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# Investigating the Relationship between Customer Relationship Management and Information Literacy with Job Performance of Tejarat Bank Branches in Kerman

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## ABSTRACT

*The present study examined the relationship between customer relationship management and information literacy with job performance of Tejarat bank branches in 2015 in Kerman. The population consisted of all employees in Kerman Tejarat Bank branches, the number of 34 branches and 167 staff, which using Cochran formula 118 people were chosen as sample. Three questionnaires were used in this study. Questionnaire of customer relationship management with the validity 0.827 and reliability 0.961 and information literacy questionnaire with validity 0.89 and reliability 0.950 and finally performance questionnaire with validity 0.87 and reliability 0.948, to analyze the data SPSS software version 19 and Smart PLS 2 was used. Based on the results of the variable Z is a significant factor of customer relationship management and performance of employees is 3.660, higher than 1.96, which indicates the relationship between customer relationship management and employee performance. In addition, significant coefficient Z between relationship management variable and performance of employees is 8.900, higher than 1.96, which indicates there is a relationship between literacy and performance of employees. The results also showed that there is a relationship between recognition of the customer's need and employee performance and recognition of literacy need and employee performance. It is proposed to increase the literacy level managers with the staff to improve their performance.*

*Keywords: information literacy, customer relationship management, job performance*

## **Introduction**

How to deal with employee's poor performance is one of the main problems of today's organizations. Tardiness, absenteeism, turnover, waste of resources and lack of coverage, annual losses to organizations entered and brought huge sums in addition to poor performance, and it has a significant negative effect on the organization's leadership and organizations staff. A major part of the time managers spend some time thinking about how to take action on people is low. Obviously, this practice is undesirable for leadership and to the staff of the organization.

Unfortunately, current knowledge about how to deal with the poor performance of staff or the consequences of their actions is very poor outcome (Memarzade, 1999: 70). Performance evaluation is an integral part of many organizations. Naturally, development and review process can be organized in achieving their goals by increasing the effectiveness of aid workers. For example, the main objective is to prepare school children is balanced and increase learning opportunities. The main source of a school achieves this goal, knowledge and skills of teachers and the maintenance strategy for improving the source. Appropriate performance evaluation and career development process of improvement. If can be achieved and his clearly shows the importance of evaluating performance (Mosapoor, 2001). Customer relationship management and information literacy is one of the factors in employee performance, that they can have an important role in employee performance and feedback. The term Customer Relationship Management system in fact is a strategy to collect customers' business needs and behaviors to build stronger relationships with their result. Finally, a strong relationship with clients is the key to the success of any business. Many technologies have developed in the form of customer relationship management, but the picture of customer relationship management as a set of technologies is also incorrect. As a way to better understand customer relationship management, it can be seen as a process that helps us different information from customers, buy, effectiveness of marketing activities, speed in responding to customer and the market tends to collect in the form of a lump sum (Injazz et al., 2003). Enforcers of customer relationship management claim that improve customer service. This approach facilitates communications in the following ways (Freeland, 2003: 55-54). - Assist in identifying potential problems before a problem occurs - Providing a user-friendly mechanism for registering customer complaints - Provide a fast mechanism to address the problems and complaints It is believed that CRM can improve customer relationship. However, this is done through technology, customer relationship management can be interests, needs and buying habits and customer tracking and marketing accordingly do it. These techniques will be provided during the life cycle tracking service usage and service strategies determine accordingly. This technology can be used in industrial markets for the shopping center and the micro synchronization conflicts and change to help purchase criteria (Swift, 2001: 18). Considering the above, the main research questions are: 1. is there relationship between customer relationship management and job performance of Tejarat bank branches in Kerman? 2. Is there relationship between employee's information literacy and job performance among employees of Tejarat bank branches in Kerman?

### **Theoretical framework**

Job performance is the first variable that has not studied in this research (criterion variable). Trying to be variable, changing variable describe, explain and interpret by information literacy and customer relationship management. Employee performance is the result of the activities staff activities in terms of implementation of duties after a certain period and the result can be "aspects of production" requirements. Such as the number of books that a binding bookmaker during the day and at the same time can "aspects of service", such as the number of customers throughout the day by the receptionist directed to different units and performance measurement is usually

