

## An Empirical Research on Customer Knowledge Management in the Iranian Banks

**Authors :** Ebrahim Gharleghi

**Abstract :** This paper aims to examine how customer knowledge management (CKM) can be implemented in Iranian Banks in practice, with the focus on the human resource (people, technology and processes) as important factors of CKM. A conceptual model of an analytical CKM strategy for CKM in this Iranian Banks is developed from the findings and literature review. This article has been based on interviews and distributing the questionnaire. Data were collected from 260 managers from bank managers. The paper finds that hypotheses were tested using student's t-test (one-sample t-test), Pearson correlation analysis and regression analysis. Test of hypotheses revealed that human, technology and processes factors positively and significantly influenced the implementation of CKM practices. These findings tend to corroborate our conceptual model. Human factor of CKM was found to be more significantly affecting appropriate CKM implementation than others CKM factors, indicating that this factor is more important than the others aspects of CKM. On the other hand, this factor is appropriate in Iranian Banks. Process is in second part and technology is in final part. This indicates that technology infrastructures are so weak in Iranian Banks for CKM implementation. In this paper there is little or no empirical evidence investigating the amount of the execution of the CKM in Iranian Banks. This paper rectifies this imbalance by clarifying the significance human, technology and processes factors in CKM implementation.

**Keywords :** knowledge management, customer relationship management, customer knowledge management, integration, people, technology, process

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