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EFFECTS OF E-CRM ON THE SERVICE ATTRIBUTES AND QUALITY OF CUSTOMER-BANK RELATIONSHIP

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A R T I C L E I N F O	A B S T R A C T
	This paper investigates the effect of electronic Customer Relationship Management (e-CRM) on the service attributes and quality of customer-bank relationships, for a study case of Maskan Bank Branches in Tehran. This is applied research in terms of objective and it is descriptive and quantitative in terms of data nature. The statistical population of this research includes the customers who use the Maskan Bank electronic communication service in Tehran city. According to results, the implementation of e-CRM affects the services attributes and quality as well as the outcomes of Customer Relationship with bank Maskan. In addition, the e-CRM implementation also has an indirect effect on relationships quality and outcomes through customer-based service attributes. This study find that the education and communication duration with bank as an intervening variable affects each of the e-CRM variables, the quality and outcomes of customer-bank relationships. **Disciplinary**: Management Sciences (Banking Management). ©2020 INT TRANS J ENG MANAG SCI TECH.

1. INTRODUCTION

The relationships management with electronic customers is the result of one of the fundamental changes in the business beliefs and paradigms and that change of organizations approach is from mass and general relationships with different customer groups to *one-to-one* and *virtual* relationships with them through IT and communications, which is a kind of trading strategy to increase the volume of customer financial transactions with the bank. The e-CRM is a customer-based marketing strategy that deals with the most valuable assets of an organization, which is its customers. It addresses all customer-related financial and business processes. It creates value both for the organization and the customer. Information technology should be used to present this value and implement this strategy. Therefore, e-CRM can lead to the most surprising evolution of the

transition from product-driven differentiation to customer based differentiation.

Electronic customer relationship applications were developed with e-banking. These types of operational programs give organizations the ability to care for their customers through the web and reach customers' demands on time. This is one of the differences between CRM and e-CRM, which changes from service providing-service receiving CRM to web-based CRM. The evolution of e-CRM has been associated with the e-business that transforms traditional business from mass production to mass customization.

With the emergence of e-CRM, the banks should no longer see the digital advantage of customer relationships as an option, they should consider it an indisputable necessity. Of course, the e-CRM did not obsolete traditional marketing, but empowered it. One of these empowerment makers is the IT tool that marketers can use to develop an online technology. e-CRM for banks in this era is considered as a strategic investment. A bank can be successful in having the best customer relationship strategy.

2. THEORETICAL FUNDAMENTALS AND RESEARCH BACKGROUND

2.1 CRM & eCRM

There are many definitions of CRM. In the definition given by Galbreath and Rogers (1999), CRM is defined as follows: activities undertaken by a company to identify, find, attract, develop and maintain the loyalty of profitable customers by providing responsive goods and services to suitable customers through responsive channels at a reasonable cost and time, CRM facilitates relationships between companies and customers, business partners, suppliers and employees. Another definition provided by Hamilton(2001) states: The process of storing and analyzing the vast amount of data produced by the sales calls, customer service centers, actual purchased, supposedly yielding greater insight into customer behavior. CRM also allows the company to behave differently with a variety of customers. In the other definition provided by Swift (2000), CRM is an enterprise approach to understanding and influencing customer behavior through meaningful communications, in order to improve customer acquisition, customer retention, customer loyalty, and customer profitability CRM is a comprehensive strategy and process of inventory, management and data sharing with key customers to create great value for the company and customers.

As the scholars acknowledge, CRM has five benefits. It simplifies the customers work for exchange transactions, focuses on end-users of products and services of organizations, redesigns the processes of dealing with customers, makes the organization profitable, and creates loyalty in the customer. The e-CRM application provides profiles and history of every organization's contact made with its customers, and is a combination of hardware, software, applications, and managerial obligations. Whose goal is to improve customer service, build a relationship and maintain a customer base. e-CRM does not only include software and technology, but also includes business processes based on a customer- based strategy and includes a wide range of topics, tools, and practices ranging from the proper design of digital goods to pricing and loyalty programs.

The Sweeny Group has defined CRM as "all the tools technologies and procedures to manage improve or facilitate sales, support and related interactions with customers, prospects and business partners throughout the enterprise."

In this research, e-CRM refers to establishing the electronic communication by the customer with the bank through four communication channels defined in the system, including the bank's website, e-mail, telephone (call center) and mobile.