done after a certain time unit (Pirzad, 2008: 15). Lee Burchinal, in 1976, declared information literacy is skills to find and use information to solve problems and make decisions effectively and efficiently. According to Burchinal definition, information literacy is related to three skills: finding, problem solving, and decision making. He has stressed problem-solving skills as well as Zhukovski (Bowden, 2001). In this study, the process of customer relationship management (CRM) based on the model of Sinn al (2005) and in 5 of understanding customers' needs, flexibility in service delivery, customer-centric, mutual understanding and customer loyalty of customers and employees used customer relationship management process. To measure information literacy model Scanlan (1999) according to the four components (recognize information needs, locating information, assessment and effective use of information) and finally to measure job performance based on the model of Peter (1996) 2 dimensions management and performance standards and criteria in the form of personality and behavior are used. If system of customer relationship management is well designed and will lead to a comprehensive understanding of the customer. Process of customer relationship management allows businesses easily identify profitable customers and marketing efforts on customers who are buying businesses, concentrated. To better understand current client allows firms to interact with accountability and communicating effectively with them, significantly increase customer retention rate and thus improve the performance of employees (Plessis, 2004: 72). In order to improve job performance, reduce costs and increase productivity, companies use various tools as an example, customer relationship management; total productive Maintenance (TPM), Organization Process Reengineering (BPR), Manufacturing Resource Planning (MRP), JIT (JIT) and so on. "Weston" knows all of these tools rely on information literacy. In general, the tools help to make information more precisely, faster results, and improved communication. Of course, information literacy affects all sections and functions of the company.

### **Research Methodology**

According to the research subject methods used was descriptive and correlational. The population is all employees of the Tejarat bank branches of Kerman a total of 34 branches and 167 staff. According to the population and using Cochran formula 118 are selected as the sample size. The questionnaire used to measure the level of customer relationship management that is composed of 5 dimensions and 45 indicators. The response to the questions of the questionnaire is five- scale Likert and considered options for each question are very low, low, medium, high and very high values which scored 4,3,2,1 and 5. A total score that can be achieved by the use of customer relationship management is determined. To measure information literacy, which includes 35 questions and 4 elements (identification of information needs, locate information, evaluate the information and make effective use of information). All participants in the questionnaire Likert scale score of the day, determines the level of information literacy. To measure job performance questionnaire consisting of 27 questions and 2 after management and performance standards and criteria used character and behavior. A 5-item Likert score ject to the questionnaire, employee performance, determines the level of job performance. The data analysis was conducted to test this hypothesis and research questions for this approach is partial least squares (PLS) Smart PLS 2 software also to check the normality of the variables of the Kolmogorov - Smirnov one sample

is used for data analysis, SPSS version 19 and Smart PLS 2 was used and the significance level was set at 0.05. It should be noted that surveys have been conducted on 118 subjects this season.

**Findings**

The descriptive variables index values are given in Table 1.

**Table 1** Descriptive indicators of variable amounts of customer relationship management and its components (n=118)

Variable	Component	Mean	Standard deviation	Middle	Skewness	Elongation	Minimum	Maximum
<b>customer relation management</b>		39.3	72.0	45.3	35.0-	25.0	36.1	69.4
	recognition of customer needs	57.3	75.0	50.3	49.0-	50.1	10.1	00.5
	Mutual recognition of customers	53.3	87.0	60.3	07.0	10.1-	00.2	00.5
	Flexibility of service	37.3	85.0	37.3	17.0-	67.0-	38.1	80.4
	Customer centered	30.3	87.0	41.3	36.0-	51.0-	42.1	00.5
	Customer Loyalty CRM process	27.3	82.0	40.3	72.0-	49.0	00.1	70.4

Descriptive variables indices are summarized in Table 2.

**Table 2** Descriptive indices for variable information literacy and its components (n=118)

Variable	Component	Mean	Standard deviation	Middle	Skewness	Elongation	Minimum	Maximum
<b>Information Literacy</b>		31.3	65.0	31.3	61.0-	15.1	17.1	57.4
	recognize information needs	25.3	71.0	11.3	21.0	40.0	56.1	00.5
	Positioning Information	08.3	77.0	00.3	03.0-	72.0	00.1	00.5
	Assessment Information	50.3	82.0	72.3	65.0-	62.0	00.1	00.5
	Effective use of information	34.3	75.0	28.3	58.0-	21.1	00.1	00.5

Descriptive variables indices are shown in Table 3.

