

A Review of Electronic Customer Relationship Management Process and Its Impact on the Growth and Profitability of the Organization (A Case Study in Kermanshah State and Private Banks)

Mona Ekradi¹, Seyed Reza Hashemi², Seyed Reza Hassani³

¹Master of Business Management, Kermanshah Branch, Islamic Azad University, Kermanshah, Iran

²Department Science, Kermanshah Branch, Islamic Azad University, Kermanshah, Iran

³Department of Business Management, Kermanshah Branch, Islamic Azad University, Kermanshah, Iran

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ABSTRACT

This study investigated the electronic customer relationship management process and its impact on growth and profitability in the private and public banks in Kermanshah (1392) deals with the study of information gathering, research was a descriptive survey was for collecting information to test hypotheses and measure customer feedback, the questionnaire was used to collect the field data. statistical population of all individuals who have a bank account, such as the short term , long -term and the statistical analysis using SPSS and AMOS software, descriptive statistics and inferential statistics were used in both. To investigate the relationship between the independent and dependent variables and the hypothesis using SPSS software testing and relevant metrics are used. The variation in customer relationship management and electronic banking centers of growth and profitability in the private and public banks , there was a significant positive relationship . All cases were confirmed.

KEYWORDS : CRM, customer relationship management , banking , e-commerce , competency management.

1- INTRODUCTION

World after Industrial Revolution encountered a fundamental change in all aspects. Trade or business in various human societies has been also in considerable variation and transformed dramatically. Business and productive organizations managers to stay ahead of the competition were forced to compete successfully in a variety of strategies and methods. Business and marketing were transformed from a simple and traditional state into a highly professional activity, requiring extensive knowledge in the social, political, cultural, and economic areas and information technology (Acker, 2007).

Considering the volume of e-commerce transactions, companies are facing fierce competition. A wave of e-commerce has affected all firms at all economies and firms are forced to enter the field of electronic commerce (Elahi, 2005).

Customer relationship management is a means to increase profit. Its main aim is to enable organizations to provide better services to customers through automated and integrated processes for collecting and processing customer information that such management actually linking together three parts of customer service, marketing information and sales management (Sarfarazi, 2004).

The significant issue of long-term relationship with the customer is also Creating customer loyalty is a concept that today has attracted more attention due to the presence of loyal customers as a key component of success of businesses and organizations (Mohammadi, 2001).

Therefore, considering the above, the electronic customer relationship management can be described as one of the most important items for banks to achieve strategic objectives in the medium and long term period and this could also guarantee the future growth and profitability of the investment banks taking into account financial institutions.

But the gap observed in banks in the country, particularly in the city of Kermanshah is financial institutions managers' apathy to encourage customers to use electronic techniques. This paper can present a conceptual model applied to obtain solutions to such gap.

2-The significance of study

Considering the advances of technology and increased market competition, the most significant challenge to each organization is increase in organization's profitability. In though competitive situations, timely and organized relationship with customers is the most proper way to increase customer's satisfaction and reduction in costs. Therefore, customers' relationship management in organizations is a type of business strategy. The most of the organizations underline the fact that maintaining a constant relationship with customer can make them a pioneer in the competition domain.

This strategy in different organizations varies in terms of customer and organization's needs. Customer relationship management present a highly transparent and general image of customers along with all required details and it enables organizations to establish a special and constructive relationship with customers in a way that no chance to sell and to do business could be missed (Acker, 2006).

In addition, due to increasing competitions, organizations to survive must have a comprehensive and proper knowledge of their environment, and try to more focus on customers' increasingly changing demands and needs as the most critical factor in organizations' success. Therefore, most of the successful organizations throughout the world have focused on external environment and identified exactly customers' needs by using environmental information acquisition systems.

Taking into account the high priority of profitability in banks to survive in market and to compete with increasing competitors also to obtain more customers and thus more profit and growth, the present study attempts to investigate the impact of selecting e-CRM model and its proper strategy and obtain more profit in competitive domains among private and state banks (Turban, E, Mclean,2002).

