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The Effect of the Implementation of E-CRM Electronic Satisfaction and Loyalty, Electronic Consumers of Mellat Bank's Website

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Abstract: Organizations that compete for power in the market constantly looking for ways to overcome their rivals. Today's customers want to engage with the organization. Successful customer relationship management is one of the major competitive advantages that organizations can use to prevent the transmission of clients to other organizations deemed of operation. The degree to which an organization is able to maintain effective communication with their clients, more opportunities to offer more services to its business customers will offer. Considering the above study to evaluate the effect of the implementation of E-CRM on e-satisfaction and customer loyalty has paid electronically, users of the Mellat Bank's website. To collect information from the questionnaire with Cronbach's alpha was used validation. Respondents were customers and users of online services of the Mellat Bank's website. Survey research method - has been described. To analyze the data, descriptive and inferential statistical methods such as correlation analysis, Pearson and Spearman correlation coefficient and linear regression analysis using SPSS software is used. The results show that the implementation of E-CRM is a positive and significant impact on customer satisfaction and loyalty-mail.

Keywords: Electronic Consent, Loyalty-Mail, E-CRM.

Introduction

Companies that constantly vie for power on the market "to find ways to overcome their rivals. Successful customer relationship management is one of the major competitive advantages that companies can take to prevent the transfer of customers to the company exploited certainties (Sculin et al., 2002). The degree to which a company can maintain effective communication with their clients, more opportunities to provide more service and product to its customers will gain (Peine and fall, 2005). While more or less one-dimensional problems related to their performance using enterprise resource planning systems have solved, and now, with the election of customer relationship management systems, to improve their multi-dimensional functions in order to increase their value to customers focus (Anderson & Kerr, 2001). Customer relationship management is able to reduce the gap between customers and organizations with customer loyalty, superior service, better information

gathering and organizational learning, organizational strengthening (Cao and Clemez, 2004). The main goal of CRM is to simply understand better the behavior of the customers in order to increase loyalty and benefits (Lee and Joshi, 2006). Customer relationship management, in addition to maximizing customer satisfaction, strategic process for the formation of the interaction between a company and the company tells customers (Lin et al., 2005).

It is clear that customer relationship management is a systemic issue, because marketing (such as relationship marketing, consumer behavior, etc.), system information (such as e-commerce, human-computer interaction,), management other deals (Anderson & Kerr, 2001). In fact, customer relationship management all processes that organization to identify, select, promote, develop, retain, and serve customers to take (Lu, 2003).

Customer relationship management systems help organizations maximize their ability to interact with their customers. This leads not only to improve the quality, but also increases the speed of response to customer needs (Anderson and Syrynavasan, 2003) and this concern is elevated corporate executives. Today customers expect that other companies do not like and quickly respond to customer needs is one of the Company's competitive advantage companies have to react and attention to the issue of e-CRM.

Theoretical Basis

In the last years with developments in information and communication technologies creates new concepts of globalization, freedom, and increase innovation, continuous reduction of product life cycles and witnessing the dawn of the concept of customer relationship management (CRM) as a title in the business approach that aims to return to the era of personalized marketing is seen.

There are various definitions of E-CRM in the literature. The simplest Internet connection and E-CRM CRM calls. This expansion is traditional CRM. Jvtla and colleagues (2001) E-CRM customer relationship defined as a component of their care. Greenberg (2000) E-CRM and the CRM Online calls. According to Romano attraction and retaining customers who are economically profitable and remove those that do not benefit is determined. Table 1 summarizes the major differences between CRM and E-CRM show.

Table 1
Lists the Differences Between CRM and ECRM

References	CRM	E-CRM	Dimension
Chandra and Stickland,(2004) Pan and Lee,(2003)	Traditional means of online retailers, phone or fax	Internet,e-mail, wireless, mobile	Contact Customer
Chandra and Stickland,(2004) Pan and Lee,(2003)	Time and space constraints	At any time and from any location	Customer Service
Chandra and Stickland,(2004) Pan and Lee,(2003)	Customization is possible customizationrequires fundamental changes in the system	Easy to customize information for each person	Customization Information
Chandra and Stickland,(2004) Pan and Lee,(2003)	Products and job functions	Customer needs	Focus System
Chandra and Stickland,(2004)	The system is designed for an apartment or business unit	The system is designed for the entire collection	System Design

Process E-CRM includes four main components: the commitment, buy, carry out and support. Table 2 or Table 4 shows the characteristics of E-CRM important loss in the transaction cycle.

