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By Mehrdad Hasanzadeh & Seyedeh Faezeh Sadati Seyed mahaleh
Islamic Azad University, Iran

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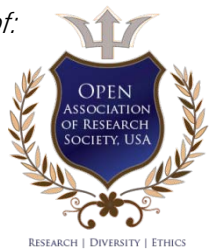

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Effect of Knowledge Management on Success of Customer Relationship Management in Eghtesad Novin Bank of Tehran

Mehrdad Hasanzadeh [α] & Seyedeh Faezeh Sadati Seyed mahaleh [σ]

Abstract- This paper is studying on the effect of Knowledge Management on success of Customer relationship management in Eghtesad Novin Bank with using of SPSS software. Also collecting data is done through questionnaire and inferential statistics including Pearson's correlation test and One-sample t test is used for answering to the questions and research hypotheses. Finally researcher concluded that all hypotheses are confirmed and concluded that capabilities of Knowledge management, organizational variables, technology of customer relationship management, customer flow and experience of customer relationship management have positive relationship with success of customer relationship management and Knowledge Management is as main factor for determining the successful implementation of Relationship Management with Customer.

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I. Introduction

The emergence of information technology not only caused interesting to the manner for achieving to data and its recording and extraction, but also was effective about knowledge and its management (Asllani &luthans, 2003). Impost-industrial society, knowledge is important source of economy. Increasing of customers' demanding for improving quality and innovation in production put pressure on factories, so incidence of threats from global competitors leads to lower prices for products and services. These related challenges to improve the quality, innovation and pressure for reducing the products' price forced the companies to redesign their business processes (Dous and et al, 2005). The only reliable source of stability in competition is knowledge in economy that unreliability is more clear (Nokada, 1998).

In fact, knowledge is the most important strategic resource and ability for its acquisition and development causes its sharing and it causes creation of advantages for maintaining the competitiveness (Grant, 1996), because valuable knowledge strengthens the traditional resources and assets as new and differentiated form and because of that will be valuable for customers. Ability to create knowledge and continuity of its learning can be has competitive profit, because modern creatively knowledge will form the core of future knowledge (Zack, 1999).

In recent years, organizational efforts have been focused on knowledge management. This management is as one the important managements. This management included focusing on employers' knowledge about customers, competitors, products and services in an organization (Gibbert and et al, 2002).Actually; knowledge management is about encouraging people for sharing of information, knowledge and ideas to produce the products and services with higher value. So, perspective of knowledge management was within an organization and an advantage of knowledge management is to create customers' satisfaction through better service. Davenport 1998, believes that knowledge management is trying to discovery hidden asset in individual mind and convert it to organizational assets, so that wide range of people who are involved organization's decision making access to this asset and be able to use it.

But as the companies expressed the competence of internal knowledge management and using it in order to achieve to organizational goals and have been focused on new sources of knowledge which these resources necessarily do not find within their company (Paquette, 2006).With considering knowledge as a key factor of competitiveness in the global economy, it possible that companies follow the main element which is called customer knowledge.

In addition, customer knowledge processing is combining with relationship management with customer that its aim is retain the customers in business process.

Generally, two main steps are identified in the customer relationship management until finally occurs what was expected. One of these is changing of focusing on transactions toward relationships with customers, merchants and their developing and another one is focusing on customer retention instead of retail. Totally, marketing relationship can be consider as efforts for identifying, maintaining and building a communication network with private customers and

Author α: Department of Marketing Management, Central Tehran Branch, Islamic Azad University, Tehran, Iran.
Author σ: Department of Marketing Management, Central Tehran Branch, Islamic Azad University, Tehran, Iran, Student of Marketing Management.

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strengthen this network in order to be valuable for both. Also relationship management with customer is advanced step for collecting information about customers order to understanding and influencing on customers' behavior. Even though many researchers remind us that 80% of the measures have failed in customer relationship management, but totally customer relationship management is probably one of the most well-known views of management in a past decade (Rollins and et al, 2005).