3-The study objectives

3-1 The general objectives:

A study of electronic customer relationship management process and its impact on organization's profitability and growth (case study: Kermanshah private and state banks).

2-3 Main Goals

- 1- Identifying the structures influencing electronic customer relationship management process and its impact on growth and profitability in organization (case study: Kermanshah private and state banks)
- 2- Evaluating the structures influencing electronic customer relationship management process and its impact on growth and profitability in organization (case study: Kermanshah private and state banks)
- 3- Ranking electronic customer relationship management process and its impact on growth and profitability in organization (case study: Kermanshah private and state banks).

4-The Study Hypotheses

Hypothesis 1: Customers' information gathering has a significant and positive impact on electronic customer relationship management capabilities in private and state banks

Hypothesis 2: There is a positive and significant relationship between informed decision making, CRM-E implementation and electronic customer relationship management capabilities in private and state banks

Hypothesis 3: There is a positive and significant relationship between electronic customer relationship management capabilities in banks and success in private and state banks, and also customer relationship management and e-commerce in private and state banks

Hypothesis 4: There is a significant and positive relationship between management competencies in planning and administering CRM-E and electronic customer relationship management capabilities in private and state banks.

Hypothesis 5: There is a positive and significant relationship between management competencies in planning and administering CRM-E and banks' success in customer relationship management and e-commerce in private and state banks.

Hypothesis 6: There is a positive and significant relationship between success in electronic customer relationship management and its growth and profitability in private and state banks.

Hypothesis 7: There is a significant and positive relationship between reduction in relationship costs related to electronic customer relationship management and its growth and profitability in private and state banks.

Hypothesis 8: There is a significant and positive relationship between the variety of bank centers in electronic customer management and its growth and profitability in private and state banks

