

STUDYING THE ELECTRONIC CUSTOMER RELATIONSHIP MANAGEMENT AND ITS EFFECT ON BANK QUALITY OUTCOMES

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ABSTRACT

In this article, the researcher attempts to study the electronic customer relationship management and its effect on bank quality outcomes. Statistical population of this research is all staff working at Refah Bank of Arak City. The research objective is applied and the method is survey-descriptive. The researcher has used questionnaire to collect the data in addition to library references. Sampling size is 122 based on Cochran's formula that was returned after distributing of 80 samples. Hypotheses of research have been analyzed using spss software and Spearman correlation test. The results prove all hypotheses of research.

Keywords: Electronic Banking, Service Quality, Customer Satisfaction, Management of Relationship with Customer, Commitment

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1. INTRODUCTION

In today hyper competition era, not any organization can achieve to success without paying attention to the customers' needs and demands and their satisfaction. Service quality is so important because it focuses on reduction of costs, increasing of satisfaction, customer retention, increasing of profitability and word of mouth advertising.



The organization must be aware of customers' expectations to achieve such interests, identify the problems with warning mechanism and responding to them appropriately. To most experts, the surest way to succeed is offering good services to the customers. This is obtained through productions and services with good quality (Zeithaml&Parasuraman, 2008, 9).

The companies with high level of customer satisfaction always are more powerful and successful in long time. According to this, understanding the main capabilities, competitive advantages of studying and comparing the organizational performance from customers' view and determine the index of customer satisfaction have undeniable importance and necessity (Nayebzade&Fathi, 2009, 117).

This article studies the impact of e-customer relationship management system in banking industry from the customer's view. Since the most e-CRM implementations are not directly observed and understood by customer, it is used interviews with experts in banking industry to develop a new structure called "service features based on customer" that study the impact of e-CRM from customer's view. In this research, the researcher tries to study the electronic customer relationship management and its effect on bank quality outcomes.

Theoretical framework and conceptual model

Sheng (2002), offers a theory with main subjects about attracting and maintaining the customer that led to profitability. In this article, the researcher attempts to study the electronic customer relationship management and its effect on bank quality outcomes using a similar research done by Sivarax and et al. in 2011.

Theories

1- e-CRM implementation obviously has a positive relationship with features of customer-based services.

1-1 e-CRM implementation obviously has a positive relationship with the information received by customer.

1-2 e-CRM implementation obviously has a positive relationship with customer communication channels.

1-3 e-CRM implementation obviously has a positive relationship with customer's comfort.

2- e-CRM implementation obviously has a positive relationship with quality and outcomes of bank-customer relationship.

2-1 e-CRM implementation obviously has a positive relationship with general quality of bank-customer relationship.

2-2 e-CRM implementation obviously has a positive relationship with customer's confidence.

2-3 e-CRM implementation obviously has a positive relationship with customer's satisfaction.

2-4 e-CRM implementation obviously has a positive relationship with customer's commitment.

2-5 e-CRM implementation obviously has a positive relationship with customer's loyalty.

2-6 e-CRM implementation obviously has a positive relationship with customer's recommendation (will).

3- e-CRM implementation has an indirectly effect on quality-revenue relationship through features of customer-based services.

Research key words and concepts

Service Quality: in marketing literature, service quality is considered as the customer's general assessment. Generally, understanding of service quality caused by comparing the customers' expectations of services and their understanding after experiencing of services (Rasheed & Latif, 2011; 61).

Parasorman and et al. believe that the customers measure the quality service based on components such as confidence, responding, competency, availability, and goodwill and touchable. (Toyin & et al. 2008; 36).

Electronic commerce

Electronic commerce is defined as all commercial exchanges and informing and market processes which is done through electronic methods such as social networks, internet sites, mobile networks and etc. (Shin Ping 2008, 1010). As a simple definition, Electronic commerce can be defined as any commercial and business affairs done online and internet international network (Doherty & Chadwick 2008; 1247).

Electronic Banking: Electronic banking is defined as development of products and services with low cost through electronic channels. These products and services can include bill issuance, giving loan, deposits management, electronic payments (Faroughian et al. 2011, 68).

