The Relationship between CRM and Relationship Marketing Strategies with Customer Satisfaction

(Case Study: Saderat Bank City of Gorgan Township)

Mojtaba Ranjbar[1*], Fatemeh Rezaei[2]

[1]*Golestan East Institute of Higher Education, Assistant Professor of Management, Iran*
[2]*Golestan East Institute of Higher Education, a graduate student, Department of Business Administration, Iran*

[*]Corresponding Author Email: ranjbar_gor @ yahoo.com

Abstract: The main purpose of this study was to investigate the relationship between CRM and relationship marketing strategies with customer satisfaction of Saderat bank of Gorgan Township. This research was descriptive-survey and correlational and data collection is based on library-field method. In order to collect data, questionnaires, customer relationship management of Kalantari (2011), relationship marketing strategies Kim et al (2010) and Lim customer satisfaction questionnaire (2006) was used. According to the size of the target population which contains the number of customers in a day's work in 20 branches of Saderat Bank of Gorgan Township that is equal to 2,000 research sample using Morgan table selected 322 randomly. To the purpose of the study, descriptive and inferential statistics to analyze the data using software spss16 was used. The findings showed there is a significant relationship between customer relationship management and relationship marketing strategies with customer satisfaction Saderat Bank of Gorgan Township.

Keywords: Customer Relationship Management, Relationship Marketing Strategies, Customer Satisfaction, Saderat Bank of Gorgan Township.

Introduction

In today's world of technology and information technologies, public prosperity increased and a higher standard of living in different communities to increase awareness and expectations of customers. Now accepting customer orientation approach is as a requirement for any organization, an organization that does not match with this approach will resulted in destruction and failure. Recently competing companies was for seize more market share, but the organizations are now looking to increase their customer share (Hosseini et al., 2011).

Changes in the concept of marketing in the past decade, has led all organizations and all businesses to customer orientation, final recommendation by new marketing approaches in competitive markets is based on retaining customers. Today, we cannot oversimplify business success, which is why understanding and predicting consumer behavior is the key to success in planning and management of change and transformation (Kim et al., 2010).

Given the importance of customer satisfaction in the field of world economic activity, attitude and customer-centered business, customer satisfaction is considered one of the principles of business And lack of attention to these principles will lead to the possibility of being removed from the market, because if the goods and services meet

customer expectations a sense of satisfaction created in him which will help the survival of the organization with his return and encourage others (Afchang et al., 2014).

The increasing development of economic and trade relations in the world and the complexity of military functions and various economic organizations which work in various national level, create interconnected regional organizations and others common working systems. In today's changing environment, companies for survival have had to adjust to changes and flexibility.

Creating an appropriate structure is inseparable and major components and features of contemporary societies and those companies are successful that move a step ahead of their competitors in the competitive world in the activity field (Sangeetha & Mahalingam, 2011). Open competition along with the broad developments in trade and banking, changed many traditional methods. The banking system is also not excluded from this rule and the rise of modern concepts in banking, method of servicing customers around the world has changed (Rangriz et al., 2013).

Along with these developments, the commercial banks expectations of their customers have been increased, so that all customers want to get high quality service, speed in carrying out banking operations and pay particular attention to their employees (Vazifeh dust et al., 2015). Today, many financial service provider organizations make many efforts to focus on the demands of their customers. One of the key components of customer-orientation is implement a tool that allows the developer to the bank's relationships with customers. In the banks these services is to provide customers and clients needs and customers leads to the survival of the bank. One of the key issues that organizations deal with currently being aware of the level of customer satisfaction and their ideas about the performance of the organization, its products and services. Monitoring real-time customer satisfaction will provide respect for political survival in the competitive environment and a higher share of the market (Rangriz et al., 2013).

When the competitive environment is turbulent, the most important thing for a seller is not to provide quality products and services but also to retain the company's current customers (Tseng, 2007). Customer relationship management, or CRM, is a valuable tool is assist in this effort. Customer Relationship Management is in the process of trying to identify profitable customers, and attract the best way of maintaining. Previous studies have shown that implementation of customer relationship management process in many organizations enhance competitiveness, increase revenue and reduce operational costs. Efficient and effective customer relationship management increase customer satisfaction and loyalty (Rahmatnezhad & Samadi, 2016).

Relationship marketing as a part of marketing strategy to attract and retain customers by providing quality services to them and as a result has become one of the secrets of success in turbulent markets. In other words, relationship marketing strategies are techniques for implementation of relationship marketing in action. And through this marketing strategies, Marketers seeks to establish an effective communication customer-centered, so that organizations will have the ability to attract, retain and loyal to the (Haghighi et al., 2013).

