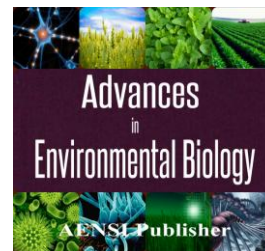




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Effects of Working Life Quality on Customer Relationship Management (CRM) (Case Study: Branches of Ansar Bank in Sabzevar)

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ABSTRACT

Undoubtedly, making customers to be loyal is a concept that has increasingly been noticed by modern businesses regarding the fact that loyal customers have turned to the major element of firms and organizations success. One of the instruments resulting in loyal customers is that organizations notice the customer relationship management (CRM). This research, therefore, tries to determine the relationship between employees' working life quality and CRM in Sabzevar branches of Ansar Bank. The research questionnaire has been developed from research literature but banking experts' comments have been applied to prove its validity. The research method was descriptive and of correlation type. Data was analyzed by means of correlation test method. The research population includes all staff members of Sabzevar branches of Ansar Bank. Findings suggest that there is no significant relationship between factors of working life quality and CRM.

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INTRODUCTION

Today, marketing isn't considered as mere development, provision and sale rather certain factors added to this list including continuous development and after sale services together with long term relationship with customers. Making customers to be loyal is a concept that has increasingly been noticed by modern businesses regarding the fact that loyal customers have turned to the major element of firms and organizations success. The most significant challenge facing any organization is to increase organizational profits given technological development and increasing competition levels. During difficult conditions, the most suitable way to promote customers satisfaction level, sales as well as cost reduction is timely and organized relationships with customers [17]. These issues suggest that organizational CRM is considered as a business strategy. Most of organizations emphasize that maintaining continuous relationships with customers can make them more stable and precursor in competition world. This strategy is different for various organizations based on organization and customer needs. CRM has created a general and clear picture of customers as well as their detailed needs and allowed an effective and special relationship with each customer in order not to lose any opportunity of more sales and provide customers satisfaction. Organizations are the main pillars of the modern community in a broad sense of the word and management is the most significant factor of organizational survival, growth and death. Undoubtedly, it's on managers to govern the move from status quo to desired one. On the other hand, broad changes worldwide made the organizations run into various problems and changes achieving their goals. These changes have resulted in new revolutions regarding management hypotheses such that one can acknowledge that 20th century has experienced hundreds of hypotheses in management field.

1. Literature review and research background:

1.1. Concept and definitions of working life quality:

Working life quality can be examined from two viewpoints:

First, it's referred to a real and objective set of conditions in an organization including policies for internal promotion, open-minded leadership, staff participation, and identical, desirable, and secure work circumstances and measures. Second, it's considered an equivalent for staff viewpoints and their attitudes regarding feeling

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secure, satisfied and growth and development potential as human. Pardakhtchi quoted Morhead and Griffin defining working life quality as: An extent to which staff can meet their most significant needs by means of their organizational experiences and work environments. Mirkamali defines working life quality as giving staff the opportunity of deciding on products or services, job and workplace that they want to provide with the most effective situation [15]. US labor department suggests that the working life quality includes professional sanitary retention, proper work hours and enough payment. It also stresses the workplace safety and acknowledges that this kind of safety provides pillars and bases for delightful work. Personal safety shouldn't be endangered by work [17].

1.2. Goals of working life quality:

Political goals of an effective working life quality plan are optimized work conditions (generally from staff perspectives) and higher organizational effectiveness (generally from management's perspectives). Positive results of the abovementioned plan have been supported by certain previous studies including reduction of tendency to absenteeism in organization, low staff replacement, high job satisfaction and promotion [11].

1.3. Examination of theoretical basis of customer relationships management (CRM):

Creation and retention of customer relationship is neither a novel concept nor relied merely on information technology. However, to improve customers' lifetime values, it considerably is significant to use CRM systems. Organizations have broadly recognized that their most valuable and significant asset is their customer and consider the customers' relationships as valuable and mutual deals as well as opportunities needing management [20]. These systems support major fields of the company main activities particularly marketing, sale and customer services providing information about customers' profile and history [12]. The evolution of CRM is generally divided into 3 phases [10].