In recent years, companies integrated customer relationship management and its knowledge management because they have learned that knowledge management has major role in success of customer relationship management. Identifying a valuable customer is a complex task of knowledge because determines features range among current customers. Technology can be effective but knowledge management provides power of technology information processing for effective usage. Prediction of new customers' needs can be transfer with using of statistical methods with technology completely but it happen when conceptual knowledge exchange and allocation are used.

So the processes of customer relationship management are based on high volume of knowledge. Customer Relationship Management has close relationship with principles of knowledge management. Thus existence of to-date and sufficient customer knowledge is important for effective customer relationship management system. With that knowledge management systems have an important role about current customer-centered trade, there is lacking of a simple and general principle for integrating the traditional customer relationship management functions with management and application of customer Knowledge.

In addition, according to (Zabala and et al, 2004), knowledge management is as main micro process of customer relationship management because for effective management about customer relationship management companies should develop related abilities about processes of customer knowledge management. Because these capacities are difficult imitating that can be an advantage source of competitive. From the sources, valuable customer knowledge which is capital rare for trading that responds quickly to customer's needs and regulated by market's changing. While the current strategic management is main factor for competitive advantage, we should point out that collecting information about customers about relationships and customers' offer about valuation matter is as main advantage which is difficult to imitate.

The goals of present research include, determination of impact of knowledge management on success of customer relationship management, determination of impact of knowledge management capabilities on success of customer relationship management, determination of impact of organizational variables on success of customer relationship management, determination of impact of customer relationship management technology on success of customer relationship management, determination of impact of customer flow on success of customer relationship management and determination of impact of customer relationship management experience on success of customer relationship management in Eghtesad Novin Bank branches in Tehran Province.

II. Research Background

a) *Knowledge management*

Knowledge management is about ability of an organization in using of intellectual capital means experience and knowledge of the individual and collective knowledge in order to achieve its goals through the process of knowledge production ,knowledge sharing and using it with technology. Principles of knowledge management include development, implementation and maintaining the technical and organizational infrastructures as obligation to publish and select the specific technologies (Norozian, 2005).

b) *Customer relationship management*

Customer relationship management is a business process which base on all customer specifications identifies the pattern of customer behavior and leads to customer knowledge. Customer Relationship Management forms the relationships with customer and will be effective about products or services. From a view the customer relationship management is defined by four elements of a simple framework such as knowledge, purpose, sale and service (Rygielsk, 2002).

c) *Knowledge management capabilities*

Knowledge management capabilities is about organization ability to get management, customers' information transmission in real time, products and services for improving to response to customer and faster decision making based on reliable information.

d) *Organizational variables*

Organizational variables are as concepts for implementation with human resources management, organizational structure and resource allocation. Considering that implementation of knowledge management requires changing in manner of organizing the company and its business processes, model needs to measurement of variable, importance and impact of these organizational factors on success of knowledge management. In fact, for the successful implementation of knowledge management the companies need to redesign their organizational items and guidance of their valuable chain for demanding. Therefore, strategy, organizational structure and trade processes all are

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necessary for implementation of knowledge management. Because success in initiative is depend on proper cooperation between technological systems, processes and people.

e) Technology of customer relationship management

Technological systems of knowledge management should be considered as main component in implementation of this strategy. As Sin and et al, 2005 refer software systems of knowledge management enables companies to provide advanced services with higher quality but lower cost. So many customer oriented activities could be done without appropriate technology.

f) Customer flow

According to Narver and Slater, 1990 we assume that applied customer flow helps on the adequate understanding of customers for offering more add value to their. Also, customer flow involved the customer for long-term relationships in all activities of the company. So this variable is as fundamental component for organization for success of customer relationship management. An organization which leads itself toward customer is able to design its better processes, because organizational culture leads to improvement of employees' understanding about customers. As a result, customer flow is as essential prerequisite for successful implementation of customer relationship management.

g) Experience of Customer Relationship Management

Implementation of knowledge management includes fundamental changing both in business processes and in organization. Thus, for implementation of management, appropriate organizational changing is necessary. So it is clear that in application of new technology in organization both in management and structure processes, culture and organizational routines programs experienced profound changing that affect on whole organization. Thus learning and organizational experience in developing and implementing of strategies can determine its effectiveness.