**Table 3.** Variable amounts of descriptive indicators of employee performance and its components (n=118)

Variable	Component	Mean	Standard deviation	Middle	Skewness	Elongation	Minimum	Maximum
<b>Employee Performance</b>		52.2	68.0	61.2	22.0	20.0	00.1	30.4
	Management and performance	69.2	71.0	75.2	25.0	24.0	00.1	69.4
	Behavioural	27.2	78.0	31.2	17.0	56.0-	00.1	18.4

### Data analysis using structural equation modeling

In this section using structural equation modeling (SEM) approach for a closer look at the research hypotheses, partial least squares (PLS) with Smart PLS 2 software in a two-part test measurement model and test the structural model is used. Model structure using coefficients  $Z$  in this case the coefficients should be more than 1.96 to assure its making significant at a confidence level of 95%. The main hypothesis 1: there is a relationship between the customer relationship management and employee performance in Tejarat bank branches in Kerman. A significant factor  $Z$  among the variables customer relationship management and employee performance are 3.660 is more than 1.96 to show the relationship between customer relationship management and employee performance. Standardized path coefficient between variables customer relationship management and employee performance is 0.347 represent the relationship between these two variables. As well as customer relationship management suggest that 34 percent of employee performance directly explain the changes. The main hypothesis 2: there is a relationship between information literacy and performance of their employees in Tejarat bank branches in Kerman. A significant coefficient  $Z$  between employees' performance variable and information literacy is 8.900 that is more than 1.96 to show the relationship between information literacy and performance of employees. Standardized coefficient between the variable information literacy and employee performance 0.446 illustrates the relationship between these two variables and suggest that information literacy rate of 44% of employee performance directly explain the changes. Sub-Hypothesis 1: there is a relationship between recognition of customers' needs and performance of employees in Tejarat bank branches in Kerman. A significant factor  $Z$  among the variables recognition of customer needs and employee performance is 2.735 that are more than 1.96, which indicates that the relationship is recognition of customer needs and employee performance. Standardized coefficient between cognitive variables, track customers' requirements and employee performance 0.440 illustrates the relationship between these two variables In addition, suggest that recognition of the customers' needs as much as 44 percent of an employee's performance changes directly explained. Sub-Hypothesis 2: there is a relationship between recognition of customer and employee performance in in Tejarat bank branches in Kerman. A significant factor  $Z$  among the variables mutual recognition of customer and employee performance is 1.225 that is less than 1.96, which shows a lack of respect is mutual recognition of customer and employee performance. Sub-Hypothesis 3: there is a relationship between the flexibility services and performance of employees in Tejarat bank branches in Kerman. A significant coefficient  $Z$  between variables provides the flexibility and performance of employees is 0.831 that is less than 1.96, which shows the lack of flexibility regarding the provision of

services and performance of its employees. Sub-Hypothesis 4: there is a relationship between customer orientation and employee performance in Tejarat bank branches in Kerman. A significant factor  $Z$  among the variables customer-focused and employee performance is 1.414 that is less than 1.96, which shows a lack of respect is customer-focused and employee performance. Sub-Hypothesis 5: there is a relationship between customer relationship management and customer loyalty and employee performance in Tejarat bank branches in Kerman. A significant coefficient  $Z$  between customer's loyalty and CRM process and employee performance is 0.474 less than 1.96, which shows the lack of relationship between customer loyalty and employee performance in the CRM process. Sub-Hypothesis 6: there is a relationship between recognition of information needs and performance of employees in Tejarat bank branches in Kerman. A significant factor  $Z$  among the variables recognition of information needs and employee performance is 2.551 that is more than 1.96, which indicates that the relationship is to recognize information needs and staff performance. Standardized path coefficient between variables recognize information needs and staff performance 0.271 illustrates the relationship between these two variables and also suggest that as much as 27 percent of change needs to recognize employee performance directly explained. Sub-hypothesis 7: there is a relationship between positioning and performance of employees in Tejarat bank branches in Kerman. A significant coefficient  $Z$  among variable positioning and employee performance is 1.577 that is less than 1.96, which represents no information about the positioning and performance of employees. Sub-hypothesis 8: there is a relationship between the assessment and employee performance in Tejarat bank branches in Kerman. A significant factor  $Z$  among the variables and employee performance assessment is 0.830 that is less than 1.96, which shows a lack of respect and performance evaluation of employees. Sub-hypothesis 9: there is a relationship between the effective use of information and performance of employees at branches of Tejarat Bank city of Kerman. A significant factor  $Z$  among the variables of the effective use of information and employee performance is 0.885 that is less than 1.96, which shows a lack of respect is the effective use of information and employee performance.

