




Designing a Customer Interaction Model with an Emphasis on Electronic Customer Relationship Management in Digital Banking

Seyed Mohammad. Azimi¹, Kiumars. Aria^{2*}, Seyed Mehdi. Jalali³

¹ PhD student, Department of Management, Roudhen Branch, Islamic Azad University, Roudhen, Iran

² Assistant Professor, Department of Business Administration, Roudhen Branch, Islamic Azad University, Roudhen, Iran

³ Assistant Professor, Department of Business Management, Central Tehran Branch, Islamic Azad University, Tehran, Iran

* Corresponding author email address: Kiumarsarya@hotmail.com

Article Info

Article type:

Original Research

How to cite this article:

Azimi, S. M., Aria, K., & Jalali, S. M. (2023). Designing a Customer Interaction Model with an Emphasis on Electronic Customer Relationship Management in Digital Banking. *International Journal of Innovation Management and Organizational Behavior*, 3(4), 53-59. <https://doi.org/10.61838/kman.ijimob.3.4.7>



© 2023 the authors. Published by KMAN Publication Inc. (KMANPUB), Ontario, Canada. This is an open access article under the terms of the Creative Commons Attribution-NonCommercial 4.0 International (CC BY-NC 4.0) License.

ABSTRACT

Objective: The aim of this research is to design a customer interaction model with an emphasis on electronic customer relationship management in digital banking.

Method: This research, in terms of methodology, is qualitative based on grounded theory and in terms of objective, is applied. The participants in the study included experts familiar with the research topic (university professors, bank managers, and marketing managers in public and private banks in Tehran), 12 of whom were selected using purposive sampling. The research tool included semi-structured interviews, the validity of which was confirmed by face validity, and reliability was also calculated with a coefficient of agreement between coders, resulting in a value of 0.83. For data analysis, a three-stage coding method and the level of categorization of factors and components using the Interpretive Structural Modeling (ISM) method were employed.

Findings: The results showed that the causal conditions in designing the customer interaction model with an emphasis on electronic customer relationship management in digital banking include infrastructure, brand-related factors, digital banking and information systems, contextual factors including training, customer-related issues and socio-cultural factors, the central phenomenon including brand, digital banking and information systems, intervening factors including motivation and access and application, strategies encompassing management and planning, support and protection, substitution, development of return on investment, and outcomes including relationship management, marketing, performance, and interactions.

Conclusion: Financial system and banking planners can use the results of this research to formulate digital banking and improve the quality of banking services.

Keywords: Customer Interaction, Electronic Customer Relationship Management, Digital Banking.

1 Introduction

Information technology has significantly altered or influenced business processes. Customer relationship management is a crucial and vital aspect for organizations and is effectively used to support marketing, sales, and service activities (Najmi & Behrouznia, 1401). With the advancement of the internet and new technologies, a new aspect of customer relationship management has emerged, giving rise to electronic customer relationship management. A suite of electronic customer relationship management software provides mechanisms that enable organizations to be more effective and offer electronic services at lower costs. The ultimate goal of electronic customer relationship management products and services is to assist organizations in improving customer relationships and maximizing customer lifetime value, leading to customer satisfaction and loyalty (Alshurideh, 2022).

One of the objectives of organizations using electronic customer relationship management is to increase customer loyalty and retain loyal customers in order to gain a competitive advantage and increase profitability. Identifying, analyzing, and segmenting customers based on their value to the organization creates a foundation for optimal allocation of limited resources, employing appropriate marketing strategies, and ultimately managing profitability alongside electronic customer relationship management. Customer relationship management is a process for collecting and integrating information for effective and targeted use of it. This information can be related to customers, sales, effective marketing, market sensitivity, and needs (Alshurideh, 2022). Customer relationship management is an overall strategy and a sustainable business culture aimed at classifying appropriate customers and managing them to optimize long-term customer value and corporate benefits (Cui & Xu, 2022; Xu & Wang, 2020). Advanced communications with customers can lead to the formation of loyal customers, their retention, and ultimately profitability. With the evolution of customer relationship management, how to employ and manage it has become the most important issue for companies (Soltani et al., 2016).