Table 2
Describes the Features of E-CRM Before You Buy

Authors	Comment on Research	Features of E-CRM before you buy
Feinberg et al(2002)	Express electronic Customer Relationship Management in Retail	Introduction for new users Customization Site Other channels Local search machine Membership Circulation on the site, sitemap, chat Electronic Bulletin Cross selling and up-selling Marketing Promotions Customer retention Management Response Email marketing
Ross(2005)	E-CRM from the perspective of supply chain management	Customization Site Other channels Customer training
Khalifa and Shen(2005;2009)	The effects of CRM Online customer satisfaction	Quality Information Web Design Special product
Liu et al(2008)	An experimental investigation of customer satisfaction of online shopping in China: a total experience	Product Support Search and Compare Beauty Website
Otim and Grover(2006)	An experimental investigation of customer loyalty and Web-based services	Convenience, choice, price transparency, see, shipping, commitment
Posselt and Gerstner(2005)	Satisfaction before and after purchase: the impact on overall satisfaction and repurchase intentions	Web design, price, promotion, product availability
Wang and Hurang(2004)	Electronic satisfaction in order to determine the phases before and after order	

Table 3
Describes the Features of E-CRM When Buying

Authors	Comment on Research	Dimensions of E-CRM features when buying
Feinberg(2002)	Express CRM Online retail	online shopping Product information Customise Terms & Conditions Product preview links
Khalifa and Shen(2005;2009)	The effects of CRM Online customer satisfaction	Product customization Payment methods Terms & Conditions Buy comparative Pricing fluid
Liu et al(2008)	An empirical study on online shopping and satisfaction in China: a comprehensive study	The transaction Security and Privacy Pay
Otim and Grover(2006)	An empirical study on Web-based services and customer loyalty	Order delivery Transparency bill

Table 4
Describes the Features of E-CRM After Purchase

Authors	Comments on Research	E-CRM features after purchase
Feinberg et al(2002)	Express electronic Customer Relationship Management in Retail	FAQ Solving problems Comparability spare parts
Khalifa and Shen(2005; 2009)	The effects of CRM Online customer satisfaction	Solving problems Channels reaction tracking the order Online Forum Web Center
Liu et al(2008)	An empirical study of online shopping and customer satisfaction in China: a comprehensive study	Delivery Customer Service
Otim and Grover(2006)	An empirical study on Web-based services and customer loyalty	tracking the order Prompt delivery Customer service
Posselt and Gerstner (2005)	Electronic satisfaction before and after purchase: the impact on overall satisfaction and repurchase intentions	Availability, track Being punctual, expected track
Wang and Hurang(2004)	Measuring satisfaction order books in phases before and after	Prompt delivery Expectations met Returns policy Customer Service

Talk about electronic consent is subject of interest of many researchers .Anderson argued that satisfaction has a significant impact on loyalty and customer retention. Anderson and Sullivan (1993) claim that customer satisfaction experiencing a frank assessment now is that just a

good feeling, indifference or feeling is bad. Dara (2002) argue that the ease of use and usefulness of online shopping combined with low economic costs, such as time and engaging for quality goods, price, afford paying the price and quality of service are the factors that affect customer satisfaction and ultimately form their priority. Anderson and Sullivan (1993); Fornell (1992), inclusion and colleagues (1998), the importance of service quality as a prerequisite for customer satisfaction determined. Feinberg and his colleagues (2000) reported that 68 percent of customers due to "poor service experience" along with other factors like price (10 percent) and disability (17%) do not go to the company in question. Classified as a result of various models of customer satisfaction following points should be considered:

- Many studies have shown that if the design is not complex and easy to use it will lead to customer satisfaction.
- Few studies such as the caliph and sand between the characteristics of E-CRM and transaction cycle and customer lifecycle to determine customer satisfaction.
- Many studies show that people with different goals, such as saving time, convenience, entertainment or information and Internet use.
- Variety of products, price, and customer service and product warranty are important factors in generating customer satisfaction
- Security of online shopping is the main reason for keeping customer.

