

ASSESSING THE MEDIATING ROLE OF CUSTOMER RELATIONSHIP MANAGEMENT IN RELATION WITH ORGANIZATIONAL LEARNING ON ORGANIZATIONAL PERFORMANCE (CASE STUDY: BRANCHES OF GHAVAMIN BANK IN GUILAN PROVINCE)

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Abstract. Nowadays performances of banks and identification of its effective factors has much importance. Because in current competitive world organizations are active in an environment that permanently need improving performance and should try to achieve high performance. In this direction current research for considering the role of CRM in relation with organizational learning and performance in Ghavamin bank has been designed as private bank in Guilan province. Statistical society of current research includes staff of Ghavamin bank in Guilan province and method of sampling in this research is random-classified one that 155 staff out of statistical society of 190 ones were chosen as sample. Method of data collection in this research was field study and its tool is questionnaire. For proving validity of questionnaire content validity and for determining reliability cronbach alpha coefficient was used. For testing hypothesis of research structural equation modeling was used by using lisrel software. Result showed that organizational learning has direct effect through bank's performance and through CRM it has positive effect.

Keywords: Organizational learning, Organizational performance, CRM.

Statement of the problem. One important section of economy of country is banking section that its correct and reasonable management causes correct implementation of its monetary policies and increasing social welfare. Banks do their activities at the society through physical branches, so mentioned correct and reasonable management should be paid attention at the branches of banks (Yousefi et al, 2015). Banks can have significant role at constant development and devoting optimized resources, so supplying and saving efficiency of their performance is very important. Optimized function of banks places significant role at economic development, creating necessary condition for quantitative and qualitative enhancement of performance of banks at the area of healthy competition can have significant role at achieving their goals. Therefore the need for alternative control and measurement of performance of banks is felt more. This is whereas more banks and monetary institutions don't have proper attention to the assessment of their performance and at more assessment they pay attention to monetary aspect. Regarding viewpoint of experts two main problems of banks in country and especially in Guilan province is credit crunch and high volume of people's debt and industry to banking system that has had negative effect on financial performance of banks. Experts counted high rate of banking interest and shortage of resources of loan as two phenomenon of credit crunch. Regarding that any productive and institutional unit isn't able to pay interest rate of facilities of 28 percent and higher, this factor has negative effect on financial performance of private and public banks directly. Expert believes that border of interest of banks is between 3-5 percent that both covers non-operational cost and creates stock profit for investors. Whereas non-operational cost of banks has been more than 7-8 percent. This shows heavy structure of banks and high fixed cost of them and this factor has unfavorable effect on financial performance of banks. On the other hand factors like lack of deposit insurance, implementing equal legal deposit rate, limitation up to 30 percent for shopping immovable property, instability at making political and economic decision, lack of possibility of using public flow and lack of culture of banking and anxiety of disorder at monetary policies has had negative effect on financial performance of banks (Roudgarnezhad & Jsberi, 2016).

On the other hand service nature of banks has created especial sensitivity for these institutions. Service quality has got more attention as a vital factor at banks and financial institutions (Vazofehdoust & Omidzadeh, 2013). This concept at banks and financial institutions plays important role at creating competitive advantage and increasing power of competition (Rangriz & Mohajer, 2011) its importance at helping development of banking relation at banking literature has been emphasized specifically (Kazemi & Mohajer, 2009). On the other hand one important demand of referent of banks is receiving services with favorable quality (SobhaniFard & Akhavan Kharazian, 2011). So banks should follow increasing their service quality and pay attention to needs of customers. Therefore since the point is resulted from the time that reduction of customer satisfaction due to low quality of service causes much anxiety at banks (Najafizadeh et al, 2013). Regarding that service quality is the cases that has rapid growth in developing country, banks inside the country has less attention to the quality of services presented. Statistics shows that design of respecting client in all banks aren't located at a level and some banks face many problems in this section. Indexes like responsibility against problems for customers in fields like getting loan and facilities, low quality of banking system and increasing time of expectation are cases that have changes quality of banking services to an unfavorable quality in mind of customers (Faryabi & Mahmoodi, 2013). This is where as many banks are not aware of different dimensions of service quality and this factor causes weakness at improving services by them. Low service quality in banks in many cases causes leaving capital from bank and has had negative effect on total performance of a bank. In many cases negative fame of some banks at presenting proper service to customers causes low rank of them at attracting customers and level