In the following we will mention domestic and foreign experimental studies about knowledge management and customer relationship management.

Darroch 2003, studied on activities of knowledge management and performance of manufacturing enterprises with more than 50 workers with using of questionnaire. This questionnaire include activities of knowledge management in third areas of knowledge with37 questions, knowledge distribution with 29 questions and answering to knowledge with30 questions also is about its relationship with organization performance and innovation. The results indicate there is significant and positive relationship between activities of knowledge management and organization's performance and innovation. Cavusqil, et al 2003, believed that capability of knowledge management is as major element of innovation in the organization in sharing of implicit knowledge. This paper indicates that accessing to implicit knowledge about customers and suppliers is as valuable resource and entrance of innovation process in organization.

Lin & Tseng 2005, studied on the effect of gap in the knowledge management system on the organizational performance with identifying of 5gapin system in the 68l large organizations in Taiwan. In this paper, performance indicators were degree of productivity, reducing the costs, competitiveness, share of market, growing of sale profitability and innovation in comparison with competitors. In this paper, studied organizations divided into two categories: The first category has many gap in the knowledge management and the second category has lower gap. The results of this research showed organizations with fewer gaps had higher performance. Tseng 2008, evaluated knowledge management systems in the57large companies in Taiwan. In this paper, activities of knowledge management divided into three categories: strategies, programs and measures for knowledge management and a questionnaire were designed. Then, index of knowledge management performance calculated and correlation of this index was tested with financial and non-financial performance of above companies. The results of this research showed there is significant correlation between these performances and activities of organization's knowledge management. Tin change and Shu chuang 2011, in their paper about implementation of knowledge management found that ability and strategy have positive relationship with process of knowledge management.

Gholamian and et al,2006 in a research with this title' Knowledge Management about customer relationship', concluded that customers' knowledge management which makes it possible for organizations that with higher probability could identify opportunities in market and increase its competitive advantage. Knowledge management focused on common benefit between customers and organization. Akhavan and Heydari 2007, in their research about 'Customer Relationship Management with Knowledge Management Approach', found that knowledge management system manages organizational knowledge through establishment, structuring, distribution and using of knowledge for improving organizational performance and creation of value. According to important role of knowledge management systems in current business environment, this seems to be more important when occurs about customer orientation. Therefore , correct process of customer relationship management only when is possible that be integrated with process of knowledge management till creates the processes of empowered customer relationship management with knowledge which provides this possibility that organization could evaluate important criteria of

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business such as customer satisfaction, usefulness of customer, customer loyalty for supporting of commercial decision.

Hasanpour 2010, in a research about ' Customer Relationship Management' expressed that in order to growth and survival in the global competition the role of customer should be important for companies and improve their relationship with purchasers of goods and services. For this purpose can use of strategy about customer relationship management which is a strategy and tool in order to respond to demands and customer satisfaction also achieving to organization's goals.

Hossein Raja 2011, in his research about 'Knowledge Management in Customer Relationship Management', believed that knowledge is an important factor in the economy, but also should attention to another important factor for success in the business market which is called customer. In new business processes, customer satisfaction has important status on about organizations' goals and managers know that their success in achieving the goals of the organization depends on customer satisfaction. Customer knowledge management by focusing on customer and their satisfaction causes more benefit to the organization also increasing of competitive advantage.

Mehdi Parvizi 2011, in a research studied about 'Relationship of Knowledge management with Electronic Customer Relationship Management in branches of Bank Mellat'. He according to Ferika's model 2000,evaluated knowledge management in organization and with using of Galbraith and Rogers Model 1999, he studied on possible relationship between customer relationship management in branches of Bank Mellat in Kermanshah province. The results of hypotheses showed that Spearman correlation coefficient was about 0.226 between knowledge management and customer relationship management and their relationship was confirmed in five percent level.