More studies loyalty as a purchase that product or service definition. Due to heavy competition and encouragement and a different price in the market, companies are looking for strategies that increase customer loyalty. Businesses on the Internet with major challenges such as seeking customers for the benefit of the price, data quality and compare prices face. Barry (1995, 2002) believes that "customer loyalty emphasis on natural interaction relationship between the market and can be a confirmation for the individual nature of the firm's commitment to customers"

For many years, many efforts have been made to obtain a specific structure for loyalty. Researchers measure attitudinal and behavioral methods to identify and achieve their loyalty. Recently loyalty and support is seen to see repeated. Oliver (1999) says that "a permanent customer loyalty and a deep commitment to purchase or a product or service in the future is certain, namely frequent purchase of a brand, despite the effects of the market situation and the efforts that will change customer behavior ". In addition, Oliver (1999) for four steps of the loyalty were shown in Figure 1 below.

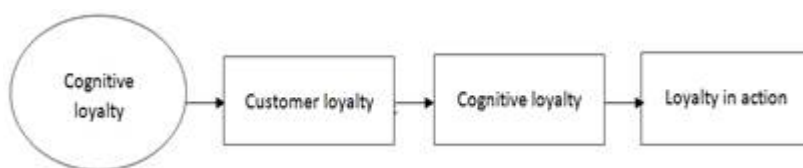


Figure 1
The four-stage Model of Loyalty Oliver

Background Research

Asgharpour and colleagues (2012) conducted a study to investigate the effect of innovation on the market share in textile, leather and clothing did Iran. The dependent variable volatility of market share and market share, while the dependent variable in this study, the concentration of 4 large enterprises. The results showed a nonlinear relationship between innovation and market share in this industry.

Zamani moqaddam and Lahiji (2012) study of factors affecting customer loyalty Parsian Bank and Eghtesad-Novin Bank organizations to respond quickly based on quality of service, reliability, speed of service, flexibility, innovation and image and effect they did customer loyalty. The samples were 270 customers of the bank. The results show that the quality of service, reliability, speed of service delivery, vision, innovation and flexibility the two banks had the highest impact on customer loyalty.

Tazry and Bolourian Tehrani (2012) conducted a study aimed at measuring the key success factors in customer relationship management and insurance companies in order to identify strengths and weaknesses in implementing customer relationship management did all the research population experts, managers and Insurance Center has been organized in Tehran and the 191 people, 128 of whom were chosen. Other factors to be average.

Abesy and colleagues (2011) conducted a study to identify and prioritize the favorable factors in the successful implementation of customer relationship management from the perspective of insurance company employees did entrepreneur. The results show that the greatest impact in the technology component of the successful implementation of customer relationship system and then the components of proper organization, knowledge management and the priority components focus on key customers the greatest impact on the implementation of the system of communication with their client.

Karimi and Mansourian (2012) the quality of working life of customer relationship management in government agencies Kordestan, Marivan examined. The population of this research is 600 persons, 234 of them were selected. The results show that all the components of the quality of working life (the payment of fair wages and benefits to employees, health and safety Youden's working environment, providing opportunities for staff development and continuous security, the rule of law in the organization, integration and social cohesion of employees, dependence employees' social life and development capabilities), but the overall atmosphere of life have a direct relationship with the customer relationship management.

Harrigan and colleagues (2009) conducted a study to investigate the electronic customer relationship management activities in small and medium companies were Irish. Findings confirmed that companies with a greater emphasis on international markets to take advantage of more of its electronic customer relationship management focus and profit from

increased customer service and reduce the cost of business and increased sales and improved profitability varies.

Wang (2008) for the purpose of customer relationship management system implementation and development of theoretical and experimental electronic library electronic customer relationship management system and its impact on the quality of their search services. This research was conducted in Taiwan for academic libraries. The results show that the general perception of the respondents to the quality of services, customer relationship management, electronic neutral or positive.

Anmala and Kyshier (2007) Benefits of e-CRM for banks and their customers and found two Swedish banks. Results benefits of electronic customer relationship management considers the following; maintain relationships with customers, providing personalized efficient service to individual customers, the availability of the latest updated information on the website of the organization and improve the security of customer transactions. As well as advantages for clients such as: ease and convenience, speed and accuracy in the transfer of money, personnel reliability and availability of the latest information technology and total confidence in the organization.