So the main question is whether is there relationship between customer relationship management and relationship marketing strategies with customer satisfaction of Saderat Bank Gorgan Township?

Review in literature

Customer relation management
CRM Stands for Customer Relationship Management and refers to using software that helps organizations to manage connect with customers in an organized manner. A simple example of CRM is customer database containing information about an organization that manages and sales staff or service that can help organizations adapt the needs of its customers with its products needs to be reminded of their services and so on. Apart from this simple definition, we must recognize that CRM is a strategy that has been implemented with the help of technology; CRM is not just a software tool that makes you do better, CRM is a philosophy that seeks to create a strategy that all components of a integrated organization, to share information among all users and prevent unnecessary duplication of tasks. This philosophy creates a space in organizations where information is shared, the time required is available to people who need it, this means that everyone and everything is connected and related to each other and leaving one of the causes of the collapse will not be anything in the organization (Rahmatnezhad & Samadi, 2016).

Attract, retain and strengthen customer relationships. The overall process is building and maintaining profitable customer relationships by delivering superior customer value and satisfaction. Today, CRM marketing managers recognize the long-term and stable customer relationships for both the customer and the company focused its value. CRM is more than just technology, and it is located in a strategic process. CRM is a continual effort that would open the eyes of the customer's original engineering processes, with her participation and receive feedback from him. In product-centric approach, the goal is to find customers for products using mass marketing efforts. But customer-centric approach develops new products and services to suit customer needs (Taherpour Kalantari & Tayebi Tolo, 2011).

Relationship marketing strategies

The concept of relationship marketing for the first time was defined by Berry in 1983 as a strategy in the field service organizations attract, retain and enhance relationships with customers. Gronroos (1994), in a comprehensive definition of relationship marketing defined it as the process of identifying, creating, maintaining, strengthening and, if necessary, terminate the relationship with customers and other stakeholders in a mutually beneficial relationship, so that the objectives of all categories in this relationship is provided. Kotler and colleagues (1999), defined the concept of relationship marketing to create, maintain and develop strong relationships with customers and marketing networks. Relationship marketing has long-term approach which the main purpose is to provide value to the customer in the long run and the measure of success is a satisfied customer (Ranjbarian & Barari, 2010).

Customer Satisfaction

Kotler defined customer satisfaction pleasant or unpleasant feeling of customer compared to mental function compared with their expectations. Therefore, customer satisfaction is the function of mental expectations (Yadegari Niyarak, 2009). Customer satisfaction for successful marketing is a decisive factor and the degree of fit between customer expectations about a service (product) and the actual performance of the service (product) (Lada et al., 2009).

Kelleher in 2003 defines customer satisfaction: customer satisfaction, in fact, could mean anything, including numerous variables including the time of order, cooperation, accountability, reliability and so on, and sometimes it can be a combination of those elements and from industry to industry and from service to service vary and are important elements of each on its own. This variable is what the customer thinks about the quality of goods or services. The organization can control the goods or services and the elements provide elements such as quality, seller behavior, and knowledge service provider. The Organization cannot control more insight which is whether based on fantasy or unreal but true customer has true insight to the organization. Varroa in 1997 defines customer satisfaction in two ways. One is process the other efficiency. Efficiency, (outcome) results and the consumer experience, insight, evaluation and physical processes that lead to customer satisfaction (Ganguli & Roy, 2011).

Research Background

Afchang et al (2014) in study entitled predicted satisfaction and willingness to reengage customers by components of relationship marketing in sports clubs: A Case Study Mashhad's women aerobics clubs. The results showed that satisfaction and willingness to reengage can have effect customer relationship marketing Mashhad's women aerobics clubs. Relationship marketing is suitable predictor for customer satisfaction and willingness presence of women aerobics clubs Mashhad.

Haghighi and colleagues (2013) examined the effect of relationship marketing strategies on customer loyalty from the perspective of MTN's customers. The survey found that companies in the implementation of successful marketing strategies and managed at a significance level of 90 percent satisfaction and trust of customers and thus earn their loyalty.

Taherpour Kalantari and Tayebi Tolo (2011) examined the relationship between customer relationship management (CRM) with their performance. The study population included all central banks, public and private sectors in Tehran. In order to collect information, a questionnaire to the bank and two other questionnaires were developed for bank customer's life cycle. Numerous studies show that CRM's impact on the performance of marketing organizations. However, in this study there was a weak correlation between the variables studied.

