

Designing a strategic model of customer-oriented human resources in the Iranian banking system

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Abstract

In the current competitive era in the field of banking, familiarity with the concept of customer relationship management and having new marketing knowledge is vital and essential. However, human resource management with a customer-oriented approach in the banking industry has not received much attention. Therefore, the present study was conducted with the aim of designing a strategic model of customer-oriented human resources in the Iranian banking system. This research is applied in terms of purpose and in terms of implementation path, it is a survey research that has an exploratory approach. The target population of this study is university professors in the field of human resource management as well as experts in public banking system in Keshavarzi Bank, from which the required sample has been selected by snowball method. Library data collection and interviews with experts were used to collect data. With the thematic analysis approach and Nvivo 12 software, the data were coded and the results showed that 101 open source codes were categorized in 18 sub-themes and 18 sub-themes were placed in 5 main themes. The final model of this method has five main factors that include the functions and relationships of customer-oriented human resources, customer-oriented organizational culture, external factors, strategic customer-oriented strategic resources and customer-oriented human resource results. Based on this, it can be expected that strategic customer-oriented human resources will be affected by the functions and relationships of customer-oriented human resources, customer-oriented organizational culture and external factors and will affect the results of customer-oriented human resources including customer and employee outcomes.

Keywords: customer orientation, human resource strategy, organizational culture, human resource communication

INTRODUCTION

Today's organizations operate in a very dynamic environment and depending on their environmental requirements, they can have different orientations or strategic orientations such as cost reduction orientation, sales orientation, entrepreneurial orientation, customer orientation and so on. Strategic tendencies are organizational philosophy that influence the way a business is run or operated

through a set of core values and beliefs (Theodosio et al., 2012). Customer orientation is considered as the foundation of businesses, especially in banking systems, and disregard for this important principle will eliminate organizations from the competition (Arendt and Karand, 2012). The results of research show that designing and implementing optimal structures, processes and systems to create customer orientation is one of the most important challenges of banking systems and

other organizations (Baker, 2002). Customer orientation and customer focus are seen in most of the annual reports of organizations, but the number of organizations that have actually been able to succeed in this direction is very small (Shah et al., 2006: 113). The results of internal research also show that even in some large and long-standing banks, the level of customer satisfaction is at an undesirable level, so that customer orientation has remained only a slogan. On the other hand, several models in the field of human resource management have been designed and presented, but the existing models do not have a specific orientation. General human resource management, which lacks any orientation, is not sufficiently satisfactory to meet the needs of customers because it is not in line with the requirements of the organization and strategic environmental changes (Boone, 1996: 40; Hong et al., 2013: 251). In addition, the existing models in the introduction of sub-criteria are generalized and this issue causes human resource managers to be confused and confused. On the other hand, the findings of Koppelman et al. (2012) and Lane et al. (2016) show that customer-oriented organizations benefit from benefits such as increasing reputation, increasing customer satisfaction, increasing sales, increasing productivity and greater profitability. They become rich. Despite the high importance of customer orientation, so far no model for strategic human resource management with a customer-oriented approach has been presented in the state banking industry. The present study seeks to answer the question of what are the dimensions and components of the strategic management model of customer-oriented human resources in the manufacturing industry in the form of a structured and scientific framework.

Despite the fact that customer orientation as one of the strategic trends plays a significant role in the success of the banking system, but human resource management with a customer orientation approach in government banking has not received much attention. Existing models in the field of human resource management also lack any orientation so that they are not sufficiently desirable for customer-