Customer's Satisfaction: Customer's satisfaction is desirability level that customer understands because of the various features. It is a profitability source and a reason for continuing the organization activities (Faroughian et al. 2011, 279).

E-CRM: it defines as technological element CRM that customers can understand and observe through their communication with bank. It includes both operational and analytical e-CRM (Sivarax and et al. 2011, 150).

CRM: it includes the banks that do not have communication channels to provide possibility of recognizing e-CRM for customers (Sivarax and et al. 2011, 151).

Features of Customer-Based Services: there is a huge gap between the implementation of e-CRM and outcomes. So, there must be something that connects them together (Sivarax and et al. 2011, 149).

Quality of Communication: it is an appropriate level of responding to customer's needs along with communication and understand them to how their expectations, goals and wills is done at bank. Customer is dependent on complete relationships that he has with the business and it contains various exchanges (Sivarax and et al. 2011, 149).

Studying e-crm and crm

It has not provided an acceptable definition for CRM, although it is widely known. Definition and field of CRM has been provided in previous researches; recently, Brash & Bradshaw have found that companies get more efficient by expanding online marketing communications.

Studying the works related to CRM shows that the different research of e-CRM is frequently defined as an integral part of distribution and online marketing that develop CRM conventional techniques with completing technologies of new electronic channels such as web, wireless devices and voice technologies and integrate them with implementations of e-commerce. In addition, Dyche (2011) suggested that there are two main types of e-CRM: Operational and Analytical.

Operational e-CRM pays to the features of contact with customers; in another word, all methods of contact with customer including contact among people, web sites, email, telephone, direct selling and fax. E-CRM is an analysis based on the use of technology in processing and understanding of large amount of customers' data.

Kraft (2000) notes that integration between CRM systems and their allowed systems is very common and the integration of all channels in addition to all the restrictions are necessary for success of company. Due to the significant role of operational e-CRM, Anon (2002) and Kennedy (2006) attempted to spread the subject including electronic channels and technologies such as cell phones, customer's contact centers, voice responding systems that provide the opportunity to exchange with customers without personal contacting or generally with reduction of human exchange levels (Sivrax and et al. 2012, 148).

Studying e-crm customer benefits

Advantages of organizational implementation of e-CRM rather than its interactive marketing services are quick services and responding time.

Pan (2003) studies CRM explained CRM on three aspects:

Technology, business and customer

To study the customer's view, content analysis is implemented to group data:

- 1- Transferring of services and products at the right time through the right way
- 2- The multiple interactive value-added customer points with the organization
- 3- customer's reaction
- 4- customer's recognition and biography

While CRM is run in business, it's expected that the most benefits caused by implementation of CRM be in the field of quality and outcome of relationship with customer (Sivrax and et al 2011, 146).

Literature review of researches done in and out of country

Hosseini and et al. in their research done in 2010, titled "Studying and Measuring the Quality Service and its Relationship with Customer's Satisfaction; Case Study: Tejarat Bank) aim to study measuring of customer satisfaction of bank services through Servperf Scale and then they study the relationship between the components of quality service with customer satisfaction. The model presented by Hosseini and et al. includes six components. Quality service variable with components including (confidence, sensible factors, trust, responding and sympathy) are independent variables of the research. In this regard, six hypotheses have been designed. On the other hand, customer satisfaction variable is the only independent variable of the research. According to the relationships of model, six hypotheses have been designed and studied. As mentioned above, statistical population of this research is Tejarat Bank branches of Karaj City. The questionnaire is used in order to collect data. Among the distributed questionnaires, 250 ones has been completed. Then, the collected data has been analyzed in order to test the hypotheses using Pearson Correlation Method. The results of research show that all variables (confidence, sensible factors, trust, responding and sympathy) have a positive and significant relationship with satisfaction variable. All hypotheses designed in this research has been accepted.