Adel Salavati and et al 2011, studied about 'Effects of Knowledge Management on Customer Relationship Management in Refah bank'. The findings indicated knowledge management through knowledge sources has significant and positive effect on different aspects of customer relationship management means customer satisfaction, customer loyalty, to attract customers and interaction with customers. Based on the findings most effectiveness of knowledge management was on customer satisfaction and variables such as loyalty, attraction and interaction with customers take place in other ranks.

Mohammad Karami and Hasan Esmaeilpour 2011 studied about 'Effects of Implementation of Customer Relationship Management on their satisfaction through Relationship marketing'. This research did in a company in Karaj which called Avand Pelast. Their research's objectives include: 1.Attrackting the customer satisfaction in any purchase more than before.2.Increasing the amount of new customers.3. Attraction of competitor customers based on their decision.4.Promotion of this company's popularity and offering the scientific suggestions for improving the daily activities. The results showed that relationship marketing had impact on satisfaction.

Shamsoldin Nazemi and et al 2011, studied on a research with this title 'Effects of organizational characteristics on the process of adoption the Customer Relationship Management'. So processing of data with using of analysis method suggested that firstly the role of benefits of customer relationship management is confirmed about influence of organizational characteristics on adoption of customer relationship management. Secondly, the findings emphasized that organizational characteristics had determining effect on understanding the advantages also adoption of customer relationship management technology.

Abesi and et al 2011, studied about 'Identification and prioritization the favorable factors and evaluation of existing conditions about implementation of customer relationship management'. The results showed that technology component had most effect about successful implementation of customer relationship system and then appropriate organization's components and knowledge management were effective and component of focusing on customers was in last priority which all of them were effective on implementation of customer relationship system.

Najaf Reza Beygi 2010, in his MA thesis about 'Presenting a model about important factors in successfully of Knowledge management', he considered 7critical factors in successfully of knowledge management as independent variables then considered organizational creativity and learning as dependent variables then studied on relationship between the independent and dependent variables. Statistical results indicated that among seven key factors in successfully of knowledge management, strategies factors and policies based on knowledge and human resources management caused increasing of organizational creativity and learning simultaneously.

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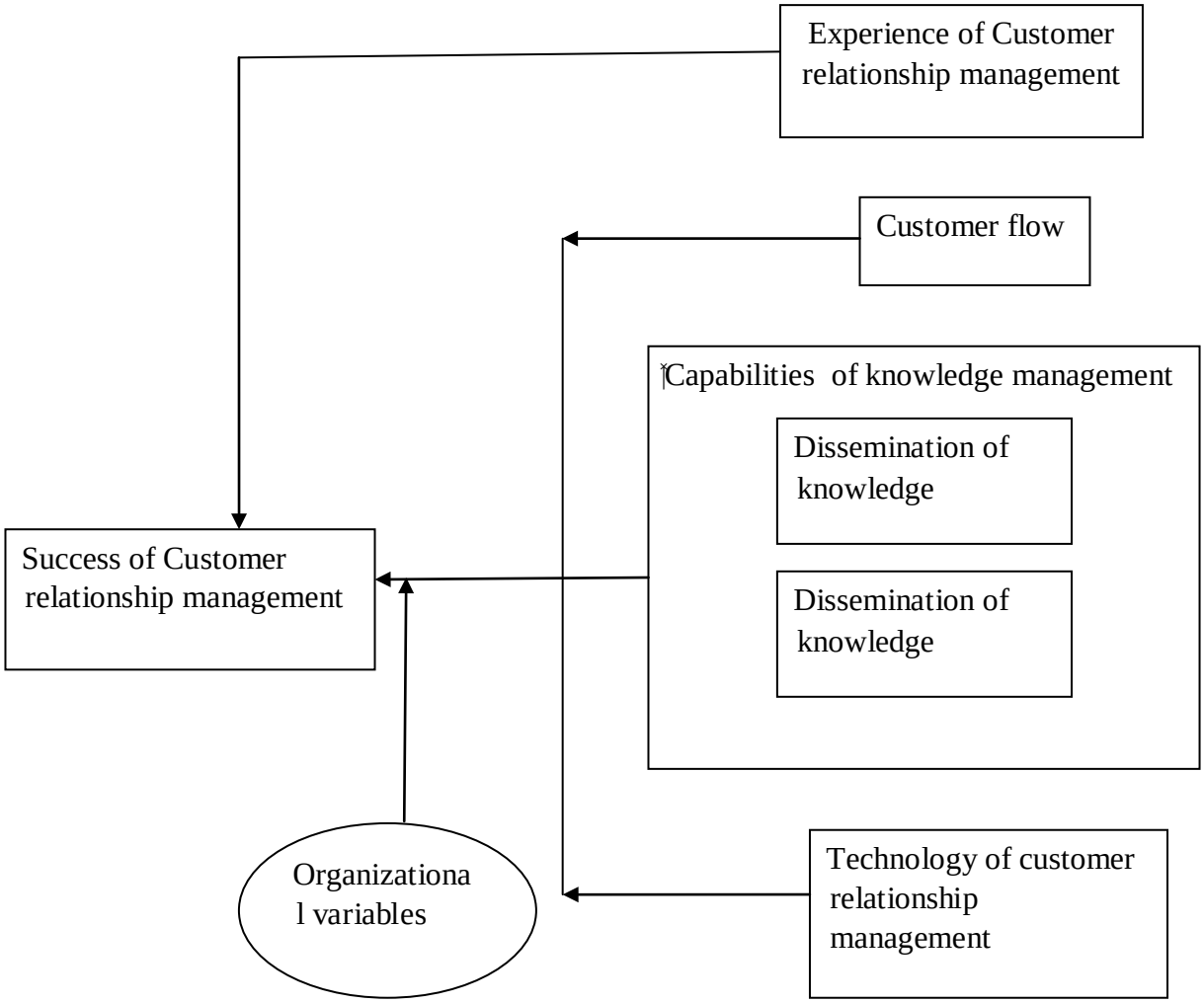
III. Conceptual Model



