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Customer Relationship Management in the Banking Policies of the Islamic Republic of Iran

Gestión de la relación con el cliente en las políticas bancarias de la República Islámica del Irán

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Resumen

Introducción: Con la evolución de la economía tradicional y la creciente competencia en dimensiones novedosas, el cliente se ha convertido en la parte principal y el eje de todas las actividades de las organizaciones, y la gestión eficiente de la relación con el cliente se ha convertido en un desafío significativo en la competencia empresarial.

Métodos: El objetivo del presente estudio es diseñar un modelo de relación con el cliente basado en las políticas bancarias del Maskan Bank de la República Islámica de Irán. El diseño de la investigación es cualitativo con método de teoría fundamentada. Mediante el uso del método de muestreo de "contener información rica", se realizaron entrevistas en profundidad con 25 profesores de gestión empresarial de las universidades del país, directivos superiores y medios del Maskan Bank y expertos en marketing en la gestión de las sucursales provinciales.

Hallazgos: Los resultados indicaron que el modelo de relación con el cliente basado en políticas bancarias incluye 15 dimensiones sobre las condiciones causales: 1. Información y construcción de cultura, 2. Orientación al cliente, 3. Desarrollo de infraestructura y tecnología (Condiciones de fondo), 4. Enfoque integral, 5 Complejidad de las condiciones del cliente, 6. Entorno político y legal (Condiciones de intervención) 7. Barreras causadas por la industria y el macro entorno, 8. Actitud y experiencia, 9. Capacidades organizacionales (Estrategia), 10. Desarrollo de recursos y servicios, 11. Desarrollo de Tecnologías de la Comunicación, 12. Planificación y control de proyectos y consecuencia, 13. Progreso organizacional, 14. Satisfacción del cliente y 15. Fidelización del cliente. Conclusión: La gestión de la relación con el cliente es un enfoque integral que proporciona una coordinación integrada entre los departamentos de ventas, marketing, servicio al cliente, soporte de campo y otras funciones cara a cara del cliente; Por tanto, aplicar un modelo de relación con el cliente basado en políticas bancarias en el sector bancario parece muy significativo y necesario.

Palabras clave: Gestión de relaciones con los clientes, políticas bancarias, Maskan Bank de la República Islámica de Irán.

Abstract

Introduction: With the evolution from traditional economics and increasing competition in novel dimensions, the customer has become the major part and axis of all activities of organizations, and efficient customer relationship management has become a significant challenge in business competition. Methods: The goal of the current study is to design a customer relationship model based on banking policies in Maskan Bank of the Islamic Republic of Iran. The research design is qualitative with grounded theory method. Through using the sampling method of "containing rich information", in-depth interviews were conducted with 25 professors of business management in the country's universities, senior and middle-level managers of Maskan Bank, and marketing experts in the

management of provincial branches. Findings: The results indicated that the customer relationship model based on banking policies includes 15 dimensions regarding causal conditions: 1. Informing and culture building, 2. Customer focused, 3. Infrastructure and technology development (Background conditions), 4. Comprehensive approach, 5. Complexity of customer conditions, 6. Political and legal environment (Intervention conditions) 7. Barriers caused by industry and macro environment, 8. Attitude and experience, 9. Organizational Capabilities (Strategy), 10. Development of Resources and Services, 11. Development of Communication Technologies, 12. Project planning and control and consequence, 13. Organizational progress, 14. Customer satisfaction and 15. Customer loyalty. Conclusion: Customer relationship management is a comprehensive approach that provides integrated coordination between the departments of sales, marketing, customer service, field support and other face-to-face customer functions; thus, applying a customer relationship model based on banking policies in the banking industry seems very significant and necessary.

Keywords: Customer Relationship Management, Banking Policies, Maskan Bank of the Islamic Republic of Iran.

Introducción

With the transition from the traditional economy and the intensification of competition in new dimensions, the customer has become the major part and axis of all activities in organizations; in a way that from a competitive point of view, the survival and permanency of organizations depends on identifying and attracting new customers and retaining the existing customers (Zahmatkeshani, 2019). Effective customer relationship management has become a significant challenge in business competition. Organizations need information about who their customers are, what their expectations and needs are, and how their needs should be fulfilled. Customer Relationship Management (CRM) is a strategy to better understand the needs and behavior of customers with the purpose of developing and strengthening relationships with them. Customer relationship management or CRM is a strategy to manage all the relationships and interactions of a company with potential and current customers and helps to increase the profitability of the business (Ashrafian Rahghi & Ebrahimi, 2019). In today's world, having a strong relationship with customers is the most significant key to success in any business. Therefore, the concept of customer relationship management which means the organization's effort to create and present value to the customer, has been taken into consideration (Aghaie Tahneh, 2019). Nowadays, due to the intensification of competition, organizations are working in a dynamic and ambiguous environment. From the competitive viewpoint, the continuity of organizations' profitability depends on attracting new customers and retaining existing customers. In the current situation, all attention is focused on customer relations, and the customer is a key element in organizations. So, the concept of customer relationship management, which means the organization's efforts to create and provide value to the customer, has received a lot of attention (Darvishi Selokolaie & Ghadami Jojadeh, 2019). Nowadays, the goal of an organization is not just to provide the same services to the customer; rather, they look for attracting customers

with high profitability, and customers seek to obtain goods or services with the least cost and the best quality. The value of a customer is one of the most significant intangible assets of an organization that has attracted the attention of many experts and has become a valid concept for evaluating marketing projects of organizations, especially in the service sector (Mahdavi & Mousavi, 2014).

Customer relationship management saves all of the information related to its customer in a database and uses this information to coordinate sales, marketing and customer service departments cooperate well together to supply the best needs of its customers. Customer relationship management system is not only another information tool. If they are properly applied, customer relationship management programs can provide exceptional economic value to the company as well as a competitive advantage. Implementing customer relationship management systems can enhance the organization's ability to improve customer service, which in turn can lead to revenue earning (Saeidi, 2019). Undoubtedly it can be declared that the most important assets of most organizations are their customers. Customers are a valuable source of industry-related opportunities and threats because of their direct connection to an organization's activities. In new business processes, attaining customer satisfaction has allocated itself an important and vital position in the goals of the organization, and senior managers know well that their success in achieving the overall goals of the organization depends on customer satisfaction (Abbasi & Torkaman, 2010). Customer relationship management is the process of identifying, selecting, attaining, developing and retaining beneficial customers. By establishing a long-term relationship with customers, organizations can respond to their needs and requirements and ensure their satisfaction (Li et al., 2019), Customer relationship management in organizations is considered as a kind of business strategy. Many successful organizations emphasize that maintaining a stable relationship with customers can keep them strong and pioneer in the competition scene (Abbasi & Torkaman, 2010). According to (Chang & Polonsky, 2012), the success of any business does not depend on customers who visit it only once, but on customers who are in consistent contact with it.