Seeman and O'Hara (2006) looked at customer relationship management in higher education. Use of information systems to improve communication between school children, the benefits of implementing customer relationship management shows that include a focus on student improvement and to provide clients information, process management, increase students' loyalty, retention and satisfaction along with their university applications.

Sin (2005) did an investigation with the aim of developing a reliable and valid scale for customer relationship management and its effect on the performance of financial institutions in Hong Kong. In this study, customer relationship management component focusing on four key clients, organizing customer relationship management, knowledge management and customer relationship management technology was chosen based on its relationship with major and minor business functions, including marketing performance (reliability and customer satisfaction) and financial performance (return on investment and return on sales) was investigated. The results show that the customer relationship management and business performance is positive.

Goals

The main objective:

Its website features and user satisfaction with e-customer loyalty.

Secondary objectives:

The first sub-goal: Effect of E-CRM features before you buy the e-customer satisfaction.

Sub-goal II: Effect of E-CRM features when buying consumer electronics satisfaction.

The third sub-objective: To evaluate the effect of the characteristics of E-CRM electronic customer satisfaction after purchase.

Sub-goal IV: The effect of satisfaction on loyalty e-mail.

The purpose of sub-V: Effect of E-CRM features before buying the loyalty of consumer electronics.

The purpose of sub-Six: Effect of E-CRM features when buying the loyalty of consumer electronics.

The purpose of seventh sub: Effect of the characteristics of E-CRM electronic after buying the loyalty of customers.

Material and Methods

The study objective is applied, because in order to develop practical knowledge in the field of modern marketing management is carried out and in terms of data collection, descriptive and correlational, because the relationships and the influence of independent variables with variable or dependent variable (customer loyalty) will pay.

The population of this research were customers and users of Mellat Bank's website. The assessment tool was questionnaire variables. In order to study and data analysis methods and statistical techniques were used in this study. The first data in Excel sorted and classified and some indicators and initial figures were obtained by the software, using specialized software such as SPSS statistical analysis was statistical data. In order to analyze research data using any of the questions or assumptions are bidirectional correlation coefficient was used.

It is noteworthy that the hypotheses of the study includes "test the relationship between satisfaction and loyalty Online" and "Online test the relationship between the ECRM and loyalty" of multiple regression analysis were used.

Results

3.3% of subjects less than one hour, 25% between 1 and 2 hours and 18.6% of 2 to 3 hours of Internet use, according to the results, 25% of participants 3 to 5 hours and 21.9% of participants more than 5 hours your daily spending using the internet. 6.1% of participants did not respond to this question. It should also be noted that all respondents shop online, receive news and using social networks as one of the reasons for their use of the Internet and expression.

Table 5
Descriptive Information on the Respondents use the INTERNET

Quantity	Percent	Item
12	3.3	Lower than 1 hour
90	25	1-2 hour
67	18.6	2-3 hour
90	25	3-5 hour
79	21.9	More than 5 hour
22	6.1	Unresponsive
360	100	Total

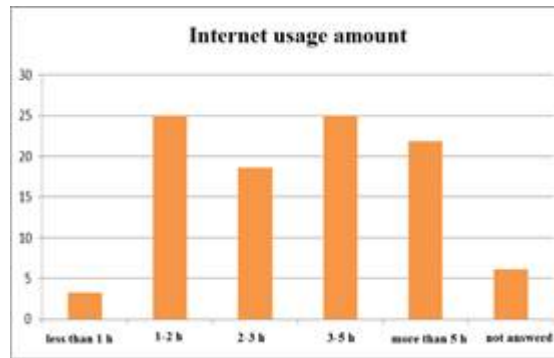


Figure 2
Diagram of the Respondents use the Internet

Using correlation analysis to study the relationship between the manufacturers made an initial contact. This type of communication or correspondence between productive factors can be correlation coefficients for two-way constructive elements used. In the following correlation matrix, correlations Points for each factor is given manufacturer. Table 6 below shows the correlation between the underlying constituents of hypotheses.