Kasim and Abdollah in their research done in 2010 in two Malaysia and Qatar countries, titled "Studying the Effect of Perceived Quality Service Aspects on Customer's Trust and Loyalty in Tejarat Bank" aim to study the relationship between the perceived services with satisfaction and loyalty in two different culture. The model presented by Kasim and Abdollah is divided into three parts. In first part, the quality service variable is with components including easy use, designing web site, responding, personality and confidence. In this part, all mentioned variables are independent variables of the research. In the second part, two customer satisfaction and confidence variables are intermediary variables. In the third part,

the customer loyalty variable is the final independent variable that includes components: oral loyalty and maintaining loyalty intent.

Farughian and et al. in their research done in 2011 in 167 small and medium companies (SME) of Great Britain titled "Value and Risk in Banking (B2B)" aim to study the role of perceived risk in forming the value of quality service in e-banking services. The model presented by Faroughi and et al. include nine variables. Variables: e-service quality, functional risk, financial risk and mental risk are the independent variables of the research that in this regard, eight hypotheses have been designed. On the other hand, the variables: customers' perceive of sacrifice, customers' perceive of benefits, customer satisfaction, customer's loyalty and intent of transferring are the dependent variables of the research. Sixteen hypotheses have been studied based on relationships of model. As mentioned above, the statistical population of the research is 167 companies (SME) and the questionnaire is used in order to collect the data.

Udo and et al. in their research done in America in 2010 titled "Assessment of Customers' Perceive of E-Service Quality, Satisfaction and their Behavioral Intent" aim to study the aspects of service quality based on the customers' expectations and impression. The model presented by Udo and et al. includes seven variables. In presented model, variables: perceived risk, content of web site, convenience of services, personal skill are the independent variables and the variables: internet service quality, behavioral intent and customer satisfaction are the dependent variables of the research. The model presented by Udo and et al. studies 10 hypotheses. The information needed for studying and test the research hypotheses is collected through questionnaire by 211 students at State University of America. It is studied and analyzed using structural equations.

RESEACRCH METHOD

In terms of method, this research is descriptive-correlational and the research method is applied based on the goal. In this study, the field method is used on the regard of collecting the data related to the test of research hypotheses. In this research, the questionnaire has used to collect the data. The questionnaire used in this research includes 23 questions related to the main goal of the research. The answers are designed through Sivrax and et al. article in 2011. The statistical population of research include all staff working at Refah Bank of Arak City. They are 23 people. Based on Morgan Table, the sample size is 80 people.

DATA ANALYSIS

1- Implementation of E-CRM has obviously a positive relationship with the features based on customer service.

Table 1. Correlation Coefficient of E-CRM Implementation and features based on customer service

		Implementation of E-CRM	features based on customer service
Implementation of E-CRM	Spearman correlation Coefficient	1	0.965
	Sig		0.000
	N	80	80
features based on customer service	Spearman correlation Coefficient	0.965	1
	Sig	0.000	
	N	80	80

The relationship between two variables, implementation of E-CRM and features based on customer service, show that $r=0.965$ and $sig=0<0.01$. So, the lack of correlation relationship of E-CRM implementation hypothesis and features based on customer service is denied and the researcher's hypothesis is approved.

1-1 implementation of E-CRM has a positive relationship with the information received by customer.

Table 2. Correlation Coefficient of E-CRM Implementation and the information received by customer

		Implementation of E-CRM	information received by customer
Implementation of E-CRM	Spearman correlation Coefficient	1	0.937
	Sig		0.000
	N	80	80
information received by customer	Spearman correlation Coefficient	0.937	1
	Sig	0.000	
	N	80	80

The relationship between two variables, implementation of E-CRM and information received by customer, show that $r=0.937$ and $sig=0<0.01$. So, the lack of correlation relationship of E-CRM implementation hypothesis and the information received by customer is denied and the

researcher's hypothesis is approved. 2-1 implementation of E-CRM has a positive relationship with the contact channels

Table 3. Correlation Coefficient of E-CRM Implementation and the contact channels

		Implementation of E-CRM	contact channels
Implementation of E-CRM	Spearman correlation Coefficient	1	0.985
	Sig		0.000
	N	80	80
contact channels	Spearman correlation Coefficient	0.985	1
	Sig	0.000	
	N	80	80

The relationship between two variables, implementation of E-CRM and the contact channels, show that $r=0.985$ and $sig=0<0.01$. So, the lack of correlation relationship of E-CRM implementation hypothesis and the contact channels is denied and the researcher's hypothesis is approved.

