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**EVALUATION OF IMPLEMENTATION OF CUSTOMER RELATIONSHIP
MANAGEMENT IN GHAVAMIN BANK: STUDY OF BRANCHES OF THE CITY
ZAHEDAN**

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ABSTRACT

Given the issue of being customer-oriented and considering the needs of customers, the present research evaluates the implementation of customer relationship management in Ghavamin Bank. This research is an applied research and it is of descriptive – survey type. The statistical population of the research is composed of the customers of the branches of Ghavamin Bank of the city Zahedan. And with the random sampling method, a number of 196 customers were selected as the sample and the research-made questionnaire was distributed among them and data was gathered. The research results show that in customers' perspective, at the level of 99% confidence, implementation of customer relationship management is proper and satisfying in Ghavamin bank and it could make the customers relatively satisfied. In addition, six-dimensional ranking of customer relationship management in Ghavamin bank shows that in customers' perspectives, these indexes have not been implemented to the same extent in Ghavamin bank in the respect of satisfying them. Given the rates of the mean of observed means in the table, how the managers and employees of Ghavamin bank treat and response is at the first rank of desirability and making customers satisfied; sufficient and proper skill, knowledge and speed of the managers and employees of Ghavamin Bank in providing services is at the second rank; desirability of physical evidences and external factors of Ghavamin bank is the third priority; existence of the system of complaint, criticisms and recommendations of the customers in Ghavamin bank and using them is in the fourth rank, the rate of accessibility of the services of

Ghavamin bank in the fifth rank and ultimately the rate of desirability of the services of Ghavamin Bank (in terms of commission, diversity, being new and unique) is in the last (sixth) rank, it is the desirability of the implementation of customer relationship management in Ghavamin bank in the respect of making the customers satisfied.

Keywords: Customer – Customer Relationship Management – Services – Satisfaction – Ghavamin Bank

INTRODUCTION

In the present decade, considering customer or being customer-orientation is one of the basic concerns of the institutions and organizations. Therefore customer relationship management is a strategic necessity in all of the organizations and is an important and undeniable issue which can directly affect attracting and turning a customer to a loyal and permanent customer and subsequently, it leads to the increase of profitability of the institutions and organizations in the very competitive space (Mudimigh, *et al.* 2009). Today, based on the statements of the researches, attracting new customers is way more expensive than keeping the current and existing customers; in such way that the cost of attracting new customer is 7 to 10 times more than the cost of keeping old and current customers (Gebert, *et al.* 2003).

In the recent years, the organizations have specified that the customers are considered as their most important capital; therefore they see customers' relationships as profitable

interactions. A change in the behavior of customers in service and financial institutions especially in the banks has more sensitivity due to the monetary nature of their activities and the need for making an on time and accurate program by the managers of service and bank networks and requires accurate management (Plakotiannaki, 2005). This issue requires knowledge and awareness about customers and their potential profitability, service and production preferences of the customers, canals and priorities of contacting the customers, measuring the quality of services, stages and evidences which are affective in providing services for the customers; because a customer of a bank is equal to at least one asset. Generally, it can be said that customer relationship management is a competitive advantage for the organizations and organizations which seek competitive advantage shall pay more attention to this matter (Motmani and Jafari, 2009).

Given the fact that competition of the bank section has become severely intensified over

the years and Ghavamin bank also practices as a private bank which makes the customers satisfied by implementing customer relationship management and turns them to loyal customers; but it is not clear that this bank has been successful in this case or not. Thus, evaluation of customer relationship management in this bank is an important issue and it is the subject of this research; in fact this research seeks to find the answer to this question: has implementation of customer relationship management been proper in Ghavamin bank and made customers satisfied?

Customer relationship management

Customer relationship management is a consistent process and includes creation and application of the knowledge and intelligence of market in order to create and maintain a class of customers' relationships which has the most efficiency (Zablah, *et al.* 2004). In the present research, customer relationship management includes physical evidences and external factors, the rate of desirability of the services of Ghavamin Bank (in terms of commission, diversity, being new and unique), how the managers and employees of Ghavamin bank treat and response is at the first rank of desirability and making customers satisfied; sufficient and proper skill, knowledge and speed of the managers

and employees in providing services and also the system of complaint, criticisms and recommendations.