The results of a study conducted by (Rezvani & Feyzabadi, 2019) entitled as presenting a model to draw the relationship between electronic communication management of customers with brand loyalty, indicated that the reasonable price of services provided to customers, paying attention to customer tastes and interests, speed in providing services, ability to maintain and communicate well with new customers, ease of access to all services and the use of new technologies in providing customer service will be among effective factors that from the customers' point of view, show the important role of electronic customer relationship management in customer loyalty. The results of a study conducted by (Ghasemzadeh Mirkolai et al., 2014) entitled as examining the effect of customer relationship management on the intention to buy through the attitude towards brand development (Case study; Museum branches - Tarmeh Cafe), indicated that customer relationship management has a positive and significant effect on the variables of purchase intention and attitude towards brand development. The variable of attitude towards brand development had a positive effect on purchase intention and also had a mediating role in the effect of customer relationship management on purchase intention. The findings of a study conducted by (Hafezi et al., 2016) entitled as reviewing the

implementation of customer relationship management on improving the performance of employees of Kish Investment and Development Company, indicated the positive impact of customer relationship management on the individual performance of employees.

The above explanations indicate that in the banking system of our country, customer relationship management, and in particular, that based on central bank policies, should be specially considered, because the statistics reveals the success of banks and private financial and credit institutions among different groups of the population, and these banks by providing novel and new services and facilities, take steps in order to attract new customers, retain old customers, and finally, their satisfaction and loyalty. Thus, the current study deals with this issue, and it is expected that through using the opinions of experts, professors and specialists in the field of business management, marketing management, etc. in Maskan bank of Iran, a practical and applicable model for customer relationship management based on banking policies are provided.

Materials and Methods

Considering the aim of the present study, which is to design a customer relationship model based on banking policies, the research design is a qualitative research design through grounded theory method.

Professors of business management in the country's universities, senior and middle-level managers of Maskan Bank, and marketing experts in the management of provincial branches were selected as the statistical population of the study, and were interviewed in depth. The process of selection and interview continued until the theoretical saturation was reached, and then, it was stopped. The characteristics required for people to be experts included the following: proficiency in the field of customer relationship management, proficiency in the field of banking policies, and proficiency in the field of customer orientation and banking.

For sampling in this section, due to the importance of the research topic, it was tried to choose a group of key experts in the field of customer relationship management and banking policies, that due to the dominance of the qualitative approach, one of the "including rich information" sampling method was made use of. In other words, theoretical sampling was used. Theoretical sampling is a type of purposeful sampling that focuses on developing a theory. In other words, the researcher selects from the range of potential people to observe, those who can enrich the required data repository in the collection process to enable the theory to be developed (Bazargan Harandi, 2018). Ultimately; 25 people were chosen.

Data Collection Method: grounded theory approach

For the first time, (Strauss & Corbin, 2011) introduced the strategy of grounded theory to the scientific community (Nejhadfatahi, 2019). According to (Strauss & Corbin, 2011), the grounded theory is that which is inductively achieved from the study of a phenomenon, and represents that phenomenon. The procedure of the grounded theory is a qualitative research method that uses a series of systematic procedures to create inductive theories about a phenomenon (Strauss & Corbin, 2011). The grounded theory, by beginning to create a theory through inductive way and trying to properly understand and feel about everyday events, makes an effort to make connections between concepts in order to understand the world of the participants as they have made it for themselves, and create abstract concepts from events and material things that may be difficult to do through quantitative research. Foundation data theory, or grounded theory, requires the individual to derive structures and rules directly from the direct data he or she has gathered; not from previous research studies and theories that already exist (Gal et al., 2014). So, the researcher does not start the project with a previous theory in mind, but the researcher allows the information and data to emerge; data-derived theory is likely to be similar to reality, that a theory is derived from putting a series of concepts together based on experience or merely through guesswork.

In this research, grounded theory is used both as a research method and as a method of analysis. Due to the lack of a coherent and strong theoretical framework for "designing a customer relationship model based on banking policies", the researcher uses it as a research method, and then due to the use of semi-structured interviews based on the grounded theory, he will use it as an analysis method (Figure 1).