oriented organizations such as banks. Since the beginning of the seventies, with the beginning of private banks in Iran, new attitudes and perspectives have entered the field of banking and providing better and more worthy services to customers has been the main goal of banks. Because banks can not succeed without a customer-oriented attitude and without establishing a proper relationship with their customers. Therefore, in the world of customer-oriented organizations, banks must make customer-oriented the basis of all their business and economic activities. Of course, one has to look at the question of what a customer-oriented bank needs to do to get closer to its goals. Goals that ensure its survival and development. Obviously, the efficiency and effectiveness of any organization depends to a large extent on the correct and effective management and use of human resources, and undoubtedly the most important element and factor of success or failure of an organization is how well the organization's resources or human capital. Therefore, in the field of customer orientation and by accepting the belief that the life of organizations such as banks depends on satisfying and retaining their customers, it can be said that if banks want to be successful, they must hire managers who They increase the critical capacity of the organization and are sensitive to the rights of customers and society and consider employees as the most important customers of any organization, because if the satisfaction of employees is not achieved, it is not possible to achieve customer satisfaction. Employees who have a good moral and social foundation should also be recruited, employees who answer customer questions well and listen well to the customer's profession, and who accurately and accurately address complaints, bugs and criticisms. They will fix it as soon as possible. Because an organization can succeed in that each member has a good understanding of the concept of customer orientation and customer satisfaction. The most important point that should be mentioned in the production and development of banks' customer orientation attitude is the efforts and extensive investment of banks in the field of training, especially those who have the first encounter with the customer behind the counter because it is

necessary to have an employee. Comprehensively understand the concept of services in order to function properly. Continuous training and learning promotes employee growth and makes employees a valuable resource to compete with other banks. In general, one of the key factors in attracting customer satisfaction and earning a customer orientation mark for a financial institution is the human resource management of that institution.

In fact, human resource management strategies and the results of the implementation of programs related to human resource management have a significant effect on customer satisfaction in the country's banking system.

However, human resource management strategies and policies themselves are influenced by various internal and external factors. Therefore, the results of human resource management strategies such as organizational commitment level, organizational citizenship behavior and employee job satisfaction can have a direct effect on customer satisfaction in the banking system. Despite this fact, no study has been done on the relationship between human resource management outputs and the customer-oriented level of the organization in the Iranian banking system and no theoretical or practical model has been presented in this regard. In this regard, despite the fact that customer orientation as one of the strategic trends plays a significant role in the success of organizations, but human resource management with a customer orientation approach in the banking system has not received much attention. Existing models in the field of human resource management also lack any orientation, so that they are not sufficiently desirable for banks and customer-oriented organizations. Therefore, the present study was conducted with the aim of designing a strategic human resource management model in the Iranian banking services system and especially in Qazvin Agricultural Bank with a customer-oriented approach. In the following, the theoretical background of the research in the field of human resource value creation as well as human resource management value creation

in the field of external customers is given. Then the research method and its findings are presented and finally the conclusions of the research findings are explained.

Theoretical foundations and research background

Customer Orientation

Customer orientation is an organizational orientation that in the most effective and efficient way leads to the formation of desirable behaviors to provide superior values to customers (Arendt and Karand, 2012: 353). Words and phrases, as always, are right with the customer, the customer is the king, respect for the client, and the like all refer to the concept of customer orientation. Customer-oriented organization considers meeting the current and future needs of customers as its most important priority and strives to meet the needs of customers in the best way (Ziegers & Hansler, 2015). Vandermeu (2014) believes that customer orientation is a lofty and humanitarian goal. According to him, the customer-oriented organization has good intentions for the whole society and seeks to improve the lives of customers, citizens and also the environment in which it operates. The customer-oriented organization does not only think about business and earning money, but also seeks to increase the well-being of all (Vandermere, 2014: 2).

Strategic human resource management

Strategic human resource management is all activities and measures that affect the behavior of people in motivating them to design and implement the strategic needs of the organization (Schuler, 1992) as well as the planned allocation of human resources and activities to help To participate in achieving its goals (Wright and McMahon, 1992). In this research, the strategic need of the bank to increase productivity and achieve its economic goals is customer satisfaction and customer orientation, so the purpose of strategic human resource management in this study is effective measures in human resource management to

attract customer satisfaction and improve the level of Customer orientation is in the bank. In this approach, the concept of strategic human resource management has four basic operational concepts, which are: 1. Use of planning, 2. Consistent approach to the design and management of personnel systems, 3. Coordination and harmonization of management policies and activities Human resources with a clear and transparent strategy of the bank and 4. Looking at the bank employees with one eye. In the competitive advantage or customer-oriented approach, the HR strategy is to help the organization, in the long run, at the lowest cost, maximize employee efficiency to move in line with the strategic goals of the organization's customer relationship management by measuring four Acquire the mentioned criterion.

Human resource strategy that, while performing its tasks, enables the successful implementation of the main strategies of the organization and is reflected in the strategic strategies of human resource management. That is why the discussion of strategic human resource management models begins with the question: "What can the strategic human resource management model do and to what extent?" What does it guarantee for the organization?