5- The research conceptual model

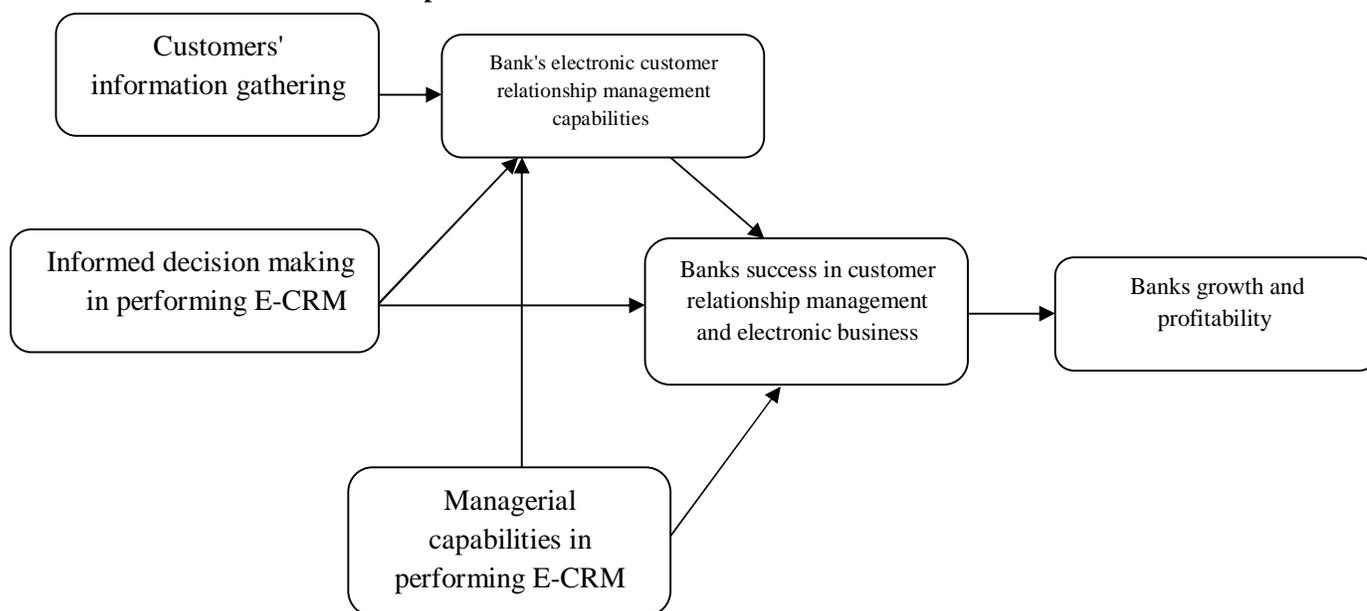


Figure1: The study initial conceptual model (Otto, Bisheim2004)

7- Research Background

Row	Author	Year	Title	Conclusion
1	Mohammad EnaiatTabar	2007	Customer relationship management in an electronic environment	Information technology has dramatically changed business processes. Internet has enabled customers to do more purchase maneuvers than past. Customer relationship management emerged to act as an ultimate goal for maintaining customers. Customer relationship management is regarded as one of the most critical points for organizations and it is applied to support marketing processes, selling and services. By increasing development of Internet, many tools have been emerged to establish a relationship between customers and firm and also to administer customer relationship management process. Today's online customers have different needs and higher expectations than the past. Customers want to purchase and receive services through different relationship channels such as telephone, electronic post and web. With such capabilities, customer relationship management achieve development inside electronic customer relationship management system, which is could be regarded to be as the latest paradigm in customer relationship management realm. Firms are not able either to suffice to the past strategies but they must always make themselves adaptable to market advances. The present paper mainly aims to discuss electronic customer relationship management characteristics and how to perform and providing a research framework for it.
2	Mohammad Reza Abasi	2010	The theoretical model of customer relationship management	Undoubtedly, the most valuable asset of most organizations is customers, and due to their direct relationship to organization's activities they could be regarded as a valuable source for opportunities, threats and operational issues. Nowadays, to survive and to grow in economic competition, firms and organizations must pay particular attention to customer orientation and promote their relationship with them more than past. In today's business practices, obtaining customers' satisfaction

				plays significant roles in organizations' objectives and high level managers know that their success depends on attracting new customers. On the other hand, it could not be said that all customers play similar roles in this success. Therefore, attracting key customers' satisfaction is a more sensitive.
3	Ali Tahmasebi	2013	A study of customer relationship management in banking systems	<p>CRM is referred to as all processes and technologies which must be utilized by organizations to identify, motivate, develop and maintain and provide service to customers. By maintaining more profitable customers and attracting potential customers, CRM increases sell rate and profitability. Using CRM, banks are able to shorten transaction cycle and promote customers' loyalty to establish closer relationships and more income.</p> <p>CRM can help maintain current customers and attract new ones. Banks can apply a couple of methods such as customer relationship management, customer value analysis, organizational strategy and service infrastructures which promote relationship with customers. Customer relationship management is a strategy to attract new customers and to maintain them. it is an operation like all activities related to immediate customers such as companies.</p>
4	Seyed Mohammad bagheri	1392	E-CRM	<p>Effective application of information technology has led to a considerable development of ECRM (electronic customer relationship management) in the last decade. Application of internet networks, multimedia centers, and computer and so on have dramatically changed customer relationship management and thus more investment by firms and companies.</p> <p>One fundamental aspect in this paper is the improvement of relationship quality using information technologies based on customer orientation approaches. As internet has converted world into small villages, the present paper attempts to find some evidence on the role of internet technology in customer relationship management at a global level.</p>
5	Jamshid Salar, Maryam Saazvari, Shahrbanoo Hadadi, Morteza Aghajani Shaikh	1392	The position of CRM in relational marketing	<p>The present paper attempts to study the customer relationship management and to consider relational marketing as a tool to obtain competitive advantage. Nowadays, the transactions which only underline the effectiveness of mixed marketing elements, have shifted their direction towards marketing based on effective customer relationship management.</p> <p>During two past decades, many organizations have known the significance of customers' satisfaction and understood that maintaining existing customers is less costly than attracting new customers. In addition, robust relationship between customers' satisfaction and profitability has been accepted and promoting customers' satisfaction has become the critical aim of most organizations.</p> <p>Researchers have studied relational marketing from different angles which one is focus on the establishment of long term and mutual relationships between purchaser (customer) and seller. The globalization of business and economy and more dynamism of competition have changed the role of customers in organizations and they are not either considered as a mere consumer.</p> <p>In today's competitive world, customers have received special attention of firms and their satisfaction is a key to success. The prerequisite to attract customers is to fulfill their needs, to identify their exact demands, expectations and desires, and in order to obtain competitive advantage, organizations must pay particular attention to this group (better than competitors). Therefore, the present paper attempts to determine the position of CRM in relational marketing.</p>
Row	Author	Year	Title	Conclusion