a) The question of the research

Is the knowledge management as main factor for determining the successful implementation of customer relationship management?

b) The hypotheses of Research

1. The capabilities of knowledge management have a positive effect on success of Customer Relationship Management.
2. Organizational variables have positive effect on success of Customer Relationship Management.
3. Customer relationship management technology has positive impact on success of Customer Relationship Management.
4. Customer flow has positive impact on success of Customer Relationship Management.
5. Customer management experience has positive effect on success of Customer Relationship Management.

IV. Methodology

The present papers is in applied research category from aspect of its goals and from data take place in Library and Field category and from aspect of implementation is in correlation research category. The method of collecting data is through field and instrument for collecting is questionnaire. The statistical population of this paper consists of employees about 320 persons from the west branches of Eghtesad Novin Bank of Tehran that were selected 130 persons through simple random sampling as statistical sample.

The method of data analyzing is Pearson correlation test and one-sample t test. In this paper were used of opinions of faculties also experts and questionnaire's respondents for ensuring the validity of tools for collecting data. Also reliability of questionnaire was measured by Cronbach's reliability test. Cronbach's alpha obtained about 0.97 and above 0.7.So the present questionnaire has sufficient reliability.

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V. Data Analyzing

a) Descriptive Statistics

47.7% of respondents are male and 52.3% are female. Also 33.1% of respondents are between 22 to28 years old, 57.7% are between 29 to 35 years old, 4.6% are between 36 to 46 and 4.6% are over 46 years old. Thus, as it is clear most of the population is between 29to 35 years old. According to information from questionnaire we realize that among 130 persons who their questionnaire analyzed, 2.3% were in Diploma degree and with lower degree, 7.7% associate's degree, 83.1% were in Bachelor rank and 6.9% were in master degree and above. Higher percentage is related to Bachelor. Also 11.5% were managers and 88.5% were employs. Also 60.8% of persons have 1 to 5 years experience in their job, 36.2% have 5 to 10 years and 3.1% have over10 years experience in their job. Most people have experience between 1 to 5 years.

b) Inferential Statistics

In this paper was used of one sample t-test and Pearson correlation test to investigate the hypotheses and data analyzing.

c) Pearson Correlation Test

In present research was used of Pearson's correlation test for studying on the relationship between variables.