Table 6
The Relationship Between the Manufacturers of Hypotheses

Web features	Online Loyalty	User satisfaction	Customer service	Track	Prompt delivery	Payment methods	Security / Privacy	Search tools	Loyalty program	Web Design	Cases
										1	Web Design
									1	0.10	Loyalty Program
								1	0.15	0.41	Search Tools
							1	0.54	0.41	0.42	Security/Privacy
						1	0.61	0.51	0.23	0.31	Payment Methods
					0.63	1	0.61	0.60	0.45	0.40	Prompt Delivery
				1	0.37	0.46	0.28	0.41	0.54	0.43	Track
			1	0.46	0.36	0.54	0.33	0.30	0.59	0.40	Customer Service
		1	0.69	0.59	0.42	0.51	0.55	0.32	0.37	0.21	User Satisfaction
	1	0.74	0.66	0.62	0.32	0.28	0.29	0.31	0.25	0.34	Online Loyalty
1	0.69	0.67	0.69	0.98	0.59	0.63	0.65	0.58	0.63	0.62	Web Features

Regression: Testing the relationship between satisfaction and loyalty online

Multiple regression analysis using software Spss15 were used to investigate the relationship between satisfaction and loyalty online of users of the Mellat Bank's website. Online satisfaction is the independent variable and the dependent variable online loyalty of the Mellat Bank's website. Tables (7, 8, 9 and 10) show analysis of the relationship between satisfaction and loyalty online. The regression analysis also found that the relationship between satisfaction and loyalty online degree is verifiable by 95%, ($P < 0.05$). Also, the value of R^2 adjusted 0.792 the value of the relationship is also significant indicator, the results also found that online loyalty of the Mellat Bank's website can be explained with satisfaction online. The main hypothesis of the study is confirmed (Table 7).

Table 7
Evaluating the Hypothesis 2

Results	B	T value	Research hypothesis
Confirmed	0.462	7.841	Hypothesis 2: E-SQ → E-LOY

Table 8
Regression model of satisfaction on loyalty-line online

P	Std. Error	value	Independent Variable
0.004	2.926	0.223	Constant
0.000	7.841	0.063	0.462 Online Satisfaction

Table 9
Regression Analysis II: ANOVA

R ² justified	R ²	Durbin-Watson Statistic	Model
0.792	0.812	1.85	1

Table 10
Regression Analysis II: coefficients

Sig.	F	Mean Square	df	sum of squares (ols)	Model
0.000(a)	63.933	35.947	2	71.894	Regression
		0.562	357	200.728	Remaining

As noted in Table 9. Durbin-Watson statistic of 1.85, which indicates the absence of autocorrelation in errors and therefore are entitled to the use of linear regression, statistics, R², R² adjusted 0.812 and 0.79R² respectively, which show that the regression model estimates about 79 percent of the electronic behavior of customer loyalty as the dependent variable explains. This main hypothesis of the present study confirms the second and fourth sub-hypothesis

Regression: Testing the relationship between the ECRM and mail-loyalty

Assessment web site feature at any stage in the second and third leads to the formation of measure for each of the ECRM before you buy, ECRM ECRM when shopping was after purchase. Aim to achieve a regression analysis of the relationship between online loyalty as the dependent variable with ECRM before you buy, ECRM ECRM when buying and after buying as independent variables. The results are shown in Table 11 below. The adjusted R² is 0.734, indicating significant relationship. Tables (11, 12 and 13) show Regression analysis results.

Table 11
Regression I: Summary Model

R ² Justified	R ²	Durbin-Watson Statistic	Model
0.734	0.751	1.93	2

Table 12
Regression I: ANOVA

Sig.	F	Mean Square	df	Sum of Squares(ols)	Model
0.000(a)	86.732	107.734	3	326.207	Regression 2
		1.253	356	423.783	Remaining

Table 13
Regression I: coefficients

Sig.	β Standardized	t	Standard B	Standard Error	Constant
0.514		-0.585	-0.233	0.338	
0.000	0.227	54.234	0.967	0.089	E-CRM Before Purchase
0.001	0.084	3.563	0.932	0.535	E-CRM during Purchase
0.000	0.267	4.679	0.956	0.064	E-CRM after Purchase

As noted in Table 11 of Durbin-Watson statistic is 1.93, which indicates the absence of autocorrelation in errors and therefore are entitled to the use of linear regression, statistics, R², R² adjusted 0.751 and 0.734 respectively, which show that the regression model estimates about 73 percent of the electronic behavior of customer loyalty as the dependent variable explains.