8	Parster	2004	Agency to agency and agency to customer businesses	He shows that 84% of customers regard selling and buying facilities as the fundamental factor in on-line purchase. The customers are inclined to ignore many out-of-line purchase advantages due to the easiness of on-line purchase Although on-line retailers must know that the purchasers who first refer to their web site are not life time customers. Companies must know that marketing cost for attracting new customers is 34 dollars and for maintaining it 6.8. Therefore, before anything, companies must attempt to maintain their customers.
9	Kean	2002	Electronic customer relationship management	He predicts that the share of agency to agency markets which utilize electronic customer relationship management solutions has increased from 3% in 1995 to 50% in 2004.
10	Jatal et al	2003	Customer relationship management	They believe that maintaining satisfied customers is more profitable than attracting new ones. The best way to maintaining satisfied customers is attaching value to their situation.
11	Anderson	2006	Profit and Electronic customer relationship management	The companies with such technologies can increase their capital from 1 billion dollar into 130. However, profit obtained from electronic customer relationship management includes following:
12	Daiche	2001	Electronic customer relationship management	He points out that there are two types of electronic customer relationship management: 1- operational electronic customer relationship management 2- analytic electronic customer relationship management. The former includes centers for contact with customers through telephone, fax and electronic post which customers are in contact with company by this way and also marketing and selling which is done by some special groups. And latter which requires some technologies in order to provide customers with a great deal of data. This part aims to analyze customer data analysis, selling patterns and also other important factors which prepare new opportunities in business. Electronic customer relationship management has different form based on organization's goals. Electronic customer relationship management is not just limited to software and technology, but it includes business processes based on customer-based strategies which are supported by different software and technologies.

8-The study methodology

The study method is applied in terms of objective and is it of a correlative-survey type.

1- The study collection methods and tools to gather data

In the present study, library-based method is used in data gathering stage and compiling literature and also the study theoretical basics.

In order to gather data required to test the hypotheses and to evaluate customers' opinions, the questionnaire has been used which is the same data gathering field method.

2- The study statistical community, sampling method and sample volume

The study statistical community is composed of all who have a bank deposit, either short term or long term and also those who have deposit in Kermanshah private and state banks.

A simple randomized stratified sampling method also is used in the current study.

When the statistical community is specified and limited and has a certain size (7500 people with a deposit in private and state banks with electronic communication), the following sample size is obtained through the following equation:

$$n = \frac{NZ_{\frac{\alpha}{2}}^2 p \cdot q}{d^2 (N - 1) + Z_{\frac{\alpha}{2}}^2 p \cdot q}$$

In the present study, the confidence level is 90% and Z corresponding to it is 1.96.

Therefore 250 questionnaires were distributed among the study community.

3- Data analysis method

For performing data analysis using SPSS and AMOS software, descriptive and inferential statistics are used. To investigate the relationship between independent and dependent variables, SPSS software is used.