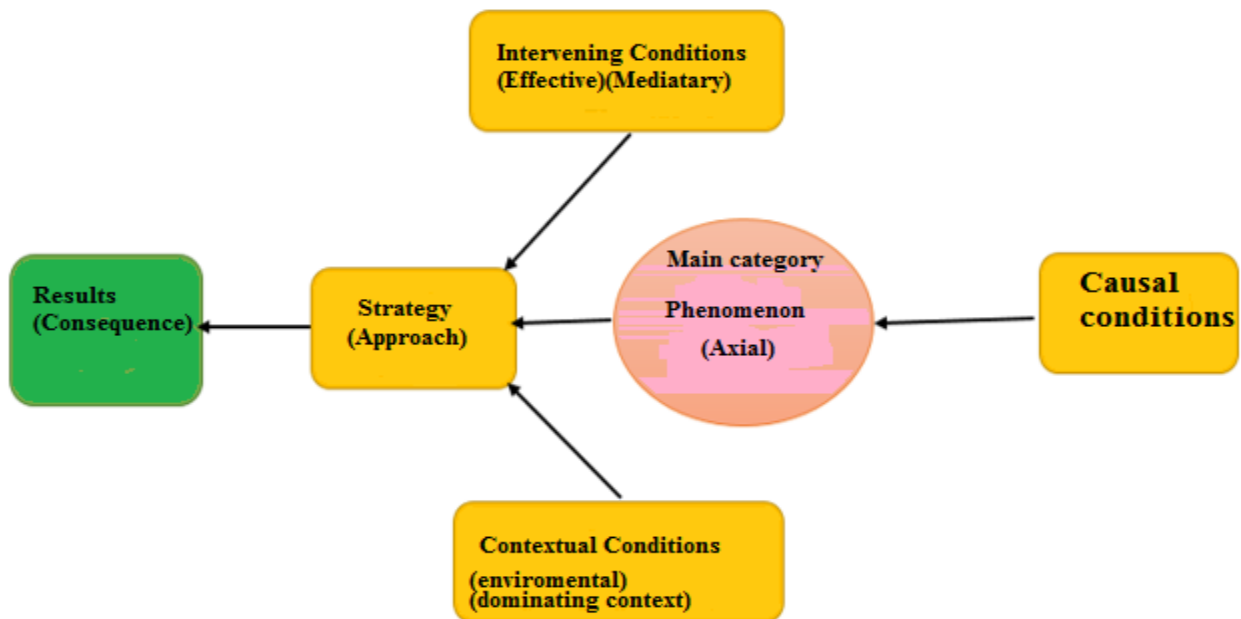


Figure 1. Paradigm model (Flick, translated by Jalili, 2018)

Based on a systematic approach and in order to extract the required data to explain the paradigm model and achieve the final theory, the conducted interviews are coded using the content analysis technique during three coding steps (open coding, axial coding and selective coding) (Strauss & Corbin, 2011); and then the basic codes and axes are identified.

Based on the systematic approach of the grounded theory, to analyze the collected qualitative data, in order to formulate a theory, three coding stages must be gone through, and a logical paradigm or an idea of an evolving theory should be presented (Bazargan Harandi, 2018). The process of performing the grounded theory in this research in the form of paradigm model dimensions is as follows:

1- Phenomenon: This category (phenomenon) is the conceptual label that is considered for the framework or design. Based on the paradigm model, the phenomenon is considered as a central class in the research process and its relationship with other classes. This connection can be realized in the following five headings, which have been briefly explained below.

2- Causal conditions: What causes the formation and creation of a central phenomenon or class is called causal conditions. These conditions constitute a set of factors along with their features.

3 -Context: A set of concepts, categories or variables are called context that affect on actions and interactions. Contexts are opposite to causal conditions which are a set of active variables. It is very difficult to separate the contextual variables from the causal variables.

4- Intervening Conditions: Intervening conditions are structural conditions that facilitate or limit the intervention of other factors and affect on actions and interactions.

5- Strategies: All micro and macro measures that help to improve and strengthen the formation of the process under study is called a strategy.

6- Consequences: Some variables indicate the results and consequences that result from the adoption of strategies (Strauss & Corbin, 2011).

Data analysis method in the qualitative stage: In the grounded theory, the analysis method is such that each part of the data is analyzed (in parallel) immediately after the collection of that part. The researcher then receives guidelines from the initial data analysis to access the later data. These guidelines can come from underdeveloped categories, information gaps, or people having insight into the phenomenon. After receiving these guidelines, the researcher enters the research environment to collect other data. The zigzag process in data collection and analysis goes on until the researcher achieves class saturation (Danaeifard & Eslami, 2011).

In grounded theory, analysis consists of three types of coding, which are:

1. Open coding, 2. Axial coding and 3. Selective coding (Strauss & Corbin, 2011).

Open coding: Open coding is an analytical process through which concepts are identified and their features and dimensions are discovered in the data (Danaeifard & Emami, 2007). During open coding, the data is broken down into separate sections and carefully examined for similarities and differences, and questions are raised about the phenomena that the data indicate. Open coding is a part of analysis that specifically deals with naming

(conceptualization) and categorization of phenomena through careful examination of data (Strauss & Corbin, 2011).

Axial coding: Axial coding is the process of linking categories to subcategories and linking categories at the level of features and dimensions. This coding is called axial because the coding takes place around the axis of a category. At this point, the grounded theorist selects an open coding category, places it at the center of the process under consideration (as a central phenomenon), and then relates the other categories to it. These other categories are: causal conditions, strategies, contextual conditions, intervening conditions, and consequences. This step consists of wiring a diagram called a coding paradigm. The coding paradigm indicates the relationships between causal conditions, strategies, contextual and intervening conditions, and consequences (Danaeifard & Emami, 2007).

Selective coding: In this stage, the different conditions (classes) expressed in the axial coding stage are merged and a general analysis is performed. There are two ways to integrate:

1. Using a narrative based on paradigm model relationships around a central category;
2. Presenting theoretical theorems based on the paradigm model (Danaeifard & Eslami, 2011).

Theoretical theorems show generalized relations between a class and its concepts with certain classes. Theorems imply conceptual relations, while hypotheses require measurable relations. Because the grounded theory approach produces a foundation of conceptual relationships, not measurable ones, it is preferable to use the term theorems. In the theorems section, the relationship between the main classes is scrutinized. To turn qualitative research into quantitative research, researchers turn research theorems (of which the structure is their constituent elements) into hypotheses (of which the variables are their constituent elements) in order to test them quantitatively. In the hypotheses section, the relationship between sub-categories should be examined (Danaeifard & Eslami, 2011).

The software used to analyze the data is the MaxQDA software called "MAXqda2018".

Result and discussion

In the qualitative part of the research, the main focus of the research questions was related to exploring and discovering the factors affecting the dimensions, components and indicators related to customer relationship management as the main concept. To attain this, in the first stage, the main categories and sub-components are presented based on open and centralized coding of data from in-depth and exploratory interviews with key experts and the refinement of conceptual codes. Accordingly, in order to perform open and pivotal coding in the first stage, the data at the sentence and phrase level for each of the interviews were examined, and conceptual codes were extracted from the transcripts of the interviews. In the next stage, by performing refinement and reduction operations, these components were organized in the form of sub-categories and named by continuous review. Copies of interviews were re-examined to ensure that each of the concepts and categories was appropriately organized; and reviewing these categories was done in order to achieve logical saturation for the main categories and subcategories. Open and axial coding stopped when a meaningful classification was obtained after several reviews of interview transcripts. In general, from the analysis of the qualitative research data in the coding stage, 156 initial conceptual codes were obtained. After reviewing and matching these codes and removing repetitive codes, common codes were calculated, showing how the interviews of 6 participants in in-depth and individual interviews were coded, which have been extracted from the sample text of the interviews.