The first hypothesis: The capabilities of knowledge management have a positive effect on success of Customer Relationship Management.

The Null hypothesis: There is no significant relationship between capabilities of Knowledge management and success of Customer Relationship Management.

The Alternative hypothesis: There is significant relationship between capabilities of Knowledge management and success of Customer Relationship Management.

Table 1 : Correlation between capabilities of knowledge management with success of Customer Relationship Management

		Success of Customer Relationship Management	capabilities of knowledge management
Capabilities of knowledge management	Pearson Correlation	0.522**	1
	Sig. (2-tailed)	0.000	
	N	126	129
Success of Customer Relationship Management	Pearson Correlation	1	0.522**
	Sig. (2-tailed)		0.000
	N	126	126

Source: Research findings

As shown in the table Sig is zero and is less than 0.05, it indicates that there is significant relationship between this item with success of customer relationship management and correlation coefficient is 0.52 which shows positive relationship between these two variables and this relationship is moderate.

The second hypothesis: Organizational variables have positive effect on success o Customer Relationship Management.

The Null hypothesis: There is no significant relationship between organizational variables and success of Customer Relationship Management.

The Alternative hypothesis: There is significant relationship between organizational variables and success of Customer Relationship Management.

Table 2 : Correlation between organizational variables with success of Customer Relationship Management

		Success of Customer Relationship	Organizational variables
Organizational variables	Pearson Correlation	0.427**	1
	Sig. (2-tailed)	0.000	
	N	126	129
Success of Customer Relationship Management	Pearson Correlation	1	0.427**
	Sig. (2-tailed)		0.000
	N	126	126

Source: Research findings

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As shown in the table there is significant relationship between this item with success of customer relationship management and correlation coefficient is 0.47 which shows positive relationship between these two variables and this relationship is moderate.

The third hypothesis: Customer relationship management technology has positive impact on success of Customer Relationship Management.

The Null hypothesis: There is no significant relationship between Customer relationship management technology and success of Customer Relationship Management.

The Alternative hypothesis: There is significant relationship between Customer relationship management technology and success of Customer Relationship Management.

Table 3 : Correlation between Customer relationship management technology and success of Customer Relationship Management.

		Success of Customer Relationship Management	Customer relationship management technology
Success of Customer Relationship Management	Pearson Correlation	1	0.472**
	Sig. (2-tailed)		0.000
	N	126	119
Customer relationship management technology	Pearson Correlation	0.472**	1
	Sig. (2-tailed)	0.000	
	N	119	119

Source: Research findings

As shown in the table there is significant relationship between this item with success of customer relationship management correlation coefficient is 0.47 which shows positive relationship between these two variables and this relationship is moderate.

The fourth hypothesis: Customer flow has positive impact on success of Customer Relationship Management.

The Null hypothesis: There is no significant relationship between customer flow and success of customer relationship management.

The Alternative hypothesis: There is significant relationship between customer flow and success of customer relationship management.

Table 4 : Correlation between customer flow and success of customer relationship management

		Success of Customer Relationship Management	Customer flow
Success of Customer Relationship Management	Pearson Correlation	1	0.672**
	Sig. (2-tailed)		0.000
	N	126	126
Customer flow	Pearson Correlation	0.672**	1
	Sig. (2-tailed)	0.000	
	N	126	126

Source: Research findings

As shown in the table there is significant relationship between this item with success of customer relationship management correlation coefficient is 0.67 which shows positive relationship between these two variables and this relationship is strong.

The fifth hypothesis: Customer Management Experience has positive effect on success of Customer Relationship Management.

The Null hypothesis: There is no significant relationship between Customer Management Experience and success of Customer Relationship Management.

The Alternative hypothesis: There is significant relationship between Customer Management Experience and success of Customer Relationship Management.