1. Prior to e-commerce
2. Prior to electronic business
3. Business growth period

1.4. CRM definitions:

CRM is an acronym for customer relationship management or the system for managing customer relationship. In fact, these systems are strategies to collect needs and commercial behaviors of customers to make a strong relationship with them. Finally, strong relationship with customers is considered as the most significant factor of any business success. CRM consists of three main elements: customer, relationship and management. By customer we mean final consumer who assumes supportive roles within value creating relationships. By relationship here we mean acquiring more loyal and useful customers through learning relationships. Management includes creativity and leading a customer-oriented business process and placing the customer at the heart of organizational processes and experiences [1].

2. Research performance method:

2.1. Research method:

Since this paper aimed at determining causal relationships between variables of working life quality and CRM, then it's applied regarding its goals and descriptive and correlation type regarding data collection method. It's applied because results of the project are used to improve organizational performance. It's descriptive because considers studying working life status quo and CRM. Finally, since the researcher seeks to find the relationship between two variables, it's of correlation type.

3. Research goals:

3.1. Main goal:

Determining the relationship between employees' working life quality and CRM in Sabzevar branches of Ansar Bank

3.2. Secondary goals:

1. Is there any relationship between payments rate of fairness and CRM from viewpoint of employees?
2. Is there any relationship between organizational law orientation and CRM?
3. Is there any relationship between growth opportunity provision rate and CRM?
4. Is there any relationship between potential of development for employees' personal capability and CRM?
5. Is there any relationship between safe and sanitary workplace and CRM?
6. Is there any relationship between working life social dependency level and CRM?
7. Is there any relationship between social solidarity and integrity level and CRM?
8. Is there any relationship between general atmosphere of employees' life and CRM?

4. Research hypotheses:

1. There is a significant relationship between payments rate of fairness and CRM from viewpoint of employees.
2. There is a significant relationship between organizational law orientation and CRM.
3. There is a significant relationship between growth opportunity provision rate and CRM.
4. There is a significant relationship between potential of development for employees' personal capability and CRM.
5. There is a significant relationship between safe and sanitary workplace and CRM.
6. There is a significant relationship between working life social dependency level and CRM.
7. There is a significant relationship between social solidarity and integrity level and CRM.
8. There is a significant relationship between general atmosphere of employees' life and CRM.

4.1. Research analytical model:

Working life quality dimensions have been designed based on Walton's model and dimensions of CRM have been derived from theoretical background of the research.

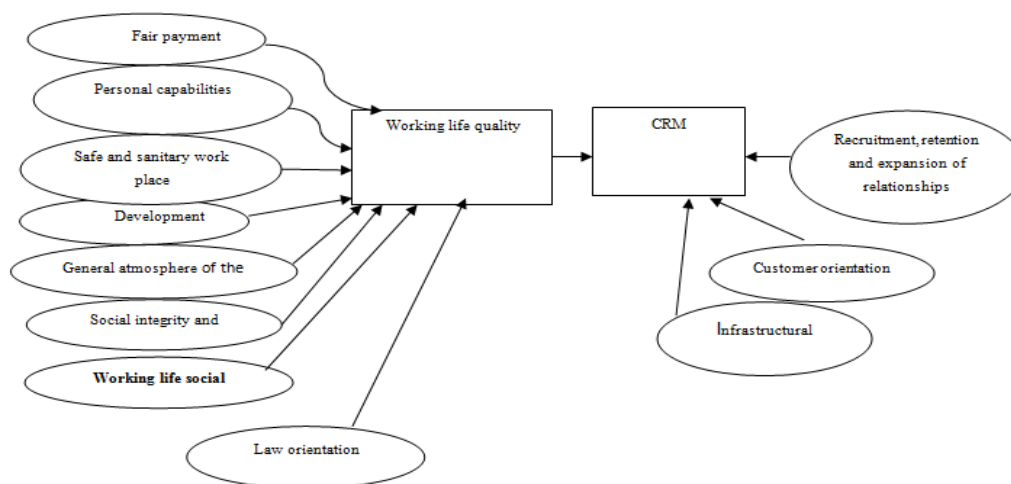


Fig. 1: Conceptual graph, resource: [8]

5. Data collection method:

Data collection process was performed through library studies to review research subject literature. Other field data was collected through questionnaires provided for employees of Ansar Bank branches in Sabzevar.