Regression: Testing the relationship between the ECRM and e-satisfaction

Assessment of site characteristics at each stage in the second and third causes the formation of scale for each of the ECRM before you buy, ECRM when buying and after buying out. Aim to achieve a regression analysis of the relationship between online satisfaction as the dependent variable with ECRM before you buy, ECRM ECRM when buying and after buying as independent variables. The results in Table 14 is given below. The adjusted R² is 0.846, indicating significant relationship. Tables (14, 15 and 16) show Regression analysis results.

Table 14
Regression I: Summary Model

R2Justified	R2	Durbin-Watson Statistic	Model
0.846	0.851	1.88	3

Table 15
Regression I: ANOVA

Sig.	F	Mean Square	df	Sum of Squares (ols)	Model
0.000(a)	63.491	107.654	2	373.941	Regression
		1.642	357	389.477	Remaining

Table 16
Regression I: coefficients

Sig.	β Standardized	t	Standard Coefficients B	Standard Error	Constant
0.337		5.642	-0.499	0.563	
0.016	0.314	5.594	0.741	0.0605	Web Features

As stated in the Durbin-Watson statistic of 2.31, which is 17 indicates the absence of autocorrelation in errors and therefore are entitled to the use of linear regression, statistics, R2, R2 adjusted 0.818 and 0.803 respectively, which show that the regression model estimates about 80 percent of the electronic behavior of customer loyalty as the dependent variable.

Conclusion

The final results of the evaluation of hypotheses presented in Table 17.

Table 17
To Evaluate the Hypothesis

Result	Comment	Model	Hypothesis
Confirmed	There is loyalty among the website features consumer electronics	Second	first The main hypothesis
Confirmed	There is the satisfaction of users of e-loyalty customers.	first	Second The main hypothesis
Confirmed	There is a direct relationship between the characteristics of E-CRM and e-satisfaction before purchasing customers.	Third	first Sub-Hypothesis
Confirmed	There is a direct relationship between the characteristics of E-CRM and e-satisfaction when purchasing customers.	Third	Second Sub-hypotheses
Confirmed	There is a direct relationship between the characteristics of E-CRM and e-satisfaction after purchase customer.	Third	Third Sub-hypotheses
Confirmed	There is a direct relationship between satisfaction and e-loyalty.	first	The fourth Sub-hypothesis
Confirmed	There is a direct relationship between the characteristics of E-CRM and e-loyalty customers already buy.	Second	Fifth Sub-hypothesis
Confirmed	There is a direct relationship between the characteristics of E-CRM and loyalty when buying consumer electronics.	Second	Sixth Sub-hypothesis
Confirmed	There is a direct relationship between the characteristics of E-CRM and e-loyalty customers after purchase.	Second	Seventh Sub-hypothesis

Among the main elements of the website features before you buy, three features of web design, search capabilities and loyalty programs associated with user satisfaction and loyalty are positive and significant.

Among the main elements of the website features when buying, two privacy / security and payment methods associated with user satisfaction and loyalty are positive and significant.

Among the main elements of the website features after the purchase, three properties on-time delivery, and after-sale follow-purchase significant positive correlation with user satisfaction and loyalty of their users.

In summary, it can be concluded that the effect of the surface features of the website user satisfaction depends on user loyalty. A comprehensive process of recruiting and customer relationship entirely online will not be effective unless organizations active in the field of user satisfaction and loyalty they understand the importance and necessity of the web design and other features important and effective steps to adhere.

As is clear from the statements of the research, to gain online, online loyalty and establishment of electronic customer relationship management and knowledge and confirmed the following provisions:

- Web Design
- Search capabilities
- Loyalty program implementation
- Respect for personal privacy protection
- Offers a variety of secure payment methods
- Orders tracking
- Timely delivery of orders
- Quality Customer Service

It should be noted that the main limitation of this study is the large number of questions. On the one hand are the lack of detailed and proper investigation about customer e-satisfaction.

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