The Relationship between Service Quality, Customer Relationship Management Staff BSI

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Abstract

The aim of this study was to investigate the relationship between customer relation management and quality of service in senior management and customers of Saderat Bank in Guilan Province. The study method is correlational. The population of study was all senior managers and clients of Saderat bank branches in Guilan Province and of that number, 120 were selected through random cluster sampling. Questionnaires of customer relationship management and quality of banking services were used to collect data. The data were analyzed by Pearson correlation and multivariate regression analysis using simultaneously method and SPSS software. The results showed:

1- There is a significant positive relationship between customer relationship management and quality of banking services.

2- There is a significant positive relationship between focus on customer and quality of services in Saderat bank.

3- There is a significant positive relationship between organized according to customer and quality of services in Saderat bank.

4- There is a significant positive relationship between knowledge management and quality of services in Saderat bank.

5- There is a significant positive relationship between technology with customer and quality of services in Saderat bank.

Keywords: customer relationship management, quality of services.
1. Introduction

Banking and financial services are an important part of service industry. Global financial services landscape is changing rapidly. Today, with the advancement of information technology, new systems has been produced which can help for reducing organization internal costs, better interaction with the environment and ultimately creating profit. One of these tools is customer relationship management. Customer relationship management is a term to describe that how interaction with customer and management of activities can be done to sustainable and effective communicate with customer (Bridson, 2004).

CRM includes all aspects of communication and interaction with customers and users. It should be noted that customer relationship is not limited to commercial organizations, But the terms equivalent to this discussion in government agencies can be the client (customer), services (marketing), honoring the client (customer relationship management) and legitimacy and survival (profitability) as well as in the supplying firms, client (customer), services (products) (Chio, 2005).

Today competition to improve service quality as a key strategic issue for organizations that are active in the service sector is known. Organizations that achieve a higher level of service quality will have higher levels of customer satisfaction as a prelude to achieving sustainable competitive advantage. Banking system, which is an important component of the economy of each country's and has a very heavy responsibility, is not the exception. Banks today, need to special attention to the quality of their services for long competition (Fornier, 2008).

Undoubtedly, customer satisfaction and even encouraging them by service quality, in the first place need to know their needs and desires and then transfer these demands into a situation that goods and services are produced. This is due to the ever-increasing complexity of economic, social and cultural systems not happen on their own will, but systematic methods and procedures need to convert these concepts into the organizational process. Also changing demands, needs and expectations of customers is an undeniable fact, so should first determine what the customer wants and then went in search of the means of its realization (Arianpour, 2006). Research also shows that customer satisfaction can lead to a prestigious brand and thus the profitability of the institution. Customer relationship management is defined and has evolved along with the development of ICT as an important approach in business with the aim of returning the individual marketing, in the 90s (Nejai, 2012).

2. Literature Review

Due to globalization, if an organization has a desire to succeed and wants a major share of the market and benefited its own, the customer must put all its own affairs. In this regard, is mentioned 10 applications on the customer and explaining how to make customer satisfaction:

- Developing a vision, a mission and values of the organization in order to customer satisfaction
- Quality as one of the most important factors in the growth and development of organizations and customer satisfaction
- Understand customers' expectations
- Create favorable expectations on customers
- The key to customer satisfaction is in the management of human resources.
- Make a commitment to serve in all levels of the organization
- Reducing the administrative duties of staff and direct them towards Experts Affairs, monitoring and planning
- Re-engineering (management of organizations transformation)
- Project of evaluation by staff
- Management of customer complaints

The customer-focused organization is an organization that aims to anticipate customer requests on issues that are most important for them and know customer satisfaction as guarantee of their capital and return on investment. Customer service is always on the forefront of thinking and planning and leads to change and improvement in the life and problems that are responsible for keeping customers satisfied and an organization that its performance results is measured based on the expectations and demands of customers. The real criterion for value of a firm in terms the community and its owners is customer satisfaction and without this no business cannot survive and create jobs or provide lives of those who work in it and offer the service. In this regard, attracting customer-focused personnel, who have prominent features of human communication in their behavior, is essential (Ardikhani, 2012).

Given that the banking industry is a key element of every economy and customers have a key role in it, it can be expressed special attention to the needs and demands of customers, including the significant issues of Iran and the world. The role and importance of the customer in companies and banks due to impact on the growth and survival of the bank's in the competitive market and also for its benefits for them, has led to be accepted that understand customer satisfaction is a necessity and all banking units having the customer orientation and all of their action be on the attracting customers and satisfying him (Ardikhani, 2012).