6. Population and sampling:

Research population consists of employees of Ansar Bank branches in Sabzevar during 1392. Since population is limited and it also is impossible access to employees spatially and temporally, then all members of the population have been studied according to previous studies. (44 persons)

7. Research tests:

In this research, statistic description methods including frequency distribution tables and related charts have been applied to describe data and observations following collection, review, coding, and data entry and formation of a database in SPSS software. In statistic inference section, it's allowed to transform respondents' viewpoints from qualitative to quantitative scale using scaling methods mentioned in questionnaires subsection. t-test was applied here because the statistic scale of the research is ordinal. Data was analyzed through SPSS software.

8. Research results:

8.1. 1st research hypothesis:

1. There is a significant relationship between payments rate of fairness and CRM from viewpoint of employees.

Table 1: Research hypothesis.

	Faire payment	CRM
Faire payment	1	-0.069

Pearson correlation		0.681
Significance level (reciprocal)	40	40
quantity		
CRM	-0.069	1
Pearson correlation	0.681	
Significance level (reciprocal)	40	40
quantity		

Tab1: ** The significance level of correlation is equal to 0.01.

As seen from table, correlation coefficient is $R = -0.069$. Since the significance level is $p = 0.681$ and exceeds 0.01, the null hypothesis is accepted. Then, it's concluded that there is no relationship between payments rate of fairness and CRM from viewpoint of employees and the research hypothesis is rejected.

8.2. 2nd research hypothesis:

1. There is a significant relationship between organizational law orientation and CRM.

Table 2: Research hypothesis.

	law orientation	CRM
law orientation Pearson correlation	1	-0.194
Significance level (reciprocal)		0.236
quantity	40	40
CRM	-0.194	1
Pearson correlation	0.236	
Significance level (reciprocal)	40	40
quantity		

Tab2:** The significance level of correlation is equal to 0.01.

As seen from table, correlation coefficient is $R = -0.194$. Since the significance level is $p = 0.236$ and exceeds 0.01, the null hypothesis is accepted. Then, it's concluded that there is no relationship between organizational law orientation and CRM and the research hypothesis is rejected.

3.8. 3rd research hypothesis:

3. There is a significant relationship between growth opportunity provision rate and CRM.

Table 3: Research hypothesis.

	promotion opportunity	CRM
growth opportunity	1	-0.116
Pearson correlation		0.481
Significance level (reciprocal)	40	40
quantity		
CRM	-0.116	1
Pearson correlation	0.481	
Significance level (reciprocal)	40	40
quantity		

Tab3: ** The significance level of correlation is equal to 0.01.

As seen from table, correlation coefficient is $R = -0.116$. Since the significance level is $p = 0.481$ and exceeds 0.01, the null hypothesis is accepted. Then, it's concluded that there is no relationship between promotion opportunity provision rate and CRM and the research hypothesis is rejected.

4.8. 4th research hypothesis:

4. There is a significant relationship between potential of development for employees' personal capability and CRM.

Table 4: Research hypothesis.

	Capability development	CRM
Capability development	1	0.196
Pearson correlation		0/231
Significance level (reciprocal)	40	40
quantity		
CRM	0.196	1
Pearson correlation	0/231	
Significance level (reciprocal)	40	40
quantity		

Tab4: ** The significance level of correlation is equal to 0.01.

As seen from table, correlation coefficient is $R = 0.196$. Since the significance level is $p = 0.231$ and exceeds 0.01, the null hypothesis is accepted. Then, it's concluded that there is no significance relationship

between potential of development for employees' personal capability and CRM and the research hypothesis is rejected.

5.8. 5th research hypothesis:

5. There is a significant relationship between safe and sanitary workplace and CRM.

Table 5: Research hypothesis.

	Safe workplace	CRM
Safe workplace	1	-0.080
Pearson correlation		0.628
Significance level (reciprocal)	40	40
quantity		
CRM	-0.080	1
Pearson correlation	0.628	
Significance level (reciprocal)	40	40
quantity		

Tab5: ** The significance level of correlation is equal to 0.01.

As seen from table, correlation coefficient is $R = -0.080$. Since the significance level is $p = 0.628$ and exceeds 0.01, the null hypothesis is accepted. Then, it's concluded that there is no significance relationship between safe and sanitary workplace and CRM and the research hypothesis is rejected.