Hosseini et al (2011) to review and evaluate the quality of services and its relation to customer satisfaction, case study bank staff. The population of these researches is all bank customers of Tejart in Karaj and sample of this research using Pearson correlation shows the hypothesis is proved.

Ranjbarian and Barari (2010) to research the relationship marketing approach began to improve customer satisfaction. The statistical population was 160 customers of Saman Bank in the city of Isfahan. The data of these study questionnaires and the data were analyzed with regression method. The results show that there is relationship between the order of priority, competence, communication, trust and conflict management on customer satisfaction of service Saman relationship, but there is no significant relationship between the commitments with their satisfaction.

According to the research hypotheses in order to examine the relationship between CRM and relationship marketing strategies with customer satisfaction of Saderat Bank of Gorgan Township the relationships between variables can be plotted by following graph:
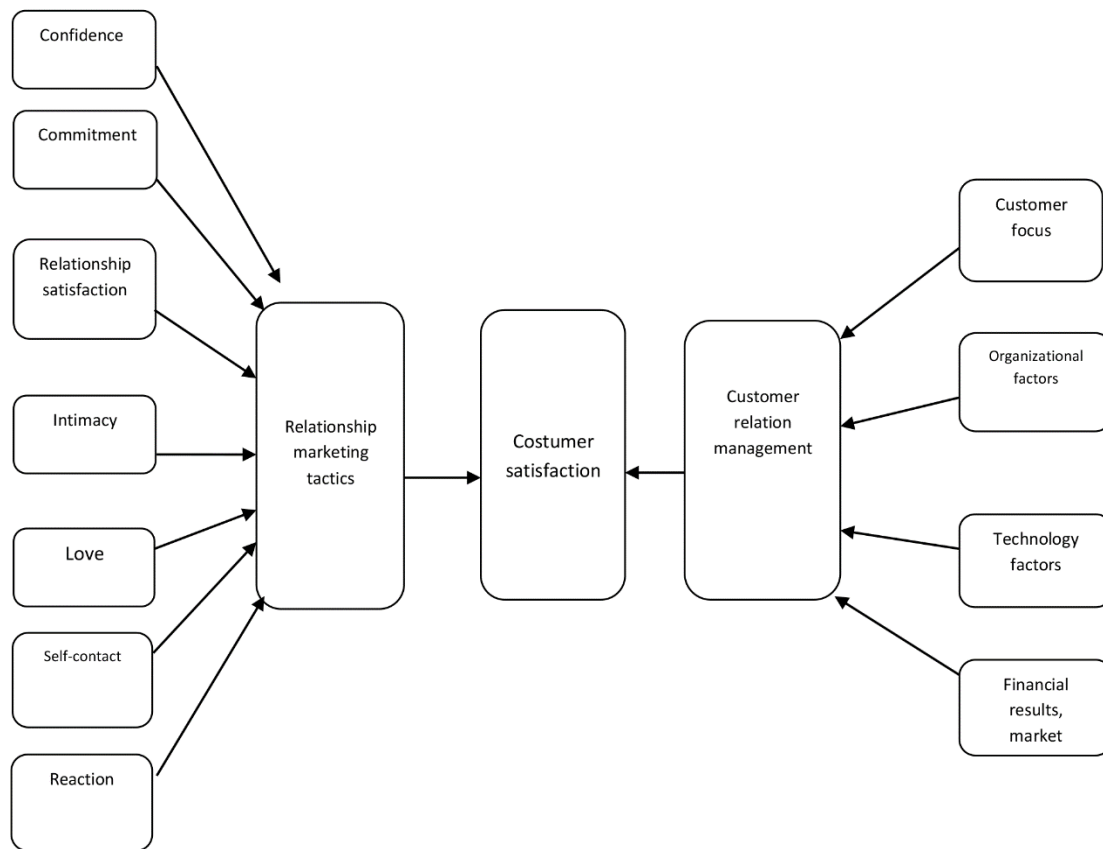
Figure 1. Relationships between variables.

As Figure 1 shows, two variables customer relationship management, relationship marketing strategies as independent variables and customer's satisfaction is as the dependent variable. Based on review in literature, the research hypothesis is that there is relationship between customer management relationship and relationship marketing strategies with customer satisfaction.