In the digital age, the concepts of banking have also shifted from electronic banking to digital banking. Digital banking is an ongoing trend in the banking industry, not just banking through the internet but more than that, based on SMAC (social, mobile, analytic, and cloud-based banking). Digital banking prioritizes the customer and reduces banking

costs. The SMAC business model makes banking more agile and customer-centric in the creation of digital banking (Cui & Xu, 2022). Digital banking has many advanced features, including providing services and conducting all transactions via the internet and applications (Nguyen & Dang, 2018). In fact, a digital bank is a financial service provider built on a cloud platform. Digital banks are pre-configured and enable commercial banks to offer customer banking solutions tailored to their needs, behaviors, and individual patterns (Kumar et al., 2022). Digital banks in the new era, along with the features of the first generation, have an environment completely similar to a physical bank with all capabilities and the possibility of performing all banking operations such as withdrawals, opening bank deposits, issuing checks, etc., equipped with technological capabilities (Pourshahabi et al., 2022; Vakil et al., 2022).

In the past decade, academics and marketing specialists have paid significant attention to the concept of customer interaction with the brand, as they believe it leads to growth and profitability (Kumar et al., 2022). The concept of customer interaction is defined as the investment of customer resources in their brand interactions (Hollebeek et al., 2021; Hollebeek et al., 2019). Customer interactions with the brand can occur in physical, online environments, or a combination of both real and virtual environments (Hollebeek et al., 2021). Customer participation involves interactive customer experiences with a brand or service provider (Xu & Wang, 2020). Customer interaction with the service environment refers to the physical characteristics of the surrounding environment, such as music and scent, lighting and design, and the number of staff affecting the customer. Better spaces also lead to a greater tendency to stay in the environment and increase purchase amounts, which has been confirmed by researchers, and how the perception of service environment spaces affects interactions between customers and staff (Safari, 2022).

Regarding the current topic, some studies have been conducted. Yeganegi and Ebrahimi (2022) addressed modeling and simulation of the impact of electronic customer relationship management on customer loyalty in banks using system dynamics methodology. Their findings indicate that improving any of the factors in electronic customer relationship management also increases customer loyalty (Yeganegi & Ebrahimi, 2022). Vakil et al. (2022) presented a conceptual framework for customer relationship management in electronic banking, emphasizing the use of business intelligence tools. They concluded that in the framework of customer relationship management in

electronic banking, there are 6 dimensions, 16 components, and 35 indicators, with the main dimensions being customer attraction and acquisition, customer identification, engaging customers, developing customer relationships, customer retention, and revising customer relationships (Vakil et al., 2022). Pourshahabi et al. (2022) worked on designing a model for implementing strategic alliance in customer-centric organizations using an exploratory mixed method (Case Study: Saman Bank). They introduced "the need for implementing strategic alliance in customer-centric organizations" as the central phenomenon, with categories such as "digitization of financial and monetary processes", "digital banking", and "trans-organizational perspective" as causes, "gaining competitive advantage" and "constructive customer relationships" as concurrent changes, "management support", "information technology", and "digital space" as context, "electronic banking", "risk-taking", and "online services" as conditions, "system enhancement", "infrastructure development", and "customer-centricity" as necessities, and "increasing customer satisfaction", "increasing profitability", and "reducing operational costs" as outcomes of implementing strategic alliance in customer-centric organizations (Pourshahabi et al., 2022). Abbaspour (2020) investigated electronic customer relationship management in modern marketing; concepts, advantages, necessities, and applications. This study explored the concept of customer relationship management in traditional and electronic ways, discussing their differences, characteristics, benefits, and necessities of electronic customer relationship management, and ultimately, its applications in modern marketing (Abbaspour, 2019). Ananda et al. (2022) conducted research analyzing the mediation of perceived service quality, customer satisfaction, and customer engagement in the banking sector. This study showed that customer satisfaction mediates service quality and customer engagement, providing new insights for the banking sector to enhance customer satisfaction and engagement (Ananda et al., 2023). Mosa (2022) investigated the impact of electronic customer relationship management on customer experience in electronic banking services. The results indicated that E-CRM is a significant variable in creating a distinctive customer experience. This study recommends that banks should seek to use networks or digital platforms as effective channels for achieving true closeness with customers and creating amazing experiences (Mosa, 2022).

