CODIFYING THE MARKETING STRATEGY WITH AN APPROACH TO THE COMPETITIVE ADVANTAGE- CASE STUDY: THE COMPARISON OFCUSTOMER RELATIONSHIP SYSTEM IN STATE BANKS

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ABSTRACT
The objective of the present research is studying the conceptual model of the customer relationship system which may make that effective relationship possible. This model involves the independent variables as customer value, technology and customer satisfaction, and the dependent variable of the customer relationship system; it possesses eight more main sub-variables. The applied methodology in this research is descriptive-survey. The sampling methodology is two-stage random. Morgan table was used to determine the sample size. To gather the data, we used the closed-ended questionnaires valuing 0-100 distributed in 325 versions to the customers in every branch of the banks investigated which had the experience of using the customer relationship system. Path analysis method was utilized to study the hypotheses and the Amos software was used for statistical analysis of data. The results of the research show the positive and meaningful effects of the variables on the customer relationship system among which the customer value is most influential on the customer relationship system. It is suggested to let customers get familiar with the performance of customer relationship system through useful information whose result would be an improvement in the bank performance and the customers' satisfaction.

Keywords: Marketing Strategy, Competitive Advantage, the Customer Relationship System, State Banks of Kermanshah

INTRODUCTION
After the industrial revolution, world was basically changed in all respects. Business and commerce in various human communities were not exceptions of this general principle and were visibly changing in that circulation. In order not to be away from the competitive market and for success in the competition and in the business, the managers of commercial and productive organizations endeavored to convert the marketing from the simple and traditional form into a quite professional activity which required a broad knowledge in various social, political, and cultural ground; since then, the electronic commerce became fiercely competitive amongst companies. The wave of E-commerce has influenced almost all the companies in every branch of commerce because these companies are inevitable to enter the field of E-commerce (Abbasi and Torkamani, 2010). The organizations consider the customer relationship management as a medium to increase their profitability. You should be careful that the customer relationship system derived from the commerce trend emphasizes not only on the understanding and conceptual strategy, but on the learning process, on customers and partnership with selected customers also to create a high value for the company and the buyers (Wang *et al.,* 2004). The customer relationship management is a commercial strategy for creating the mutual value identifying all aspects of customers which brings the customers' knowledge about, forms the relations with customers and registers their impressions of the organizations' products or services. The customer relationship management is a comprehensive strategy of business and marketing which can integrate technology, procedures and all the business activities related to customers (Nykamp, 2001).

Problem Statement of Research
Customer relationship management is a strong technology for the organizations to reinforce the close relations with customers as a process. A proper relationship with customers is the key to the commercial success (Hsieh, 2009). Relationship management as a process involves monitoring the customers (as

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gathering appropriate data), managing and assessing the data and finally creating a real advantage of the extracted data and is in interact with them (Yuksel, 2010). In whole, the general customer relationship management can be evaluated from three overall views: business processes, strategy or technology, information systems (Christopher, 2003). Implementation of customer relationship management in many organizations would raise the competitive power and income and would reduce the operating costs. The efficient and effective customer relationship management can raise the customer's satisfaction, make customers loyal to banks, and may increase the customers' maintenance costs (Kevork, 2006). Customer relationship system means strengthening the company in order to present well services to customers through introducing reliable processes of services with gathering and processing the private information, it also tries to integrate various processes of services to clients within the company (Russel, 2000). Electronic customer relationship management (E-CRM) emphasizes more on personalization, direct marketing technologies and also on providing differentiated services and follows all the requirements of customers in all aspects of business. E-CRM provides the chance for customers to reveal their potentials as customers through effective communications with company in order to let both the company and customers to benefit from that relation (Dimitriadis *et al.,* 2008). Electronic customer relationship management is an integrated online marketing, sales and service strategy which can be the greatest capital of a company in identifying, acquiring and maintaining the customers. Electronic customer relationship management can improve the relationship between the company and customers through creating and increasing the relationship with them by using the new technology. In fact, the main aim of E-CRM is attracting the best customers for increasing the loyalty and interest rates (Zanjirchi *et al.,* 2012). Regarding the importance of customer relationship system in organizations (banks), after measuring the relationship or making sure of lack of relationship for each variable with customers in the relationship system in the present research, a question would be posed reading how much that structure is effective in encouraging the customers to be inclined towards banks? Whether this system can engender satisfaction amongst customers? It seems that presenting a research that can measure the relationship between customers and customer relationship system and each variable influential in E-CRM can be valuable. This research deals with comparing the customer relationship system (conceptual model) between state banks (Keshavarzi, Maskan) in 2014. According to the above descriptions, the results of the research can be highly significant. The results can be used by managers (of banking industry) in designing and generating E-CRM structure based on the customers' requirements.