In the previous literature in this field, four methods of strategic human resource management according to Table (1) have been considered, which have provided a basis for classifying strategic human resource management models.

Table 1- *Theoretical approaches to strategic human resource management (Fisher et al., 2006: 49)*

Description	approaches
There is always a best way to manage human resources. Strategic human resource management is the process of transforming traditional human resource practices into a limited set of sound human resource practices and policies.	Global
Strategic human resource management includes specific and	Compatible or

specific actions related to human resources among the macro strategies of the organization.	contingent
Strategic human resource management will lead to organizational success by increasing the organization's capabilities to attract, develop, deploy and retain employees with a high level of competencies related to assigned activities.	Resource-based
Various configurations or sets of human resource actions, when considered collectively, can lead to improved organizational performance. Central assemblies are effective in certain industries or business situations, while other assemblies can be used in other industries or business situations.	configuration

There are many models of strategic human resource management and various methods for their classification. For example, Karen Log divides models into four sections: (1) normative, (2) descriptive-functional, (3) descriptive-behavioral, and (4) critical evaluation (Log, 1995). Sean Tyson considers normative, descriptive, and analytical models of strategic human resource management (Kotrich, 2011), while John Story distinguishes between conceptual, descriptive, and prescriptive models. The most well-known models of strategic human resource management are the Michigan, Harvard, and Warwick Inside models, each of which is described below.

Michigan Strategic Human Resource Management Model

This model is based on the growing understanding of the importance of human resources in the implementation of organizational strategy. The main focus of this model is on the nature of interconnected and inherently cohesive organizational parts that emerge as a result of the integration of these elements.

Researchers in this field have conducted experimental research on the role of human resource management in the formulation and implementation of organizational strategy. The

result of empirical research in support of more attention to aspects of human resource management is reflected in both the formulation and implementation of organizational strategy. Based on the analysis findings of this model, the powerful impact of human resource thinking on the strategy formulation process is very significant and human resource tools should be more included in the strategy implementation process (Trington et al., 2004).

In this approach, to introduce the concept of strategic human resource management, they start from three main elements, namely the subsystems of an organization, including

organizational strategy, organizational structure and human resource management. These integrated parts of the system fully reflect strategic management.

The main elements of this model are service selection, evaluation, development and compensation. As shown in Figure (1), these areas are interrelated with the human resource management cycle.

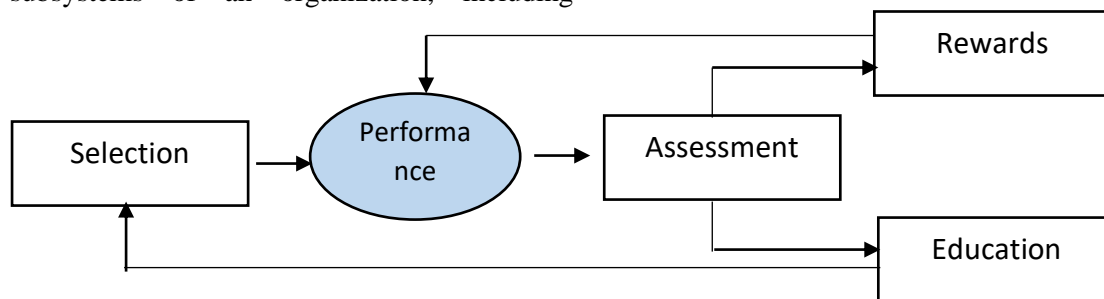


Figure 1- *Human Resource Cycle* (Trington et al., 2004: 39)

Harvard Strategic Human Resource Management Model

The Harvard model is the most popular model of the strategic human resource management process, that is, human resource activities. The model was developed in 1984 by Michael Beer and colleagues at Harvard Business School, including Spector, Lawrence, Mills, and Walton.

By evaluating human resource management activities as the cause and result of strategic decisions of organizations, they ignore the defined strategic leadership. The strategic human resource management model designed

by Beer et al., On the one hand, envisages the establishment of a harmonious relationship between employers and employees, and on the other hand, considers the contextual conditions as the social and political context of the organization. (Beer et al., 1984). This model has been used as the backbone and main framework for the development of new models as well as for application in many organizations outside the United States. This model is based on an analytical approach and provides a comprehensive and comprehensive presentation of the guidelines and consequences of strategic human resource management policy.