Interview No. 1: The political-legal environment, including the political situation in the country and its international relations with other countries, will have a positive effect on the establishment of a customer relationship management system based on banking policies or its deterrents in banks. All the activities that an organization performs to identify, find, attract, develop and retain profitable customers by providing the right goods and services to the right customers through the right channels at the right time and at the right cost are considered actions that lead to facilitate the process of establishing a customer relationship management system based on banking policies in banks. Establishing a customer relationship management system in the bank will enhance competitiveness, increase revenue and reduce operating costs.

Interview No. 2: Nowadays, in order to grow and survive in the field of economic competition, organizations, including banks, must pay special attention to customer focused, and increase their relationship with service recipients more than before, and the customer relationship system provides this for the bank. It is better for the organization to first align the customer relationship strategy with the organization's strategy and then choose the appropriate criteria for evaluating this strategy and implement it throughout the organization. Through using a customer relationship management system based on banking policies, instead of focusing on a limited number of customers, it is possible to communicate with countless customers and increase the bank's share of bank customers.

Interview No. 3: Customer Relationship Management is a comprehensive process involving strategic, process, organizational and technology-based changes through which the organization can display better management of customer behavior ... Moving towards the development of customer-focused human resource systems can nurture customer-focused human resources, and increase their skills and expertise in this field ... Banks are

service organizations, and in customer service organizations, they are in close contact with the service providers who are the employees of the bank, and the customers themselves are present in the service delivery process. As a result, the role of the customer in this environment is prominent, and it is necessary to pay attention to the correct and appropriate management of customer relations to maintain the market and not to lose customers. By examining different methods of attracting and retaining customers, the bank can select the best way to communicate with them, and provide more unique and specific services to each of them based on the knowledge gained about their customers, thus by increasing their satisfaction, achieves customer loyalty.

Interview No. 4: Technology provides the bank with the capability to track and record customer interactions with the bank, and also allows the bank staff to rapidly retrieve all customer information which leads to the acceptance and establishment of customer relationship management system based on banking policies in banks. Redesigning organizational structure, rules and processes will lead to the development of banking services, and provide the basis for better establishment of customer relationship management. Customer relationship management enables the bank to establish long-term relationships with customers by identifying customers and their preferences, thereby making them loyal to the bank.

Interview No. 5: Customer Relationship Management helps the bank understand which customers are worth gaining, which customers are worth retaining, which customers are strategic, which customers are profitable, and which customers can be ignored. Establishing and maintaining the identified relationship with profitable customers, through proper use and development of information and communication technologies will improve the establishment of customer relationship management system. The ultimate goal of establishing a customer relationship system is to turn these relationships and interactions into greater profitability by increasing repetitive purchases and decreasing customer gaining costs.

Interview No. 6: Nowadays, organizations operate in the era of customer-focused economy, in which the customer is the real ruler of the market, so organizations such as banks must learn how to move from a focus on services to a focus on customers. They should consider customers as an asset that needs to be managed and delivered to the highest level of efficiency, which is facilitated by the adoption of a customer relationship management system and its establishment in the bank. ... Customer relationship management is a customer-oriented design process that, at the operational level, examines software development, marketing, and integration, and at the other level, it considers how to establish and maintain long-term relationships, how to formulate strategies and policies to achieve it. In other words, customer relationship management is an approach at the level of the entire organization, including the bank, not only in gaining customer awareness, but also in improving and automating work processes that create value for customers, suppliers and bank employees... The customer relationship management system helps the bank to maximize the ability to interact with customers. This will not only improve the quality but also increase the speed of responding to customer needs.... The customer relationship management system helps the bank to

maximize the ability to interact with customers. This will not only improve the quality but also increase the speed of responding to customer needs.

Description of data based on open coding

The findings of the qualitative section are in the form of findings from the coding results with the approach of content analysis and concepts of the data. The most basic thing at this stage is open coding. Based on this, common concepts were obtained from the recording units and common codes were counted (Table 1) and (Table 2). The frequency of the percentage of expert respondents in the interviews deals with the most important categories resulted from open coding.

Table 1. The results of open coding and the code number of the interviewee to each of the factors from the experts' point of view

Main categories	Code	Evidence
Understanding economic benefit in the long run	1	In the long run, the perception of economic benefit for the bank by senior managers can affect the acceptance of customer relationship management in the bank, and lack of understanding and negative attitude of managers to it is an obstacle to the implementation of this plan.
Training the necessary skills and specializations to employees Improving employee attitudes and behavior	1	Training the necessary skills and expertise to employees and modifying their attitudes and behaviors helps to improve the formation and establishment of a customer relationship management system based on banking policies.
Customer awareness of up-to-date banking systems	2	Customers' awareness of up-to-date systems used in the world and in Iran makes the bank inclined to establish customer relationship management to maintain its position in the market.
Lack of centers and courses for adequate and appropriate training for employees Incomplete implementation of CRM implementation	2	Lack of appropriate training centers and courses for bank employees to understand the benefits of implementing a customer relationship management system in the bank and its proper implementation.
The political situation of the country International relations with other countries	3	The political-legal environment, including the political situation of the country and its international relations with other countries, will have a positive effect on the establishment of a customer relationship management system based on banking policies or its restraints in banks.
Introducing and providing customer service and improving service delivery Maintaining and developing customer interactions	3	All the activities that an organization performs in order to identify, find, attract, develop and retain profitable customers by providing the right goods and services to the right customers through the right channels at the right time and at the right cost are considered actions that facilitate the process of establishing a customer relationship management system based on banking policies in banks.