Nowadays, the business environment, including the banking industry, has undergone changes, with the

digitization of business spaces being one of the most significant. This has led to changes in customer behavior and the way banks interact with customers. Internet interactions not only improve and increase bank-customer communications but also enhance the scope and quality of banking services, leading to improved executive management and increased profitability of banks (Kumar et al., 2022). Additionally, investment funds and inflationary conditions, which have provided substitute investments for customers in alternative markets of the banking industry, have reduced customers' willingness to invest in banks. Ignoring this aspect will lead to the loss of customers. Therefore, what this research examines is the design of a customer interaction model with an emphasis on electronic customer relationship management in digital banking.

2 Methods and Materials

This research was qualitative in terms of methodology, based on grounded theory, and applied in terms of purpose. The participants included experts familiar with the research topic (university professors, bank managers, and marketing managers in public and private banks in Tehran), 12 of whom were selected through purposive sampling based on specific criteria (having documented studies in the research topic, conducting at least one research in areas related to the research topic, having a valid theory in the research topic, and having at least one article on the research topic). The research tool included semi-structured interviews, the validity of which was confirmed by face validity, and reliability was also calculated with a coefficient of agreement between coders, resulting in a value of 0.83. A three-stage coding method was used for data analysis, as well as the Interpretive Structural Modeling (ISM) method for determining the level of categorization of factors and components.

3 Findings and Results

In terms of gender, 85% of the participants were male (10 individuals), while 15% were female (2 individuals). Regarding age distribution, 12% fell within the 20 to 29 age range (1 individual), 50% in the 30 to 39 range (6 individuals), 25% in the 40 to 49 range (3 individuals), and 18% were 50 years or older (2 individuals). In the educational background category, 62% held a doctoral degree (7 individuals), 25% had a master's degree (3 individuals), and 13% possessed a professional doctoral degree (2 individuals). Lastly, in terms of occupation, 25%

were university professors (3 individuals), 41% were bank managers (5 individuals), and 17% each worked as marketing managers in government banks (2 individuals) and marketing managers in private banks (2 individuals).

Based on the results obtained from the qualitative analysis, 160 codes were identified in the first phase and then categorized under main and sub-categories. Accordingly, it is observed that the causal factors include (infrastructure, brand-related factors), central factors include (digital banking, information system), contextual factors include (training, customer-related issues, socio-cultural factors), intervening factors include (motivation, access and application), strategies include (management and planning, support and protection, substitution, development of return on investment), and outcomes include (relationship management, marketing, performance, interactions).

Subsequently, Interpretive Structural Modeling (ISM) was used. The components presented in the thematic analysis phase included six elements. At this stage, the identified factors are entered into a self-interactive structural matrix. This matrix is a factor-dimensional matrix, with factors listed in the first row and column. The matrix is used to analyze the relationships between elements and utilizes four symbols to show the connections: V: The row factor can pave the way to achieve the column factor. A: The column factor can pave the way to achieve the row factor. X: There is a two-way relationship between the row and column factors, meaning both can pave the way to achieve each other. O: There is no relationship between the elements of the row and column.

