management has an impact on customer loyalty.

4. Using updated technology has an impact on customer loyalty.

5. Factors affecting the adoption of Customer Relationship Management on Customer Loyalty involve focusing on key customers, organizing business process, knowledge management and using updated technology.

RESEARCH METHODOLOGY

Data collection method for this study is library and fields. In this research, to study the literature review of relevant theoretical and research background, the

written information including the Specialized books, journals and articles, similar theses and the information available on the internet and brochures and catalogs relating to the subject will be used. Data collection tool in this study is a questionnaire designed by the researchers. In designing the questionnaire, five option Likert scale from 1 to 5 will be used where 1 means completely disagree, 2 is disagree, 3 is no idea, 4 is agree and 5 is totally agree. The present study is survey in terms of methodology, is descriptive - correlation in terms of type and is applied in terms of purpose. Statistical population includes staff and customers of Ansar bank's branches in East Azarbaijan. Multi-stage cluster sampling method was used and the sample size

was obtained for each of the customers and staffs as 385 and 192 using the Cochran's formula. In order to ensure the validity of the questionnaire's questions, the comments of professors and scholars will be taken so that the questions on the questionnaire can evaluate the research subject. Thus, the content validity of the questionnaire will be evaluated. Questionnaire reliability will be evaluated using Cronbach's alpha. To gain reliability, a pilot test of a homogeneous population of 30 patients was randomly selected to be tested. Finally, after completing all questionnaires by members of the research sample, Cronbach's alpha reliability coefficient was calculated for the structures.

Table 1: Cronbach reliability coefficient to test the reliability of variables (structures)

Row	variables	N	mean	variance	Covariance	correlation	alpha coefficient
1	Focus on key customers	5	16.84	13.70	0.670	0.650	0.753
2	organizing business process	4	24.68	33.56	0.309	0.307	0.846
3	Knowledge Management	6	19.54	19.99	0.632	0.644	0.821
4	using updated technology	6	20.53	21.75	0.623	0.678	0.827
5	Customer Relationship Management	21	23.90	22.77	0.658	0.668	0.761
6	Customer Loyalty	25	13.41	11.30	0.517	0.520	0.748

RESULTS AND DISCUSSION

In order to analyze the data, Descriptive and inferential statistical methods are used and to describe the statistical variables, Frequency distributions and measures of central tendency and dispersion were calculated. Also for inferential tests of hypotheses Pearson and multiple linear regressions as step by step were used. For the calculation of the data analysis SPSS software was used.

Descriptive statistics of field variables in the study staffs

For the Frequency distribution, it is seen that 17/7% of questionnaires were completed in Ahar, 15/6% in Julfa, 16/9% in Kaleybar, 18/7% in Tabriz, 15/6% in Meyaneh and 15/6% in Shabestar. For the Frequency distribution of staff's gender, it is seen that 79/8% of the staffs are men and 20/2% are women and the most frequency is related to men. For the Frequency distribution of staffs' marital status, it is seen that 10/9% are single and 89/1% are married and the most frequency is related to married ones. For the Frequency distribution of staffs' educational level , it is seen that 1% of the staffs are under diploma ,25/4% are diploma, 6/2% are associate, 52/8% are bachelor, 14/5 are master and higher and the most frequency is related to the bachelor. For the Frequency distribution of staffs' total

monthly income, it is seen that 11% have less than 700000 Toman, 47/1% have between 700000 to 100000 Toman, 35/1% have between 1000000 to 1500000 Toman, 6/8% have between 1500000 to 2500000Tomanand the most frequency is related to the staffs with total monthly income of700000 to 100000 Toman.