2.2 SERVICE ATTRIBUTES

Past research and scientists' views show that there is a big gap between the implementation of e-CRM and the outcomes that this gap should be addressed by responsive variables. The variable that fills this gap is called customer-based service attributes. The attributes of customer-based services in this research are defined as CRM and e-CRM activities, in other words, as a result of e-CRM and CRM outcomes in the bank from the customer perspective. Using the information of experts and previous studies, the dimensions of customer- based services attributes are presented in Table 1.

Table 1: Dimensions of service attributes (Sivaraks et al, 2011)

Dimension	information provision	References
Information	Accurate information provision	Jutla et al. (2001), Kos et al. (2001), Pan and Lee (2003)
	Relevant information provision	Jutla et al. (2001), Kos et al. (2001), Pan and Lee (2003)
	Responsive information provision	Jutla et al. (2001), Kos et al. (2001), Pan and Lee (2003)
	Timely access to accurate information	Anton (1996), O'Halloran (2003)
	Complete information provision to customer	Goodhue et al. (2002), Kos et al. (2001)
Customer convenience	Personalized information and services	Nykamp (2001), Peppers & Rogers (1993)
	Provide consistent data	Goodhue et al. (2002), Peppard (2000)
	Providing information on the conditions of services purchase and use	Feinberg and Kadam (2002)
Communication channel	Opportunities to interact with bank	Kos et al. (2001), Peppard (2000), Wilson et al. (2002)
	Contact at any time	Boonajsevee (2005)
	Contact at any place	Boonajsevee (2005)

Consequently, it forms the overall impression that a customer has concerning the complete relationship with a business, including different transactions (Wong & Sohal, 2002). Relationship quality comprises several key components that reflect the overall nature of relationships between firms and their customers (Hennig-Thurau et al, 2002).

Therefore, in this research, the purpose of the study was to determine the overall quality of the relationship, including the bank's attention to the customer's demands, the importance of the relationship with the bank for the client, the advantage of the relationship with the bank for the client, the customer's prominence of the relationship with the bank, the bank-customer respect, the bank's flexibility to the customer demands and attention to the customer needs by bank. Also, the purpose of trust is to maintain customer information by the bank, lack of bank's mistakes in executing customer's requests, and the full trust of the client to the bank. The purpose of customer satisfaction includes diversification, quality, speed and desirability of the services provided by the bank, as well as the general customer satisfaction of the bank service. The purpose of the commitment is to include customer perspective and foresight on its relationship with the bank, the commitment of the bank to fulfill the customers' demands, and the customer's commitment to continue its relationship with the bank. The purpose of loyalty includes the permanent selection of bank services by the client, the choice of the bank as the main service provider by the customer, perspective and customer investment in the bank and the best choice for the client in the selection of bank. Also, the purpose of giving advice to others is to offer a bank service by client to his friends and connecting with friends and acquaintances about the bank's terms and conditions.

2.3 Research background

The history summary of internal researches in Table 2 and the background summary of foreign research is reported in Table 3.

Table 2: Internal Research Background in Iran.

Authors	Outcomes
Hashemian & Haeri (2012)	deployment of the e-CRM system in Pars Online Shiraz Co caused Increase customer satisfaction, better cooperation with customers, legal commitment to customers, greater customer trust in the company and, in general, the better loyalty of the customers.
Mohammadi et al., (2012)	e-CRM implementation has positive significant relationship with customer loyalty.
Mirzaei (2012)	Effects of e-CRM implementation among different banks are significantly different.
Ziauddini et al., (2012)	e-CRM has a positive and significant relationship with all the quality factors of the bank's communication with customers, which has the greatest effect on the loyalty factor and also its least is related to the commitment factor.
Fazaeli et al., (2011)	Electronic Satisfaction and trust is effective on the electronic loyalty of online banking customers.
Qodousi (2011)	There is a significant relationship between e-CRM and customer loyalty levels.
Hosseini et al., (2006)	e-CRM has a direct positive effect on the quality of communication and the indirect effect on the results of communication.

Table 3: Foreign Research Background.