9- descriptive statistics

Table 1: the frequency distribution in terms of gender

Gender	Frequency	Frequency Percent	Accumulative Percent
Man	223	%89/2	%89/2
Woman	27	%10/8	%100
Total	250	%100	

Table 2: the frequency distribution in terms of age

Age	Frequency	Frequency Percent	Accumulative Percent
20-25	45	%18	%18
25-30	69	%27/6	%45/6
30-35	98	%39/2	%84/8
35-40	38	%15/2	%100
Total	250	%100	

Table 1: the frequency distribution in terms of education

Education	Frequency	Frequency Percent	Accumulative Percent
Diploma	64	%25/6	%25/6
Art Associate	87	%34/8	%60/4
BA	76	%30/4	%90/8
MA	23	%9/2	%100
Total	250	%100	

The results from descriptive table indicate that all data is valid and we do not have missing data. So, of 250 statistical samples inserted in the present paper, 64 have diploma (frequency percent 25.6), 87 have art associate (frequency percent 34.8), 76 have MA (frequency percent 30.4) and 23 have MA (frequency percent 9.2). And the maximum frequency was seen among those with art associate degree and the minimum frequency was among those with MA.

10- the inferential statistics and investigating the research findings

linear correlation between the dependent variable and the independent variables

The linear correlation of the independent variables and the dependent variable is presented in Table 4. Based on the correlation coefficients between the independent and dependent variables, we can conclude that the independent variables except variable namely management competence, all variables have a correlation with the growth and profitability of organization (dependent variable).

Table 4

Independent variable	Spearman Correlation Coefficient	Significance Number
Customers Information Gathering	0/276	0/000
Informed Decisions	0/388	0/000
Customer relationship management capabilities	0/394	0/000
Management competencies	0/115	0/069
Banks success in management	0/465	0/000
Customer relationship management	0/465	0/000
Reduced relational costs	0/234	0/000
Banking centers variety	0/086	0/000

Table 5

Independent variable	The Components related to independent variable	Regression coefficient
Relational Costs	How much is effective the variety of banking centers on electronic customer relationship management and its growth and profitability?	1.575
	? 2) How much is effective the variety of banking services on electronic customer relationship management and its growth and profitability?	0.275
	How much is effective the variety of banking centers and different work hours on electronic customer relationship management and its growth and profitability	0.360
Banks Success in Management	How much electronic relationship in banks decreases individuals' expenses?	0.369
	How much electronic relationship in banks decreases banks' expenses	0.862
	Is it possible to all individual having accessibility to bank in an electronic way?	0.578
Management Competencies and Bank Successes	How much electronic relationship in banks increases bank's profitability?	0.926
Management Competencies and Capabilities	How much bank managers have capability to implement electronic customers' relationship management capabilities?	0.129
	How much banks' employees are aware of customer electronic relationship management?	1.001
Relationships Management Capabilities	How much strong are the infrastructures of electronic customer relationship management?	0.809
	How much bank managers have capability to implement electronic customers' relationship management capabilities?	0.689
Informed Decision Making	How much bank act with sufficient knowledge in establishing an electronic with customers?	0.564
	How much E-CRM influences banks' success?	0.879
	How much bank has prepared electronic customers' relationship management capabilities?	0.590
Customers' Information Gathering	How much you desire this bank establish relationship with you?	0.364
	How much bank is successful in gathering electronic information in bank?	0.842
	How much bank sends customers' information electronically?	0.559
The Variety of Banking Centers	How much bank sends customers' information electronically?	0.426
	The variety of banking centers in banks growth and profitability	0.997
	The variety of banking centers in attracting and making customers satisfied with banking services	0.270
	The variety of banking centers in fulfilling customers' needs and creating more growth and profitability for banks	0.774
	The variety of banking centers in improving banks efficiency and providing employees with higher quality services	0.989

12- Conclusion and the results from data analysis

Hypothesis 1: Customers' information gathering has a significant and positive impact on electronic customer relationship management capabilities in private and state banks

Considering the first hypothesis, taking into account Spearman correlation coefficient, the relationship between customer's information gathering and electronic customers in private and state banks is calculated, which based on software output, is 0.276. It could be concluded that there is a significant and positive relationship between customers' information gathering and electronic customers in private and state banks.

