

Evaluation of the Impact of Critical Success Factors on Loyalty, Trust and Quality of Service as the Role of Mediator (Case Study Maskan Banks of Bushehr)

¹Seyed Najmeddin Mousavi, ¹Hojjatollah Vahdati and ²Maryam Haraghi
¹Department of Management, ²Department of Business Administration,
University of Lorestan, Khorramabad, Iran

Abstract: In today's competitive world, customers are the main focus of attention and their loyalty is the main factor in gaining competitive advantage of organizations. In today's business world, customer relationship management is one of the most basic strategies for preserving customer, especially, more profitable customers. The purpose of this study is to investigate the factors affecting customer loyalty and the effectiveness of each of these factors. For this purpose, a questionnaire was developed and then it was distributed among a number of customers of Maskan banks of Bushehr. Data were analyzed in terms of path analysis, using structural equation modeling approach. This research is the kind of applied research and it is descriptive in terms of research practices. The findings show that the quality of services, critical success factors and the trust of customers, respectively have the most positive effects on customer loyalty. In addition, the findings show that the variables, reliability and quality of service play a mediating role in relation to the critical success factors and loyalty and also have a positive impact on loyalty.

Key words: Critical success factors, quality of service, trust, loyalty, investigate

INTRODUCTION

Critical success factors are factors or factors that the director of an organization to identify and control them. Recognizing these factors leads to success and a lack of understanding increasing the likelihood of failure of the organization. There are critical success factors and not the people and it should not detect or environmental organization in different layers. Organization as well as managers at different organizational levels is the main sources for deriving these factors. By identifying critical success factors it can be useful and necessary to accomplish the system for decision-making at different stages for success for the satisfaction and loyalty of customers.

Today, one of the success factors in organizations is given to the customer and his or her needs and desires. In fact in the business world today, the concept of customer relationship is the center of attention. Time, customer service was at the bottom of the priorities of organizations today have organizations their customers at the heart of all activities and appeals to the marketing and sales strategy, accordingly. What is changing today is the extent of giving to the customer. In service organizations such as banks, transportation, health care, insurance, hotels, etc., customer relationship management is the most sensitive. The customer service process is treated as part

of the service provided, the strategy should go to the personal side of these services to each client. The customer is the lifeblood of the bank, so that society expects from the banking system while trying to attract deposits and allocate them useful in economic activities which are ultimately the profitability of banks and credit institutions to along with the all-round economic and social progress move, so that they take steps to fulfill the expectations and needs of customers, more effectively and coordinate with community needs.

Today organizations are successfully in a competitive world which recognize customer greatest asset. Customer satisfaction is a major factor in the success of many organizations and numerous studies it has been pointed out, the relationship between customer satisfaction with oral advertising, loyalty, repeat purchase and increase profitability (Fernandez-Gonzalez and Prado, 2007). Businesses should investigate the factors affecting customer satisfaction to improve customer satisfaction and loyalty and see her again and obtain their loyalty through customer satisfaction (Law *et al.*, 2004). The customer is considered as critical and pivotal factor in strengthening organizational agility and orientation of all the goals, strategies and resources, focused on attracting and keeping customers. Maintain and strengthen customer loyalty, seen as a strategic challenge for organizations that are concerned for the preservation

and development of their competitive position (Hamidizadeh and Ghamkhari, 2009). Customer satisfaction and loyalty are considered as a stimulus for future strategy and an important part of the organization's assets.

Statement of the problem and the need for research:

Given the increasing importance of customers in the bank and consequently, the growing importance of effective customer relationship management, identification and prioritization of the key success factors of customer relationship management at the bank is very important. In the era of knowledge, identify the Critical Success Factors (CSFs), customer relationship management is one of the most important activities in the field of strategic management and futures. Identification of these factors is the most important factor in attracting customers. The major impact are critical success factors of customer satisfaction and loyalty, shows that of the factors for the success of customer relationship management in the financial services industry, especially banks are self-evident. The performance of any business depends on the success in retaining in the long run. With the intensification of competition between companies, the customer access to their products and services and increasing customer power in today's competitive world, companies should strive not only to attract new customers but they should try to maintain the current customers and build strong relationships with them. Today's world is full of changes and transformations, changes in technology, changes in information, changing demands, changes in consumers and changes in global markets but the change in values offered to customers has been made of the most important changes in the business scene which is recognized as a major factor in the current success and the success of leading organizations in every industry depends has the ability to offer and deliver more value to customers in comparison with their competitors. Customer relationship management, often changes the focus of an organization to invest a lot of new customers to retain existing customers. But a large number of organizations also fail in the full implementation of customer relationship management and therefore will not be able to return by investing in this regard. Therefore, identifying the factors that focus on them reduces the risk of failure for CRM projects, the company can have a significant impact in achieving economic efficiency from made investments in this area.