Authors	Outcomes
Alim & Ozuem (2014)	Delivering personalized services to customers using e-CRM information leads to customer satisfaction and loyalty.
Anumala & Reddy (2007)	Keep in touch with customers Provide effective personalized services to customers Access to customer up to date information Improve the security of customer transactions Interacting with customers and creating satisfaction in them Creating Facility for Customers Increasing the speed and accuracy of service delivery Customer trust in bank services
Kennedy (2006)	Increasing customer interaction and communication Manage customer contact points Personalization and electronic loyalty The source of competitive advantage
Yu-Lin (2005)	Increasing sales Improving customer relationship Improved efficiency and effectiveness in providing services to customers
Jelassi & Enders (2004)	Increase customer satisfaction Attract new customers Permanent recruitment of transit customers Maximize customer relationship with the bank Establish long-term customer relationship with minimal cost Reduce customer complaints Increased profitability of low profit customers Focus on valued customers
Shan & Lee (2003)	relationship speed between customer and bank Improved service quality Achieve competitive advantage Keep relation with customers Increase profitability
Fjermestad & Romano (2003)	Serving the customer in better ways Maintaining valuable customers Increasing analytical capabilities in the organization
Dyche (2001)	Improved customer service Development of relationships Maintaining valuable customers Upgrading image of customer value

3. HYPOTHESES AND MODEL

This research hypotheses include three main hypotheses: the first hypothesis consists of three sub-hypotheses and the second hypothesis includes four sub-hypotheses as follows.

H1: e-CRM implementation has a positive effect on the service attributes that customers receive.

H1a: The implementation of e-CRM has a positive effect on the information that customers receive.

H1b: The implementation of e-CRM has a positive effect on customer convenience.

H1c: e-CRM implementation has a positive effect on customer communication channels.

H2: e-CRM implementation has a positive effect on the outcomes and quality of customer relationship with the bank.

H2a: The implementation of e-CRM has a positive effect on the overall quality of customer-bank relationship.

H2b: e-CRM implementation has a positive effect on the customers trust in the bank.

H2c: e-CRM implementation has a positive effect on customer satisfaction.

H2d: The implementation of e-CRM has a positive effect on the commitment of bank customers.

H2e: The implementation of e-CRM has a positive effect on loyalty of bank customers.

H2f: The implementation of e-CRM has a positive effect on the willingness to advise others.

H3: e-CRM implementation has indirect effect on the quality and outcomes of customer relationship with the bank through the service attributes that customers receive.

According to the research hypotheses obtained by reviewing the theoretical fundaments, the model of this research is shown in Figure 1. Therefore, the independent variable is the e-CRM implementation model and the dependent variables of the service feature model and the relationship quality. In this model, the service feature includes three dimensions of information, customer convenience, and communication channels, and the quality of the relationship and the relationship outcomes also include six dimensions of the overall quality of relationship, trust, satisfaction, commitment, loyalty and advice to others. Also, the e-CRM implementation through the service quality has an indirect effect on the quality and the outcomes of the relationship.