6.8. 6th research hypothesis:

6. There is a significant relationship between working life social dependency level and CRM.

Table 6: Research hypothesis.

	Development opportunity	Social dependency
Development opportunity	1	0.020
Pearson correlation		0.907
Significance level (reciprocal)	40	40
quantity		
CRM	0.020	1
Pearson correlation	0.907	
Significance level (reciprocal)	40	40
quantity		

Tab6:** The significance level of correlation is equal to 0.01.

As seen from table, correlation coefficient is $R = 0.203$. Since the significance level is $p = 0.907$ and exceeds 0.01, the null hypothesis is accepted. Then, it's concluded that there is no significance relationship between working life social dependency level and CRM and the research hypothesis is rejected.

7.8. 7th research hypothesis:

7. There is a significant relationship between social solidarity and integrity level and CRM.

Table 7: Research hypothesis.

	social solidarity and integrity	Social dependence
social solidarity and integrity	1	0.041
Pearson correlation		0.804
Significance level (reciprocal)	40	40
quantity		
CRM	0.041	1
Pearson correlation	0.804	
Significance level (reciprocal)	40	40
quantity		

As seen from table, correlation coefficient is $R = 0.041$. Since the significance level is $p = 0.804$ and exceeds 0.01, the null hypothesis is accepted. Then, it's concluded that there is no significance relationship between social solidarity and integrity level and CRM and the research hypothesis is rejected.

8.8. 8th research hypothesis:

8. There is a significant relationship between general atmosphere of employees' life and CRM

Table 8: Research hypothesis.

	Development opportunity	general atmosphere of life
general atmosphere of life	1	-0.275
Pearson correlation		0.090
Significance level (reciprocal)	40	40

quantity		
CRM	-0.275	1
Pearson correlation	0.090	
Significance level (reciprocal)		40
quantity	40	

Tab8:** The significance level of correlation is equal to 0.01.

As seen from table, correlation coefficient is $R = 0.203$. Since the significance level is $p = 0.090$ and exceeds 0.01, the null hypothesis is accepted. Then, it's concluded that there is no significance relationship between general atmosphere of employees' life and CRM and the research hypothesis is rejected.

Conclusion and suggestions:

Regarding the fact that we didn't find any significant relationship between working life quality factors and CRM, therefore, we couldn't provide any suggestion along with research hypotheses to improve CRM but following suggestions are offered according previous researches as well as due to the fact that research results are different for other researches:

1. It's recommended that legal regulations to be considered more carefully in an organization; that is to say that personal tastes will be decreased if legal regulations are dominant in an organization. Then, personal-oriented decisions will be vanished and personnel may put their ideas without any concern about following revenge and legal dominancy can be predominant over personal dominancy.
2. Regarding physical aspects of work including light, cooling and heating tools suitable for any season as well as staff while planning over time may help this to be achieved.
3. Since financial and non-financial awards are important, state organizational managements under study should be conscious about effects of these awards on staff and use incentives other than financial ones including creating appropriate work conditions, acknowledgments, sense of participation and dependency while performing tasks.
4. State organizations should use staff capabilities and skills much more. This makes them to feel more dependent and secure while developing and act in a way that the organization benefits their capabilities and skills to improve its situation.
5. Staff always expects that their ideas and thoughts be in attention center; the organization can predispose participations in decision making and organizational affairs.
6. Organizational managements and administrators should predispose access to information, designing fields and planning and staff options to decision making, this makes them to develop their capabilities. It also recommended that managements provide freedom of action and dependence to staff allowing them to activate their potentials and act in an innovative manner.
7. The organization can achieve this encouraging and persuading staff to update their technical information of their field and work conditions providing important information resources. Recreational and entertainment plans for staff and their families and providing them with enough leisure time to act on their other responsibilities including family, citizenship and marital and parental affairs can improve their working life quality.
8. It's recommended to managers that to inform staff about positive and negative results of their performances as well as considering true attempts and activities while evaluating their performances and replacing criteria with relationships.
9. Process revising and designing new processes is another suggestion in order to optimize CRM in organizations; organizations can't hit their goals unless appropriate and reasonable process design. They must optimize processes relating CRM to meet their needs. One of the effective and sufficient tools in this section is to reengineer processes.

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