of liquidity (Sobhani Fard & Akhavan Kharazian, 2011). Regarding that in service organization like banks, staffs are the first ones who affect customer's mentality to service quality, in some cases improper interaction with customers and lack of observing customer-oriented principles has had negative effect on perceiving customer's service quality (Rangriz et al, 2012). Therefore regarding presented subject, parameter of organizational performance and at financial and non-financial dimension in banks of the country in comparison with updated standards is back warded (Vazifehdoust & Omdzadeh, 2013).

Organizational performance is a very important problem for all people and organizations and distinct performance of organizations is counted as competitive advantage for them (Tseng, 2015). Organizational performance is the result of monetary policies, technical development, innovation and quality of humanities, structural, relationship factor that are affected by investment, development and research. Proper Organizational performance in an organization needs management at thinking capital of the organization. Index of creative performance in the organization is thinking capital that is one important value and strategic value of an organization in the direction of favorable performance (Gogan et al, 2016). Organizational performance shows ability of an organization in accordance with environment and competitors for saving and constancy in the market. This parameter is result and consequences and activities that is presented by members of the organization for assessing the way and favorability of organizational goals. In fact organizational performance is a multi-dimensional structure and assessing organizational performance includes different functional dimension because organizational performance is integrating systems of operation, people, customers, partners and management (Ha et al, 2016). Organizational performance points out the problem that how an organization can improve financial goals and market very well (Chavez et al, 2016). Because an organization depends on the environment in which it has activity (Adnan et al, 2016). Organizational performance is as creating interaction between different sections in the organizations (Alaarj et al, 2016). Assessing performance is formal process of providing information about result of work. This action causes identification of positive points of the organization and magnifying it for creating more values and in fact more favorable performance because by analyzing previous activities of the organization, it looks forward to help maximizing values (Jogarathnam, 2017). Assessing performance of organizations needs identification of criteria and index that are classified into two financial and non-financial index and are considered based on these two general assessment (Cezar-lucato et al, 2017). There are many factors that affect organizational performance, researcher have named CRM and organizational learning as the most important effective factor on organizational performance (Jogarathnam, 2017).

Organizational learning is one parameter that affects service quality directly (Salas Valina, et al, 2017). Organizational learning as a set of organizational activities includes acquiring knowledge, sharing information, interpreting information on organizational culture consciously and unconsciously. Organizational learning has been stated as the best advice for increasing organizational performance. Organizational learning due to sharing knowledge, strengthening and supporting constant learning is in the direction of improving organizational plans and is important (Hanaysha, 2016). Organizational learning points out capability of an organization for achieving distribution of knowledge throughout the organization by saving organizational culture for constant improvement and adaption with organizational process. Organizational learning is directly related with the cycle of improving quality at personal level and system of organizational learning (Reynolds-kueny et al, 2017). Capability of organizational learning involves leading members of an organization, groups and also resources of accepting learning. This process helps coordination and integration for achieving organizational values and customer-orientation and creating new culture through group and active cooperation. Therefore researchers have known capability of organizational learning as a method through knowledge attraction and application and predicting constant changing needs for valuing goals of the organization that leads members of an organization towards viewpoints and common goals. This parameter is as a source of competitive advantage and a tool for future organizational success (Salas Vallina et al, 2017).