4. METHODOLOGY

The statistical research population is the Maskan Bank customers in Tehran who have contacted Maskan Bank using electronic communication tools. Therefore, the statistical population of this research has two common traits. Due to the wideness of the statistical population and the lack of access to its entire members, the stratified random sampling method was used based on geographic regions, because the number of electronic customer is different in each region to another region. Each customer is considered a sample unit. The Cochran formula was used to determine the required sample size. The total statistical sample size was estimated using the Cochran formula according to the size of the statistical population, which is equal to 485 people. Then, according to Table 4, the sample size for each class of the statistical population was calculated by determining the ratio of members' number of each class to the total number of community members.
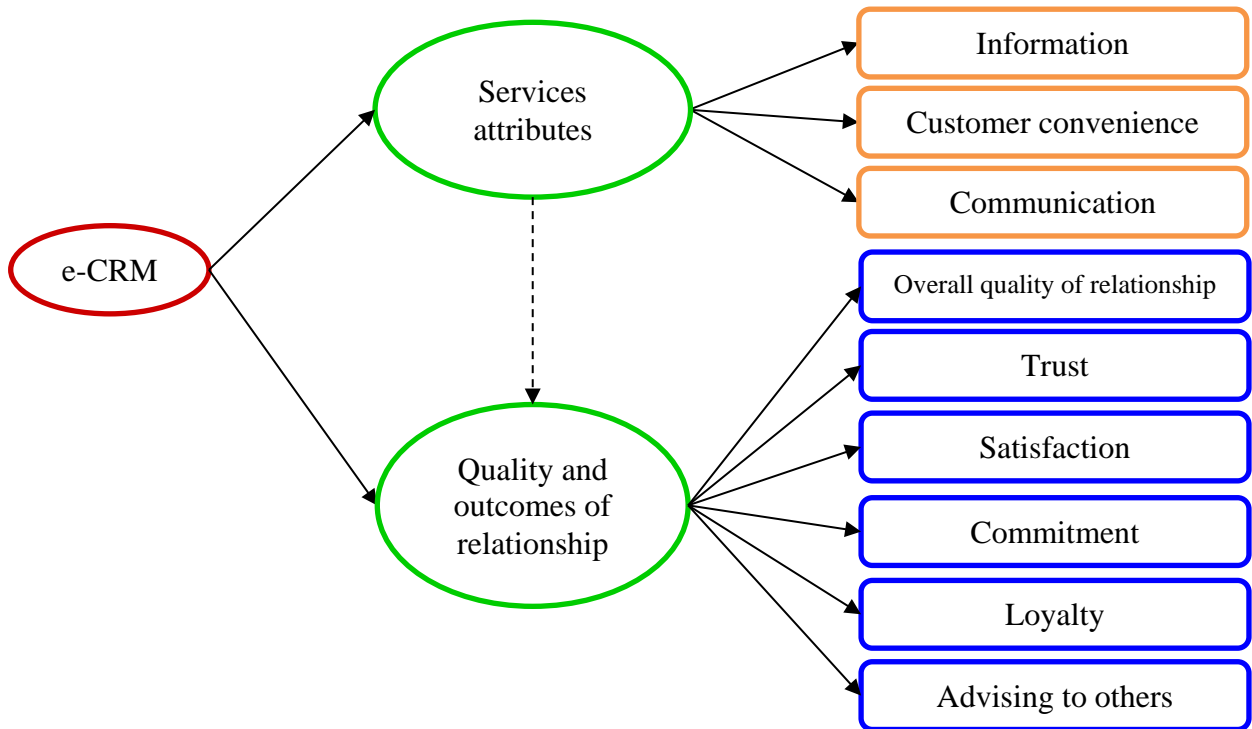
Figure 1: Conceptual model of research.

Table 4: Size of statistical population and sample

Region	Number of Branches	Number of electronic customer	Ratio	Sample size
north east	51	18,063	21%	102
north west	54	26,161	30%	145
south west	52	25,070	29%	141
south east	49	17,591	20%	97
Total	206	86,885	100%	485

The data were collected by a questionnaire. It was prepared by using a five-point grading scale. After determining the questionnaire validity, and confirming its reliability, those were distributed according to Table 4 at Maskan Bank Branches in Tehran and data were collected.

Table 5: Distribution of questions in the questionnaire

Variable	Dimensions	Number of questions
e-CRM		4
service attributes	Information	6
	Convenience	3
	Communication	3
Relationship outcomes	Satisfaction	5
	Loyalty	4
	Advice to others	2
	Trust	3
	Commitment	3
Relationship quality		7

Cronbach's alpha coefficient has been used to determine the reliability of this research. Table 6 shows the computed Cronbach's alpha coefficient for each of the research variables and their dimensions. The reliability digit obtained in a 30-item sample is 79.38%, which is above 70% and is appropriate, so the questionnaire enjoys good reliability.

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Table 6: Reliability of research variables

Variable	Dimensions	Number of questions	Reliability	Total Reliability
e-CRM		4	0.81	
Service attributes	Information	6	0.79	
	Convenience	3	0.80	
	Communication	3	0.77	
Relationship outcomes	Satisfaction	5	0.76	79.38
	Loyalty	4	0.78	
	Advice to others	2	0.77	
	Trust	3	0.81	
	Commitment	3	0.79	
Relationship quality		7	0.80	

In this research, we used SEM, ANOVA, and LSD to analyze and describe the data.

4.1 DEMOGRAPHIC DATA

The demographic characteristics of the sample including gender, age, education, occupation, communication duration with the bank and income are presented in Tables 7 and 8. According to Table 8, the highest number of respondents includes the men group between the ages of 25 and 40 with government jobs (104 cases). Also, according to Table 8, the highest number of respondents belonging to the group of people with less than ten million rials income and the communication duration between one to three years with a diploma qualification (63 cases).