Increasing competitiveness Increasing revenue Reducing operating costs	3	Establishing a customer relationship management system in the bank will increase competitiveness, increase revenue and reduce operating costs.
Increasing the desire for excellence and superiority among banks and customers	4	With the increase of awareness and development of organizational culture, the desire for excellence and superiority among the banks and customers increases, which paves the way for the acceptance and establishment of new systems such as customer relationship systems.
Reducing operating costs	4	Acceptance and implementation of the customer relationship system in the bank removes all obstacles and losses that are made by intermediaries between the bank and the customer and were imposed on the bank and did not contain added value for it.
Customer Focused Increasing communication with service recipients	5	Today, in order to grow and survive in the field of economic competition, organizations such as banks must pay special attention to customer orientation and increase their relationship with service recipients more than before, and the customer relationship system provides this for the bank.
Matching the customer relationship strategy with the organization strategy	5	It is better for the organization to first align the customer relationship strategy with the organization's strategy, and then select the appropriate criteria for evaluating this strategy and implement it throughout the organization.
Having relationship with countless customers Increasing the bank's share of bank customers	5	By using a customer relationship management system based on banking policies, instead of focusing on a limited number of customers, it is possible to communicate with countless customers and increase the bank's share of bank customers.
Intimate relationship with the customer Economic benefits	6	Customer relationship management combines an intimate relationship with the customer with economic benefits and enables the organization to establish close relationships between the bank and customers.
Purely technological attitude	6	The problem in implementing customer relationship management is due to a purely technological attitude, ie customer relationship management is considered as a purely customer relationship management technology, while customer relationship management is not a software system but a way to empower employees to work effectively with customers. .
Perspective Understanding goals and changes	7	Customer relationship management requires a perspective, and all personnel must understand the purpose and changes resulting from customer relationship management to lead to the adoption and establishment of a customer relationship management system based on banking policies in banks.
Improving the quality of banking services provided	7	Improving the quality of services provided by the bank and developing new services in accordance with the needs of the market and customers, improving the

Development of new services appropriate to the current needs of the market and customers		establishment of customer relationship system based on banking policies.
Creating a culture of change in the community and among employees	8	Creating a culture of changability in society so that customers, especially bank employees are more receptive to the establishment of customer relationship management system to accept and establish customer relationship management system based on banking policies in banks is needed.
Gathering and integrating information Effective and purposeful application of information	8	Customer relationship management is in fact a process of collecting and integrating information in order to use them effectively and purposefully. This information can be related to customers, sales, effective marketing, market sensitivity and needs, and so on.
Creating a comprehensive view of the customer	9	Comprehensive customer relationship management includes strategic, processive, organizational and technology-based changes through which the organization can better manage customer behavior.
Developing customer-focused human resource systems	9	Moving towards the development of customer-focused human resource systems can nurture customer-oriented human resources and increase their skills and expertise in this field.
Unique services Dedicated services customer loyalty	9	Banks are service organizations and in service organizations, customers are in close contact with the service providers who are the employees of the bank and the customers themselves are involved in the service delivery process. Consequently, the role of the customer in this environment is prominent and it is necessary to pay attention to the correct and appropriate management of customer relations in order to maintain the market and not to lose customers. By examining different methods of attracting and retaining customers, the bank can choose the best way to communicate with them and provide more unique and specific services to each of them based on the acquired knowledge about its customer, and in this way, by increasing their satisfaction, it can achieve customer loyalty.
Developing the technological platform of the bank Necessary context	10	In order to develop new technologies and because of the pressure by the information technology industry, it is necessary to develop the technological platform of the bank and create the necessary platform for accepting the customer relationship system based on banking policies.
Developing legal requirements by the government to determine the scope of activities	10	The legal requirements set by the government for the customer relationship system determine the scope of its implementation and thus affect on the acceptance and implementation of this system.
Development of banking services	11	Developing banking services and properly providing them to customers is a way to improve the efficiency of

Properly providing services to customers		the customer relationship management system and facilitate the process of establishing a customer relationship management system based on banking policies in banks.
Assessing the readiness of the bank Understanding the current capacity of the bank Making the necessary changes to implement the plan	11	Assessing the readiness of the bank to apply customer relationship management, and understanding the current capacity of the bank, and making the necessary changes to implement the plan are among the things that the bank must do to decrease uncertainty about the cost plan such as establishing a customer relationship management system.
Technology of tracking and recording customer interactions Quick retrieval of customer information	12	Technology provides the bank with the capability to track and record customer interactions with the bank, and also allows the bank staff to quickly retrieve all customer information which leads to the acceptance and establishment of customer relationship management system based on banking policies in banks.
Redesigning organizational structure, rules and processes	12	Redesigning organizational structure, rules and processes will lead to the development of banking services and provide the basis for better establishment of customer relationship management.
Long-term relationships with customers	12	Customer relationship management enables the bank to establish long-term relationships with customers by recognizing customers and their preferences, thereby making them loyal to the bank.
Diversity of customers Flexibility to satisfy different tastes	13	Customer relationship management system provides the necessary flexibility in the bank to meet the needs and desires of different segments of customers
Establishing market research and development units	13	Establishing market research and development units in the bank to help in acquiring knowledge and developing the skills of bank employees in relation to customer relationship management.
Using data analysis tools Data analysis	14	It should be noted that in order to establish a customer relationship management system, arrangements should be made for the use of data analysis and data mining tools.
Establishing deep and long-term relationships with customers Being distinguished from competitors	14	Establishing a deep relationship with customers and making them loyal to the organization is a good opportunity to be distinguished from other competitors, which is possible by implementing and establishing a customer relationship management system in the bank.
Upgrading customer relationship tools Electronic tools	15	In order to successfully implement customer relationship management, it is necessary to pay attention to upgrading customer relationship tools, including electronic tools.
Increasing revenue from banking services Increasing bank customers	15	Increasing the revenue from banking services is easier when the bank spends less time gathering customer