Table 1

Initial Matrix of Interactions

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1		V	V	V	V	V	X	V	V	X	O	V	V	O	V	X	V
2			O	X	O	X	A	O	O	A	X	O	V	X	X	X	O
3				X	A	A	A	O	V	A	A	O	O	V	V	V	V
4					A	A	A	V	A	A	V	A	A	A	A	A	A
5						A	A	X	X	A	A	X	V	A	A	A	A
6							X	X	X	A	A	A	V	V	V	V	V
7								V	V	X	X	V	V	A	A	A	V
8									O	O	A	O	O	A	A	A	O
9										A	A	O	V	A	A	A	V
10											V	V	V	V	V	V	V
11												V	V	V	A	V	V
12													A	V	A	A	V
13														A	A	A	O
14															A	A	V
15																V	V
16																	V
17																	

1. Infrastructure; 2. Brand-related Factors; 3. Digital Banking; 4. Information System; 5. Training; 6. Customer-Related Issues; 7. Socio-Cultural Factors; 8. Motivation; 9. Access and Application; 10. Management and Planning; 11. Support and Protection; 12. Substitution; 13. Development of Return on Investment; 14. Relationship Management; 15. Marketing; 16. Performance; 17. Interactions

To determine the level and priority of variables, the reachability set and the antecedent set are determined for each factor. The reachability set of a factor includes factors that can be achieved through it, and the antecedent set includes factors through which the factor can be reached. This is done using a reachability matrix. After identifying the reachability and antecedent sets for each factor, common elements in these sets for each factor are identified. Following this, the levels of the factors are determined. The level of factors indicates whether factors influence other

factors or are influenced by them. Factors at the highest level (level one) are influenced by other factors and do not influence any other factor. In the first table, a factor is at the highest level if its reachability set and common elements are completely identical. After identifying these factors, they are removed from the table, and the next table is formed with the remaining factors. In the second table, like the first, the second-level factors are identified. These factors influence level one factors and are influenced by level three factors. This process continues until all factors are leveled (Table 2).

Table 2

Final Results Indicating the Factor Levels

	Factor	Output Set	Input Set	Common Set	Level
1	Infrastructure	2, 3, 4, 5, 6, 7, 8, 9, 10, 12, 13, 15, 16, 17	7, 10, 16	7, 10, 16	2 nd
2	Brand-related Factors	4, 6, 11, 13, 14, 15, 16	1, 4, 6, 7, 10, 11, 14, 15, 16	4, 6, 11, 14, 15, 16	3 rd
3	Digital Banking	4, 9, 14, 15, 16, 17	1, 4, 5, 6, 7, 10, 11	4	6 th
4	Information System	2, 3, 8, 11, 13	1, 2, 3, 5, 6, 7, 9, 10, 12, 14, 15, 16, 17	2, 3	2 nd
5	Training	3, 4, 8, 9, 12, 13	1, 6, 7, 8, 9, 10, 11, 12, 14, 15, 16, 17	8, 9, 12	2 nd
6	Customer-Related Issues	2, 3, 4, 5, 7, 8, 9, 13, 14, 15, 16, 17	1, 2, 7, 8, 9, 10, 11, 12	2, 7, 8, 9	5 th
7	Socio-Cultural Factors	1, 2, 3, 4, 5, 6, 8, 9, 10, 11, 12, 13, 17	1, 6, 10, 11, 14, 15, 16	1, 6, 10, 11	4 th
8	Motivation	5, 6	1, 4, 5, 6, 7, 11, 14, 15, 16	5, 6	1 st
9	Access and Application	4, 5, 6, 13, 17	1, 3, 5, 6, 7, 10, 11, 14, 15, 16	5, 6	3 rd
10	Management and Planning	1, 2, 3, 4, 5, 6, 7, 9, 11, 12, 13, 14, 15, 16, 17	1, 7	1, 7	6 th
11	Support and Protection	2, 3, 5, 6, 7, 8, 9, 12, 13, 14, 16, 17	2, 4, 7, 10, 15	2, 7	7 th
12	Substitution	4, 5, 6, 14, 17	1, 5, 7, 10, 11, 13, 15, 16	5	3 rd
13	Development of Return on Investment	12	1, 2, 4, 5, 6, 7, 9, 10, 11, 14, 15, 16	12	1 st
14	Relationship Management	2, 4, 5, 7, 8, 9, 13, 17	2, 3, 6, 10, 11, 12, 15, 16	2	4 th
15	Marketing	2, 4, 5, 7, 8, 9, 11, 12, 13, 14, 16, 17	1, 2, 3, 6, 10	2	6 th
16	Performance	1, 2, 4, 5, 7, 8, 9, 12, 13, 14, 17	1, 2, 3, 6, 10, 11, 15	1, 2	6 th
17	Interactions	4, 5	1, 3, 4, 5, 6, 7, 9, 10, 11, 12, 14, 15, 16	4, 5	1 st