Communication skills and good human relations of managers and employees creates pleasant feelings and positive effect on customers and is an effective help to play his role in carrying out the mission and attract more customers. In the past two decades, services and maintenance and increasing competitive pressures have created significant changes in the banking industry. These changes is pushed banks to adopt banking strategies, especially marketing. Relationship marketing have defined as increasing revenue of bank by building profitable relationships between customer and banks over time. So in this approach, customer satisfaction has a great importance (Arianpour, 2006).

One of the main reasons that banks use applications in modern banking, is the obtaining and maintaining customer in long-term and giving value to him that is called «customer relationship management". CRM applications can be used to support the entire customer-focused processes in banks, regardless of size and level including marketing, absorb liquidity and customer service. Today, in order to maintain competitiveness, all organizations are looking for ways to develop, maintain a set of customer, product, service and information during marketing and sales, services and support and product development units, which are based on CRM (Elahi, 2008).
Customer relationship management is based on the exchange of value between the customer and the bank and emphasizes on the value created in this relationship. Therefore, banks' attempt to develop long-term relationships with customers based on creating value for both sides is the main goals in customer relationship management; in other words, the purpose of relationship with the customer, is to provide benefits through mutual exchange and act on promises and a business strategy and through it, banks create beneficial relationships based on optimize customers' receivable and perceptual value (Sharbatoghi and Amirekhlasi, 2008).

One of the most important management and qualitative techniques that provides interaction between generation and marketing and sale, is QFD technique and Refers to methods of software that helps organizations to manage communicate with customers by structured manner. A simple example of CRM is a database containing customer information of an organization that help management and sales or services staff of organizations to adapt customers' needs with their products, their needs of services to be reminded etc (Heidari, 2005).

3. Previous Research

Bahrami (2012), in a study examined the relationship between total quality management and knowledge management from the perspective of faculty members at Isfahan University and Isfahan University of Medical Sciences. Methods: This descriptive, correlational on the total number of faculty Isfahan University (491) and Medical Sciences (n = 594) was conducted in the academic year 2011-12. Sampling method was stratified-random and proportional to size (300 students). Research tool include standard questionnaire of comprehensive quality management based on the Baldrige model and standard Questionnaire of Knowledge management components based on Pastor; that their validity using content validity and their reliability by coefficient (Cronbach’s alpha $r_1=.87$) and ($r_2=.91$) was calculated. Analysis of data using SPSS 18 software, and t and ANOVA test, and multiple regressions was performed. in Esfahan university except leadership, strategic planning and human resource management and Isfahan University of Medical Sciences, except Focus on customer, data analysis, strategic planning and process management , the mean of all the criteria of comprehensive quality management was higher than average. Also average of all components of knowledge management at the Esfahan university except for refining knowledge and in Isfahan University of Medical Sciences, all components were higher than average. The correlation coefficient between scores of measures of comprehensive quality management and knowledge management component in the level of $P\leq .05$ was significant at two universities and the results of multiple regression showed that the relationship between measures of comprehensive quality management and knowledge management was significant.

Conclusion: comprehensive quality management measures can be effective in the proper functioning of the organization as well as its impact on knowledge management increases the efficiency of organizations.

Rezaei Dizgah (2011), in a study examined the relationship between organizational citizenship behavior and service quality in hospitals of Guilan Province. Objective: To determine the relationship between organizational citizenship behavior and service quality in hospitals of Guilan Province. Materials and Methods: This study is descriptive correlational
and the analysis units is the organization. The study population included public and private hospitals of Guilan. The sample, according to the available information was selected by the researcher, which included 22 government hospitals and 4 private hospitals. Data collection method was field and a data collection tool was questionnaire; SERVQUAL Questionnaires contains 22 questions to measure service quality and organizational citizenship behavior Questionnaire contains 15 questions; which with the approval of experts and professors, confirmed the validity of both Questionnaires and Cronbach's alpha was used to test the reliability of the questionnaire. Cronbach's alpha for the organizational citizenship behavior variable .83 and for variable of service quality .90 were obtained. And given that calculated alpha was higher than .70, the questionnaire had a good reliability. 

**Conclusion:** there is a direct relationship between the organizational citizenship behavior and service quality in hospitals; that by enhancing the organizational citizenship behavior in hospitals, customers' satisfaction can be absorbed with the quality of the services.