		information, and therefore spends more time with the customers themselves.
Recognizing valuable and profitable customers	16	Customer relationship management helps the bank understand which customers are worth gaining, which customers are worth holding, which customers are strategic, which customers are profitable, and which customers can be ignored.
Development of information technologies Development of customer relationship tools	16	Establishing and maintaining the identified relationship with profitable customers, through appropriate use and development of information and communication technologies, leads to improving the establishment of customer relationship management system.
More profitability Increasing purchases Reducing customer gaining costs	16	The ultimate goal of establishing a customer relationship system is to turn these relationships and interactions into greater profitability by increasing repetitive purchases and reducing customer acquisition costs.
Meta-task process Customer value enhancement Integrating IT and marketing strategies	17	Customer relationship management is a task that aims to enhance customer value by integrating information technology and marketing strategies.
Gathering customer information through multiple channels	17	The customer relationship management system enables the personalization of customer service by collecting customer information through multiple channels.
Lack of proper understanding of customer relationship management	18	Lack of proper understanding of customer relationship management can lead to the failure of the customer relationship management system in the bank and organizational and non-organizational barriers and challenges to the customer relationship management system based on banking policies in banks.
Maintaining customer relationships based on the best provided value	18	Just keeping their accounts in bank databases alone is not enough to attract customers throughout their lives. The bank must maintain its relationship with customers based on providing the best value offered compared to the competitors and thus make them loyal to the bank.
Weakness in staff skills and experience Lack of understanding customer relationship management system	19	Weakness in the skills and experience of bank employees that due to the lack of understanding customer relationship management system based on banking policies discourages them from implementing it appropriately.
Multitasking groups Coherence between internal parts	19	Establishing multi-tasking groups in the bank that leads to cohesion between internal departments and thus success in establishing a customer relationship management system.
Weaknesses in training centers to train specialized human resources	20	Weaknesses in training centers for the training of specialized human resources and the limitations of the economic system are among the impediments of the macro environment.

Limitations of the economic system		
Establishing a systematic interdepartmental relationship	20	Establishing a systematic inter-departmental relationship leads to the successful and better formation of a customer relationship management system based on banking policies.
Controlling and evaluating the customer relationship plan	21	To measure customer relationship programs, using various criteria such as costs of attracting customers, customer retention rates, customer share and customer development goals along with traditional criteria such as customer satisfaction and service delivery are influential.
Positive attitude of customers towards the quality of service	21	Customer relationship management is a two-pronged business strategy that recognizes all aspects of customer characteristics, creates customer knowledge, and builds customer relationships, and makes their perception of the bank's services, and the successful implementation of customer relationship management leads to a positive perception of bank customer loyalty.
Customer-focused economy Concentration on Customer Yield management	22	Organizations today operate in the age of the customer-focused economy, in which the customer is the real ruler of the market, so organizations like banks need to learn how to move from the focus on service to the focus on customers. They should consider customers as an asset that needs to be managed and delivered to the highest level of efficiency, which is facilitated by the adoption of a customer relationship management system and its establishment in the bank.
Simultaneous optimal distribution of customer value and attainment of organizational value	22	Customer relationship management is a customer-oriented design process that, at the operational level, examines software development, marketing, and integration, and at another level, it studies how to establish and maintain long-term relationships, and how to formulate strategies and policies to achieve it. In other words, customer relationship management is an approach at the level of the entire organization, including the bank, not only in achieving customer awareness, but also in improving and automating work processes that create value for customers, suppliers and bank employees.
Maximizing the ability to interact with customers Increasing the speed of responding to customer needs	22	The customer relationship management system helps the bank to maximize the ability to interact with customers. This will not only improve the quality but also increase the speed of responding to customer needs.
Creating a culture of learning in the community	23	Creating a learning culture in the community so that bank employees can more easily adapt themselves to the customer relationship system.
Possibility of more choices	23	In today's highly competitive economy, the balance of power has shifted from organizations to customers.

Reducing the cost of changing the bank		Due to the possibility of more choices and having better information of customers, the cost of changing the company for them has been decreased. The existence of a customer relationship system helps a lot in retaining customers.
Identifying customer needs and desires	24	With customer relationship management, it is possible to identify the needs and desires of customers even before it is stated that leads to accepting and establishing a customer relationship management system based on banking policies in banks.
Sharing knowledge Creating a section in the bank to search and retrieve knowledge	24	Create a department in the bank that will be responsible for knowledge searching and retrieval activities in accordance with the bank's conditions, so that through sharing the knowledge, stakeholders can use it in different situations.
Potential capabilities of human resources working in the organization Ability to provide the required equipment	25	The potential capabilities of the human resources working in the organization as well as the capability of hardware equipment are among the factors that facilitate the process of establishing a customer relationship system based on banking policies.
Increasing Productivity Better performance	25	If the bank improves the way it manages its customer relationships, productivity will increase, and the bank will achieve better performance.

Table 2. Components and indicators of the model

Component (Axial Coding)	Indicator (open coding)
Informing and building culture	Creating a culture of learning among employees
	Creating a culture of changeability in the community and among employees
	Determining the perspective for understanding the purpose and changes resulting from the implementation of the plan
	Increasing the desire for excellence and superiority in banks and customers
Being customer-focused	Increasing communication with service recipients
	Moving towards a customer economy and supporting a customer-oriented approach
	Recognizing the needs and managing the growing expectations and desires of customers
Developing infrastructure and technology	Using electronic tools and the Internet for convenience and higher speed
	Conducting some arrangements for using data analysis and data mining tools
	Enabling fast retrieval of customer information by technology
	Providing the necessary equipment to track and record customer interactions

	Providing the necessary context for the acceptance of the system and developing the technological platform of the bank
Comprehensive approach	Simultaneity of optimal distribution of customer value and gaining organizational value
	A process for gathering and integrating information for exploitation
	Combining an intimate relationship with customers through economic savings
	The need for tools to measure the visible and invisible factors through a process-oriented and performance-oriented approach
	Creating an environment to make a comprehensive view toward the customer
The complexity of customer conditions	Possibility of having more choices and low cost of changing the bank
	Recognizing valuable and profitable customers
	Variety of customers and flexibility to satisfy different tastes
	Customer awareness of new banking systems
Political and legal environment	Developing legal requirements by the government to determine the scope of activities
	Its international relations with other countries
	The political situation of the country
Customer relation management	Creating the expected value of customers through development and enrichment
	Introducing and providing customer service and improving service delivery
	Maintaining and developing customer interactions
	Controlling and evaluating the customer relationship plan
Barriers of the industry and the macro environment	Unethical and unprofessional behavior of rival banks
	Lack of appropriate tools and criteria for measuring and evaluating customer relationship
	Weak market orientation in the body of the banking industry
	Limitations of the economic system
	Weaknesses in training centers to train specialized human resources
Attitude and experience	Lack of focus on appropriate implementation of customer relationship system
	Lack of proper understanding of customer relationship management
	Weakness in the skills and experience of bank employees
	Having a purely technological attitude