Materials and Methods

This research was descriptive-survey and correlational and data collection is based on library-field method. Information collecting has been done through questionnaires in this research. Questionnaire method is one of the most common methods of collecting information in the field that makes possible the collection of information on a larger scale (Hafeznia, 2008). In order to collect data 3 kinds of questionnaires was used first was customer relationship management questionnaire of Taherpour Kalantari (2011),

The questionnaire included 30 questions that will take four after. Aspects of customer relationship management that were included in the questionnaire included four dimensions of customer-centric organizational factors, factors of IT and financial results, market outcomes The second tool used, scale model of relationship marketing strategies Kim et al (2010). The questionnaire consisted of 28 questions that will take 7 dimensions. In terms of relationship marketing dimensions that are included in this questionnaire 7 trust, commitment, satisfaction, intimacy, love itself is communication and interaction. The third tool used, and the customer satisfaction questionnaire Lim (2006). Customer satisfaction questionnaire includes 21 questions that will take 6 dimensions. This questionnaire has been included in terms of customer satisfaction in the face of the organization, supervisors, facilities, promoting, equipment and overall satisfaction of customers. To determine the validity of the methods used is valid judgment.

In this study, to ensure the validity of content validity was used. To this end, we tried to use the standard questionnaire. Then the questionnaires by academic consultants and supervisors, and managers and experts of Saderat bank of Gorgan Township, imposing necessary reforms, and were approved. To determine the reliability of the study, a prototype pre-test questionnaire was 30. And then use the data obtained from the questionnaire and software SPSS using Cronbach's alpha reliability coefficient, the value for customer relationship management questionnaire 0.826, 0.783 questionnaire relationship marketing strategies, customer satisfaction 0.812 and 0.807 for the entire questionnaire obtained indicating that the use of reliable questionnaires or in other words, reliability is high.

Society as a whole group of people is called events and phenomena of interest that is going to review (Danaee fard et al., 2011). The population of this research includes customers of the bank had 20 branches in the city of Gorgan in one business day and are equal to 2,000. The following is an example of the community. Consists of some members of community. In other words, some but not all elements of society constitute samples (Danaee fard et al., 2011). Morgan sampling table using a sample size of 322 patients scheduled to analyze the data, descriptive and inferential statistics will be used. The Kolmogorov-Smirnov test (K-S) was conducted to determine the distribution is normal or not. The Pearson correlation coefficient is used if the data is normally distributed data distribution is not normal and if the Spearman correlation coefficient with the help of software spss16 will be used.

Data analysis

The demographic survey data, frequency distribution of gender shows that 72 percent of participants are men and only 28 percent are women. Combine respondents in terms of age, showed that 7.2 percent of people are less than 30 years, 82.7% between 30 and 45 years, 14.7 percent are over 45 years old. A total of 105 members of the sample, 7.2 percent have an associate's degree, 62 percent have a bachelor's degree, and 31.3 percent of master's and 4 percent doctoral degrees.

Results

Normality test data

Kolmogorov-Smirnov test is used for data normalization. The research hypothesis is as follows:
Hypothesis H0: normal distribution of data.
Hypothesis H1: data distribution is not normal.
If the Sig is more than 0.05 data followed a normal distribution otherwise they don't follow normal distribution and cannot use parametric statistical tests.

Table 1. Shows the results of Kolmogorov-Smirnov test for normality of data.

Variables	Kolmogorov-Smirnov Z	Sig.
customer relation management	1.426	0.082
Relationship marketing strategies	1.596	0.074
Customer Satisfaction	2.632	0.06

Kolmogorov-Smirnov test results in Table 1 are expressed. Because the Sig for this test for all variables is more than 0.05 so hypothesis H0 is rejected and H1 is accepted as normal so the distribution of research data. In order to analyze each of the tests to the presence or absence of a relationship between the variables in assumptions because the data are normally distributed (Table 1) Pearson correlation test was used. Test the null hypothesis, or lack of relationship between two variables correlation coefficient is zero.

First hypothesis test

Hypothesis H0: there is no relationship between the customer relationship management and customer satisfaction.
Hypothesis H1: there is significant relationship between customer relationship management and customer satisfaction.
Since the Pearson correlation coefficient is equal to 0.802 there is direct relationship between customer relationship management and customer satisfaction and the fact that sig which is 0.000 times less than 0.01.

Therefore, H0 is rejected and hypothesis H1 is confirmed, so at the level of 99% there is relationship between customer management and customer satisfaction (table 2).