Table 7: Respondents distribution by gender, age and occupation

Age	Occupation / Gender	Student	Govt.	Private Co.	Self-employed	Total
Under 25 yrs.	Male	15	1	16	1	33
	Female	12	-	3	-	15
25 - 40 yrs.	Male	2	104	41	65	212
	Female	12	16	22	21	71
40 – 60 yrs.	Male	-	12	8	24	44
	Female	-	30	17	25	72
Above 60 yrs.	Male	-	-	1	8	9
	Female	-	-	1	7	8
Total		41	163	109	151	464

Table 8: Respondents distribution by communication duration, income and education.

Communication duration	Education / Income	Diploma	Bachelor	Masters	Doctorate	Total
Less than 1 year	Less than 10 million rials	14	3	-	-	17
	Between 10-20 million rials	10	14	2	-	26
	Above 20 million rials	-	1	-	-	1
Between 1 to 3 years	Less than 10 million rials	63	6	-	-	69
	Between 10-20 million rials	17	51	13	1	82
	Above 20 million rials	8	2	4	-	14
Between 3 to 5 years	Less than 10 million rials	6	8	-	-	14
	Between 10-20 million rials	11	31	38	1	81
	Above 20 million rials	1	14	7	4	26
Above 5 years	Less than 10 million rials	5	6	-	-	11
	Between 10-20 million rials	31	24	13	1	69
	Above 20 million rials	7	4	15	5	31
Total		173	164	92	12	441

5. RESEARCH MEASUREMENT MODELS

The main research model consists of three measurement models, including the measurement model of eCRM, the measurement model of service attributes and the model for measuring the quality and the outcomes of the relationship. The fitting of these three models was examined using confirmatory factor analysis. With regard to the fitting indices of these three models, Table 9, it is evident that all three models of measurement have responsive fitting.

Table 9: Fitting indicators of measurement models

Measurement model	χ^2,df	RMSEA	NNFI	CFI	IFI
	<2.00	<0.08	>0.90	>0.90	>0.90
eCRM	1.02	0.003	0.93	0.94	0.94
Service attributes	1.02	0.003	0.91	0.92	0.91
Relationship Quality and outcomes	1.15	0.002	0.90	0.94	0.92

5.1 HYPOTHESES TEST

To investigate the main research hypotheses, we use SEM and path analysis. The purpose of this study is to accurately analyze the components and factors of the two latent variables so that we can use this study to analyze the data and offering suggestions. By examining the model in the standard estimation, according to Table 10, it was found that this model has a suitable fitting. Because the ratio of chi-squared per degree of freedom is less than the permitted value of 2 and the RMSEA amount is equal to 0.007 and smaller than 0.08 and the rest fitting indices are close to or above 90 %.

Table 10: Fitting indices for Main Model of Research

χ^2/df	RMSEA	GFI	AGFI
<2.00	<0.08	>0.90	> 0.90
1.65	0.007	0.94	0.91

It is determined according to table 11 that e-CRM has an effect equal to 0.54 on the service attributes. In addition, the service attributes have an effect equal to 1.58 on the relationship quality and outcomes. The e-CRM also has an effect of 0.10 on relationship quality and outcomes. In addition, the e-CRM has an indirect effect of equal to $(0.54 \times 1.58=)0.8532$ on the relationship quality and outcomes that is more than its direct effect. In other words, the service attributes mediates between e-CRM and the relationship quality and outcomes.

Table 11: Results of main hypotheses test

Hypothesis	Beta values	Significant values	Result
H1: eCRM has an effect on service attributes.	0.54	16.46	Confirmed
H2: The service attributes has an effect on customer-bank relationship quality.	1.58	16.09	Confirmed
H3: eCRM affects customer-bank relationship quality.	0.10	12.02	Confirmed

As can be seen among the dependent variables related to the services attributes, eCRM has the greatest effect on customer convenience. Also, among dependent variables related to the relationship quality and outcomes, the greatest effect of the independent variable on advising to others, then loyalty and the next rank is overall quality of relationship. Commitment, trust and satisfaction in terms of effect exist in the next rank.

According to Table 12, all hypotheses were confirmed.