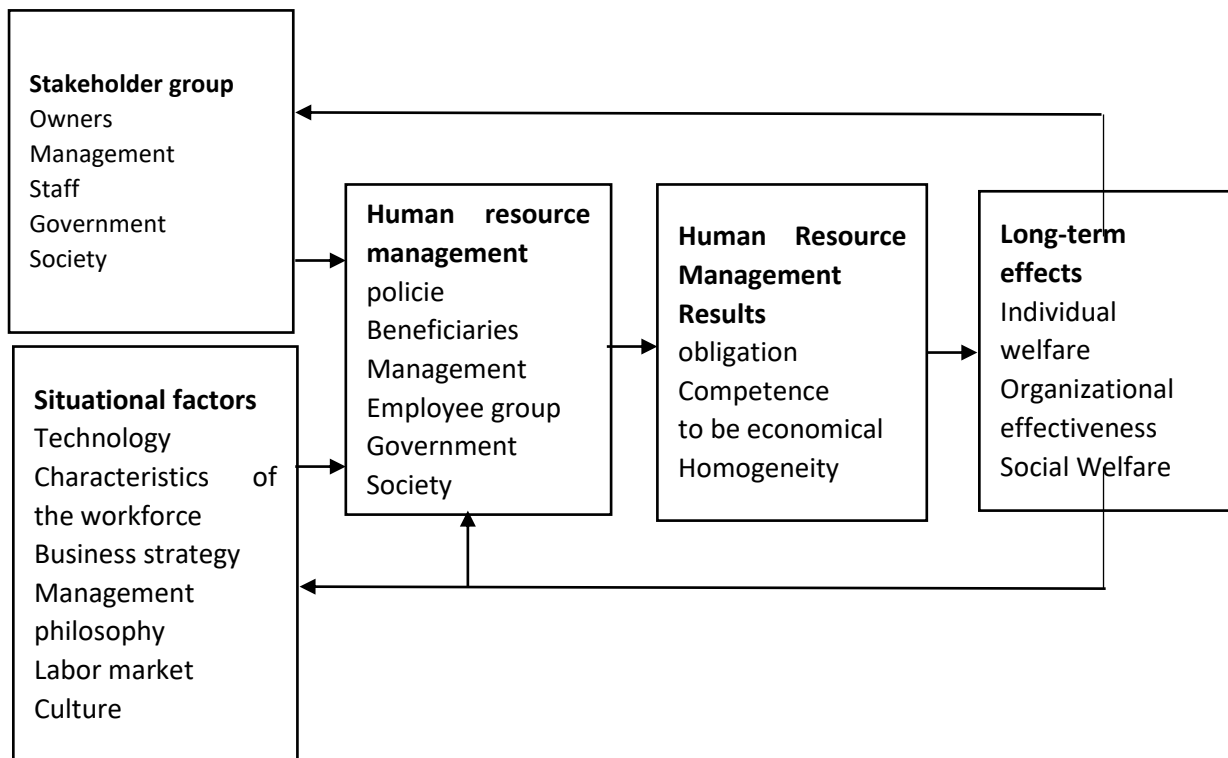


Figure 2. *Harvard Strategic Human Resource Management Model (Trington et al., 2004: 37)*

The model in Figure 2 shows the various stakeholder groups, the so-called powerful stakeholders that influence employee behavior and work, and the environmental factors that influence human resource policy or strategy choices. They help, he emphasizes. They recognized that setting an appropriate HR policy and performance for their organization required a final manager to evaluate the adequacy and effectiveness of that policy.

The Harvard model has four central criteria or generally desirable results, so this model is called the 4-c model in which the Cs represent the following (Trington et al., 2004: 37).

1) Commitment (to the job) is done with the aim of showing the degree of commitment of employees to perform work tasks. Increasing commitment can lead to greater loyalty and better operational success. It also includes better communication between managers and employees and mutual trust. In addition, by increasing self-esteem, dignity, psychological conflict and identity can be beneficial to a person.

