




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

Seyed Mohammad. Azimi<sup>1</sup>, Kiumars. Aria<sup>2\*</sup>, Seyed Mehdi. Jalali<sup>3</sup>


<sup>1</sup> PhD student, Department of Management, Roudhen Branch, Islamic Azad University, Roudhen, Iran

<sup>2</sup> Assistant Professor, Department of Business Administration, Roudhen Branch, Islamic Azad University, Roudhen, Iran



<sup>3</sup> Assistant Professor, Department of Business Management, Central Tehran Branch, Islamic Azad University, Tehran, Iran

\* Corresponding author email address: Kiumarsarya@hotmail.com

## Editor

Mehdi Rostami  
Department of Psychology and  
Counseling, KMAN Research  
Institute, Richmond Hill, Ontario,  
Canada  
mehdirostami@kmanresce.ca

## Reviewers

**Reviewer 1:** Ali Sargolzaie  
Assistant Professor, Department of Management, Zahedan Branch, Islamic Azad  
University, Zahedan, Iran.  
Email: a.sargolzaie@iauzah.ac.ir  
**Reviewer 2:** Hamid Rezaiefar  
Assistant Professor, Department of Management, Birjand Branch, Islamic Azad  
University, Birjand, Iran.  
Email: h.rezaiefar@iaubir.ac.ir

## 1. Round 1

### 1.1. Reviewer 1

Reviewer:

- Detailed Explanation of Research Methodology:** Elaborate on the use of grounded theory and Interpretive Structural Modeling (ISM) in your study.
- Theoretical Framework Development:** Expand on the theoretical framework that underpins the study, linking it to electronic customer relationship management and digital banking.
- Integration with Current Digital Banking Literature:** Connect your findings more explicitly with the current literature on digital banking and electronic customer relationship management.
- Clarity in Model Presentation:** Ensure the customer interaction model is presented clearly, detailing how each element interacts within the model.
- Limitations and Future Research Directions:** Address the limitations of your study and suggest areas for future research.

Authors revised the manuscripts.

### 1.2. Reviewer 2

Reviewer:

1. **Rationale Behind Research Design:** Explain the rationale behind choosing qualitative research based on grounded theory and the ISM method.
2. **Comparative Analysis with Previous Studies:** Compare your findings with previous studies in the field of electronic customer relationship management and digital banking.
3. **Practical Implications of the Model:** Discuss the practical implications of your customer interaction model for the digital banking sector.
4. **Incorporation of Technological Advances:** Consider the impact of recent technological advances on customer interaction in digital banking.
5. **Suggestions for Banking Sector Implementation:** Provide recommendations for implementing your model in the banking sector.
6. **Visual Representation of the Model:** Improve the visual representation of the model for better understanding and application.

Authors revised the manuscripts.

## 2. Revised

Editor's decision: Accepted.

Editor in Chief's decision: Accepted.