✓ **Quality of treatment and responsiveness:** it means how employees behave and interact with the customers and attempt to fulfill their needs which require tendency and ability of the employees (Hessami, 2011). What is meant by the above concept in this research, managers and employees sticking with their promises and commitments, solving the probable problems of customers with honesty and accuracy, high enthusiasm for providing services for customers, respective, polite and friendly behavior with customers, responsibility of accepting the mistakes in case of a mistake is made by the employees and also doing these affairs and providing services lacks error and mistake.

✓ **The rate of desirability of services:** it means the rate of satisfaction and compliance of the provided services with the needs of the customers (Mehrabi, babayi Ahari and Ta'ati, 2010). What is meant by this variable in the research is provision of diverse, up to date, innovative, advanced and unique services by the bank. Also the desirability and

properness of the cost and commission of providing services are also considered.

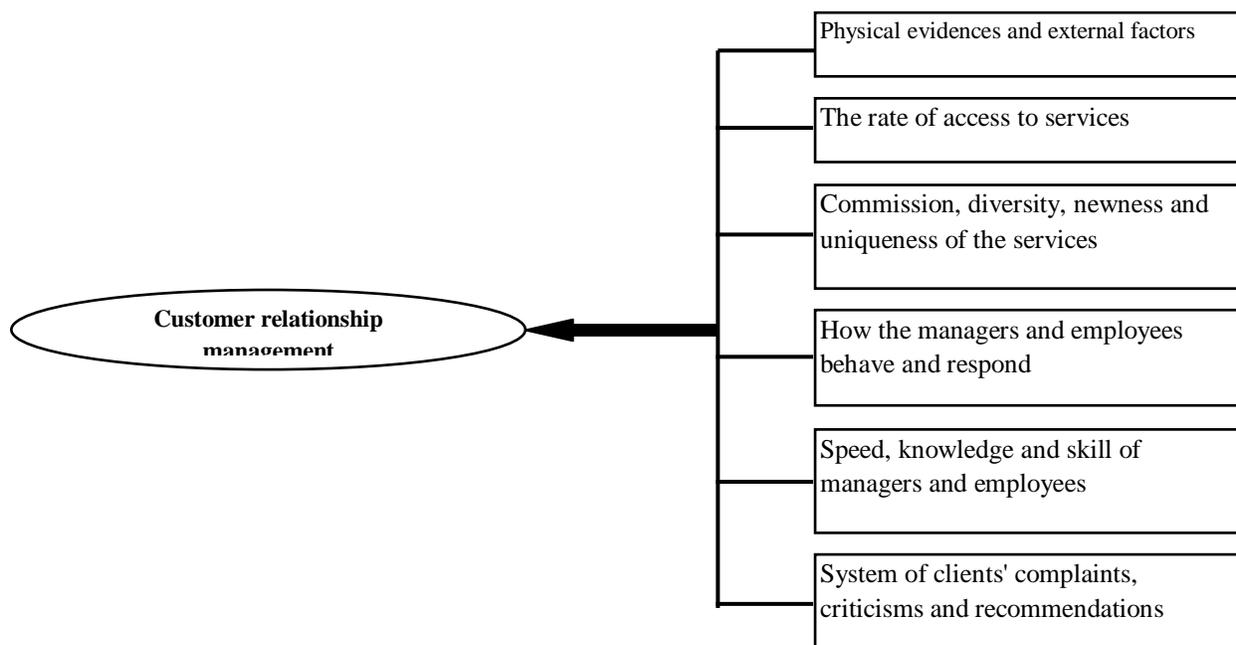
- ✓ **The rate of accessibility to services:** it means the easiness of customers' access to the required services which are provided by the organization. In fact, are the customers able to easily have access to the provided services by spending less costs and time? (Mirhadi, 2006). This concept is indicative of the existence of a sufficient number of branches in the city, geographical situation of the branch, possibility of using telecommunication devices such as telephone, internet bank, ATMs, mobile banks, e-mail, etc. in order to receive services, absence of long lines and also proper working hour of the branches of the bank.
- ✓ **Physical evidences and external factors:** it means appearance and what the customer sees and he or she mentally feels (Yazdanian, 2008). What is meant by physical evidences and external factors is the modernity of bank facilities, attraction of physical equipments and appearance of the branch including decorations, etc. beauty of the tools, items, forms and documents in terms of design and appearance and also clean and chic appearance of the employees.