Customer relationship management is a new model of marketing, during the past few decades it has attracted the attention of researchers, customer relationship management, invests in good communication

with customers and their satisfaction and also to establish a long-term profitable relationship (Galbreath, 1998). The need for customer relationship management has become a priority that it is possible only with powerful development technology which is effectively obsolete, the traditional business model in the current technological landscape (Karakostas *et al.*, 2005).

Using the right technology combined with human resources can increase customer satisfaction (Jan *et al.*, 2011). Blattberg *et al.* (2001) and Reichheld (1996) emphasized the importance of information technology to improve the product, closure of sales performance products, closing sales faster and so on. But there are other factors in addition to technical factors which influence the success of customer relationship management. All of these factors are used, under the Critical Success Factors (CSFs). Many studies have been done, in the past decade to identify the critical success factors for successful implementation of customer relationship management (Anshari *et al.*, 2009; Avlonitis and Panagopoulos, 2005; Finnegan and Currie, 2010; Hart *et al.*, 2004; Kennedy and King, 2004; Mendoza *et al.*, 2007; Ranjan and Bhatnagar, 2008; Xu *et al.*, 2002). A few of them can provide strong statistical support to influence the critical success factors on customer satisfaction. Customer retention is a key driver of profitable companies. Nowadays, customer satisfaction is not enough and organizations should not rely on their customer satisfaction. They must ensure that their satisfied customers are loyal too. The purpose of this is a long-term relationship with the customer in order to gain long-term benefits. So, today's organizations must strive to see ourselves in the mirror customers and try to when the time for them to compete harder and more complicated, understand your customers and their business customers they are quite loyal.

The investigation was conducted it was found that do not study critical success factors information on customer loyalty, trust and quality service with a mediator. Therefore, research in this field is quite evident gap. So, the researchers plan to examine the critical success factors on customer satisfaction and loyalty, the mediating role of trust and quality of service and the answer to this question what extent, the success of each customer relationship management impact on customer satisfaction and loyalty. To achieve this objective, the study was conducted, the Maskan banks in the province. We expect, provide a model for future researchers with the implementation of the research to be able to use this model to explain the critical success factors on customer satisfaction and loyalty in other organizations and institutions.

literature review:

Critical success factors of customer relationship management: Customer relationship management is a strategic imperative for all organizations. Why it could be effective implementation increase customer satisfaction, loyalty and attract them, resulting in more sales and repeat purchases (Papasolomou-Doukakis, 2002). Some organizations have difficulty in implementing customer relationship management because their attitude to this issue is purely technological. That is they do not differentiate between the strategies of customer relationship management and customer relationship management technology while customer relationship management is not a technological problem but it is a business issue which should be allocated to information technology tools it is designed and coordinated operations and business strategy (Ngai, 2005).

As previously mentioned, customers are the best asset of an organization and an increasing number of organizations, shows the importance of being customer centric in today's competitive world. In addition organizations should develop knowledge about customers, products and services for intra-organizational (work organization) and the outer (points of contact with customers). The leadership headed to the awareness of the critical success factors.

Gamson in 2002 as a customer relationship management as a rule necessary for organizations that require more development and progress and in this context it is important to identify the critical success factors .

Critical Success Factors (CSF) are the characteristics, conditions or variables that if properly supported and managed can have a significant impact on the success of the company or organization that competes in a specific industry. The critical success factors used to identify and prioritize business needs and technical systems. As Somers and Nelson claim, the critical success factors are constant examples that contribute to the development boundaries of process improvement and if you'd be the terms of importance at every stage of implementation will have a greater effect.

Customer relationship management is a set of factors which influence the interaction and coordination with each other to lead successful customer relationship management. In this study, we have tried to explain in detail, the factors that affect the successful implementation of customer relationship management to be more understanding of the components of the final model and the importance of each of these factors in its place is detected.

After studying literature, only two studies were found they were trying to identify the success factors. Of course, there is a lot of research about each of these factors and the importance and impact on the successful implementation of customer relationship management. Adam Lindgreen and Led Mendoza have used a holistic approach, to determine all the key success factors of customer relationship management. Adam Lindgreen and colleagues have proposed a model for the evaluation of communication management which covers, key aspects of customer relationship management between an organization and its customers (Lindgreen, 2004). Based on the research Lindgreen, 10 key factors in the successful implementation of customer relationship management are: people, culture, process, relationship management, knowledge management, information technology organization, brand strategy, customer strategy, customer engagement strategy and strategy Value.

Mendoza and his colleagues in 2006 proposed a model, based on Critical Success Factors (CSF) implement customer relationship management strategy which was recognized and confirmed as a valid model. This model can be used as a guide for organizations that want to implement customer relationship management strategy. These cover three key dimensions of any customer relationship management strategy: the human factor, process and technology.