The independent variable as the customers' information gathering variable includes three factors and to evaluate the impact of such factors on dependent variables namely growth and profitability in private and state banks, each factor was determined by using standard coefficients structural equations, and based on these coefficients, the impact of each one on insurance culture development and more popularity of insurance coverage was estimated as follows: 1) How much you desire this bank establish relationship with you? 2) How much bank is successful in gathering electronic information in banks? 3) How much bank sends customers' information electronically? It has a more impact on dependent variable.

12-1 There is a positive and significant relationship between conscious decision making, E-CRM implementation and electronic customer relationship management capabilities in private and state banks
 Considering the second hypothesis, taking into account Spearman correlation coefficient the relationship between informed decision making, E-CRM implementation and electronic customer relationship management capabilities

in private and state banks is calculated which based on software output, is 0.388. It could be concluded that there is a significant and positive relationship between informed decision making, E-CRM implementation and electronic customer relationship management capabilities in private and state banks.

The independent variable as the informed decision making variable against the implementation of E-CRM and electronic customer relationship management capabilities includes three factors and to evaluate the impact of such factors on dependent variables namely growth and profitability in private and state banks, each factor was determined by using standard coefficients structural equations, and based on these coefficients, the impact of each one on insurance culture development and more popularity of insurance coverage was estimated as follows: 1) How much E-CRM influences banks' success? 2) How much bank act with sufficient knowledge in establishing an electronic with customers? 3) How much bank has prepared electronic customers' relationship management capabilities? It has a more impact on dependent variable.

12-2 There is a positive and significant relationship between electronic customer relationship management capabilities in banks and success in growth and profitability of electronic customer relationship management capabilities in private and state banks.

Considering the third hypothesis, taking into account Spearman correlation coefficient the relationship between electronic customer relationship management capabilities in private and state banks and success in growth and profitability of electronic customer relationship management capabilities is calculated which based on software output, is 0.394. It could be concluded that there is a significant and positive relationship between CRM-E implementation and success in growth and profitability of electronic customer relationship management capabilities in state and private banks.

The independent variable as electronic customer relationship management capabilities in banks and success in growth and profitability of electronic customer relationship management capabilities in private and state banks includes three factors and to evaluate the impact of such factors on dependent variables namely growth and profitability in private and state banks, each factor was determined by using standard coefficients structural equations, and based on these coefficients, the impact of each one on success in growth and profitability of electronic customer relationship management capabilities was estimated as follows: 1) How much is the infrastructures of electronic customer relationship management? 2) How much banks' employees are aware of customer electronic relationship management? 3) How much bank managers have capability to implement electronic customers' relationship management capabilities? It has a more impact on dependent variable.

12-3 There is a significant and positive relationship between management competencies in planning and administering CRM-E and the growth and profitability of electronic customer relationship management capabilities in private and state banks

Considering the fourth hypothesis, taking into account Spearman correlation coefficient the relationship management competencies in planning and administering E-CRM and the growth and profitability of electronic customer relationship management capabilities in private and state banks is calculated, which based on software output, is 0.115. It could be concluded that there is a significant and positive relationship between management competencies in planning and administering E-CRM and electronic customer relationship management capabilities in private and state banks.

The independent variable as management competencies in planning and administering E-CRM and the growth and profitability of electronic customer relationship management capabilities in state and state banks includes three factors and to evaluate the impact of such factors on dependent variables namely growth and profitability in private and state banks, each factor was determined by using standard coefficients structural equations, and based on these coefficients, the impact of each one on success in growth and profitability of electronic customer relationship management capabilities was estimated as follows: 1) How much bank managers have capability to implement electronic customers' relationship management capabilities? 2) How much banks' employees are aware of customer electronic relationship management? 3) How much individuals have capability to implement electronic customers' relationship management capabilities. It does not have more impact on dependent variable.