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Table 5 : Correlation between Customer Management Experience and success of Customer Relationship Management

		success of Customer Relationship Management	Customer Management Experience
Success of Customer Relationship Management	Pearson Correlation	0.510**	1
	Sig. (2-tailed)	0.000	
	N	123	124
Customer Management Experience	Pearson Correlation	1	0.510**
	Sig. (2-tailed)		0.000
	N	126	123

Source: Research findings

As shown in the table there is significant relationship between this item with success of customer relationship management correlation coefficient is 0.51 which shows positive relationship between these two variables and this relationship is moderate.

d) One Sample t-test the Question of the Research:

Is the knowledge management as main factor for determining the successful implementation of Customer Relationship Management?

Statistical assumptions:

H_0:$\mu >= 5$

H_1: $\mu < 5$

Note: Hypothesis is placed in H_0

Table 6 : One-Sample Statistics

TEST VALUE=5				
	N	Mean	Std. Deviation	Std. Error Mean
Knowledge Management and Success of Customer Relationship Management	120	5.7039	1.40360	0.12813

Source: Research findings

From comparison between mean of main hypothesis's index with Test Value we concluded that does not reject, or in other words, this claim is verified in 95% insurance level.

H_0: $\mu >= 5$

5.70>=5

VI. Conclusion

Present paper is about effect of knowledge management on success of customer relationship management in Eghtesad Novin Bank. Also was used of inferential statistics for answering to the questions and research's hypotheses and all hypotheses were confirmed. So can be concluded that capabilities of knowledge management, organizational variables, technology of customer relationship management, customer flow and experience of customer relationship management have positive relationship with success of customer relationship management and knowledge management is as main factor for determining the successful implementation of customer relationship management. As a result, in order to successful customer relationship management can do many effective measures in order to improve the above dimensions.

But monitoring and evaluation in the country's administrative system influenced by relationships between devices and executive managers and hence do not any efforts in reflection of actual results of evaluation. It seems that it is an absolute necessity till during the creation of the necessary theoretical background to perform evaluations , the results of evaluation be published actually till researchers could do their research based on information which are more real. Thus the results of the researches could be effective in increasing of efficiency of executive and administrative system of the country. Lacking of managers' knowledge about major items for management and planning appropriate programs to devote the necessary time to main activity cause a considerable part of managers' time allocated to daily issues and for planning necessary programs in order to predict the environmental matters and adoption of necessary measures for organization in order to dealing with unwanted and harmful changes then they do not have any time or they have little time for monitoring these issues.

Customers want desirable and better services by the banks. The system of customer relationship management can be helpful for responding to customer expectations. There are different and reliable perspectives about knowledge management which using of each of approaches will have different results. It is suggested that these approaches be considered in future papers.

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The suggestions for future research are as follows:

1. The value of knowledge is as one of the main topics in knowledge management system. It is recommend that this issue be investigated in future studies.
2. The present paper is done in office, service and governmental environment. Repetition of this matter suggest be done in manufacturing and private industries.
3. There are other variables as affecting factors on establishment of knowledge management system beside the surveyed variables in present research. It is recommended these variables be investigated in other studies.

VII. Some Limitations of Present Paper are as Follows

1. This paper did by managers and employees' ideas from Eghtesad Novin Bank of Tehran. Existence of secondary and published information about each of these components can be made better results and estimations. In this paper, has been used of questionnaires and surveys according to lacking of this information.
2. One of the limitations of research can be inherent limitation of questionnaire. Generally respondents express their perceptions and mentalities as desired response and according to this matter that whatever that perceived from external realities do not adapt with whatever that are real, it is possible that presented responses create some biases. Actually through questionnaire perception or reality will be measured and it is possible that responses which are based on audience perception do not coincide with realities and this matter can affect on the results of research.
3. Also mentalities, perceptions, interests, charac-t eristics, knowledge of researcher and other personal characteristics such as ability to interact with others and so on affect on making hypothesis, designing the questions, questionnaire, commu-nication with others and analysis also because of interests and tendencies are effective on research. It should be mentioned that these factors also affected on this paper that these effects should be considered as limitations of the research.

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