Research Objectives

Main Objective

- Codifying a marketing strategy with an approach to the competitive advantages – the case study is the comparison of the customer relationship system in the state banks of Kermanshah.

Secondary Objectives

- Identifying the influential structures on the electronic customer relationship system in the banking area.
- Measuring the influential structures on the electronic customer relationship system in the banking area.
- Ranking the influential structures on the electronic customer relationship system in the banking area.
- Developing and designing some models related to the influential structures on the electronic customer relationship system in the banking area.

The Research Hypotheses

Major Hypotheses

- Customer value has a meaningful and positive influence on the customer relationship system.
- Technology has a positive and meaningful influence on the customer relationship system.
- Customers' satisfaction has a positive and meaningful influence on the customer relationship system.

Secondary Hypotheses

- Customer maintenance has a meaningful and positive influence on the customer value.
- Requirement separations have a positive and significant impact on the customer value.
- Understanding the needs has a positive and significant impact on the customer value.

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- Ease of use has a positive and significant impact on technology.
- Quality of services has a positive and significant impact on technology.
- Knowledge has a positive and significant impact on the customer value.
- Perceived usefulness has a positive and significant impact on the customer value.
- Costs reduction has a positive and significant impact on the customer value.

Research Area
Subject domain: codification of a marketing strategy with an approach to the competitive advantage- a comparative study of the customer relationship system in the state banks of Kermanshah.
Time domain: the present research was conducted and regulated in the winter of 2013 and the spring of 2014.
Spatial domain: regarding the research subject, the population under study is the clients of various branches of Keshavarzi and Maskan Banks throughout Kermanshah.

Research Model
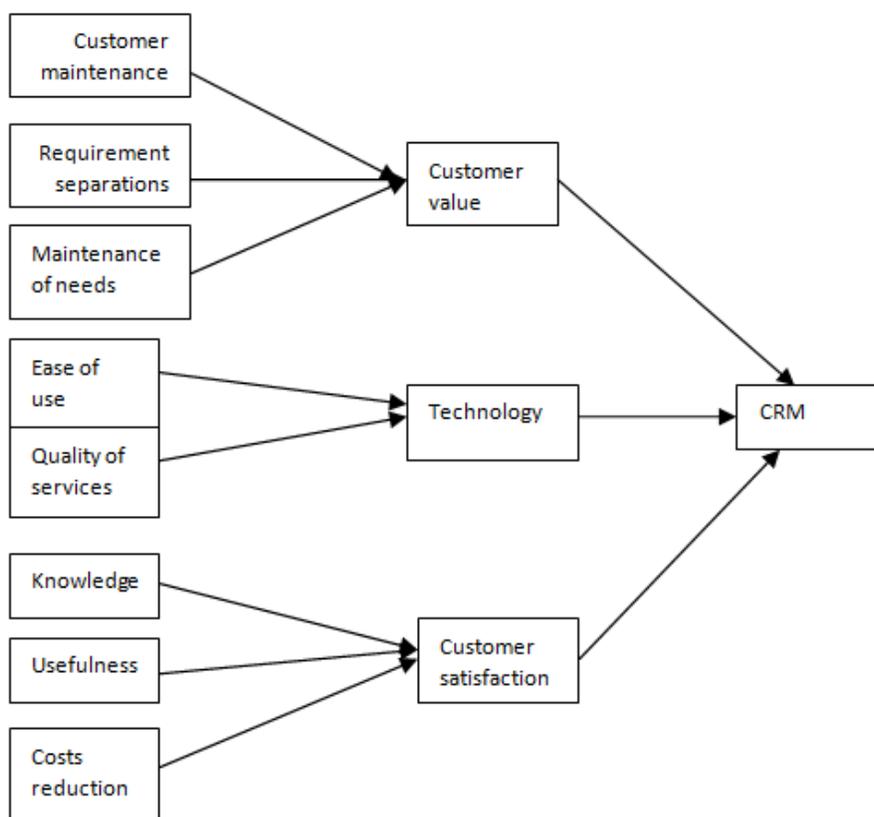
Graph (1-1) is the conceptual model of codifying the marketing strategy with an approach to the competitive advantage- the comparative study of the customer relationship system in the state banks of Kermanshah (the author's reference is from models by Alipour and Mohammadi, 2011; Kim *et al.,* 2003)