Another effective factor on organizational performance is CRM. Customer-orientation is another factor affecting sale performance. Customer-orientation means implementing concept of marketing at the level of seller and is tried to help a customer to make necessary decision in the field of shopping and meet their needs and continue long-term satisfaction (Salas Vallina et al, 2017). Customer-orientation is a set of believes in sales that needs of a customer and customer satisfaction is counted as priority of an organization. Customer-orientation concentrates dynamic interaction between an organization and a customer and also competitors at market between its internal stockholders. Customer-orientation includes improvement and constant development at business process and is seen as a business in the view of its final result that in fact is in the view of a customer (Acar et al, 2013). Customer-orientation includes all activities that in acquiring information about customers in a market are places. Also behaviors that are related to collecting market intelligence about customer and future needs of customers and sharing those information through the company. Since the information of a customer should be changed into knowledge, customer-orientation is related to behavior of learning and capabilities and capacities of innovation (Racela, 2014). This variable is in fact an integrated strategy that depends them to the company for success of an organization as possible through improving quality of communication with customers (Badea, 2014). Therefore the main question of research is identified that how is mediating role of CRM in relation with organization learning on organizational performance of branches of Ghavamin bank in Guilan province?

Importance and necessity of research. Nowadays regarding increase of competition among organizations and in the direction of attention to organizational change, any organization is going to have more effective performance and this action has taken attention of researchers in the area of humanities. Organizational performance is one important

discussing factor at managerial research and undoubtedly it is counted as one of the most important criteria of assessing success of business companies (Chenari & Mousavi, 2016). In most organizations managers and organizational leaders are going to enhance and improve their organizations' performance. Organizational performance is a complicated phenomenon that perhaps the simplest definition for it can be known as a set of activities related to achieving organizational goals (Ghafourian Shagerdi et al, 2015). Many studies are following high organizational performance and the final and general goal of an organization (Oyemomiet, 2016). Managers always need measuring performance of their managing organization at any time, so they try to assess their organization's performance at different sizes. At any time managers think of the point that they can direct movement of an organization with what indexes at the world that is changing and competitive and modify their direction. The most important index is using financial index, because accessing these indexes is relied on information proved at accounting offices that are accessible and perceptual (Arianejad et al, 2009). Therefore organizations cover different area for competition in order to improve their performance through development of a border that discriminates any organization from its competitors (Oyemomi et al, 2016). Organizational performance is performance of measurable result, decision and organizational actions that shows degree of success and achievements. Cost are counted axial section of performance and performance encompasses almost any competitive goal and non-financial excellence such as certainty, flexibility, quality and speed (Haji Jabbari et al, 2012). Nowadays due to increase of competition between organizations and also concentration on organizational changes, an organization wants to achieve effective performance. This subject has attracted attention of researchers in the area of humanities especially organizational and industrial psychology. Perceiving subjects related to the organization leads to effectiveness and better performance of an organization (Allaj et al, 2016). Organizations with high performance not only their goal is continuing pre-defined level of performance but they try to optimized organizational performance through improving elements of an organization (Oyemomi et al, 2016). Understanding problems related to organizations leads to the more effectiveness .one f these problems is organizational performance (Cumie et al, 2012). Organizational performance and organizational effectiveness are two tied concepts. Therefore one important necessities of effectiveness is assessing performance of an organization.

Conceptual model of research. In this research Akgon et al model (2014) has been used. In this model organizational learning as independent variable, CRM as mediating variable and finally organizational performance has role as dependent variable in model of research. Research conceptual model has been resented in fig (1):

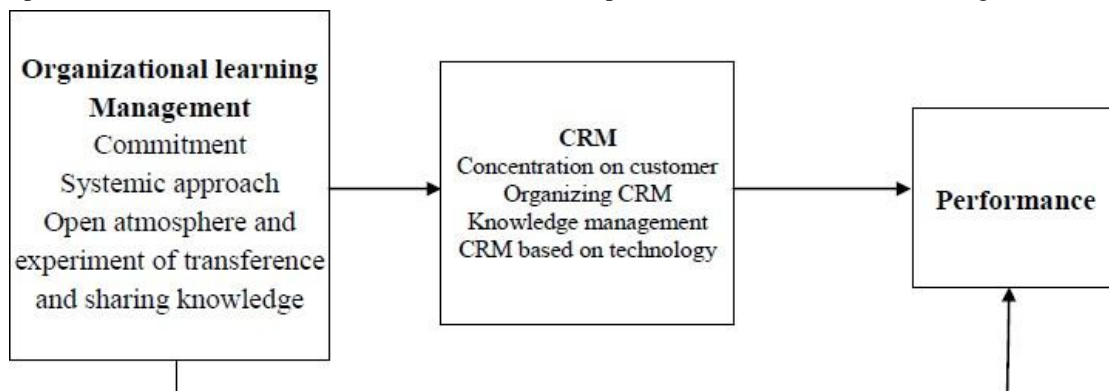


Figure 1: Research theoretical model (Akgun et al, 2014)

Regarding theoretical framework and defined goals of research hypothesis are as below:

- 1- Organizational learning affects CRM.
- 2- Organizational learning affects performance.
- 3- CRM affects performance.
- 4- Organizational learning affects performance through CRM.