- ✓ **Speed, knowledge and skill:** it means employees being able to provide services; because providing services requires having knowledge and skill so that they would be able to supply expected services (Seyed Javadin and Yousefi, 2006). In this research, the mentioned concept means employees having the proper and necessary speed in providing services, having sufficient and proper skill and knowledge to respond to the requests, needs and questions of the customers, personnel having the necessary skill to understand the needs and expectations of the customers and also employees providing services based on customers' interests and requests.
- ✓ **System of complaints, criticisms and recommendations:** it is the ability to easily present and report their criticisms and complaints or recommendations in the field of organization without fear (Ahmad Nejad, Reza hassanvi and Ghazanfari, 2009). In the present article, this concept means the possibility of presenting complaints, criticisms and recommendations in person, by telephone or internet, etc., bank personnel welcoming the criticisms and recommendations of the customers happily and with openness, presence of a

reference to respond to the complaints and to eliminate the created problems of the customers and using the recommendations and criticisms presented by the customers.

Theoretical framework of the research

Given the research purposes, the following theoretical framework (graph 1) can be presented:



Graph 1 – theoretical framework of the research

Research hypotheses:

In the respect of achieving the purposes required by the research, two groups of secondary and primary hypotheses were mentioned which are as follows:

Main hypothesis:

1. Implementation of customer relationship management is proper and satisfying in Ghavamin bank.

Sub-hypotheses:

- 1- Physical evidences and external factors are desirable and proper.

- 2- The rate of access to the services of Ghavamin bank is proper and easy.
- 3- Ghavamin bank provides proper and desirable services (commissions, diversity, being new and unique).
- 4- How the managers and employees of Ghavamin bank behave and respond to the customers is proper and satisfying.
- 5- Managers and employees of Ghavamin bank have proper and sufficient skill, knowledge and speed in providing services.

6- There is a proper system of complaints, criticisms and recommendations of customers in Ghavamin bank and it is implemented and reviewed effectively.

RESEARCH METHODOLOGY

This research is an applied research in terms of classification of researches based on their purpose and it is considered to be of the descriptive – survey research type in terms of how the required data (research design) is achieved. The statistical population of the research is composed of the customers of the branches of Ghavamin bank of the city Zahedan which is a number of 7 branches and with the census method, all of the branches of the bank are considered. In this research, a number of 196 persons were selected among customers with the random method by using the Cochran formula and the research questionnaire was distributed among them and then gathered. Firstly, the required information for the theoretical principles and subject literature was gathered in the library and then in order to analyze and test the hypotheses, the required data was collected like the method of field research among customers of the branches of Ghavamin banks of the city Zahedan. Based on components and indexes of customer relationship management (6 dimensions: physical evidences and external factors, the rate of

access to services, commission, diversity, newness and uniqueness of the services, how the bank managers and employees behave and respond, speed, knowledge and skill of managers and employees, system of customers' complaints, criticisms and recommendations); which were extracted and a questionnaire was designed based on a 5-option Likert spectrum and by considering 6 components and indexes based on extracted on studies and also views and opinions of respected professors and managers and respected experts of the bank and after the reliability and validity of the questionnaire was confirmed, the required data was gathered. Given the mentioned hypotheses and based on the research questionnaire, the descriptive statistics were used to show the general information of the statistical sample and inferential statistics (One-Sample T-test to answer the primary hypothesis a – and secondary hypotheses a – and Friedman ranking test to answer to the primary hypothesis b).

RESEARCH FINDINGS

Testing the hypotheses

Title of the secondary hypothesis -1: Physical evidences and external factors are desirable and proper.

Given the secondary hypothesis – 1, the physical evidences and external factors of

Ghavamin bank have been reviewed. In this hypothesis, factors such as modernity, newness and updated bank facilities, attraction of physical equipments and appearance of the branch including decoration, etc., beauty of tools, items, forms and documents in terms of design and appearance and also regulated, cleat and chic

appearance of the employees have been mentioned in the questionnaire. The test hypotheses and the results of the statistical test of the reviewed hypothesis are as follows and are provided in table 1:

$$\begin{cases} H_0: \mu < 3 \\ H_1: \mu \geq 3 \end{cases}$$

Table 1 – results of one-sample T-test for secondary hypothesis -1						
Test value=3						
Variable	Number	Mean	Standard deviation	Value of statistic	Openness degree	Significance level
Desirability of physical evidences and external factors of Ghavamin bank	196	3.76	0.76	13.00	194	0.001