	The traditional mindset of senior bank executives and their limited experience and attitude
	Lack of understanding of economic benefit in the long run
Organizational capabilities	Knowledge sharing by creating a section in the bank to search and retrieve knowledge
	Mechanisms for customer knowledge sharing and knowledge management
	Ability to provide the required equipment
	Potential capabilities of human resources working in the organization
	Estimating and providing the required initial budget
	Current team structure in the bank and among bank employees
Development of resources and services	Establishing market research and development units in the bank
	Redesigning organizational structure, rules and processes
	Development of customer-focused human resource systems
	Improving the quality of the provided banking services
	Development of new services appropriate for the needs of the market and customers
	Training the necessary skills and specializations to employees and improving attitudes and behaviors
Development of communication technologies	Personalization of communication
	Upgrading customer relationship tools including electronic tools
	Development of customer information systems
	Development of customer relationship tools
Project planning and control	Complying with the goals and strategy of the bank
	Creating a connection between a coherent and systematic section
	Assess the readiness and capacity of the bank to apply customer relationship management
	Making the necessary changes to implement the plan
	Matching the customer relationship strategy with the organization strategy
	Forming multitasking groups to coordinate different departments
Organizational progress	Increasing the speed of responding to customer needs
	Increasing bank customers
	Reducing operating costs

	Increasing the income and productivity of the bank
	Increasing the competitiveness of the bank
	Improving the position of banks in the banking industry market
Customer Satisfaction	Adding value to customers
	Alignment of bank services with customer needs
	Efficient and effective management
	Paying more attention to the customer instead of paying attention to the service
customer loyalty	Increasing customer welfare
	Positive attitude of customers towards the quality of providing services
	Being distinguished from competitors
	Establishing deep and long-term relationships with customers
	Obtaining customer loyalty through dedicated and unique services

The paradigm model of qualitative analysis is shown as follows: (Figure 2) and (Figure 3).