12-5 There is a positive and significant relationship between management competencies in planning and administering CRM-E and banks' success in the growth and profitability of customer communication management and e-commerce in private and state banks

Considering the fifth hypothesis, taking into account Spearman correlation coefficient the relationship between management competencies in planning and administering CRM-E and banks' success in the growth and

profitability of customer communication management and e-commerce in private and state banks is calculated, which based on software output, is 0.465. It could be concluded that there is a significant and positive relationship between management competencies in planning and administering CRM-E and banks' success in the growth and profitability of customer communication management and e-commerce in private and state banks.

The independent variable as management competencies in planning and administering CRM-E and banks' success in the growth and profitability of customer communication management and e-commerce in private and state banks includes one factor and to evaluate the impact of such factors on dependent variables namely growth and profitability of electronic customer management competencies in private and state banks, each factor was determined by using standard coefficients structural equations, and based on these coefficients, the impact of each one on success in growth and profitability of electronic customer relationship management capabilities was estimated as follows: 1) How much electronic relationship in banks increases bank's profitability? It has a positive impact on dependent variable.

12-6 there is a positive and significant relationship between success in electronic customer communication management and its growth and profitability in private and state banks.

Considering the sixth hypothesis, taking into account Spearman correlation coefficient the relationship between success in electronic customer communication management and its growth and profitability in private and state banks is calculated, which based on software output, is 0.262. It could be concluded that there is a significant and positive relationship between success in electronic customer communication management and its growth and profitability in private and state banks.

The independent variable as bank's success in electronic customer communication management includes three factors and to evaluate the impact of such factors on dependent variables namely growth and profitability of electronic customer management competencies in private and state banks, each factor was determined by using standard coefficients structural equations, and based on these coefficients, the impact of each one on success in growth and profitability of electronic customer relationship management capabilities was estimated as follows: 1) How much electronic relationship in banks decreases individuals expenses? 2) How much electronic relationship in banks decreases banks' expenses? 3) How much it is possible to an individual have accessibility to bank in an electronic way? It has a more impact on dependent variable.

12-7 There is a significant and positive relationship between reduction in relationship costs related to electronic customer communication management and its growth and profitability in private and state banks.

Considering the seventh hypothesis, taking into account Spearman correlation coefficient the relationship between reduction in relationship costs related to electronic customer communication management and its growth and profitability in private and state banks is calculated, which based on software output, is 0.234. It could be concluded that there is a significant and positive relationship between reduction in relationship costs related to electronic customer communication management and its growth and profitability in private and state banks.

The independent variable as bank's success in electronic customer relationship management includes three factors and to evaluate the impact of such factors on dependent variables namely growth and profitability of electronic customer management competencies in private and state banks, each factor was determined by using standard coefficients structural equations, and based on these coefficients, the impact of each one on success in growth and profitability of electronic customer relationship management capabilities was estimated as follows: 1) How much is effective the variety of banking centers on electronic customer relationship management and its growth and profitability? 2) How much is effective the variety of banking services on electronic customer relationship management and its growth and profitability? 3) How much is effective the variety of banking centers and different work hours on electronic customer relationship management and its growth and profitability? It has a more impact on dependent variable.

12-8 there is a significant and positive relationship between the variety of bank centers in electronic customer management and its growth and profitability in private and state banks.

Considering the eighth hypothesis, taking into account Spearman correlation coefficient the relationship between the variety of bank centers in electronic customer management and its growth and profitability in private and state banks is calculated, which based on software output, is 0.086. It could be concluded that there is a significant and positive relationship between the variety of bank centers in electronic customer management and its growth and profitability in private and state banks.