MATERIALS AND METHODS
Research Methodology
The present research deals with investigating the relationships among the qualitative variables and tries to explain the relationship among the mentioned variables, therefore the paper is a descriptive survey dealing with correlation analysis of the variables. Furthermore, regarding the objective, the paper is considered as an applied research. Regarding the topic of research, the studied population is clients of Keshavarzi, Sepah, Melli, and Maskan bank branches in Kermanshah. Regarding the gathered data from

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the authorities of four banks in the last week of December in 2013 and calculating the sample size using Morgan table in each bank, because of non identical sample size, the maximum size has been used as the sample size in every bank and in this way, the identical sample size was calculated; the more the sample size, the closer the results would be to reality. The maximum sample size in the following table is 335 implying that 335 questionnaires have been distributed in every investigated bank. The samples were gathered by two-stage random sampling method. The following table describes the statistical population and the sample size in a month in every bank:

The population size of the investigated banks

Row	Bank	Population size	Sample size
1	Keshaverzi	2543	335
2	Maskan	960	274

To gather the data, questionnaires valuing 0-100 were distributed amongst the clients of the investigated bank who had been chosen as the samples and they were gathered after being filled out.

In order to study the relationship between the dependent and independent variables and also the hypothesis of the survey, AMOS software and path analysis were utilized.

At first, in order to specify the normality or unormality of the variables, Kolmogorov – Smirnov test was used, in continuation if the data were normal, Pearson correlation method may be used as well, but if the data were unmoral, Spearman correlation would be used; then the regression coefficients and p-value were used to confirm the hypotheses which dealt with the positive and meaningful impacts of the dependent and independent variables.

In order to confirm the appropriateness of the model it is suggested to make use of Chi-square test and the comparison of the independent and the suggested model too.

Data Analysis of the Investigated Bank

Kolmogorov-Smirnov test: in order to use the path analysis and the regression methods the errors must be normally distributed. To address this issue, Kolmogorov-Smirnov test is used. Following is the test results for each bank.

	Maskan	Keshavarzi
Sample size	335	335
Kolmogorov-Smirnov	0.465	0.326
Probability value	0.083	0.062

In the above table, the total number equals 335, Kolmogorov-Smirnov test results equal 0.326 and 0.465. P-values showed in the last line equal 0.062 and 0.083; since the values are bigger than the significance level 0.05, so the normality hypothesis will be ratified. In this section, the bank related poll will be analyzed. At first, we deal with reliability of the questionnaire distributed amongst the clients of Melli Bank using Cronbach's alpha.

Cronbach's alpha of the investigated banks

Row	Bank	Number of questions	Cronbach's alpha
1	Keshavarzi	30	0.726
4	Maskan	30	0.773

In the above table, the Cronbach's alpha measure for Keshavarzi bank is 0.77 and 0.72, and since it is more than 0.70, so we can say that the questionnaire is valid, the same is true for the rest of values. In this