The results of table 1 indicates that the mean and standard deviation of the response of customers to the desirability of physical evidences and external factors of Ghavamin bank are respectively 3.76 and 0.76 which is more than the assumed value of t (which has been considered to be 3) and the value of t-statistic is equal to 13.00 which is significant at the of 99% ($t=13.00, df=195, P<0.01$). Therefore, the H_0 is rejected and the opposite hypothesis is confirmed; which means that physical evidences and external factors of Ghavamin bank is desirable and proper in the perspective of customers of the branches of Ghavamin bank.

Title of secondary hypothesis -2: The rate of access to the services of Ghavamin bank is proper and easy.

The secondary hypothesis -2 reviews the rate of accessibility to the services of Ghavamin bank. In order to review this variable, measures such as presence of a sufficient number of branches in the city, geographical situation and proper location of the branches, possibility of using telecommunication devices such as telephone, internet bank, ATMs, mobile banks, e-mail, etc. in order to receive services, absence of long and boring lines and also proper working hour of the branches of the bank have been provided in the questionnaire.

The test hypotheses and the results of the statistical test of the reviewed hypothesis are as follows and are provided in table 2:

$$\begin{cases} H_0: \mu < 3 \\ H_1: \mu \geq 3 \end{cases}$$

Table 2 – results of one-sample T-test for secondary hypothesis -2						
Test value=3						
Variable	Number	Mean	Standard deviation	Value of statistic	Openness degree	Significance level
Rate of accessibility of services of Ghavamin bank	196	3.50	0.85	7.61	195	0.001

The results of table 2 indicates that the mean and standard deviation of the response of customers to Rate of accessibility of services of Ghavamin bank are respectively 3.50 and 0.85 which is more than the assumed value of t (which has been considered to be 3) and the value of t-statistic is equal to 7.61 which is significant at the of 99% ($t=7.61, df=195, P<0.01$). Therefore, the H_0 is rejected and the opposite hypothesis is confirmed; which means Rate of accessibility of services of Ghavamin bank is desirable and proper in the perspective of customers of the branches of Ghavamin bank.

Title of secondary hypothesis -3:Ghavamin bank provides proper and desirable

services (commissions, diversity, being new and unique).

This secondary hypothesis reviews the properness and desirability of the provided services in Ghavamin bank in terms of commission, diversity, newness and uniqueness of the services. In this respect, components such as provision of diverse, innovative, advanced and up to date services by the banks and also receiving a proper commission and cost in providing services have been mentioned.

The test hypotheses and the results of the statistical test of the reviewed hypothesis are as follows and are provided in table 3:

$$\left\{ \begin{array}{l} H_0: \mu < 3 \\ H_1: \mu \geq 3 \end{array} \right.$$

Table 3 – results of one-sample T-test for secondary hypothesis -3						
Test value=3						
Variable	Number	Mean	Standard deviation	Value of statistic	Openness degree	Significance level
Proper and desirable services (commissions, diversity, being new and unique).	196	3.21	0.73	3.64	195	0.001

The results of table 3 indicates that the mean and standard deviation of the response of customers to Proper and desirable services (commissions, diversity, being new and unique) are respectively 3.21 and 0.73 which is more than the assumed value of t (which

has been considered to be 3) and the value of t-statistic is equal to 3.64 which is significant at the of 99% ($t=3.64, df=195, P<0.01$). Therefore, the H_0 is rejected and the opposite hypothesis is confirmed; which means Proper and desirable services (commissions,

diversity, being new and unique) is desirable and proper in the perspective of customers of the branches of Ghavamin bank.

Title of secondary hypothesis -4:How the managers and employees of Ghavamin bank behave and respond to the customers is proper and satisfying.

In the secondary hypothesis -4, how the managers and employees of Ghavamin bank treat customers and respond to them has been reviewed. In order to review this variable, measures such as implementation of their commitments and promises by the managers and employees, solving the probable

problems of customers with honesty and accuracy, high enthusiasm for providing services for customers, respective, polite and friendly behavior with customers, responsibility of accepting the mistakes in case of a mistake is made by the employees and also doing these affairs and providing services lacks error and mistake have been mentioned.