Quality of service: In the service sector, it is in the process of evaluating the quality of service delivery. If you glance at the history of quality activities in the recent period we will realize that given the quality of goods and tangible products has nearly a century of history. But by the early 80's, the concept of quality in services was not considered seriously (Feizi and Tatari, 2004). Philip Kotler believes that "service is intangible and tangible activity or benefit that one party provides the other party and no ownership of anything." Service production may be dependent on the physical commodity or not.

Since, the services of everyday life became clear, the concept of "quality of service" as the main feature of competition between firms considered, so that the quality of service, distinguishes the organization from competitors and causes competitive advantage (Ghobadian *et al.*, 1994). One of the basic ways that the agency can distinguish themselves from other competitors with it is a permanent offering superior quality of service to them. Many organizations have recognized that the delivery of quality, sturdy and strong competitive advantage for them to be brought. Some institutions because of the excellent quality of service

they provide are almost legendary. To achieve this goal, it is enough to be an appropriate response to customers' expectations of quality of service or be overtaken by it.

Definitions of quality of care are usually general framework and does not refer to the quality of service for example, a common definition of quality of service in such a way that "Quality of service is: the judgment of the superior customer service" (Zeithaml, 1998). Gronroos has been divided, the two categories of service quality, technical quality and performance. According to him, services provided in the interactions between the buyer and the seller and the quality of the customer is assessed two technical and functional aspects, technical aspects including the real results and functional aspects of the service delivery. He believed, though what the customer receives the service is the quality of the technical aspects and that is how he got it, constitutes the functional aspects of quality. As a result, in his view, the quality of services offered to customers, consists of a set of dimensions, some technical and some are operational dimension, inherent and essential to understanding how to evaluate the quality of the customer is that the factors affecting the quality of the technical, quality and performance to be identified and their impact is unclear. Is not technical quality of the organization to achieve comprehensive quality services alone because the personnel's technical skills, interpersonal relations and human interaction are also vital (Forgas *et al.*, 2012). On the dimensions of service quality, SERVQUAL has several dimensions, including:

- Obviously, physical facilities, equipment and staff presence (evident)
- Reliability, the ability to perform the promised service with reliability and accuracy (accountability)
- Ensure the willingness to help customers and provide services without delay (guaranteed)
- Confidence, understanding customer needs and the ability to inspire confidence and well-behaved (make)
- Empathy, caring individual attention (empathy)

Confidence: In every period of history, business, trust has been one of the underlying concepts for transactions and exchanges. Today, this concept has become more important with the strength of concepts such as communications with trading partners, customers and competitors, the information society and economy based on services. Providing a precise definition of the problem is trust. As defined by the Oxford English Dictionary, trust means "The ability to rely on and the easy acceptance of an attribute of a person or one thing or just

an expression". Trust that: "The belief that says a person is reliable and he will not retreat, in carrying out their obligations in a business relationship" (Wen, 2009). Trusts "Mental state include the acceptance of risks damaging in a commercial transaction with positive expectations" (Rousseau *et al.*, 1998). In 1997, Domini and Canon defined trust as understanding and compassion on a target credit. It seems that all the experts in the field of literature, trust, believe, trust a certain mental state it naturally allows the holder to another person to penetrate in him. Some scientists define trust as a behavior that tends to co-occur, according to which (Hill and O'Hara, 2006). Little research has been done on the impact of trust on customer satisfaction and loyalty and each are considered certain aspects of the definition of trust. Of those, Mayer *et al.* (1995) consider three dimensions benevolence, honesty and competence as the aspects of trust. Fennelin research also points out the three aspects mentioned above (Lin, 2011).

Competence: Competence, the ability to meet the needs of the trustee to trustor. Competence refers to the ability, skills and expertise bank to manage customer needs (Meyer *et al.*, 1995).

Benevolence: The desire trustee for the benefit of the work they do for their trustor (Meyer *et al.*, 1995). Benevolence is very important for confidence because it shows that the person has inherent belief care and concern of others and trying to do it is without reason or for her personal benefit (Robert *et al.*, 2009).

Honesty: The integrity and promise, based on properly maintained by the trustee (Meyer *et al.*, 1995).

Loyalty: In today's competitive world, the services provided by competing companies are becoming more similar to each other and one can hardly be surprised by the client, offering a completely new service in the long run because the most innovative services quickly are imitated by competitors and offered to the market. Hence, investment in customer loyalty is an effective and useful investment for service companies. Loyalty through increased revenue, decreased cost to acquire new customers, reduce customer sensitivity to price and reduces the cost of customer familiar with the ways companies do business, leading to increased profitability.

Over the past decade, the financial services sector has undergone drastic changes as a result, a market with fierce competition and low growth in primary demand is there. In such a market, heritage events related to communication between customer and bank trust, the

species is increasingly falling and banks are designing strategies for attracting and retaining customers (Bloemer *et al.*, 1998).

On the other hand, the high cost of acquiring new customers it is that the early stages of a new customer relationship, not profitable. Only at a later stage such a relationship will be profitable by reducing the cost of loyal customer utilization.