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model, the impact of the independent variables on the dependent variable is studied, so the model will be as follows:
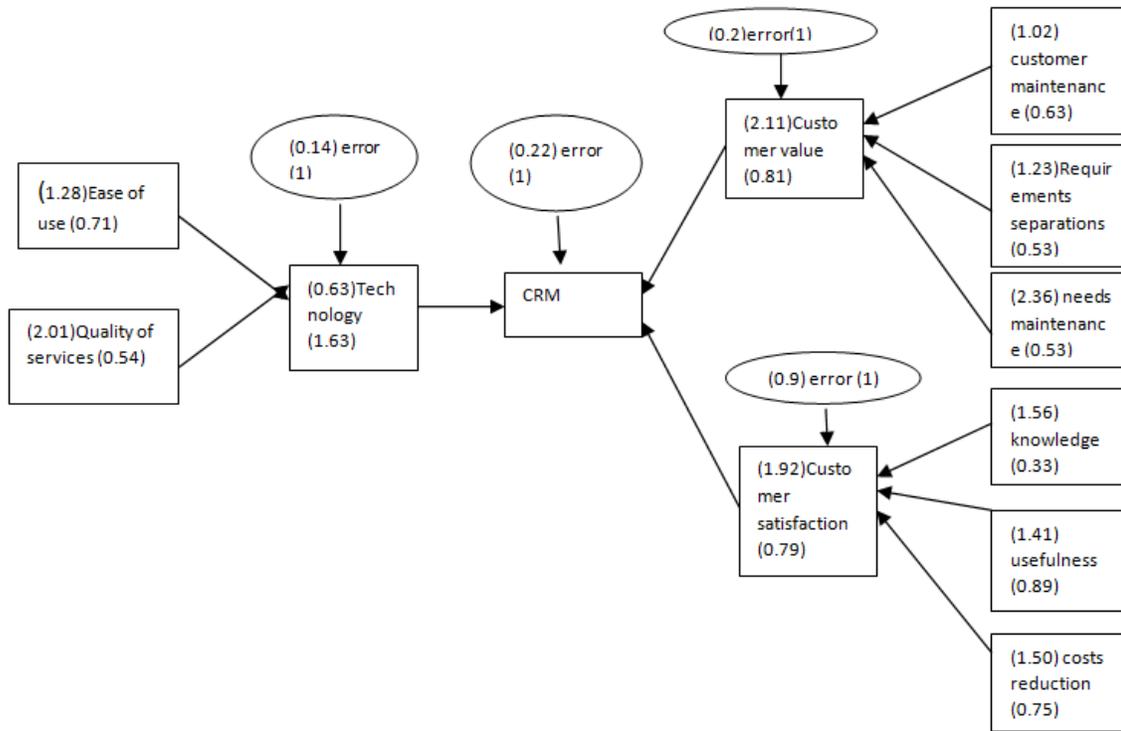
Regression coefficients in Keshavarzi Bank
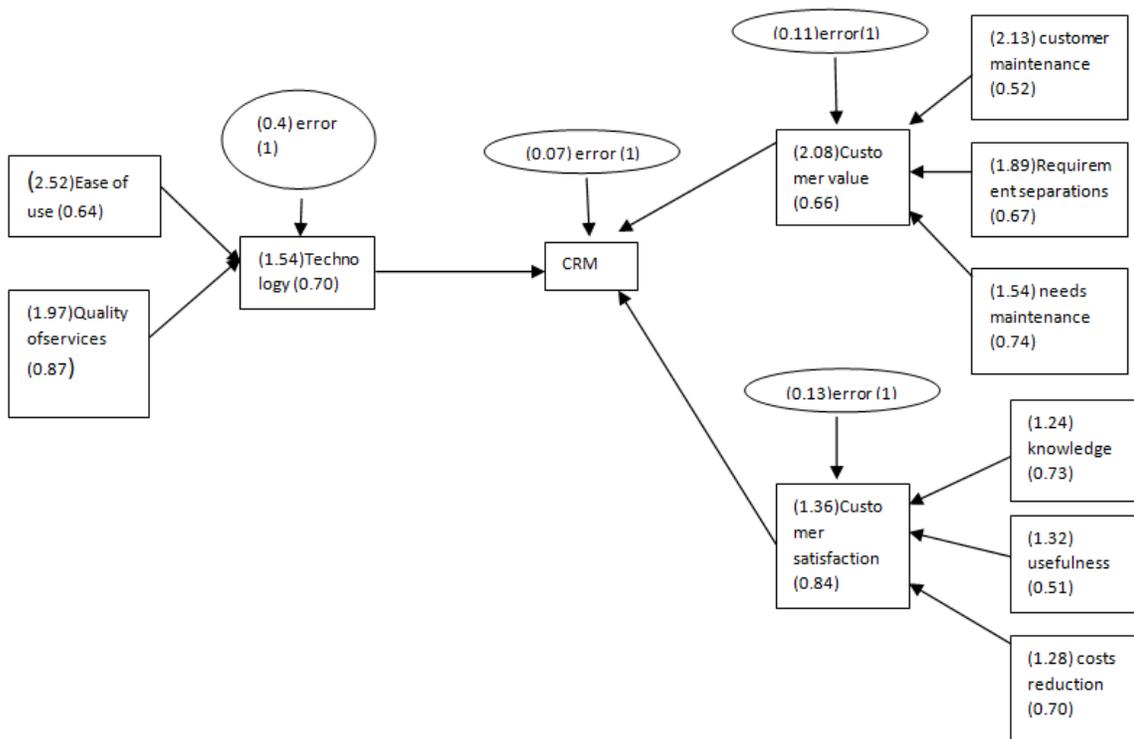
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The above tables show the estimated regression coefficients of the main and secondary variables of customer relationship system; the regression coefficients of Keshavarzi bank will be explained at first, and then Maskan Bank will be interpreted in the same way. Accordingly, the estimated regression coefficients of the customer value equal 0.81, the estimated regression coefficient of the variable of customer satisfaction equals 0.79, and the estimated regression coefficient of the variable of technology equals 0.63. The regression coefficients of the variables impacting the customer value are identical, customer maintenance is 0.63, requirement separations is 0.53, and maintenance of needs is 0.72, and also the regression coefficients of the variables impacting the customer satisfaction are identical, knowledge is 0.33, usefulness is 0.89, costs reduction is 0.75, and the regression coefficients of the variables impacting technology are identical, ease of use is 0.71, quality of services is 0.54. Regarding the last column of the table where p-values are related to the significance hypothesis of the coefficients of the independent variables, customer value equals 0.011, customer satisfaction equals 0.023, and technology equals 0.004. P-values of the variables impacting the customer value are identical, customer satisfaction is 0.000, requirement separations is 0.016, maintenance of needs is 0.027 and p-values of the variables impacting the customer satisfaction are identical, knowledge equals 0.014, usefulness equals 0.001, costs reduction equals 0.014 and p-values of the variables impacting technology are identical, ease of use is 0.000, quality of services is 0.009, and the second column of the table suggests the standard error and the third column shows the critical ratio.