The test hypotheses and the results of the statistical test of the reviewed hypothesis are as follows and are provided in table 4:

$$\left\{ \begin{array}{l} H_0: \mu < 3 \\ H_1: \mu \geq 3 \end{array} \right.$$

Table 4 – results of one-sample T-test for secondary hypothesis -4						
Test value=3						
Variable	Number	Mean	Standard deviation	Value of statistic	Openness degree	Significance level
The rate of satisfaction of customers of how managers and employees of Ghavamin bank treat and respond to them	196	4.02	0.57	22.99	195	0.001

The results of table 4 indicates that the mean and standard deviation of the response of customers to The rate of satisfaction of customers of how managers and employees of Ghavamin bank treat and respond to them are respectively 4.02 and 0.57 which is more than the assumed value of t (which has been considered to be 3) and the value of t-statistic is equal to 22.99 which is significant at the of 99% ($t=22.99, df=195, P<0.01$). Therefore, the H_0 is rejected and the opposite hypothesis

is confirmed; which means that the rate of satisfaction of customers of how managers and employees of Ghavamin bank treat and respond to them is desirable and proper in the perspective of customers of the branches of Ghavamin bank.

Title of secondary hypothesis -5:Managers and employees of Ghavamin bank have proper and sufficient skill, knowledge and speed in providing services.

Given the secondary hypothesis -5, which reviews the speed, skill and knowledge of the managers and employees of Ghavamin bank in providing services, factors such as employees having the necessary and proper speed in providing services, employees having sufficient and proper skill and knowledge to respond to the requests, needs and questions of the customers, presence of the necessary skill in personnel to understand

the needs and expectations of customers and also employees providing services based on customers' interests and requests are the measures which have been provided in the questionnaire.

The test hypotheses and the results of the statistical test of the reviewed hypothesis are as follows and are provided in table 5:

$$\begin{cases} H_0: \mu < 3 \\ H_1: \mu \geq 3 \end{cases}$$

Table 5 – results of one-sample T-test for secondary hypothesis -5						
Test value=3						
Variable	Number	Mean	Standard deviation	Value of statistic	Openness degree	Significance level
proper and sufficient skill, knowledge and speed in providing services	196	4.01	1.20	10.91	195	0.001

The results of table 5 indicates that the mean and standard deviation of the response of customers to The rate of satisfaction of customers of how managers and employees of Ghavamin bank treat and respond to them are respectively 4.01 and 1.20 which is more than the assumed value of t (which has been considered to be 3) and the value of t-statistic is equal to 10.91 which is significant at the of 99% ($t=10.91, df=195, P<0.01$). Therefore, the H_0 is rejected and the opposite hypothesis is confirmed; which means that proper and sufficient skill, knowledge and speed in providing services is desirable and proper in the perspective of customers of the branches of Ghavamin bank

Stating the secondary hypothesis -6: There is a proper system of complaints, criticisms and recommendations of customers in Ghavamin bank and it is implemented and reviewed effectively

The secondary hypothesis -6 reviews and evaluates the system of complaints, criticisms and recommendations in Ghavamin bank. In order to achieve this purpose, factors such as the possibility of presenting complaints, criticisms and recommendations through various communication methods such as in person, by telephone or internet, etc., bank personnel welcoming the criticisms and recommendations of the customers happily and with openness, presence of a reference to respond to the complaints and to eliminate the

created problems of the customers and using the recommendations and criticisms presented by the customers are the measures which have been mentioned in the questionnaire of the research.

The test hypotheses and the results of the statistical test of the reviewed hypothesis are as follows and are provided in table 6:

$$\begin{cases} H_0: \mu < 3 \\ H_1: \mu \geq 3 \end{cases}$$

Table 6 – results of one-sample T-test for secondary hypothesis -6						
Test value=3						
Variable	Number	Mean	Standard deviation	Value of statistic	Openness degree	Significance level
a proper system of complaints, criticisms and recommendations of customers in Ghavamin bank	196	3.60	0.75	10.25	195	0.001

The results of table 6 indicates that the mean and standard deviation of the response of customers to The rate of satisfaction of customers of how managers and employees of Ghavamin bank treat and respond to them are respectively 3.60 and 0.75 which is more than the assumed value of t (which has been considered to be 3) and the value of t-statistic is equal to 10.25 which is significant at the of 99% ($t=10.25, df=195, P<0.01$). Therefore, the H_0 is rejected and the opposite hypothesis is confirmed; which means that a proper system of complaints, criticisms and recommendations of customers is desirable and proper in the perspective of customers of the branches of Ghavamin bank.