### **Discussion**

According to the results of customer relationship management and employee performance in Tejarat bank branches in Kerman. It can be concluded that by increasing the use of customer relationship management, job performance also improved and vice versa. If system of customer relationship management is well designed and will lead to a comprehensive understanding of the customer. Process of customer relationship management allows businesses easily identify profitable customers and marketing efforts on customers who are buying firm. Understanding current client allows firms to interact, meet and communicate effectively with them, significantly increase customer retention rate and thus improve the performance of employees (Plessis, 2004: 72). According to the research, process improvement associated with real customers, provide proper service to each client. It providing the right product through the right channels to each customer and offer the right product at the right time to each customer and increased levels of customer satisfaction and maintain a loyal customer of the consequences of the use of customer

relationship management process (Swift, 2001: 86). Understanding the needs of customers and provide prompt service to customers' needs are satisfied them more customers. There are detailed plans and strategies for providing services to customers would be help organizations realize the real needs of customers with accurate feedback system of the customers and their needs and practice it in order to satisfy more customers take effective steps (Durkin & Howcraft, 2003: 197). The results of the research devoted to the study results (2014) he was consistent in his study entitled "The Relationship between Customer Relationship Management, relationship marketing and business performance (Case Study: Insurance offices in Rasht) " to the conclusion that there is a direct relationship between customer relationship management and performance. According to the results, there is a relationship between information literacy and performance of their employees in Tejarat bank branches in Kerman. The importance of information literacy and its impact the company increased and developed dramatically. It is often said that information literacy is the most important factor to increase efficiency and reduce costs. However, other studies also have shown the opposite. "Devon" and "Kramer" have found that capitalize on information literacy has a positive impact on gross domestic product (GDP) in developed countries, while in developing countries it is not. In order to improve job performance, reduce costs and increase productivity, companies use various tools as an example, customer relationship management; total productive Maintenance (TPM), Organization Process Reengineering (BPR), Manufacturing Resource Planning (MRP), JIT (JIT) and so on. "Weston" All of these tools relies on information literacy knows. In general, the mentioned tools help information is more accurate and faster results and improve communication. Of course, information literacy affects all sections and functions of the company. The findings of the study are consistent with results Jolahi Saravi (2006). The research results by Jolahi Saravia entitled "Information Literacy head of the private hospitals in Tehran," the survey was conducted and applied and the knowledge of the head and their use of paid search tools and resource recovery. It showed a lack of skills to use computers, software, lack of sufficient proficiency of English and unfamiliarity with the search tools of the most important obstacles to improved performance and success of the hospital's nursing staff. According to the results of understanding customer needs and employee performance in Tejarat bank branches in Kerman so we can say measuring customer satisfaction as an indicator of performance evaluation organization is dedicated to a special place. In this way, the organization is able to identify your weaknesses and strengths and weaknesses in order to repair, maintain, and develop the strengths of the plan. In addition, customer satisfaction levels, an indicator for determining consumer trends, desires and behaviors as well. An important point that should be noted the lack of complaints and comments from customers, expresses his satisfaction will not be, but may not provide the opportunity for it to express their dissatisfaction. Therefore, organizations should be obliged to know about who did this and wait the action did not. Edward Deming in this regard, says profits in the business, the customer is dependent on readmission and customers who are proud to have the product or service, others to encourage the consumption of goods or services and this in turn will ensure that the source of benefits for the organization. So should measure customer satisfaction in the work processes in order. The results consistent with the study Mir Jalili (2006), in his study entitled "Evaluation of the performance of Bank of South Khorasan province in the process of customer relationship management (crm) approach (bsc) fuzzy" it found that there is a relationship between understanding customer needs and employee performance. The results

showed distinguish between information needs and performance of employees in Tejarat bank branches in Kerman. Mohseni (2001) with respect to the definition of information literacy for all people and all staff and managers feel they need it. He believes that employees with literacy, then come back to recognize information needs following the effective use of information and information available to management (Information management, information resource management in an organization to achieve its objectives and plans of the organization). That proper management achieves organizational goals and plans to improve performance and interest in the work. No research has yet done in an area that is reliable therefore; we can correlate the results of research and information needs and performance of employees in the Bank of Commerce argued that information. In addition, meet the information needs in the organization play a role in performance and staff with knowledge of the situation and customer involvement in the development of adequate information and have better performance. According to the results of mutual understanding customers flexible service offerings, customer-centric, customer loyalty and employee performance CRM processes in Tejarat bank branches in Kerman. The results are inconsistent with research Fakhr al-Dini (2009) and Fadaee (2014). According to the results of customer relationship management and employee performance in Tejarat bank branches in Kerman therefore it recommended that:

- Indoor Bank seamlessly designed to meet customers' needs.
  - The communication with customers and enable banks administered by trained staff.
  - Continuous training courses to be held bank employees about customer satisfaction.
- According to the results, there is a relationship between information literacy and performance of their employees in Tejarat bank branches in Kerman, therefore, recommended that:
- Staff official and unofficial sources of information as well as recognize and distinguish them from each other easily.
  - Staff are completely familiar with computer systems to quickly access the information needs work.
  - Staff to solve the problems of access to information of a scientific process used.

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