However, in order to increase customer loyalty, many banks have made an effort to introduce innovative products and services. Although such innovations has been employed by various institutions, concluded that a lasting perspective for the banks is to focus on the determinants of loyalty which is less tangible copy some factors such as customer evaluative judgments such as quality of service and satisfaction (Bloemer *et al.*, 1998).

Previous research:

Foreign studies: Hu *et al.* (2011) showed the quality of mediation services with satisfaction, impact on customer loyalty. In another research, Omar *et al.* (2010) showed that service quality has an impact on customer loyalty. Studies have supported the relationship between service quality and customer loyalty with the mediation of customer satisfaction (Caruana, 2002; Allameh and Noktedan, 2010).

Gilbert *et al.* (2004) conducted a study in Florida and came to the conclusion that businesses that provide high quality services to the customer; do not provide a better sales than those who experience good service. Customers are satisfied with the long-term success as a center of trade and there is a direct relationship between satisfaction and their behavior. Top customer satisfaction, loyalty and lead to greater stability him, resulting in more benefits for companies. Depends on the quality of services, infrastructure and systems that are in line with customer behavior and corporate profits this series of relationships, called the “service profit chain”, thus, increasing customer satisfaction, lead to a reduction his complaint and increase the loyalty and stability.

In the year 2011, Gilaninia and colleagues in their study which is the subject of customer relationship management and its impact on customer satisfaction in financial and credit institutions did Gilan Province we have shown the positive impact and meaningful customer relationship management on customer satisfaction. They insist, implementation of customer relationship management, creates added value for customers and it will help to communicate and attract and retain customers. This study showed that the establishment of customer relationship management leads to customer satisfaction and loyalty and thus the survival of the organization.

Studies conducted in Iran: In another study which was entitled “Evaluation of Factors Affecting Customer Loyalty, in the Area of Banking Services Based on Efficient” by Yeganeh (2007) Eghtesad Novin Bank, the relationship between the variables (quality, value, satisfaction and trust) who have been called as an efficient model than loyalty were investigated. The results showed that there is a relationship between the customer’s perception of service quality, perceptual customer value, customer satisfaction service supplier, customer trust and loyalty to the service provider.

The study was carried out by Javadein (2006) in Tose’eh Saderat bank of Iran were factors influencing customer loyalty, using the concepts of customer relationship management. The main factors affecting customer loyalty based on customer relationship management in the form of manpower, processes and technologies were tested; the results showed that all factors have significant impact on customer loyalty and human factors (bank staff), technical factors and factors in the process to have the greatest impact on bank customers’ loyalty.

Hoseini and Ahmadinejad (2008) in their study showed that among the studied variables affect customer satisfaction, greater confidence in the loyalty effect.

Shahrokh *et al.* (2010) study showed that the reliability of the brand Mellat and Parsian Banks, fundamentally affects satisfaction, customer loyalty and their commitment. Also, the impact of brand reliability on the pledge of allegiance, directly and indirectly is through customer satisfaction.

Conceptual model and hypotheses: According to previous research, the conceptual model and hypotheses are as seen in Fig. 1 in this model, three variables critical success

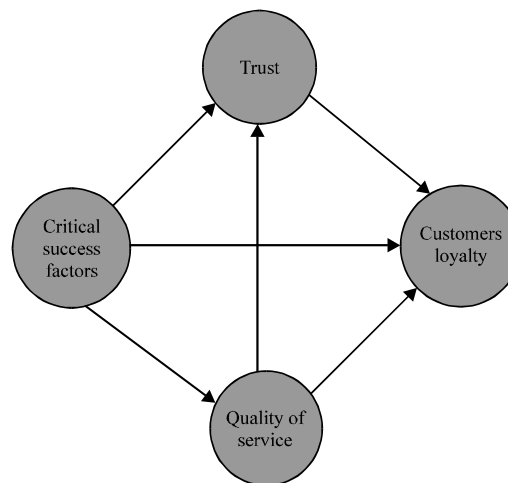


Fig. 1: Conceptual model

Table 1: Results of the validity and reliability of variables

Variable critical success factors	Number of questions	Researchers	Cronbach's alpha (%)	Reliability (Bartlett) confidence level	Construct validity (Statistics of sampling adequacy)
The quality of service	5.000	Mendoza <i>et al.</i> (2007)	79	0.000	0.812
Customer confidence	16.000	Parasuraman <i>et al.</i> (1994)	86	0.000	0.859
Costumer loyalty	4.000	Anderson and Srinivasan (2003), Forgas <i>et al.</i> (2012)	79	0.000	0.734
Variable	7.000	Theo (2003), Delone <i>et al.</i> (2007)	82	0.000	0.836

factors, quality of service, trust, have impact on customer loyalty. Moreover, in this model, the impact on confidence, critical success factors and critical success factors on the quality of service and finally, the impact on confidence in the quality of service have been studied.