**Stating the main hypothesis:
Implementation of customer relationship management is proper and satisfying in Ghavamin bank**

The main hypothesis has evaluated the implementation of customer relationship management and variables: physical evidences and external factors, the rate of access to the provided services (in terms of commission, diversity, newness and uniqueness), how the bank managers and employees behave and respond, speed, knowledge and skill of managers and employees, system of customers' complaints, criticisms and recommendations have been reviewed and analyzed.

The test hypotheses and the results of the statistical test of the reviewed hypothesis are as follows and are provided in table 7:

$$\begin{cases} H_0: \mu < 3 \\ H_1: \mu \geq 3 \end{cases}$$

Table 7 – results of one-sample T-test for main hypothesis						
Test value=3						
Variable	Number	Mean	Standard deviation	Value of statistic	Openness degree	Significance level
Implementation of customer relationship management in Ghavamin bank	196	3.68	0.55	16.12	195	0.001

The results of table 7 indicates that the mean and standard deviation of the response of customers to The rate of satisfaction of customers of how managers and employees of Ghavamin bank treat and respond to them are respectively 3.68 and 0.55 which is more than the assumed value of t (which has been considered to be 3) and the value of t-statistic is equal to 16.12 which is significant at the of 99% ($t=16.12$, $df=195$, $P<0.01$). Therefore, the H_0 is rejected and the opposite hypothesis is confirmed; which means that Implementation of customer relationship management is desirable and proper in the perspective of customers of the branches of Ghavamin bank.

CONCLUSION

Conclusion and analysis of the findings of the primary hypothesis

The main hypothesis has evaluated the implementation of customer relationship management in Ghavamin bank. Given the results of the test shown in the tables 8 and 4, at the level of 99% confidence, claiming properness and satisfactory of the implementation of customer relationship management in Ghavamin bank can be

accepted. In other words, as it was expressed in the above sections (secondary hypotheses), customer factors: physical evidences and external factors, the rate of access to the provided services (in terms of commission, diversity, newness and uniqueness), how the bank managers and employees behave and respond, speed, knowledge and skill of managers and employees, system of customers' complaints, criticisms and recommendations have been confirmed.

Given the nature of the present research, the results obtained from analyzing the hypotheses cannot be compared to the results of the researches of the others. But generally, it can be said that the results obtained from this research is compliance with the results of the researches of Yazdanian (2008), Seyed Javadin and Yoosefi (2006), Mirhadi (2006), Koogkloo and Kayermassi (2012), krasniko , Jayachandran and Kumar (2009) and Rotman (2006).

Given the general and primary hypothesis of the research, it is recommended:

- Creating customers' database and consistently analyzing the customers'

information and interests in order to provide services with excellent quality and compatible with their needs and requests which therefore lead to the increase of satisfaction and creation of loyalty in the customers.

- Paying attention and reinforcing the culture of being customer-oriented in the bank. In other words, in the postmodern age, in which a consideration of culture and spirituality is superior to other considerations, the spirituality and culture of the customers shall be at the top of the work program and by respecting the existential personality and beliefs of the individuals, and prove the advantage of the bank series in applying the opinions and what gives the customers peace and leads to the fulfillment of their personal and cultural needs. In such case, the customers target and select the banks with inner peace and with a wonderful power and satisfaction; because they have been considered in various human aspects (material and spiritual dimensions) and they have been satisfied.
- Creation of a separated unit in the marketing unit in order to do advertisements and design proper advertisement brochures and banners which give proper information in terms of

using services to the customers and also creating an IVR which would explain all of the services and products of the organization for the services.

- Paying attention to individuals at the time of hiring them in terms of spiritual and personal features; which means that their attitudes are reviewed and evaluated in terms of treating the customers and being patient in responding and also the rate of their humility and modesty and also emphasizing on the personnel through directives on considering courtesy and respecting the customers and paying attention to them and also developing an instruction in terms of how the bank employees respond to the customers.
- The final point is that Ghavamin bank shall always organize their work activities in the views of their customers in order to succeed compared to their competitions and managers shall also be completely informed of all of the services provided by the bank so that they would remake the processes if necessary.

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