Descriptive statistics of field variables in the study customers

For the Frequency distribution, it is seen that 18/7% of questionnaires were completed in Ahar, 15/6% in Julfa, 16/9% in Kaleybar, 18/7% in Tabriz, 15/6% in Meyaneh and 15/6% in Shabestar. For the Frequency distribution of staffs gender, it is seen that 23/7% of the staffs are men and 76/3% are women and the most frequency is related to men. For the Frequency distribution of staffs' marital status, it is seen that 36/9% are single and 63/1% are married and the most frequency is related to married ones. For the Frequency distribution of staffs' educational level , it is seen that 9/8% of the staffs are under diploma ,26/6% are diploma, 15/2% are associate, 33/8% are bachelor, 14/6 are master and higher and the most frequency is related to the bachelor. For the Frequency distribution of staffs' total monthly income, it is seen that 19/5% have less than 700000 Toman, 32/7% have between

700000 to 100000 Toman, 19% have between 1000000 to 1500000 Toman, 8/8% have between 1500000 to 2500000 Toman and 9/9% higher than 2500000 and the most frequency is related to the staffs with total monthly income of700000 to 100000 Toman.

For the frequency distribution of quantitative variables, Based on Table 2 it is seen that average age of employees is 39/85% with SD 6/59, the Customers age is 35/83% with SD 12/91, Psychological empowerment is 62/53% with SD 15/93, Meaningfulness is 70/21% with SD 17/91, Competency is 75/28% with SD 14/18, self- determination is 52/20%with SD 24/80, effectiveness is 58/95% with SD 20/65, Trust is 46/07% with SD 20/82, and Customers empowerment is 68/36% with SD 14/94.

Table 2: Frequency distribution of quantitative variables

Variable	N	Mean	Standard deviation	Curvature coefficient	Minimum	Maximum
Age of employees	190	39.85	6.59	-0.174	26	52
Age of customers	374	35.83	12.91	0.797	18	72
Customer Relationship Management	193	62.53	15.93	0.107	19.57	100
Focus on key customers	193	70.21	17.91	-0.467	5.56	100
Organizing the business process	193	75.28	14.18	-0.511	42.50	100
Knowledge Management	193	52.20	24.80	-0.002	0	100
Using the updated technology	193	58.95	20.65	-0.182	0	100
Empowering Customers	385	68.36	14.94	-0.398	15.74	100

Inferential tests

According to Table 5 it is seen that Pearson correlation coefficient of questions on Organizing the business process, Knowledge Management, Using the updated technology and Customer Relationship Management is obtained lower than 0/05 of Significance level. Since the Significance level is lower than 0/05 there is a significant direct relationship between the between the approaches of Organizing the business process, Knowledge Management, Using the updated technology and customer relationship management. Since the Pearson correlation coefficient of questions on Focus on key customers and customer loyalty were significantly higher than 0/05there is not a significant direct relationship between the between the approaches of focuses on key customers and customer loyalty.

Table 3: Correlation test between the independent variables with customer loyalty

Row	variables	test	Sig.	R	N
1	focuses on key customers and customer loyalty	Pearson Correlation	0.293	0.076	193
2	Organizing the business process and customer loyalty	Pearson Correlation	0.002	0.222	193
3	Knowledge Management and customer loyalty	Pearson Correlation	0.000	0.272	193
4	Using the updated technology and customer loyalty	Pearson Correlation	0.001	0.244	193
5	Customer Relationship Management and customer loyalty	Pearson Correlation	0.001	0.239	193

Inferential tests (regression Report)

Since customer loyalty and independent variables were measured as distance, so multiple linear regression test as step by step was used and among the predictor variables, the variables of organizing the business process and using the updated technology remained. Also in the table "5" it is considered that the Multiple correlation coefficient of the regression is equal to R= 0/601, and its coefficient is R^2= 0/361 and its corrected coefficient is R^{-2}= 0/355. According to table 6 and the variance analysis of Regression test it is concluded that the Linear regression is p=0/000. According to the table 7 it can be seen that the fixed regression coefficient is F=55/765, the approach of Organizing the business process is 0/840 and the approach of Using the updated technology is 0/173. Based on the information of table 8, the omitted variables from the model are focuses on key customers and Knowledge Management, thus the regression equation is according to the equation "1".