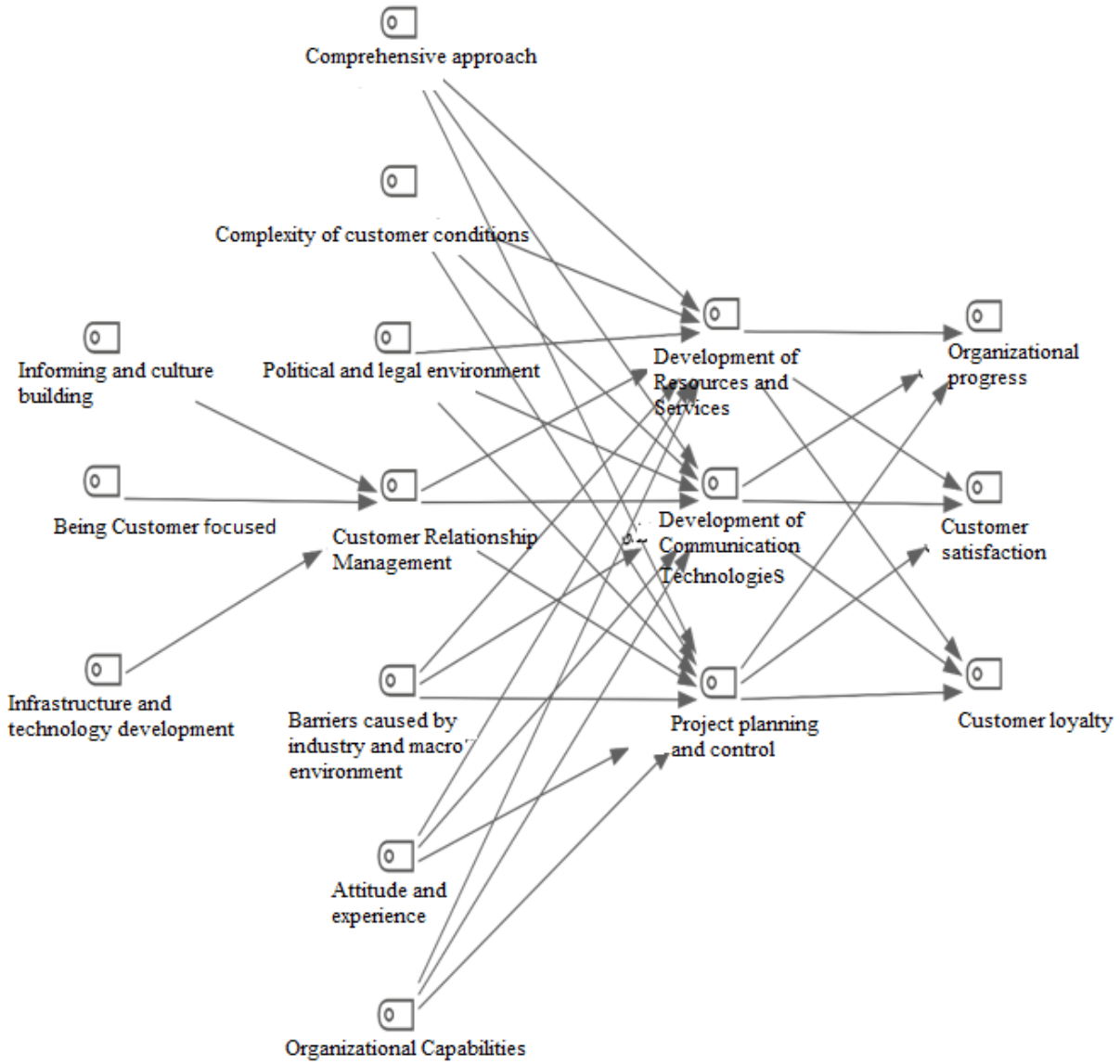


Figure 2. Paradigm model resulted from experts' points of view

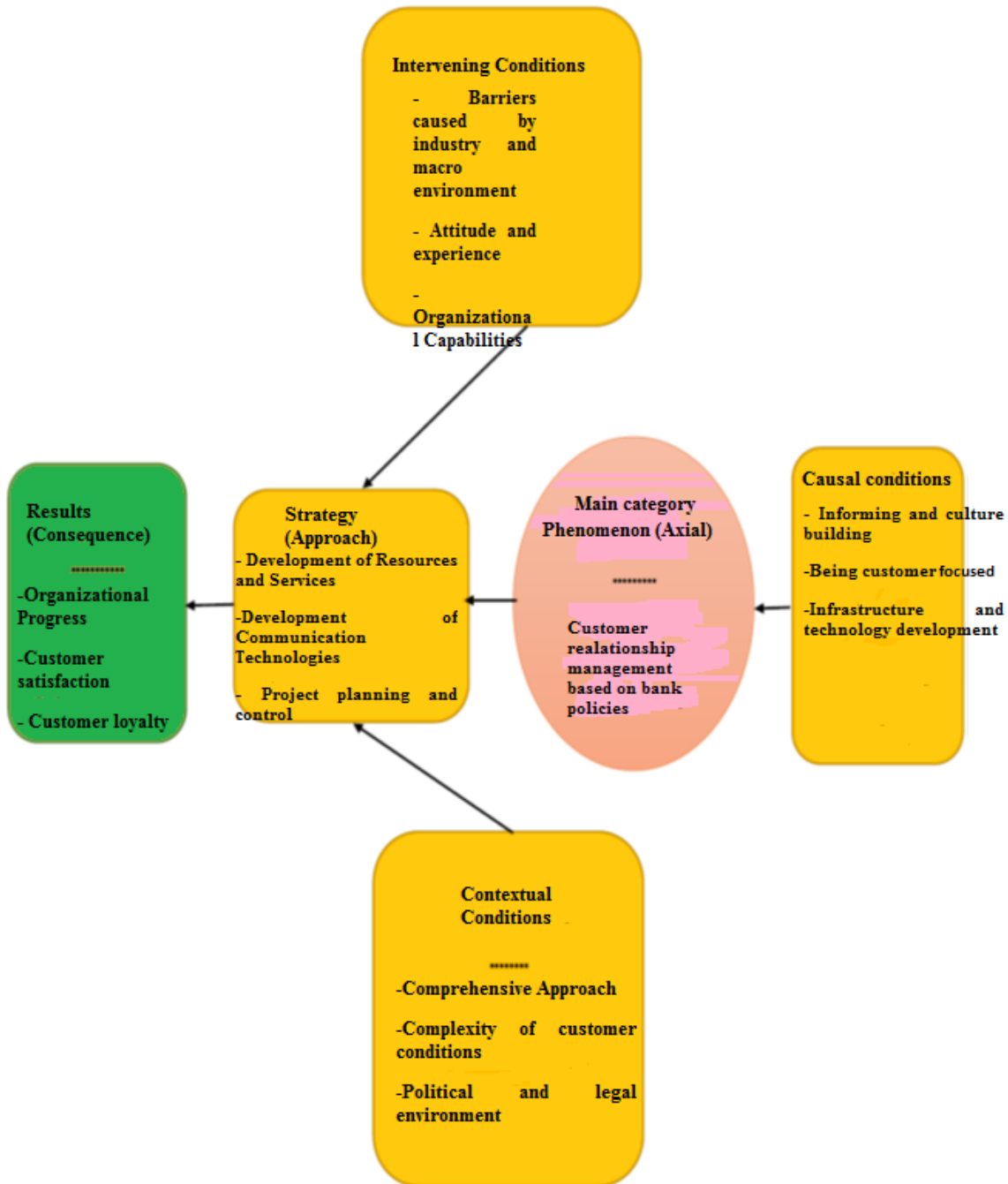


Figure 3. Final research model

Customer is the philosophy of the existence, the ultimate objective and the main reason for the emergence of any business and the creation of any organization. In this regard, the survival, durability, growth and development of any organization and business as well as public organizations in democracies is achieved through customer satisfaction. The significance of measuring quality and customer satisfaction stems from the importance of the position, role and influence of the customer on the organization (Hafezi et al., 2016).

Holding good customers in the long run is more beneficial than attracting new customers to substitute the customers with whom they have lost contact. Customers who are more satisfied with the organization, express their positive experiences to others, and consequently, they become a free advertising tool for the organization, which in turn reduces the cost of attracting new customers. This is especially significant for professional service providers, as their reputation is a main source of information for new customers, explaining their benefits and strengths to others. High customer satisfaction is a type of insurance against possible mistakes of the organization or institution, which occurrence is inevitable as a result of changes related to the production of services. Permanent customers are more forgiving in the face of such situations, because due to pleasant previous experiences, they easily ignore the small and occasional mistakes of the organization and do not go to competitors because of the occurrence of any unintentional mistakes. So, it is not surprising that customer satisfaction has become the most important task of organizations and institutions. Because, this is directly related to customer retention, market share and interests of the organization to the extent that customer support is the chief and principal goal of any organization to attract customer satisfaction (Ghasemzadeh Mirkolai et al., 2014).

Conclusion

Customer relationship management is a strategic necessity in all organizations, that the effective implementation of it can increase customer satisfaction, loyalty and attraction, resulting in more sales and repeated purchases. Managers of organizations have paid special attention to becoming aware of the factors that create success in CRM, because recognizing these key elements can help organizations to implement it as successfully as possible. Customer relationship management is an area that has attracted the attention of many companies and service organizations in the present competitive environment (Bahmani, Salar and Iranfard, 2019). The aim of the current study was to design a customer relationship model based on banking policies in Maskan Bank of the Islamic Republic of Iran. The research design has been qualitative with grounded theory method. Using the "containing rich information" sampling method, in-depth interviews were conducted with 25 professors of business management in the country's universities, senior and middle-level managers of Maskan Bank and marketing experts in the management of provincial branches. The final results have shown that the customer relationship model based on banking policies has 15 dimensions in terms of causal conditions 1. Informing and culture building, 2. Being customer focused, 3. Infrastructure and technology development (Background conditions), 4. Comprehensive approach, 5. Complexity of customer conditions, 6. Political and legal environment (Intervention conditions) 7. Barriers caused by industry and macro environment, 8. Attitude and experience, 9. Organizational Capabilities (Strategy), 10. Development of Resources and Services, 11. Development of Communication Technologies, 12. Project planning and control and consequence, 13. Organizational progress, 14. Customer satisfaction and 15. Customer loyalty.

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