Table 2. Results of Pearson correlation test between customer relationship management and customer satisfaction.

			customer relation management	Customer Satisfaction
Spearman's rho	customer relation management	Correlation Coefficient	1.000	0.802[*]
		Sig. (2-tailed)	0.000	0.000
		N	295	295
	Customer Satisfaction	Correlation Coefficient	0.802[*]	1.000
		Sig. (2-tailed)	0.000	0.000
		N	295	295

The second hypothesis test

Hypothesis H0: there is no relationship between customer satisfaction and relationship marketing strategies.
Hypothesis H1: There is a significant relationship between customer satisfaction and relationship marketing strategies.
Since the Pearson correlation coefficient is equal to 0.618 there is a direct relationship between relationship marketing strategies and customer satisfaction and the fact that sig is equal to 0.000, which is less than 0.01, Therefore, hypothesis H0 is rejected and H1 is confirmed, so at the level of 99% there is relationship between marketing strategies and customer satisfaction (Table 3).

Table 3. Results of the test, Pearson correlation between relationship marketing strategies and customer satisfaction.

			Relationship marketing strategies	Costumer satisfaction
Spearman's rho	Relationship marketing strategies	Correlation Coefficient	1.000	0.618[*]
		Sig. (2-tailed)	0.000	0.000
		N	295	295
	Costumer satisfaction	Correlation Coefficient	0.802[*]	1.000
		Sig. (2-tailed)	0.000	0.000
		N	295	295

Discussion and Conclusion

The results of the first hypothesis show that there is a significant relationship between customer relationship management and customer satisfaction of Saderat Bank of Gorgan Township.

Today, behave and communicate with customers in every organization and institution of commerce and trade is effective step to keep pace with scientific advances and new achievements of mankind, achieve prosperity and success in work, customer satisfaction, and increase staff morale and, ultimately, earn education and profits for a financial institution or business. Without a doubt, we can say that their customers are the most important asset of most organizations without a doubt; we can say that customers are the most important asset of most organizations. Clients for direct communication with the organization's actions are a valuable source for the opportunities, threats and operational questions related to their respective industry. Thus it is necessary in the organization to design and implements a system to attract and retain customers and the system that can very well manage customer relationships and organizations. Therefore, customer relationship management is capabilities to keep organizations competitive edge and achieve competitive advantage. Today's competitive advantage lies in having more customers, more profitable, more loyal and more knowledgeable and successful presence in dynamic markets customer should also be considered.

In today's competitive environment, relationships of companies with market is very important and fully marketing strategies have changed to customer relationship-based approaches and cause the emergence of customer relationship management as a strategic tool for all companies and an area of research. In recent years, companies have to pay more attention to the concept of customer relationship management because they recognized, customer relationship plays a key role in their success.

The results of the second hypothesis indicate there is significant relationship between marketing strategies and customer satisfaction of Saderat Bank of Gorgan Township.

Retain customers in the service industry is one of the most important issues in relationship marketing. Relationship marketing strategies defined as an important tool in building a long term relationship that provides mutual benefits. Although relationship marketing strategies widely applied by service providers, but customers are still tending to competitors (Haghighi et al., 2013). Today's organizations are realizing the importance of meeting the needs and demands of the customers have been gradually tending to develop and maintain long-term relationships with customers. Unlike traditional marketing, relationship marketing approach seeks to create such a supportive long-term relationship (Ranjbarian & Barari, 2010).

In general, it may be said that the foundation of relationship marketing is also one of the most important factors for increasing customer satisfaction. So it seems that the emphasis on relationship marketing in other words, according to the needs and demands of the customers can improve their satisfaction.

It is suggested to Saderat Bank Gorgan Township and similar organizations:
Recommendation concerning the relationship between customer relationship management and customer satisfaction:

- In the context of understanding important customer needs and obtain detailed information of them it is proposed Integrated systems and processes in order to obtain such information be designed so that staff can quickly identify clients' needs and take step to meet them.

- Another proposal is that the segmentation is done based on the value and benefit of passionate and with each section appropriate to the characteristics and needs of the part to be treated.

- Recommended employees of Saderat Bank of Gorgan Township in the field of interaction and contact with customers, specialized courses and practical training to enable them to communicate effectively communicate with customer's business and are also able to use new technologies.

- Increase the variety of services provided by the bank, including e-mail, the essential communication, rapid response systems, Internet banking, etc., can increase the effectiveness of the bank's customer relationship management, proposed increasing attention to this important cause.

Comments on the relationship between relationship marketing strategies and customer satisfaction:

- Previous award winners in their advertising or their major customers and ask them to point out the benefits of cooperation with banks and recommend it to others.

- Always try to offer for services innovation and bring it to the attention of potential customers.

Conflict of interest
The authors declare no conflict of interest

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