Hypotheses: According to the conceptual model (Fig. 1) in this study, six hypotheses will be examined below:

- H₁: critical success factors have a direct impact on confidence
- H₂: critical success factors have a direct impact on the quality of service
- H₃: critical success factors have a direct impact on loyalty
- H₄: service quality has a direct impact on loyalty
- H₅: service quality has a direct impact on confidence
- H₆: trust has a direct impact on loyalty

MATERIALS AND METHODS

The aim of this study is the application and the method of data collection is descriptive. It is a descriptive study and solidarity in which the data is collected through a questionnaire. The population of the investigation includes housing bank customers in the province which in the first half of 2015 have come to the bank. To select a sample, random sampling is used to collect research data, a questionnaire was designed, the first part consists of 5 questions related to critical success factors, the second part includes 4 questions related to confidence and the third part consists of 16 questions relating to quality of service and 7 questions are about loyalty.

For validity of the questionnaire it was given to a number of managers and experts in the field of banking issues and suggestions that were considered in the questionnaire. Validity using factor analysis shown that these two indices show confirmed the validity of the study variables. The reliability of the statements of the questionnaire, the results, about 490 questionnaires were distributed among the participants and in the end, 447 questionnaires were used as the basis for analysis. Data was collected through questionnaire method. To measure the variables, the questionnaire used in previous research

were used and evaluated the Software 21 SPSS. When the significance level of Bartlett, <5% and test the adequacy of the sample have a value >70%, the validity is confirmed (Mirzaee, 2009). The results of the validity of Cronbach's alpha have been studied. The reliability values higher than 70% to the questionnaire, suggests appropriate and acceptable reliability study (Table 1).

RESULTS AND DISCUSSION

Based on the collected data, 59.1% of the respondents are female and 40.9% are men of which 398 are married, others single. Also, around 20.3% of respondents are in 30-25, 35-31 years old, 40.3, 20.6% 40-36, 45-41 years old, 11.7 and 7.1% to the top 46. 30.2% of respondents associate, bachelor's 36.2, 20.1%, graduate, doctoral and others.

Based on data collected from questionnaires, the correlation between the variables and it is presented in Table 2. This table shows the information that the average correlation between the variables and it is presented in Table 2. This table information shows that on average variables in the average or more. Also, among the variables, the highest correlation is related to the loyalty and quality 0.669 and the lowest correlation is related to quality and satisfaction 0.529.

Test the conceptual model and hypothesis: In this study, path analysis in Amos Software is used to evaluate and test the conceptual model. This method helps the researchers to examine the causal relationships, expressed in the research hypothesis. Therefore, we should first research model and its relationships to be confirmed by fitting indicators and then just the relationships and the effectiveness of each of the variables, the dependent variable is shown using Student's t-test results and significant regression coefficients.

The results of the testing show that all parameters are fitted to good condition. Status indicators, conceptual model are given in Table 3. For example, the Chi-square statistic index, equal to 1.953 and cover it some >5%. In addition, the value of root mean square error of the estimate is <10% and the ratio of the degrees of freedom

Table 2: Mean, standard deviation and correlation between variables

Variables	Mean	SD	Coefficient of variation	Costumer loyalty	Customer confidence	Critical success factors	Quality of service
Customer loyalty	3.16	0.65	0.20	1.000	-	-	-
Customer confidence	3.50	0.74	0.21	0.543	1.000	-	-
Critical success factors	3.92	0.62	0.15	0.547	0.580	1.000	-
Quality of service	3.39	0.55	0.16	0.669	0.643	0.529	1

Table 3: Results of the model

Fitting indicators	Abbreviations	Acceptable fit (%)	The results of fit
Chi-square cover	$\chi^2(p)$	<5	0.164
Goodness of fit	GFI	<9	0.998
Modified goodness of fit	AGFI	<9	0.979
Fitting norm	NFI	<9	0.997
Adaptive fit	CFI	<9	0.999
Relative fit	RFI	<9	0.985
Incremental fit	IFI	<9	0.999
Thrifty fit the norm	PNFI	<5	0.1666
Root mean of square error of estimate	RMSEA	<10	0.046
Chi-square proportion to the degree of freedom	CMIN/df	Value between 1 and 3	1.953

**p<0.05

Table 4: Influence of independent variables ranging research on customer loyalty

Variables	Direct effects	Indirect effects	Total effects	Rank impact
Quality of service	0.481	0.186	0.667	1
Critical success factors	0.244	0.033	0.277	2
Customer confidence	0.096	-	0.096	3

Table 5: Results of the study hypothesis

Number theory	Hypotheses	Coefficient effect	Test results
1	Critical success factors of trust	0.343	Confirmed
2	Critical success factors on quality of service	0.511	Confirmed
3	Critical success factors on loyalty	0.244	Confirmed
4	Quality of service on loyalty	0.481	Confirmed
5	Trust on loyalty	0.096	Confirmed
6	Quality of service on trust	0.465	Confirmed

Chi-square is 1.953 which is less than the threshold value acceptable 3. Fitting indicators show the approval of the model. That is, the conceptual or empirical data have been verified.