Regression coefficients of the independent variables in Keshavarzi Bank

P-value	Critical slope	Standard error	Regression coefficient	Independent variables	ratio	Dependent variables
0.011	0.534	1.452	0.816	Customer value	----->	CRM
0.023	0.364	1.385	0.792	Customer satisfaction	----->	CRM
0.004	0.652	1.276	0.633	technology	----->	CRM
0.000	0.562	1.009	0.637	Customer maintenance	----->	Customer value
0.016	0.324	1.109	0.631	Requirements separations	----->	Customer value
0.027	0.415	1.536	0.534	Maintenance of requirements	----->	Customer value
0.014	0.469	1.248	0.729	knowledge	----->	Customer satisfaction
0.001	0.254	1.077	0.891	usefulness	----->	Customer satisfaction
0.014	0.852	1.224	0.754	Costs reduction	----->	Customer satisfaction
0.000	0.346	1.131	0.711	Ease of use	----->	technology
0.009	0.147	1.417	0.546	Quality of services	----->	technology

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Regression coefficients of the independent variables in Maskan Bank

P-value	Critical slope	Standard error	Regression coefficient	Independent variables	ratio	Dependent variables
0.022	0.534	1.442	0.662	Customer value	----->	CRM
0.039	0.364	1.166	0.843	Customer value	----->	CRM
0.018	0.652	1.240	0.705	technology	----->	CRM
0.007	0.596	1.009	0.536	Customer maintenance	----->	Customer value
0.000	0.364	1.374	0.673	Requirement separations	----->	Customer value
0.006	0.512	1.240	0.741	Requirements maintenance	----->	Customer value
0.031	0.469	1.113	0.732	knowledge	----->	Customer satisfaction
0.008	0.246	1.148	0.510	usefulness	----->	Customer satisfaction
0.019	0.359	1.131	0.703	Costs reduction	----->	Customer satisfaction
0.014	0.652	1.587	0.648	Ease of use	----->	technology
0.026	0.245	1.403	0.788	Quality of services	----->	technology

Structural equations: independent variable of customer value is shown by X_1, that of customer satisfaction by X_2, technology by X_3 and the dependent variable of customer relationship is shown by Y. Regarding the regression coefficients, the linear regression model fitted to the data is as follows:

$Y = 0.11 + 0.81 x_1 + 0.79 x_2 + 0.63 x_3.$ Keshavarzi Bank

$Y = 0.24 + 0.66 x_1 + 0.84 x_2 + 0.70 x_3.$ Maskan Bank

Using this regression model, you can predict the values of the variable of customer relationship system by use of independent variables.