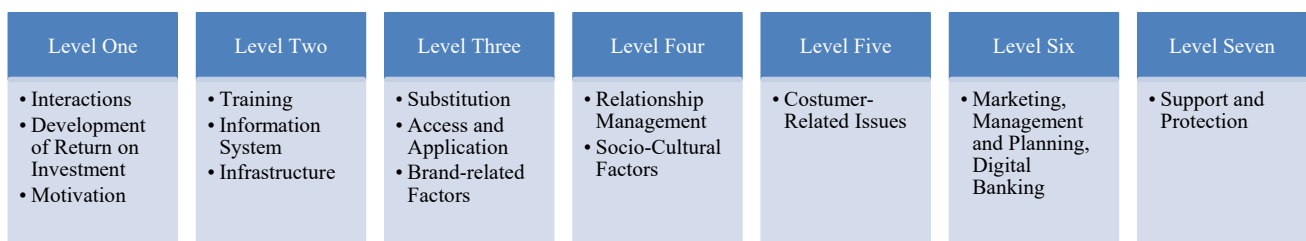
According to the results of Table 2 and the leveling of the components under study, it was determined that the factors are in seven levels: Level one includes Interactions, Development of Return on Investment, Motivation; Level two includes Training, Information System, Infrastructure; Level three includes Substitution, Access and Application, Brand-related Factors; Level four includes Relationship

Management, Socio-Cultural Factors; Level five includes Customer-Related Issues; Level six includes Marketing, Management and Planning, Digital Banking; and Level seven includes Support and Protection.

Ultimately, based on the determined levels and the final reachability matrix, the model is drawn:

Figure 1

Final Model



4 Discussion and Conclusion

The primary objective of this research was to design a customer interaction model with an emphasis on electronic customer relationship management in digital banking. The results indicated that the causal conditions in designing a customer interaction model with an emphasis on electronic

customer relationship management in digital banking include infrastructure, brand-related factors, digital banking, and information systems. Contextual factors include training, customer-related issues, and socio-cultural factors. The central phenomenon comprises brand, digital banking, and information systems. Intervening factors include motivation, access, and application. Strategies encompass

management and planning, support and protection, substitution, and development of return on investment. The outcomes include relationship management, marketing, performance, and interactions. Moreover, the prioritization and leveling demonstrated that level one includes interactions, development of return on investment, motivation; level two includes training, information systems, infrastructure; level three includes substitution, access and application, brand-related factors; level four includes relationship management, socio-cultural factors; level five includes customer-related issues; level six includes marketing, management and planning, digital banking; and level seven includes support and protection.

These results align with the previous findings (Abbaspour, 2019; Abu-ALSondos et al., 2023; Ananda et al., 2023; Yeganegi & Ebrahimi, 2022). Infrastructures play a vital role in establishing digital banking. Brand-related factors have always been important in customer interactions, and the perception that customers have of a brand affects their loyalty. New technologies have expedited the automation of processes, making banks more agile, and have significantly increased customers' motivation to interact with banks through online and interactive applications based on customers' habits and experiences. Technologies like biometrics have enabled integration and security in the customer identification process, while technologies such as blockchain and cryptocurrencies have revolutionized payment and money transfer operations. Automation of processes and the use of artificial intelligence functions and big data analysis to identify customer expectations and behaviors have caused cost factors or the total cost of service provision to change and significantly decrease. In fact, in an increasingly competitive market space, banks that have gone digital will have 2 to 4 times lower service provision costs compared to traditional banks, leaving no competitive space for holders of conventional electronic banking thinking (Pourshahabi et al., 2022). In this context, the first step is identifying factors that impact the success of customer interaction. In recent years, due to various economic, social problems, and the state-owned nature of the banking system, and most importantly, the excess of demand over supply, banks in the country have always neglected customer orientation and its components and have not been able to make the best use of modern marketing (Yeganegi & Ebrahimi, 2022). People, due to the lack of attention and value given to their needs and wants and the provision of uniform services by all branches of the country's banks, had no motivation to visit bank branches; thus, customers