Methodology. This research regarding goal is counted as an applied research. Researches based on the way of achieving required data are classifies into two groups: descriptive research (non-experimental) and experimental research. Descriptive research includes a set of methods that its goal is describing considering condition. Therefore current research is descriptive. On the other hand since it studies features and attribute of the people in the society and current situation of the society in the form of some attributes or variable it is descriptive-surveying. Also this research regarding method is correlation research. Statistical society of research are Ghavamin bank in Guilan province since number of statistical society is limited and has 195 clerk Cochran formula has been use for sampling. Sampling method in this research is random-classified. Regarding Cochran formula at least 151 samples are used for sampling. Since the probability of lack of return to the questionnaire exists, 180 questionnaires distributed among staff that finally 155 healthy questionnaires were received and used at final analysis.(return rate about 83.8 percent) exact amount of these coefficient were mentioned in table(1):

Table 1: Reliability coefficient of variables of research

Model's variable	Cronbach alpha coefficient
CRM	0.915
Organizational learning	0.907
performance	0.895

Testing hypothesis of research by using structural equation modeling. Fig(1) and (2) shows model output in standard solution model and significant of coefficient and obtained parameters of the model that all obtained coefficients have become meaningful. Basis of approving or rejecting hypothesis of research is considering model in significant coefficient mode. Regarding mentioned cases all hypothesis of research are approved. Result of considering hypothesis has been mentioned in table (2).