2) Competence indicates the extent to which employees are qualified to perform their duties. Competence indicates that employees have professional skills and are able to accept new plans and tasks as needed. Guarantees competence, advantage or benefit at all three levels: individual, organizational and social. If an organization employs qualified employees, they will increase their experience and sense of personal worth, increase the overall success of the organization, and contribute more to the organization's competitive advantage in achieving common goals. At the same time, they contribute to raising the level of public social welfare.

3) Cost effectiveness answers the three questions that there is an optimal cost for all aspects of human resource management (wages, bonuses, promotion and demotion, absenteeism, strikes, etc.). This criterion assumes that human resource costs are equal to or less than competitors. The cost-effectiveness of some aspects of human resource management can be assessed in terms of wages, benefits, turnover, absenteeism, strikes, and so

on. Costs can be related to organizations, individuals, and society as a whole.

4) Homogeneity indicates whether or not there is a compatibility and agreement between the general philosophy and the goals of the organization and its employees. This means that all stakeholders work together to address issues that arise as a result of modified environmental requests. This question can be raised to the level of coordination in management-employee relations, different groups of employees, organization-community, employees-their families, within individuals and similar cases.

Warwick Strategic Human Resource Management Model

The Warwick model was developed by Hendry and Petty Grove in 1990 at the Center for Strategy and Corporate Change at the Warwick

School of Business. The focus of this model is on understanding strategic decisions, which refers to the ability to change human resource management practices in complex organizations, influenced by external and internal aspects. Existing tools of human resource management are influenced on the one hand by organizational strategy and on the other hand by the presentation of existing plans, organizational structure and results of human resource management.

The basic components of this model are: (1) external environment, (2) internal environment, (3) organizational strategy content, (4) human resource management environment, and (5) human resource management content. This model shows that the choice of HR strategy differs in relation to the broader factors that have already been described in detail. This is clearly shown in Figure (3).