inevitably visit banks to meet their basic needs, or in other words, in recent years, it is the people who have been at the service of the banks, not the banks at the service of the people. However, after the emergence of private banks, increasing competitive conditions, and modern economic conditions, developing stronger relationships with customers has become more important. Therefore, the system of customer relationship and interaction management entered the banking industry (Kumar et al., 2022). However, given technological advancements in the global banking industry and all businesses, customers' expectations from banks have changed, necessitating banks to create electronic communications to maintain their interaction with customers.

5 Limitations and Suggestions

The limitations of this research include that the findings were obtained through a qualitative method and were not validated, which future researchers could validate. Also, the findings relate to a specific region of the country, so they should be viewed cautiously. It is recommended that banks pay attention to infrastructure factors in line with global patterns and follow methods to improve brand positioning. It is also suggested that periodic training for employees and managers be conducted to keep pace with technological advancements. Furthermore, they should not overlook socio-cultural components and always consider customer-related issues. Another suggestion is that all factors related to digital banking and its various dimensions be studied from leading countries in this field and information systems be developed in accordance with them.

Acknowledgments

The cooperation of all participants in the research is thanked and appreciated.

Declaration of Interest

The authors of this article declared no conflict of interest.

Authors Contributions

Seyed Mohammad Azimi, Kiumars Aria, and Seyed Mehdi Jalali, made significant and complementary contributions to various facets of the study. Seyed Mohammad Azimi played a pivotal role in shaping the research's objectives and methodology. His contributions encompassed the qualitative research design grounded in

grounded theory, and he actively engaged in participant selection, including experts such as university professors, bank managers, and marketing managers in public and private banks in Tehran. Azimi was instrumental in conducting semi-structured interviews and validating them through face validity. Kiumars Aria led the data analysis phase of the research, utilizing a three-stage coding method

and the Interpretive Structural Modeling (ISM) method to categorize factors and components.

Ethics principles

In this research, ethical standards including obtaining informed consent, ensuring privacy and confidentiality were observed.