Nasiri (2009), in a study measured customer satisfaction of Saderat bank in regard to customer-oriented strategy. Customer-oriented strategies to components of quality of service, cost of service, access to the services, the feature of variety of services and how to respond to complaints as the independent variable and customer satisfaction as dependent variable was considered and for test the hypotheses X2, and compromise test was used to measure the intensity of the relationship. That there is a significant relationship between qualities of service, access to the services, a variety of services, how to respond to complaints and customer satisfaction rate. But there is no significant relationship between customer satisfaction and service fee.

Naeimi (2011), in a study examined the impact of the foundation of relationship marketing on customer loyalty in Tabriz city banks. To test the hypotheses, Z test and Spearman correlation coefficient was used. The results showed that the quality of communication has an impact on customer loyalty; gain the trust of our customers has a positive effect on customer loyalty, conflict Management of Bank has an impact on customer loyalty, bank commitment is a positive and significant impact on customer loyalty.

In Mondiale's research (2006), entitled influence of relationship marketing on customer loyalty in British state banks, the results showed that Relationship marketing fundamentals such as trust, commitment, conflict management and communication quality has a significant and positive impact on customer loyalty further.

Joliyang and Hang research (2007), entitled impact of relationship efforts of retail seller on customer attitude and his behavior inclination showed that behavioral sequence of relationship marketing has impact on customer. In this study, was attempted to examine the influence of specific behaviors on the willingness of customers by providing a model and consider that as a sign to continue its relationship with the company or disconnect. The research was done on customers of a famous bank of Thailand called X, Y, Z. Results showed that retailers with doing relationship efforts associated regular clients have a positive impact on the attitude and willingness of customers.

Bloumer (2008), offered a model of how the impact of the mental image, service quality and customer satisfaction on his loyalty. The findings suggest that the mental image, indirectly
and through quality of service effects on loyalty. On the other hand quality of services both directly and indirectly affects loyalty. In addition, in this study it was found that validity and position in the market is considered relatively important and influencing on the loyalty to banking services.

4. Research Hypothesis

The main hypothesis
- There is a relationship between Customer Relationship Management and Service Quality in Saderat Bank.

Hypotheses
- There is a significant positive relationship between focus on customer and quality of services in Saderat bank.
- There is a significant positive relationship between organized according to customer and quality of services in Saderat bank.
- There is a significant positive relationship between knowledge management and quality of services in Saderat bank.
- There is a significant positive relationship between technology with customer and quality of services in Saderat bank.

5. Research Methodology

The present study is the correlation type; and because this study sought to examine the relationship between customer relationship management (as predictor variables) with quality of service (as dependent variable), therefore correlation method was used.

The population of the study is all senior managers and clients of Saderat bank branches in Guilan province. In this study, random cluster has used. For this purpose, Gilan province was divided into three regions of Central, East and West and 15 branches are selected at random from each region and 120 senior managers and bank customers are selected for sample.

Reading books, articles and researches caused to researcher are more familiar to the subject, objectives and dimensions and using this feedback, the results were scientifically evaluated as well as the suggestions offered. A questionnaire was used to measure research data. Also in this study, according to research hypothesis, statistical analysis of multivariate regression analysis, Pearson correlation coefficient was used.

6. Statistical analysis and hypothesis testing
6-1- Descriptive analysis of research data

Descriptive statistical characteristics of the studied variables are presented in Table 1.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Mean</th>
<th>Standard deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>The quality of service</td>
<td>65.400</td>
<td>6.691</td>
</tr>
<tr>
<td>Focus on customers</td>
<td>16.49</td>
<td>1.918</td>
</tr>
<tr>
<td>Appropriate organize</td>
<td>19.40</td>
<td>2.224</td>
</tr>
<tr>
<td>knowledge management</td>
<td>18.93</td>
<td>2.321</td>
</tr>
</tbody>
</table>
As seen in the above table the mean of service quality variable is 65.4 with a standard deviation 6.691, the mean of Focus on customers variable is 16.49 with a standard deviation 1.918, the mean of Appropriate organize variable is 19.40 with a standard deviation 2.224, the mean of knowledge management variable is 18.93 with a standard deviation 2.321 and the mean of Technology with customer variable is 21.87 with a standard deviation 2.437.