3-1 implementation of E-CRM has a positive relationship with customer's convenience

Table 4. Correlation Coefficient of E-CRM Implementation and the contact channels

		Implementation of E-CRM	customer's convenience
Implementation of E-CRM	Spearman correlation Coefficient	1	0.951
	Sig		0.000
	N	80	80
customer's convenience	Spearman correlation Coefficient	0.951	1
	Sig	0.000	
	N	80	80

The relationship between two variables, implementation of E-CRM and the customer's convenience, show that $r=0.951$ and $sig=0<0.01$. So, the lack of correlation relationship of E-CRM implementation hypothesis and the customer's convenience is denied and the researcher's hypothesis is approved.

- 2- Implementation of E-CRM obviously has a positive relationship with quality and outcomes of bank-customer relationships.

Table 5. Correlation Coefficient of E-CRM Implementation and quality and outcomes of bank-customer relationships

		Implementation of E-CRM	quality and outcomes of bank-customer relationships
Implementation of E-CRM	Spearman correlation Coefficient	1	0.968
	Sig		0.000
	N	80	80
quality and outcomes of bank-customer relationships	Spearman correlation Coefficient	0.968	1
	Sig	0.000	
	N	80	80

The relationship between two variables, implementation of E-CRM and the quality and outcomes of bank-customer relationships, show that $r=0.968$ and $\text{sig}=0<0.01$. So, the lack of correlation relationship of E-CRM implementation hypothesis and the quality and outcomes of bank-customer relationships is denied and the researcher's hypothesis is approved.

2-1 Implementation of E-CRM obviously has a positive relationship with general quality of bank-customer relationships.

Table 6. Correlation Coefficient of E-CRM Implementation and general quality of bank-customer relationships

		Implementation of E-CRM	general quality of bank-customer relationships
Implementation of E-CRM	Spearman correlation Coefficient	1	0.989
	Sig		0.000
	N	80	80
general quality of bank-customer relationships	Spearman correlation Coefficient	0.989	1
	Sig	0.000	
	N	80	80

The relationship between two variables, implementation of E-CRM and general quality of bank-customer relationships, show that $r=0.989$ and $\text{sig}=0<0.01$. So, the lack of correlation relationship of E-CRM implementation hypothesis and general quality of bank-customer relationships is denied and the researcher's hypothesis is approved.

2-2 Implementation of E-CRM obviously has a positive relationship with customer's trust.

Table 7. Correlation Coefficient of E-CRM Implementation and customer's trust

		Implementation of E-CRM	customer's trust
Implementation of E-CRM	Spearman correlation Coefficient	1	0.966
	Sig		0.000
	N	80	80
customer's trust	Spearman correlation Coefficient	0.966	1
	Sig	0.000	
	N	80	80

The relationship between two variables, implementation of E-CRM and customer's trust, show that $r=0.989$ and $\text{sig}=0 < 0.01$. So, the lack of correlation relationship of E-CRM implementation hypothesis and customer's trust is denied and the researcher's hypothesis is approved.

2-3 Implementation of e-customer relationship management with customer commitment.

Table 8. Correlation Coefficient of E-CRM Implementation and customer commitment

		Implementation of E-CRM	customer commitment
Implementation of E-CRM	Spearman correlation Coefficient	1	0.948
	Sig		0.000
	N	80	80
customer commitment	Spearman correlation Coefficient	0.948	1
	Sig	0.000	
	N	80	80

The relationship between two variables, implementation of E-CRM and customer commitment, show that $r=0.948$ and $\text{sig}=0 < 0.01$. So, the lack of correlation relationship of E-CRM implementation hypothesis and customer satisfaction is denied and the researcher's hypothesis is approved. 2-4 Implementation of e-customer relationship management with customer satisfaction.