References

- Abbaspour, N. (2019). Electronic management of customer relations in the new marketing system; Concepts, benefits, needs and applications. *Elites of Science and Engineering*, 5(26), 19-31. <https://elitesjournal.ir/fa/page.php?rid=517>
- Abu-Alsouds, I., Alkhalidi, A., Salhab, H., Shehadeh, M., & Ali, B. (2023). Customer attitudes towards online shopping: A systematic review of the influencing factors. *International Journal of Data and Network Science*, 7(1), 513-524. <https://doi.org/10.5267/j.ijdns.2022.12.013>
- Alshurideh, M. (2022). Does electronic customer relationship management (E-CRM) affect service quality at private hospitals in Jordan? *Uncertain Supply Chain Management*, 10(2), 325-332. <https://doi.org/10.5267/j.uscm.2022.1.006>
- Ananda, S., Kumar, R. P., & Singh, D. (2023). A mediation analysis of perceived service quality, customer satisfaction and customer engagement in the banking sector. *Journal of Financial Services Marketing*, 28(3), 570-584. <https://doi.org/10.1057/s41264-022-00160-1>
- Cui, X., & Xu, J. (2022). Understanding the E-Banking Channel Selection Behavior of Elderly Customers: A Small-World Network Perspective. *Journal of Organizational and End User Computing (JOEUC)*, 34(6), 1-21. <https://doi.org/10.4018/JOEUC.300765>
- Hollebeek, L. D., Sprott, D. E., & Brady, M. K. (2021). Rise of the Machines? Customer Engagement in Automated Service Interactions. *Journal of Service Research*, 24(1), 3-8. <https://doi.org/10.1177/1094670520975110>
- Hollebeek, L. D., Srivastava, R. K., & Chen, T. (2019). S-D logic-informed customer engagement: integrative framework, revised fundamental propositions, and application to CRM. *Journal of the Academy of Marketing Science*, 47(1), 161-185. <https://doi.org/10.1007/s11747-016-0494-5>
- Kumar, P., Mokha, A. K., & Pattnaik, S. C. (2022). Electronic customer relationship management (E-CRM), customer experience and customer satisfaction: evidence from the banking industry. *Benchmarking: An International Journal*, 29(2), 551-572. <https://doi.org/10.1108/BIJ-10-2020-0528>
- Mosa, R. A. (2022). The Influence of E-Customer Relationship Management on Customer Experience in E-Banking Service. *Soc. Sci*, 12(2), 193-215. <https://faculty.uobasrah.edu.iq/uploads/publications/1646395792.pdf>
- Najmi, M., & Behrouznia, A. (1401). Electronic customer relationship management and company performance review in product innovation development. *Scientific Journal of New Research Approaches in Management and Accounting*, 22(6), 717-727. <https://majournal.ir/index.php/ma/article/view/1642>
- Nguyen, T., & Dang, T. (2018). Digital banking in Vietnam current situation and recommendations. *International Journal of Innovation and Research in Educational Sciences*, 5(4), 418-420. https://www.ijres.org/administrator/components/com_jresearch/files/publications/IJRES_1333_FINAL.pdf
- Pourshahabi, V., Khodadadi Didani, H., & Taadolkhah, A. (2022). Designing a Strategic Alliaec Implementation Model in Customer-Based Organizations by Exploratory Mixed Method (Case study: Saman Bank). *Strategic Management Researches*, 27(83), 41-66. https://smr.journals.iau.ir/article_690906_2ec2f7d0a4fb6ed590b6cc50e26ec6c7.pdf
- Safari, Z. (2022). The effect of innovation on customer value creation behaviors by considering the mediating role of customer interaction (Case study: Chain restaurants in Tehran province). *Journal of New Research Approaches in Management and Accounting*, 5(83), 836-852. <https://majournal.ir/index.php/ma/article/view/1642>
- Soltani, M., Jandaghi, G., & Forouzandeh Shahraki, P. (2016). Investigating co-creation intention and its correlation with perceived value and positive Word-of-Mouth; considering the role of perceived time risk. *New Marketing Research Journal*, 6(3), 127-146. <https://doi.org/10.22108/nmrj.2016.21076>
- Vakil, S. M. R., Teymooor Nejad, K., Motadel, M. R., & Moammadi, M. (2022). Presenting a Conceptual framework of Customer Relationship Management in Electronic Banking with Emphasis on Using Business Intelligence Tools (Case Study: Sepah Bank and Merged Banks) (Vol. 26). Tarbiat Modares University. https://mri.modares.ac.ir/article_590_c0f68c50b42743c523713a4980d6ba98.pdf
- Xu, F. Z., & Wang, Y. (2020). Enhancing Employee Innovation Through Customer Engagement: The Role of Customer Interactivity, Employee Affect, and Motivations. *Journal of Hospitality & Tourism Research*, 44(2), 351-376. <https://doi.org/10.1177/1096348019893043>
- Yeganegi, K., & Ebrahimi, M. (2022). Modeling e-Customer Relationship Management, Case Study: Banking Systems. *Journal of Management and Sustainable Development Studies*, 1(4), 1-28. <https://doi.org/10.30495/msds.2022.1949842.1032>