The standardized coefficients of variables: now in order to determine that which of the independent variables has the highest impact on the dependent variable, the standardized coefficients of the independent variables are calculated, the one with the highest standard coefficient would be most influential on the dependent variable. The standardized coefficients of the dependent variables are shown in the following table:

The standardized coefficients of the independent variables of Keshavarzi Bank

Estimate	Independent variables	Ratio	Dependent variables
0.85	Customer value	----->	CRM
0.81	Customer satisfaction	----->	CRM
0.65	technology	----->	CRM
0.65	Customer Maintenance	----->	Customer value
0.60	Requirement separations	----->	Customer value
0.55	Maintenance of requirements	----->	Customer value
0.74	knowledge	----->	Customer value
0.85	usefulness	----->	Customer value
0.73	Costs reduction	----->	Customer value
0.69	Ease of use	----->	technology
0.59	Quality of services	----->	technology

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As you can see in the table above, among the main variables the variable of customer value has the highest impact and the variable of technology has the least effect on the variable of customer relationship system.

Secondary Variables

Customer value: the variable of customer maintenance has the highest impact and the variable of requirement maintenance has the least impact on the customer value.

Customer satisfaction: the variable of usefulness has the highest impact and the variable of costs reduction has the least impact on the customer satisfaction.

Technology: the variable of ease of use has the highest impact and the variable of quality of services has the least impact on technology.

The standardized variables of the independent variables in Maskan Bank

Estimate	Independent variables	Ratio	Dependent variables
0.69	Customer value	----->	CRM
0.83	Customer satisfaction	----->	CRM
0.71	technology	----->	CRM
0.55	Customer Maintenance	----->	Customer value
0.65	Requirement separations	----->	Customer value
0.77	Maintenance of requirements	----->	Customer value
0.70	knowledge	----->	Customer satisfaction
0.55	usefulness	----->	Customer satisfaction
0.72	Costs reduction	----->	Customer satisfaction
0.68	Ease of use	----->	technology
0.74	Quality of services	----->	technology

Main Variables

The variable of customer satisfaction has the highest impact and the variable of customer value has the least impact on the variable of customer relationship system.

Secondary Hypothesis

Customer value: the variable of maintenance of requirements has the highest impact and the variable of customer maintenance has the least impact on the customer value.

Customer satisfaction: the variable of knowledge has the highest impact and the variable of usefulness has the least impact on the customer satisfaction.

Technology: the variable of quality of services has the highest impact and the variable of ease of use has the least impact on technology.

Comparison of the independent model and the recommended model: in order to evaluate the appropriateness of the model, the following criteria may be used. The closer the numbers to one, the more appropriate the model would be. By the independent model, we mean a model in which there are no relationships among the variables; this model is called the basic model.

Comparison of the recommended model and the independent model in Keshavarzi Bank

Keshavarzi Bank	NFI	RFI	IFI	CFI	GFI	AGFI	RMSEA
Recommended model	0.802	0.789	0.632	0.865	0.925	0.796	0.034
Independent model	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Comparison of the proposed model and the independent model in Maskan Bank

Maskan Bank	NFI	RFI	IFI	CFI	GFI	AGFI	RMSEA
Recommended model	0.830	0.764	0.759	0.884	0.834	0.860	0.063
Independent model	0.000	0.000	0.000	0.000	0.000	0.000	0.000

As you can see, the obtained values suggest the appropriateness of the model.
Chi-square of the proposed model: the table below shows the chi-square for the model introduced above.

Chi-square of the recommended model in Keshavarzi Bank

P	CMIN/DF	DF	CMIN
0.019	1.338	21	28.098

Chi-square of the recommended model in Maskan Bank

P	CMIN/DF	DF	CMIN
0.009	1.067	21	22.407

In the table above, chi-square is the same as CMIN. For this model, the statistic value $X^2 = 28.098$ and 22.407, the degree of freedom is 21 and the significance level equals 0.019 and 0.009. Since the significance level is less than 0.05, we may come to the conclusion that the regression model fitted to the dependent and independent variables is meaningful and appropriate; the information from other banks can be interpreted the same way.

The Results

Below p-value and regression coefficients of the banks are simultaneously assessed and the result would be the ratification or decline of the research hypotheses:

Main Hypotheses

First hypothesis: customer value has a positive and significant impact on the electronic customer relationship system.