Table 9. Correlation Coefficient of E-CRM Implementation and customer satisfaction

		Implementation of E-CRM	customer satisfaction
Implementation of E-CRM	Spearman correlation Coefficient	1	0.935
	Sig		0.000
	N	80	80
customer satisfaction	Spearman correlation Coefficient	0.935	1
	Sig	0.000	
	N	80	80

The relationship between two variables, implementation of E-CRM and customer commitment, show that $r=0.935$ and $\text{sig}=0<0.01$. So, the lack of correlation relationship of E-CRM implementation hypothesis and customer satisfaction is denied and the researcher's hypothesis is approved. 2-5 Implementation of e-customer relationship management with customer loyalty.

Table 10. Correlation Coefficient of E-CRM Implementation and customer loyalty

		Implementation of E-CRM	customer loyalty
Implementation of E-CRM	Spearman correlation Coefficient	1	0.962
	Sig		0.000
	N	80	80
customer loyalty	Spearman correlation Coefficient	0.962	1
	Sig	0.000	
	N	80	80

The relationship between two variables, implementation of E-CRM and customer loyalty, show that $r=0.962$ and $\text{sig}=0<0.01$. So, the lack of correlation relationship of E-CRM implementation hypothesis and customer loyalty is denied and the researcher's hypothesis is approved.

3- Implementation of E-CRM has an indirect effect on quality-income relationship through the features of customer-based services.

First, the effect and relationship of E-CRM implementation on the features of customer-based services is studied that in hypothesis 1, it issue is approved with correlation coefficient 0.965, then the effect and relationship of the features of customer-based services on the quality and outcomes of bank-customer relationships is studied.

Table 11. Correlation Coefficient of the features of customer-based services and the quality and outcomes of bank relationships

		Implementation of E-CRM	quality and outcomes of bank relationships
Implementation of E-CRM	Spearman correlation Coefficient	1	0.972
	Sig		0.000
	N	80	80
quality and outcomes of bank relationships	Spearman correlation Coefficient	0.972	1
	Sig	0.000	
	N	80	80

The relationship between two variables, the features of customer-based services and the quality and outcomes of bank relationships, show that $r=0.972$ and $\text{sig}=0<0.01$. So, the lack of correlation relationship of the features of customer-based services and the quality and outcomes of bank relationships hypothesis is approved.

Table 12. regression equation coefficients of regression test with dependent variable of quality and outcomes of bank-customer relationships

model	Unstandardized coefficients		Standardized coefficients	(t)	sig
	B	Std. Error			
Fixed amount	-0.243	0.089		-30.842	0.001
features of customer-based services	1.049	0.024	0.981	44.462	0.000

$$= -0.243 + 0.981X_{26}$$

According to significance level for regression coefficient of quality and outcomes of bank-customer variable ($\text{sig}=0.00<0.05$) null hypothesis of zero value will be denied. As a result, it can be said that for one unit add to customer-based services, quality and outcomes of bank-customer relationships will increase to 0.981 unit (because of positive regression coefficient) and given that regression coefficient will be significant, so the researcher's hypothesis based on the effect and relationship between the features of customer-based services and quality outcomes of bank-customer relationships with confidence level 95% is approved. On the other words, there is a positive relationship between the features of customer-based services

and quality outcomes of bank-customer relationships. Given that the effect of E-CRM implementation on the features of customer-based services and quality and outcomes of bank-customer relationships is 0.981 (correlation coefficient 0.972), so the indirect effect of E-CRM implementation on quality and outcomes of bank-customer relationships through the features of customer-based services are 0.959, 0.981 and 0.978 also, the their relationships are 0.950, 0.965 and 0.972

CONCLUSION BASED ON HYPOTHESES

The previous studies and interviewing with experts showed that there is a huge gap between e-CRM and outcomes, so there must be something to connect them together. Studying of the other workshave defined features of customer-based services as the structure connector. In this study,the features of customer-based services is defined as activities of CRM and e-CRM services. Therelated structures of customer-based service activities and outcomes of e-CRM has been obtained using the information obtained by experts and previous studies.

1- Implementation of E-CRM has obviously a positive relationship with the features based on customer service.

Spearman correlation coefficient is 0.965; on the other hand, due to the researcher's positive hypothesis based on the effect and relationship of E-CRM implementation and features based on customer services, is approved. The results of analyzing this factor show that it can be grouped according to three factors: information, convenience and connect channels.