The loyalty factor is set to 506% which means that about 50% of the variable changes, described by three variables: quality, critical success factors and trust. In addition, the results of the Student's t-test, a significant regression coefficients show that of all the relationships between variables is confirmed because the Student's t- test, calculated at 95% is >1.96. The results confirmed the relationships in the model, shown in Fig. 2 confirm this relationship suggests accepting the research hypothesis. According to the first hypothesis we can say that the quality of service has a significant positive effect on customer loyalty, the amount of 0.481. In other words if

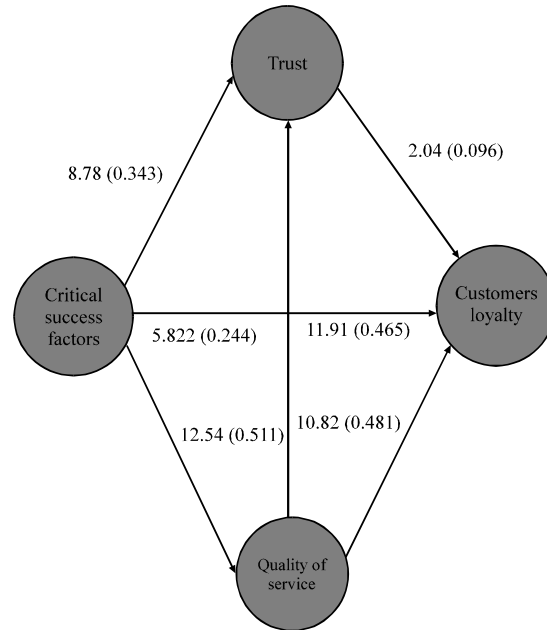


Fig 2: The final research model with standardized regression coefficients, significant and Student's t-test

the quality of services provided is appropriate, increase customer loyalty. Also, the quality of service in a positive significant effect on customer confidence and critical success factors, positive and direct effect on the quality of service. Critical success factors have significant positive effect on customer confidence in 0.244. Trust positively affects customer loyalty, the amount of 0.096. According to the regression coefficients can be said that the impact on customer loyalty variables as follows: quality of service, critical success factors and customer trust.

After verification of the model, the effect of each variable can be determined independent variable customer loyalty. For each variable is calculated both the direct and indirect effects, the sum of these two effects, the overall effect of each independent variable on the dependent variable is calculated. Values for these three for the dependent variable customer loyalty are shown in Table 4. The result of study hypothesis is given in Table 5.

CONCLUSION

This research provides an insight to the very important factors which can limit their premium, the successful implementation of customer relationship management which has been derived from the perspective of bank customers to review the factors that will determine customer satisfaction and loyalty in the banking industry. The findings suggest that the three factors of quality, reliability and critical success factors can influence directly and indirectly to create and increase customer loyalty. These factors explain 50% of customer loyalty. These findings are consistent with previous results of other studies. The following is a breakdown of the results of tests hypotheses are as follows:

First hypothesis: The results confirmed the positive impact on consumer confidence and critical success factors. The findings of this study are consistent with the findings of Rahimnia *et al.* (2012) and Battle (2004). Banks can win the trust of its customers by providing quality services and in accordance with customer expectations.

The second hypothesis: The results confirmed the positive impact on the quality of the critical success factors of customer relationship management services. This finding is consistent with other findings such as Buttle (2004). Thus, service providers can increase service quality, by improving every aspect of critical success factors and raise customer satisfaction with our services and ultimately customer loyalty by increasing the quality of service.

The third hypothesis: The findings, confirmed, critical success factors have a positive impact on customer loyalty. This finding is consistent with results of other Pzhsh, like Rahimnia (2012), Bose and Sugumaran (2003). Since, the proposed services are free, customer response to this service depends on the customer experience in the use of the service. Thus, critical success factors are the essential factors in maintaining customer loyalty. As a result, meeting the expectations of our customers in providing appropriate services and use their comments and suggestions in order to improve service delivery can provide satisfaction and customer loyalty.

Fourth hypothesis: The findings, confirmed the positive impact on confidence in the quality of service. This finding is consistent with other findings such as Folkman and Karen (2002), Morgan and Hunt (1994), Peterson and Nysveen (2001) and Oliver (1999). So, when customers experience high quality provided services,

expectations of the service and after prolonged use of these services have become a loyal customer. As a result we can improve the quality of service, to receive and use the feedback and suggestions of our customers and provide services in accordance with their needs and expectations.

Fifth hypothesis: The results confirmed the positive impact on their loyalty and trust of our customers. This means that service providers can increase customer loyalty by providing accurate and honest information, appropriate and user performance expectations. Also, we can not win the trust of customers through the creation of opportunities for interactive communication with customers and feedback systems. The findings of this study are consistent with the findings by Harris and Goode (2004).