With an emphasis on the results achieved from the four investigated banks, there is a positive and significant relationship between customer value and CRM at the significance levels of 0.011 (Keshavarzi Bank), 0.022 (Maskan Bank) with the regression coefficients 0.081 (Keshavarzi bank), 0.066 (Maskan Bank). Therefore, we can conclude that there is a strong relationship between customer value and CRM and the regression coefficients between the two aforementioned variables are direct (positive); as a result, we can say that the customer value would influence CRM and in customer's view, as the customer value results get promoted, CRM would incline towards positivity. Therefore the hypothesis is ratified.

Second hypothesis: technology has a positive and significant impact on the electronic customer relationship system.

With an emphasis on the results taken out of the four banks, there is a positive and significant relationship between technology and CRM at the significance levels 0.004 (Keshavarzi Bank), 0.018 (Maskan Bank) and with the regression coefficients 0.63 (Keshavarzi Bank), 0.70 (Maskan Bank). So we can conclude that there is a strong relationship between technology and CRM and the regression coefficients between the two aforementioned variables are direct (positive); therefore we can say that technology would affect CRM, and from the viewpoints of the customers, as the technology results promote, CRM will be inclined towards positivity. Therefore the hypothesis is ratified.

Third hypothesis: customer satisfaction has a positive and significant impact on the electronic customer relationship.

With an emphasis on the results of the four banks under investigation, we can say that the relationship between customer satisfaction and CRM at the significance levels 0.023 (Keshavarzi Bank), 0.039 (Maskan Bank) and with regression coefficients 0.79 (Keshavarzi Bank), 0.84 (Maskan Bank) is positive

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and significant. Therefore, we can conclude that there is an intense relationship between customer satisfaction and CRM and the regression coefficients between the two aforementioned variables are direct (positive); as a result, we can say that the customer satisfaction would influence CRM and from the viewpoints of customers as the customer satisfaction results improves; CRM will be inclined to be positive. Therefore the hypothesis will be ratified.

Secondary Hypotheses

First hypothesis: maintenance of customer has a positive and significant impact on the customer value.

With an emphasis on the results of the banks investigated, there is a positive and significant relationship between customer maintenance and customer value at the significance levels of 0.000 (Keshavarzi Bank), 0.007 (Maskan Bank), and with the regression coefficients 0.63 (Keshavarzi Bank), 0.53(Maskan Bank). Therefore, we may conclude that there is a strong relationship between customer maintenance and customer value and the regression coefficients between the two aforementioned variable is direct (positive); as a result, we can say that the customer maintenance would influence the customer value, and from the viewpoints of customers as the customer maintenance results improve, the customer value becomes positive, therefore the hypothesis is ratified.

Second hypothesis: requirement separations have a positive and significant impact on the customer value.

With an emphasis on the results from the four banks studied, there is a positive and significant relationship between the requirement separations and customer value at the significance levels 0.016 (Keshavarzi Bank), 0.000 (Maskan Bank), and with the regression coefficients 0.63 (Keshavarzi Bank), 0.67 (Maskan Bank). Therefore we may conclude that there is a strong relationship between the requirement separations and customer value and the regression coefficients between the two aforementioned variables are direct (positive); as a result, we can say that the requirement separations may influence the customer value, and from the point of view of customers, as the results of requirement separations improve, the customer value would be inclined towards positivity. Therefore the hypothesis is ratified.

Third hypothesis: understanding the necessities has a positive and significant influence on the customer value.

With an emphasis on the results from the four banks studied, there is a positive and significant relationship between understanding the needs and customer value at the significance levels of 0.027 (Keshavarzi Bank), 0.006 (Maskan Bank) and with the regression coefficients of 0.53 (Keshavarzi Bank), 0.74 (Maskan Bank).

Therefore we can conclude that there is a strong relationship between understanding the needs and customer value and the regression coefficients between the two aforementioned variables are direct (positive); as a result, we can say that understanding the needs would influence the customer value and from the viewpoints of customers as the results of understanding the needs improve, the customer value becomes inclined towards positivity. Therefore the hypothesis is ratified.

Fourth hypothesis: ease of use has a positive and significant impact on technology.

With an emphasis on the results from the four banks under study, there is a positive and significant relationship between ease of use and technology at the significance levels 0.000 (Keshavarzi Bank), 0.014 (Maskan Bank) and with regression coefficients 0.71 (Keshavarzi Bank), 0.64 (Maskan Bank). Therefore we may conclude that the relationship between ease of use and technology is strong and the regression coefficients between the two aforementioned variables are direct (positive); as a result we can say that ease of use may influence technology and in viewpoint of customers as the results of ease of use promote, technology would be inclined toward positivity. Therefore the hypothesis is ratified.