6-2- Comprehensive analysis of research data

Table 2. Dual Variable correlation and partial predictor with the quality of service

<table>
<thead>
<tr>
<th>Variable</th>
<th>Dual Variable correlation</th>
<th>Partial relationships</th>
</tr>
</thead>
<tbody>
<tr>
<td>Focus on customers</td>
<td><strong>.343</strong></td>
<td>.128</td>
</tr>
<tr>
<td>Appropriate organize</td>
<td><strong>.483</strong></td>
<td><strong>.366</strong></td>
</tr>
<tr>
<td>knowledge management</td>
<td><strong>.379</strong></td>
<td>.149</td>
</tr>
<tr>
<td>Technology with customer</td>
<td>.211</td>
<td>-.052</td>
</tr>
</tbody>
</table>

Dual Variable correlation: correlation for predictor of quality of service
Partial correlation: correlation for any predictor and quality of service with controlling other predictors

According to the data of the above tables, the research hypothesis examined:

The First hypothesis: There is a significant positive relationship between focus on customer and quality of services in Saderat bank.

Based on the data in the table above, calculated correlation coefficients between the focus on customer and services quality in the level of \( P < .01 \) is meaningful (\( r=.343, P=.000 \)). In other words, if our focus on customer increase then services quality will increases.

The second hypothesis: There is a significant positive relationship between appropriate organize and quality of services in Saderat bank.

Based on the data in the table above, calculated correlation coefficients between appropriate organize and services quality in the level of \( P < .01 \) is meaningful (\( r=.483, P=.000 \)). In other words, if appropriate organize increase then services quality will increases.

The third hypothesis: There is a significant positive relationship between knowledge management and quality of services in Saderat bank.

Based on the data in the table above, calculated correlation coefficients between knowledge management and services quality in the level of \( P < .01 \) is meaningful (\( r=.379, P=.000 \)). In other words, if knowledge management increase then services quality will increases.

The fourth hypothesis: There is a significant positive relationship between Technology with customer and quality of services in Saderat bank.

Based on the data in the table above, calculated correlation coefficients between Technology with customer and services quality in the level of \( P < .01 \) is meaningful (\( r=.211, P=.000 \)). In other words, if technology with customer increase then services quality will increases.

7. Conclusions and findings

According to the findings, it can be said that many organizations such as banks, due to the importance of customer relationship management and its potential, competitive advantages are realized. These organizations are making changes to their business processes, as well as
creating technical solutions which enable them to attract new customers, maintain current customers and maximize customer retention period. Also concept of relationship with customer in the business world today is the center of attention. What is changing today is the extent of giving authority to the customer. The customer also is the lifeblood of banks, So society expects of the banking system while trying to attract deposits and allocate them useful economic activities that eventually led to the profitability of banks and credit institutions, In parallel with the all-round economic and social progress as well as move so effectively take steps in realizing the expectations and needs of your customers and coordinate themselves with the needs of the community.

Maintaining relationship with the customer is a long-term problem and instead results and current consequences should be attention to future consequences. On the other hand, organized according to customer is measured with rate of satisfaction customer. To guide knowledge to organizational goals and gaining a sustainable competitive advantage, organization managers have to manage knowledge. Bank managers should raise their abilities in this field, be familiar with a Knowledge Management Strategy and make Service environment, knowledge-based and interactive between the human forces to information and knowledge shared and managed easily between them. Whatever technology used in the banking system is more up to date, as well as increased service quality and customer satisfaction with the service provided is greater.


8. Suggestions based on research findings

- Banks are responsible for the maintenance of citizens’ funds by law and should be these funds spent on constructive purposes and infrastructure and development and promote their country and should be emphasized to this principle in any marketing strategy.
- Today, most banks will face with a dynamic environment, all banks both large and small kids due to lightning changes in competitive conditions and market conditions to attract and retain business customers are the top priority of their programs.
- An important factor in the success of banks is to provide services quickly and accurately and create the impression to the customer that the customer feel satisfied with the service he received from the banks is very important.
- Banks must pay more attention in formulating and implementing strategy on preparation services.
- Banks should pay special attention to important activities for to improving innovation and quality.

9. Suggestions for future research

- It is recommended that these studies be performed on college campuses.
- Next researchers to species of the time dimension begin their research that it would not be a problem.
- It is recommended that this research be done with another questionnaire.

10. Restrictions and barriers

- Method of this research is correlation study that makes it difficult to causal conclusions about findings.
- This research was done within a certain time (2013-2014).
- Time consuming questionnaires
- Fatigue participants and their willingness to answer the questions of the test superficial without thinking that we should be cautious in generalizing the results.
- Lack of scientific resources
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