Sixth hypothesis: The findings, confirmed the positive impact of service quality on customer trust. Quality customer service point of view is the output of a process of evaluation in the process, the customer compares his or her expectations with the services they received and the result of it is the customer about the quality of services received. Identify how to evaluate the quality of services, customer and the factors that affect have great importance for solving the challenges service organizations in the present day (to obtain new customers and retain existing customers). Banks when they promise to their customers for the provision of services to be accurate, the fulfillment of this promise from the bank, creating a sense of atmosphere of confidence and trust among customers, between banks and customers. The findings of this study are consistent with the findings of researchers such as Gronroos (2000).

REFERENCES

- Allameh, S.M. and A. Noktedan, 2010. The effect of service quality on customer loyalty. *Bus. Manage.*, 4: 109-124.
- Anderson, R.E. and S.S. Srinivasan, 2003. E-Satisfaction and E-Loyalty: A contingency framework. *Psychol. Marketing*, 20: 123-138.
- Anshari, M., A. Al-Mudimigh and M. Aksoy, 2009. CRM initiatives of banking sector in Saudi Arabia. *Int. J. Comput. Internet Manag.*, 19: 56-61.
- Avlonitis, G.J. and N.G. Panagopoulos, 2005. Antecedents and consequences of CRM technology acceptance in the sales force. *Ind. Marketing Manage.*, 34: 355-368.

- Blattberg, R.C., G. Getz and J.S. Thomas, 2001. Customer Equity: Building and managing Relationships as Valuable Assets (Hardcover). HBS Press Book, Boston, MA.
- Bloemer, J., K. Ruyter and P. Peeters, 1998. Investigating drivers of bank loyalty: The complex relationship between image, service quality and satisfaction. *Int. J. Bank Market.*, 16: 276-286.
- Bose, R. and V. Sugumaran, 2003. Application of knowledge management technology in customer relationship management. *Knowledge Process Manage.*, 10: 3-17.
- Buttle, F., 2004. Customer Relationship Management: Concepts and Tools. Elsevier Butterworth-Heinemann, Oxford, UK.
- Caruana, A., 2002. Service loyalty: The effects of service quality and the mediating role of customer satisfaction. *Eur. J. Market.*, 36: 811-828.
- Feizi, K. and S. Tatari, 2004. Improving the quality of service airline flights Islamic Republic of Iran. *J. Tourism Res.*, 5: 53-60.
- Fernandez-Gonzalez, A.J. and C. Prado, 2007. Measurement and analysis of customer satisfaction, company practices in Spain and Portugal. *Int. J. Productivity Perfor. Manage.*, 56: 500-517.
- Finnegan, D.J. and W.L. Currie, 2010. A multi-layered approach to CRM implementation: An integration perspective. *Eur. Manage. J.*, 28: 153-167.
- Folkman, C.C. and N. Karen, 2002. From prisoners to apostles, a typology of repeat buyers and loyal customers in service business. *J. Serv. Marketing*, 16: 65-73.
- Forgas, S., R. Palau, J. Sanchez and R. Huertas-Garcia, 2012. Online drivers and offline influences related to loyalty to airline websites. *J. Air Transp. Manage.*, 18: 43-46.
- Galbreath, J., 1998. Relationship management environment. *Credit World*, 87: 14-21.
- Ghobadian, R.S., S.M. Speller and W.R. Jones, 1994. Service quality concepts and models. *Int. J. Q. Manage.*, 11: 43-66.
- Gilbert, G.R., C. Veloutsou, M.M. Goode and L. Moutinho, 2004. Measuring customer satisfaction in the fast food industry. *J. Serv. Marketing*, 18: 371-383.
- Gronroos, C., 2000. Service Management and Marketing: Customer Relationship Management Approach. Lexington Books, Lexington, MA., ISBN: 8126512873.
- Hamidzadeh, M.R. and M. Ghamkhari, 2009. Identifying factors affecting customer loyalty based on rapid response organization. *J. Bus. Res.*, 13: 187-190.
- Harris, L.C. and M.M.H. Goode, 2004. The four levels of loyalty and the pivotal role of trust: A study of online service dynamics. *J. Retail.*, 80: 139-158.
- Hart, S., G. Hogg and M. Banerjee, 2004. Does the level of experience have an effect on CRM programs? Exploratory research findings. *Ind. Marketing Manage.*, 33: 549-560.
- Hill, C. and E.A. O'Hara, 2006. Cognitive theory of trust. Working Pap., 2: 36-49.
- Hoseini, H. and M. Ahmadinejad, 2008. Effect of customer satisfaction, customer confidence in the brand and brand equity in a customer behavioral and attitude in a loyalty. *Mag. Rev. Bus.*, 3: 42-51.
- Hu, H., C.C. Cheng, S.I. Chiu and F.Y. Hong, 2011. A study of customer satisfaction, customer loyalty and quality attributes in Taiwan's medical service industry. *African J. Bus. Manage.*, 5: 187-195.
- Jan, M.T., A. Omar, O.M. Zain and K. Abdullah, 2011. A roadmap for CRM success in light of the technology CSFS. *JM. Int. J. Marketing Manage.*, 1: 181-192.
- Javadein, S.R., 2006. Factors affecting customer loyalty export development bank of Iran using the concepts of customer relationship management. *Bus. Rev.*, 18: 82-91.
- Karakostas, B., D. Kardarasb and E. Papatthanassiou, 2005. The state of CRM adoption by the financial services in the UK: An empirical investigation. *Inform. Manage.*, 42: 853-863.
- Kennedy, M.E. and A.M. King, 2004. Using customer relationship management to increase profit. *Strategic Finance*, 85: 36-42.
- Law, A.K., Y.V. Hui and X. Zhao, 2004. Modeling repurchase frequency and customer satisfaction for fast food outlets. *Int. J. Q. Reliab. Manage.*, 21: 545-563.
- Lin, H.F., 2011. An empirical investigation of mobile banking adoption: The effect of innovation attributes and knowledge-based trust. *Int. J. Inform. Manage.*, 31: 252-260.
- Lindgreen, A., 2004. The design, implementation and monitoring of a CRM programmers, a case study. *J. Knowl. Manage.*, 19: 85-96.
- Mayer, R.C., J.H. Davis and F.D. Schoorman, 1995. An integrative model of organizational trust. *Acad. Manage. Rev.*, 20: 709-734.
- Mendoza, L., A. Marius, M. Perez and A. Griman, 2007. Critical success factors for a customer relationship management strategy. *J. Inform. Software Technol.*, 49: 913-945.
- Mirzaee, K., 2009. Research, scholarship and research, letter writing, Tehran. *Sociologists*, 2: 22-43.
- Morgan, R.M. and S.D. Hunt, 1994. The commitment-trust theory of relationship marketing. *J. Market.*, 58: 20-38.