Fifth hypothesis: quality of services has a positive and significant impact on technology.

With an emphasis on the results of the four banks under study, there is a positive and significant relationship between the quality of services at the significance levels of 0.009 (Keshavarzi Bank), 0.026 (Maskan bank) and with regression coefficients 0.54 (Keshavarzi Bank), 0.78 (Maskan Bank). Therefore we may conclude that there is a strong relationship between the quality of services and technology and the regression coefficients between the two variables are direct (positive); as a result we can say that the

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quality of services would affect technology and from the viewpoint of customers as the results of quality of services improve, technology would be inclined towards positivity. Therefore the hypothesis is ratified.
Sixth hypothesis: knowledge has a positive and significant influence on customer satisfaction.
With an emphasis on the results of studying these four banks, there is a positive and significant relationship between knowledge and customer satisfaction at the significance levels 0.014 (Keshavarzi Bank), 0.031 (Maskan Bank) and with regression coefficients 0.72 (Keshavarzi Bank), 0.73 (Maskan Bank). Therefore we may conclude that there is a strong relationship between knowledge and customer satisfaction, and the regression coefficients between the two aforementioned variables are direct (positive); as a result we may say that knowledge would influence the customer satisfaction and from the viewpoint of customers, as the knowledge promotes, the customer satisfaction would be inclined towards positivity. Therefore the hypothesis is ratified.
Seventh hypothesis: sense of usefulness has a positive and significant impact on customer satisfaction.
With an emphasis on the results from the four banks under study, there is a positive and significant relationship between sense of usefulness and customer satisfaction at the significance levels of 0.001 (Keshavarzi Bank), 0.008 (Maskan Bank) and with regression coefficients 0.89 (Keshavarzi Bank), 0.51 (Maskan Bank). Therefore we may conclude that there is a strong relationship between sense of usefulness and customer satisfaction, and the regression coefficients between the two aforementioned variables are direct (positive); so we can say that the sense of usefulness would influence the customer satisfaction, and from the viewpoint of customers, as the sense of usefulness promotes, the customer satisfaction would be inclined towards positivity. Therefore the hypothesis is ratified.
Eighth hypothesis: costs reduction has a positive and significant impact on the customers' satisfaction.
With an emphasis on the results taken from four banks studied, there is a positive and significant relationship between costs reduction and customer satisfaction at the significance levels of 0.014 (Keshavarzi Bank), 0.019 (Maskan Bank) and with regression coefficients 0.75 (Keshavarzi Bank), 0.70 (Maskan Bank). Therefore we may conclude that there is a strong relationship between costs reduction and customer satisfaction and the regression coefficients between the two variables are direct (positive); so we can say that the costs reduction would influence the customer satisfaction and from the viewpoint of customers, as the costs reduction promotes, customer satisfaction would be inclined towards positivity. So the hypothesis would be ratified.

RESULTS AND DISCUSSION
Based on the data obtained, we may come to the conclusion that the banks have been weaker than the other variables in engendering a positive experience and perceived usefulness (customer maintenance and value). By designing and regulating programs, these banks should try to engender a good sense and a positive experience in their customers in accordance with the customer requirements, unless they may lose their customers. Keshavarzi Bank has acted well regarding the time and information; however it has moderately provided the quality of services, convenience and ease of use of information for its customers, although this conclusion has been (randomly) gathered from clients of the Bank. In general, after technology and engendering media in communication channels, this bank can be situated in an intermediate level; furthermore the strong and weak functions of any variable is categorized in the following table and in the end some recommendations for improvement of the electronic systems would be presented. Regarding the results of the research and ratification of its hypotheses, we may come to the conclusion that the research model is applied and can bring reasonable results to the organizations. The results involve:
- Profitability
- Competitive advantage
- Effectiveness
The model can be used to attract customers, customer satisfaction, customer loyalty, costs reduction for banks and customers (profitability). Implementation of this model in any bank can surpass other banks (Competitive advantage). The customers are the survival factors of banks and this model has been

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designed based on various dimensions of needs in order to cover all the requirements of customers to keep them in the bank system rather than leaving the bank (effectiveness).

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