Table 12: Results of sub-hypothesis test

Hypothesis	Beta values	Significance	Result
H1a: Implementation of e-CRM affects information that customers receive.	0.89	14.08	Confirm
H1b: Implementation of e-CRM affects customer convenience	0.93	20.47	Confirm
H1c: Implementation of e-CRM affects communication channels	0.90	16.67	Confirm
H2a: Implementation of e-CRM affects the overall quality of customer-bank relationship	0.98	24.01	Confirm
H2b: Implementation of e-CRM affects customers' trust.	0.95	21.02	Confirm
H2c: Implementation of e-CRM affects customer satisfaction	0.95	19.99	Confirm
H2d: Implementation of e-CRM affects the commitment of customers	0.97	24.30	Confirm
H2e: Implementation of e-CRM affects customer loyalty	1.03	20.69	Confirm
H2f: Implementation of e-CRM has an effect on willingness to advise others.	1.07	22.70	Confirm

5.2 EFFECT OF EDUCATION ON e-CRM, RELATIONSHIP QUALITY AND OUTCOMES

ANOVA is used in order to study the effect of education on three variables. Regarding the results of this test, education affects e-CRM, outcomes and quality of relationship. The LSD test is used to investigate the difference between education level in effect on research variables and that which level has effect.

The LSD test output shows that there is no difference between bachelor and diploma in using of e-CRM, the quality relationship and outcome of relationship. But there is a difference between diploma with master's degree and Ph.D. Therefore, the average of masters and Ph.D. in using e-CRM, the quality and outcomes of relationship is higher, in other words, people with higher education level have more to do with e-CRM and better understand the relationship quality and outcomes effect of communication duration on e-CRM, relationship quality and outcomes on three research variables, as studying the effect of education, ANOVA is used. According the results of this test, communication duration have effect on e-CRM, relationship quality and outcomes. In the following, the LSD test is used to examine the difference between the level of communication duration in the effect on research variables and that which level affects it.

The output of the LSD test shows that there is no difference between the levels of communication duration less than one year with 1 to 3 years in the mean of relationship outcomes. in other words, this mean for the two communication levels of the relationship outcome variable is equal. But it is different in the rest mean communication levels. In other words, the relationship between communication over 3 years and under 3 years is different in understanding the relationship outcome. There is also no difference between the two levels between 3 and 5 years and over 5 years, and the average of these two levels is equal. There is also a difference in the relationship quality variable at all levels.

6. CONCLUSION

With the advent of e-CRM, companies no longer have to take advantage of the digitalization of relationships with Look at the customer as an option, but it should be considered indispensable. Of course, e-CRM did not abandon traditional marketing but empowered it. One of these enablers is the IT tool that marketers can use it to develop an online technology. In one conclusion, e-CRM was

identified to be effective as a attributes of service and customer relationship quality and outcome with Maskan bank. That is, the investment of the Maskan bank in the field of e-CRM system will enhance the relationship quality and outcomes as well as the attributes of services, that is itself a success for investment. In this research, the theoretical framework of electronic relations management with customers in the banking industry with dimensions, components and characteristics are presented for the success of more e-CRM projects. The results of this research and previous research have sent this message to banks and companies, which after having made such an investment in the field of information technology and provision of services, should not see the work finished and terminated, but anyway try to keep their customers satisfied. The results obtained from this study enable Maskan bank decision makers to be aware of the correlation between service attributes, relationship quality elements, and e-CRM dimensions in the theoretical framework of the research, to make a more informed decision about the future of e -CRM, and, by examining or making changes to each of the variables in the model, the change in the other variables model is also predicted in some way.

The research finding remarks are given as

1) Maskan bank using information obtained by the e-CRM system of customers' information bank consisting of customers' interests, preferences and records. In this way, the Maskan Bank can simply identify customers' needs and demands and provide them with personalized services. In this regard, the Maskan bank by increasing the attractiveness and utility of the services provided to customers see some kind of comparison between the attributes of received services and their requirements. This will improve the quality of the customer relationship, as well as the satisfaction, trust, loyalty and commitment of the customers, and their willingness to recommend the bank to others.

2) the Maskan bank, by storing information and providing up-to-date, accurate and regular information to the customer, as well as paying due attention to the customer's suggestions, will strengthen the attributes of the banking service, which will improve the quality of customer relationship with the bank.

3) the Maskan bank, using information technology and e-CRM, creates a situation where customers can communicate with the bank at any time and at any place and present their suggestions, needs and desires.

4) Maskan Bank, by continuously linking its customers and recognizing their wishes using e-CRM and providing the services in their preferred way, would try to increase the trust of the bank customers.

7. DATA AND MATERIALS AVAILABILITY

Information relevant to this study is available by contacting the corresponding author.

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