Equation "1:

Customers Loyal t= -9/860+0/840 (business process) +0/173 (Using the updated technology)

Table 4: Entered and removed Variables

model	Imported variables	omitted variables	method
1	Organizing the business process		Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).
2	Using the updated technology		Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).

Table 5: Summary of the regression model

Model	Correlation coefficient	Coefficient of determination	Adjusted coefficient of determination	Standard deviation
1	.590a	0.349	0.345	11.03519
2	.601b	0.361	0.355	10.95281

Table 6: ANOVA test for the detection of linear regression

	Model	Total scales	df	mean scale	F	Sig
1	Regression	12901.046	1	12901.046	105.941	0.000a
	Error	24111.546	198	121.775		
	total	37012.591	199			
2	Regression	13379.681	2	6689.841	55.765	0.000b
	Error	23632.910	197	119.964		
	total	37012.591	199			

Table 7: Coefficients of the remaining variables in the regression model

Model	Non- Standardized coefficients		Standardized coefficients	t	Sig.
	B	Standard deviation	Beta		
Remained	0.755	7.240		0.104	0.917
Organizing the business process	0.855	0.086	0.590	10.293	0.000
Remained	-9.860	8.937		-1.103	0.271
Organizing the business process	0.840	0.088	0.560	9.514	0.000
Using the updated technology	0.173	0.087	0.118	1.997	0.047

Table 8: Variables omitted from the regression model

	model	Beta In	t	Sig	Partial Correlation	Collinearity Statistics Tolerance
1	Focus on key customers	-0.030a	-0.527	0.599	-0.037	0.990
	Organizing the business process	0.048a	0.840	0.402	0.060	0.994
	Knowledge Management	0.001a	0.020	0.984	0.001	0.999
	Using the updated technology	0.000a	0.007	0.994	0.000	0.949
2	Focus on key customers	-0.043b	-0.747	0.456	-0.053	0.978
	Knowledge Management	0.033b	0.563	0.574	0.040	0.973

a. Predictors: (Constant) **:**Organizing the business process

b. Predictors: (Constant) **:**Organizing the business process; using the updated technology

c. Dependent Variable: Customers Loyalty

CONCLUSION

The general conclusion of this study is: "the use of customer relationship management system affects the customer loyalty". Proprietary study results corresponding hypotheses are as follows:

➢ Findings suggest that there is no significant relationship between focus on key customers and customer loyalty. That is, focusing on key customers has no effect on customer loyalty and the first research hypothesis is rejected.

➢ Findings suggest that there is a significant relationship between Organizing the business process and customer loyalty. That is, organizing the business process has an effect on customer

loyalty and the second research hypothesis is confirmed.

➢ Findings suggest that there is a significant relationship between knowledge management and customer loyalty. That is, knowledge management has an effect on customer loyalty and the third research hypothesis is confirmed.

➢ Findings suggest that there is a significant relationship between Using the updated technology and customer loyalty. That is, using the updated technology has an effect on customer loyalty and the fourth research hypothesis is confirmed. Seyyed Javadin(2006), in his study concluded that The main factors influencing customer loyalty, include customer relationship management in the form of manpower, processes and technology and in this study all factors had a significant effect on customer loyalty and the greatest impact was related to human factors (bank employees), technology and process factors.

➢ In conjunction with the fifth research hypothesis it must also be said that: the effective factors are the use of Customer Relationship Management on Customer Loyalty such as organizing the business process and using the updated technology. Thus these two aspects have remained and the two other factors were removed.

➢ Sin and colleagues (2005) in a comprehensive study regarding the factors affecting the deployment of customer relationship management concluded that the success of customer relationship management is based on four factors of focus on key customers , organizing the s our factors focus on key customers organize, knowledge management, and using updated technology.

➢ Akhavan and Haideri (2008), in a research entitled" customer knowledge management "provide an approach for competitive advantage and examined the main challenges in the way of competitive advantage by developing the conceptual model of customer relationship management based on knowledge management.

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