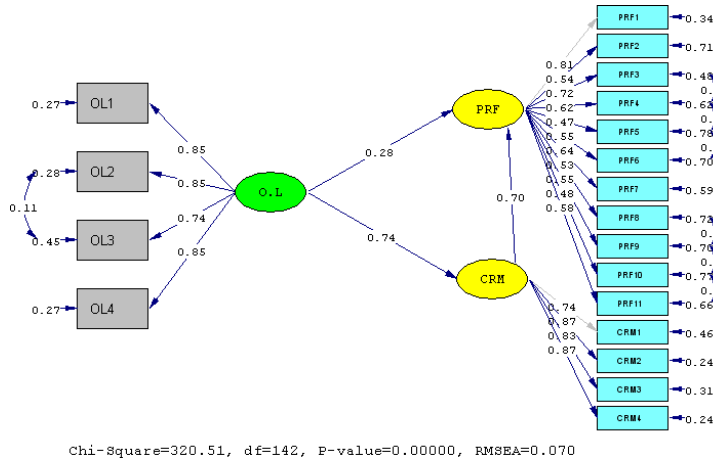


Fig 1: research model in standard estimation mode

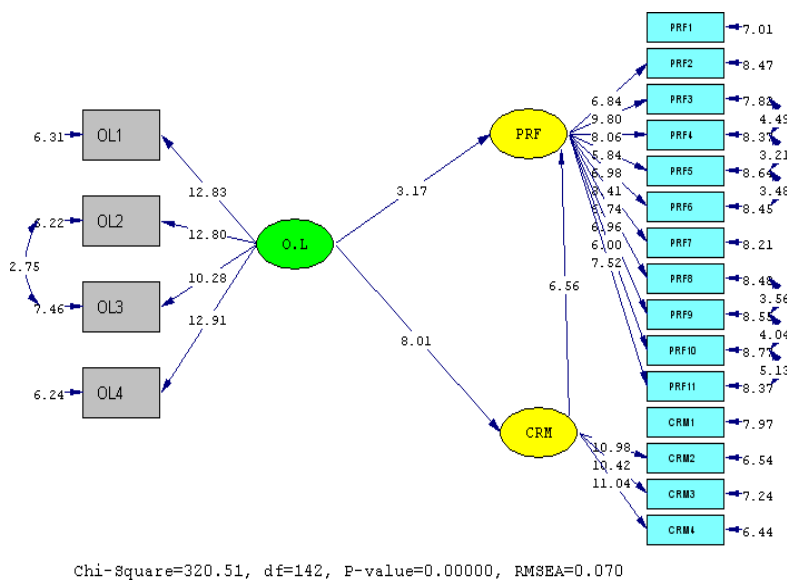


Fig 2: research model in significance mode

Table 2): summary of result of research

Hypothesis of research	t	Standard effect coefficient	Conclusion
Organizational learning affects CRM	8.01	0.74	Approved
Organizational learning affects performance	3.17	0.28	Approved
CRM affects performance	6.56	0.70	Approved
Organizational learning affects performance through CRM	-----	0.518	Approved

Considering significance index and fitting of general model of research. After estimating parameters for a distinct model was obtained it should be determined that how much data are fit with the model that is how much theoretical model are supported through data of sample. A number of test for this subject are applied that how much a model

describes observed relation between measuring variables. The following table introduces kinds of indexes of fitting and significance of model.

Table3) index of significance and model fitting

	Name of index	Contraction	It is fit if	Deree at obtained model	Conclusio
Significance index	Root of square mean Estimation error	RMSEA	Les then 0.08	0.07	approved
	Chi-square of freedom degree	$\frac{\chi^2}{d_f}$	Equal or less than 3	2.257	approved
Fit index	Fit goodness index	GFI	Bigger than 0.8	0.91	approved
	Unmatched fit index	NNFI	Bigger than 0.8	0.95	approved
	Matched fit index	NFI	Bigger than 0.8	0.93	approved
	Comparative fit index	CFI	Bigger than 0.8	0.95	approved
	Increasing fit index	IFI	Bigger than 0.8	0.95	approved

Conclusion and suggestion. Banking industry is the most important industry of the world. Nowadays banks in developing countries act as problem-solving, professional consuler, expert at increasing financial resources of companies and collection and enhancing necessary information for their customers and are counted as a moving economic motors of any country. In the direction of constant development of countries, attention to development of countries is policies paid attention by managers. Banks are not out of this exception. In new banking there are various parameters that affect process of equipping monetary resources of banks and financial institutions. Identification and determining degree of effect and type of relationship of these parameters wit success of banks is important at equipping monetary resources. Nowadays conditions and situation of financial institutions and banks are not equal and effective parameters on equipping monetary resources even for each branches of a group may be different. In between fluctuation of performance of banks in different cases like deposited of investment, giving facilities and internal process of bank is discussing subject of this industry. In economy literature of current world, the role and importance of monetary system and market of money and capital and fallowing that financial and credit institutions as implementing arms of this system and tool of economic growth of countries are completely tangible. As development of economic constancy is not possible without financial development. Therefore financial and credit institutions have axial role at this area. Developing banking services in the world through information technology network and communication and development of banks and virtual and semi-virtual financial institutions and existence of private banking system in the country has created high competition at banking system. Competition, stability, presenting new services, constant change of needs and demands of customers has forced banks to make their strategies beside saving current customers, attract new customers by presenting more favorable services. Therefore it is necessary to consider performance of organizations that present comprehensive viewpoint of business to managers. Banks can have significant role at constant development and devoting optimized resources so supplying and saving efficiency of their performance is important. Banks are counted as one of the most important financial institutions in any country that collect assets from different resources and give them to section that needs liquidity. Therefore banks are counted as vital section of any country. Banks for proceeding each other's for increasing market share and profitability are going to use kinds of methods of improvement of performance for attracting customers in between assessing performance of banks has especial importance and has been changed into one important activities of managers. Financial performance of banks is one important anxiety of stockholders and managers of banks, managers by using new methods try to manage an organization better and present excellent financial performance. Various factors affect finical performance of banks and any bank try to choose a set of effective factors on improving its business. Financial analyzer at assessing financial performance of banks and financial institutions are going to find ways for measuring financial and its economic achievements of the institutions that leads to formation of investment, implementing formation and its finical situation along time. Many analyzers in considering these institutions have claimed that banks and financial institutions have faced in fields like lack of effective use of resources, profitability lower than expectation, improper financial decision at supplying resource, lack of success at acquiring value from investments and increasing risk of accessing liquidity. Therefore researcher in consideration of the relation between variables of research has presented some suggestions as below:

1- it is suggested by providing proper environment for creative people, enhancing awareness and constant education of them, required field for increasing performance of an organization is provided. Also in this direction applying creative managers for making favorable organizational culture managers play more sensitive role and by their behavior have fundamental role at forming culture of an organization. Also for making decision about organizational problem it is suggested managers consult specialties of an organization for considering organizational problem to prevent one-dimensional decision and strengthen spirit of people and enhance commitment and their sense of belonging to the organization, also for compatible use of dominating values in the organization by forming teams of specialty forces for identifying different angels of culture of that organization and positive and negative points, by strengthening and encouraging positive aspects and modifying weaknesses make organizational culture as a factor for growth of performance of an organization.

2-it is suggested for coordination of the goal of staff absorb and keep forces that adapt to the ruling culture of an organization and for combining goals of a person with an organization participate at making decision and for achieving goals make sense of responsibility. Otherwise people can't do their duties favorably and make realization of goals difficult(group culture). Regarding necessity of importance of proper organizational culture and its role at enhancing standards of administrative systems it is suggested emphasize educational plans and present proper education with the subject for staff situated in administrative system, also regarding importance of effects of system of organizational culture at different section of administrative and educational it is suggested people affected by organizational culture as reports of document, gives rewards and facilities and enhance in their job(hierarchical culture).

3-it is suggested for enhancing comprehensive quality management in dimensions that have developed less, give more attention. For improving at dimension of "concentration on customer" regarding identified sub-criteria by national reward of Malkom Baldrich quality it can be taken some action by them that meet the needs of customers and cooperation like establishing unit of voice of customer, also for enhancing dimension of "concentration on operation" modifying systems and working process is necessary action. For example attention and concentration on implementing necessities of standard exactly, ISO9000 can help managers of this organization at improving instruction and working policies.

Limitation and future suggestion for doing research. 1-regarding that branches of Ghavamin bank in Guilan province has different degrees and some branches of first degree have better performance in the process of CRM, so effect of this factor hasn't been considered at the research so it is suggested in future research the variable of degree of a branch enter research model as a new modifying variable.

2-education of staff is one important parameter that can strengthen CRM that the effect of this variable in the research hasn't been regarded, so it is suggested in future research the variable of education of staff be added as a new variable to the model.

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THE IMPACT OF INTERNET MARKETING CAPABILITIES ON THE INTERNATIONAL MARKET GROWTH (CASE STUDY: PETROCHEMICAL PRODUCTS EXPORTING COMPANIES)

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Abstract. The purpose of this study was to investigate the effect of Internet marketing capabilities on the growth of international markets in petrochemical company exporting companies. The research method was descriptive and the correlation study of structural equation type. The statistical population of the study consisted of senior managers and middle managers of petrochemical products exporting companies, of which 231 participated in the research. They responded to questionnaires of Internet marketing capabilities, access to information, international strategic orientation, international networking capabilities and international market growth. The reliability and validity of the measures were assessed using Cronbach's alpha coefficient, composite reliability, confirmatory analysis, discriminant validity and divergent validity. The results showed that reliability and validity were acceptable for the measures. To analyze the data, correlation coefficient and structural equations modeling were used with SMARTPLS software. The results showed that the effect of Internet marketing capabilities on the access to information, international strategic orientation and the international network capabilities is positive and significant. The effect of access to information on international strategic orientation is positive and significant. The effect of international strategic orientation on the international network capabilities is not significant. The effect of international strategic orientation on the international market growth is positive and significant. The impact of international network capabilities on the growth of the international market is positive and significant.

Key words: Internet marketing capabilities, Access to information, International networking capabilities, International market growth.