1-1 E-CRM has a positive relationship with the information received by customer.

Spearman correlation coefficient is 0.985; on the other hand, due to the researcher's positive hypothesis based on the effect and relationship of E-CRM implementation andthe information received by customer, is approved. The results of this study is the same with the results of studies done by Mayson and et al. in 2011.

1-2 implementation of E-CRM has a positive relationship with the customer's contact channels.

Spearman correlation coefficient is 0.985; on the other hand, due to the researcher's positive hypothesis based on the effect and relationship of E-CRM implementation andthe customer's contact channels, is approved.

1-3 implementation of E-CRM has a positive relationship with customer's convenience.

Spearman correlation coefficient is 0.951; on the other hand, due to the researcher's positive hypothesis based on the effect and relationship of E-CRM implementation andthe customer's convenience, is approved.

2- Implementation of E-CRM obviously has a positive relationship with quality and outcomes of bank-customer relationships.

Spearman correlation coefficient is 0.968; on the other hand, due to the researcher's positive hypothesis based on the effect and relationship of E-CRM implementation and the quality and outcomes of bank-customer relationships, is approved. The results of this study is the same with the results of studies done by Sivrax and et al. (2011) and Kim (2006). Kim's results show that there is a direct relationship between relationship quality and the relationship outcome.

2-1 Implementation of E-CRM obviously has a positive relationship with general quality of bank-customer relationships.

Spearman correlation coefficient is 0.989; on the other hand, due to the researcher's positive hypothesis based on the effect and relationship of E-CRM implementation and the general quality of bank-customer relationships, is approved.

2-2 Implementation of E-CRM obviously has a positive relationship with customer's trust.

Spearman correlation coefficient is 0.966; on the other hand, due to the researcher's positive hypothesis based on the effect and relationship of E-CRM implementation and the customer's trust, is approved.

2-3 Implementation of E-CRM obviously has a positive relationship with customer satisfaction.

Spearman correlation coefficient is 0.935; on the other hand, due to the researcher's positive hypothesis based on the effect and relationship of E-CRM implementation and the customer satisfaction, is approved.

2-4 Implementation of E-CRM obviously has a positive relationship with customer commitment.

Spearman correlation coefficient is 0.948; on the other hand, due to the researcher's positive hypothesis based on the effect and relationship of E-CRM implementation and the customer commitment, is approved.

2-5 Implementation of E-CRM obviously has a positive relationship with customer loyalty.

Spearman correlation coefficient is 0.976; on the other hand, due to the researcher's positive hypothesis based on the effect and relationship of E-CRM implementation and the customer loyalty, is approved.

2-6 Implementation of E-CRM obviously has a positive relationship with customer recommendations.

Spearman correlation coefficient is 0.962; on the other hand, due to the researcher's positive hypothesis based on the effect and relationship of E-CRM implementation and the customer recommendations, is approved.

3- Implementation of E-CRM has an indirect effect on quality-income relationship through the features of customer-based services.

Spearman correlation coefficient is 0.972; on the other hand, due to the researcher's positive hypothesis based on the effect and relationship of features customer-based services, is approved. The results of this study is the same with the results of study done by Sivrax and et al. (2012). The results of Sivrax's study shows that there is a direct and positive effect on quality and also there is an indirect and positive effect on outcome.

Sivrax and et al. studied the effects of the relationship marketing activities on the relationship outcomes: satisfaction and customer loyalty.

It seems that due to internet bank services is new in our country and the users have not been enough trained for this issue. On the other hands, the efficiency of this type of systems is low in our country due to the lack of appropriate organizing and adequate flexibility in bank web sites in order to offer better, complete and quick services.

Suggestions based on hypotheses

Hypothesis 1: it is suggested that the commerce banks know e-CRM technologies very well and the most implementations of e-CRM be in the field of analysis; so it needs to collect enough information from the customers.

Hypothesis 2: it is suggested the banks provide the condition that the customers receive the right information on time and the banks offer their main information to the customers and customers can receive their updated information from their main banks.

Hypothesis 3: the most respondents do not connect to their main banks through the electronic channels, so it should be considered the customers' views in the field of e-CRM implementation.

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