- Ngai, E.W.T., 2005. Customer relationship management research (1992-2002): An academic literature review and classification. *Marketing Intell. Plann.*, 23: 582-605.
- Oliver, R.L., 1999. Whence consumer loyalty? *J. Market.*, 63: 33-44.
- Omar, N.A., N.K. Abu, D.A. Sapuan, N. Abd Aziz and M.A. Nazri, 2010. Service quality and value affecting parents satisfaction and behavioral intentions in a childcare center using a structural approach. *Aust. J. Basic App. Sci.*, 4: 26-37.
- Papasolomou-Doukakis, I., 2002. The role of employee development in customer relations: The case of UK retail banks. *Corporate Commun. Int. J.*, 7: 62-76.
- Parasuraman, A., V.A. Zeithaml and L.L. Berry, 1994. Reassessment of expectations as a comparison standard in measuring service quality implications for further research. *J. Market.*, 58: 111-124.
- Peterson, P.E. and H. Nysveen, 2001. Shopbot banking, an exploratory study of customer loyalty effects. *Int. J. Bank Marketing*, 19: 146-155.
- Rahimnia, F., A. Harandi and S.Z. Fatemi, 2012. The effect on the quality of the relationship with the customer perceived quality and loyalty of customers large five-star hotels in Mashhad. *J. Public Administration Res.*, 12: 83-101.
- Ranjan, J. and V. Bhatnagar, 2008. Critical success factors for implementing CRM using data mining. *J. Know. Manage. Pract.*, 9: 18-25.
- Reichheld, F.F., 1996. Learning from customer defection. *Harv. Bus. Rev.*, 74: 56-67.
- Robert, L.P., A.R. Denis and Y.T.C. Hung, 2009. Individual swift trust and knowledge-based trust in face to face and virtual team members. *J. Manage. Inf. Syst.*, 26: 241-279.
- Rousseau, D.M., S.B. Sitkin, R.S. Burt and C. Camerer, 1998. Not so different after all, cross-discipline view of trust. *Acad. Manage. Rev.*, 23: 393-404.
- Shahrokh, Z.D., M.F. Taghavi And N. Rostami, 2010. Banks brand reliability model for measuring the effect on customer loyalty commitment. *J. Manage. Sci.*, 5: 32-52.
- Wen, I., 2009. Factors affecting the online travel buying decision. *Int. J. Contemp. Hospitality Manage.*, 21: 752-765.
- Xu, Y., D.C. Yen, B. Lin and D.C. Chou, 2002. Adopting customer relationship management technology. *Ind. Manage. Data Syst.*, 102: 442-452.
- Yeganeh, G.S., 2007. Review and assess the factors affecting customers loyalty based on the effective area of banking services. *Univ. Martyr Beheshti*, 1: 107-120.
- Zeithaml, V.A., 1988. Consumer perceptions of price, quality and value: A means-end model and synthesis of evidence. *J. Market.*, 52: 2-22.