The independent variable as the variety of bank centers in electronic customer management and its growth and profitability includes four factors and to evaluate the impact of such factors on dependent variables namely growth and profitability of electronic customer management competencies in private and state banks, each factor was determined by using standard coefficients structural equations, and based on these coefficients, the impact of each one on success in growth and profitability of electronic customer relationship management capabilities was estimated as follows: 1) The effects of the variety of banking centers on banks' growth and profitability 2) The effects of the variety of banking centers on attracting and satisfying banks' customers, 3) The effects of the variety of banking centers on accountability and satisfying customers' demands and more growth and profitability of banks 4) The effect of the variety of banking centers on the improvement and higher competence of banks and providing banks' employees with a better services. It has a more impact on dependent variable.

13- concluding remarks

The present study investigates the effect of independent variables including costs of relationship (relational costs), the variety of banking centers, bank's growth and profitability, customer's information gathering, informed decisions, relationship management capabilities, management competencies, and bank's success in management on dependent variable and its growth and profitability in private and state banks. For each independent variable, some factors are considered and by using questionnaire and statistical survey in the relevant community, the results are analyzed using Spearman correlation method and structural equations and software SPSS and AMOS regression method. Also the correlation between independent and dependent are tested and conformed.

Also the coefficient of effect of each factor above mentioned on dependent variable namely growth and profitability in state and private banks are evaluated, which maximum and minimum factors influencing on dependent variable namely growth and profitability in state and private banks are as follows: among the considered factors, customer's information gathering inclined to have an electronic relationship with bank has the maximum effect and customers' information gathering in sending messages to banks through e-mail has the minimum effects on growth and profitability as dependent variable. Also, among the considered factors, informed decision on banks success in performing electronic customer relationship management has the maximum effect and the variable namely site identification in performing insurance affairs has the minimum effect on the dependent variable.

Among the considered factors for the variable, customer relationship management in employees' knowledge of electronic customer relationship management has the maximum effect and customer relationship management in ability to make electronic informed decisions in the bank branch has the minimum effects on growth and profitability as dependent variable. Also, among the considered factors for the variable, management competencies in knowledge for performing management of banks managers' relationship with customers have the maximum effect and the variable namely capability of performing management on bank's managers relationship with customers in an electronic way has the minimum effect on the dependent variable.

And the factor considered for management capabilities in an electronic way and increase in banks profitability has influenced the dependent variable. Among the factors considered for banks' success in establishing electronic customer relationship and reduced costs of banks has the maximum effect; and banks success in establishing relationship with customer in an electronic way and reduced costs of individuals has the minimum effect on the dependent variable.

Among the factors considered for the variable, the variables namely the reduced relational costs in the variety of centers and the different type of working hours in establishing relationship with electronic customers have the maximum effect on the dependent variable, and among the factors considered for the variety of banking centers and electronic customer relationship management have the minimum effect. Also, among the considered factors, the variety of banking centers in growth and profitability of banks has the maximum effect and the variety of banking centers in attracting and satisfying customers have the minimum effect on the dependent variable.

In conclusion, the study optimized models are extracted using the selection criteria, which except for general model, all other models are the optimal because their significance level is less than 0.05. So the processed regression model which is significant among the dependent and independent models could be regarded as a proper model. As it could be seen, the values of CFI, TLI, RFI, IFR and NFI are related to the models 1-8 and general model. Also, the models 1-7 are proper but the model 8 is relatively proper and general model is not appropriate. Therefore, the models 1-7 are selected as the best model.

Table 6: a comparison of the criteria for studying models proportions

Model	NFI	RFI	IFI	TLI	CFI
Model 1	1/000	1/000	1/000	1/000	1/000
Model 2	1/000	1/000	1/000	1/000	1/000
Model 3	1/000	1/000	1/000	1/000	1/000
Model 4	1/000	1/000	1/000	1/000	1/000
Model 5	1/000	1/000	1/000	1/000	1/000
Model 6	1/000	1/000	1/000	1/000	1/000
Model 7	1/000	1/000	1/000	1/000	1/000
Model 8	0/996	0/988	0/998	0/993	0/998
General Model	0/657	0/520	0/667	0/531	0/665

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