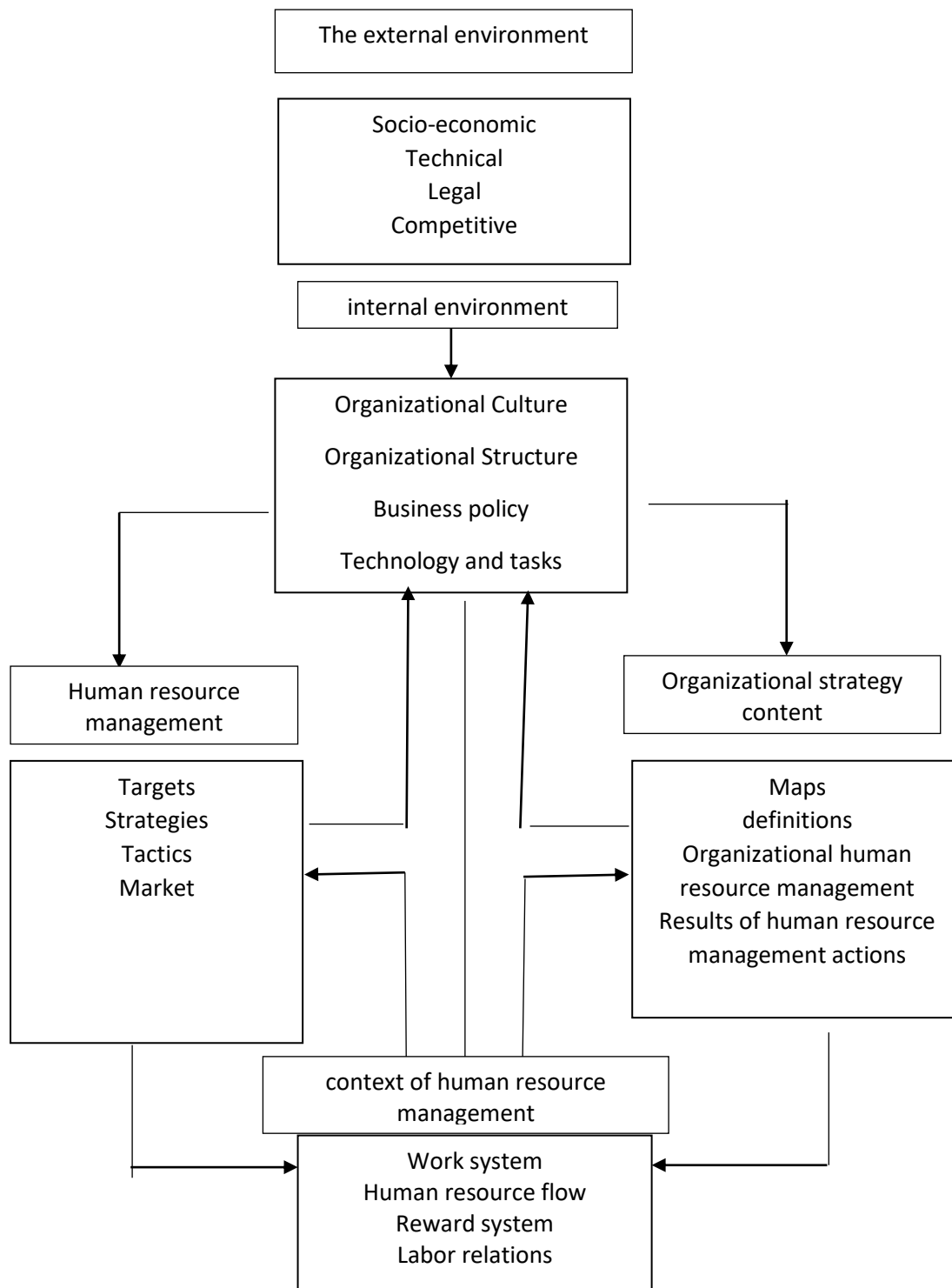


Figure 3- *Warwick Strategic Human Resource Management Model (Headry and Padger, 1990: 26)*

This model is based on a resource-based approach, because the people and employees in this model are vital to the content of the organizational strategy and the goals of the organization. Unlike the Harvard model, this model is more pluralistic and emphasizes the existence of a conflict of interest.

This is the model of strategic human resource management Instid's Strategic Human Resource Management Model, developed by Paul Evans in 1984, strongly deals with the role of strategic human resource management in helping to efficiently design multinational organizations. The focus of this model is on trying to define and explain performance metrics that must be

observed in different organizational cultures. Evans sees strategic human resource management as a task that permeates all functions, not just as a specific human resource management function. Just like the Michigan model, the Instid model considers an organization's strategy as the starting point for some specific demands and tasks for human resource management. From this perspective, strategic human resource management is considered as a means to formulate and implement organizational strategy.

Customer orientation in the country's banking system

Today, all organizational units, companies and institutions in the world are customer oriented, and in addition to the profession and industry in which they operate, customer satisfaction is a key factor in their success. This is the case for both for-profit organizations such as commercial and industrial companies the university and the hospital are very important and necessary for both. It should be noted that satisfied customers are much more profitable for the organization than a financial and investment plan, and much more than a manpower plan for employee satisfaction, and much better than a marketing and sales system for companies, the market Provide. Today's organizations need to understand the customers and their demands in order to succeed in business. Customer relationship management is an effective tool to obtain, maintain and increase customer satisfaction, as a result of which its implementation will lead to customer loyalty to the organization.

Banks are organizations that, by the nature of their work, are in great need of customer relationship management processes. Many banks do not yet have a precise knowledge of their customers and their expectations and do not know what service packages to meet customer needs and through which channels to provide customer satisfaction (Nayeb Asl, 1399). Also, many banks have not yet simply divided their customers into gold, silver and bronze customers.

Due to the nature of banking activities and the high dependence of their activities on having customers with a high degree of loyalty and also the close relationship of bank employees with customers, it was necessary to review issues related to the observance of professional principles by bank employees. Has more (Seifi, Ansari, Hosseini and Rahmani, 2016). Growing market share is not always beneficial and the quality of the bank's market share must be constantly considered. The most beneficial and appropriate strategy for banks is customer orientation. In fact, this sentence can be expressed a little stronger and say that the foundation of the banking system is the customer. In today's marketing, the cost of losing a customer is equal to the loss of benefits related to the services that the customer needs in his lifetime (Tajzadeh Namin and Elahyari, 2010). This doubles the importance of paying attention to the personal values of the bank's customers in order to improve their loyalty.

Customer-oriented human resource management

In most organizations, human resource management focuses solely on the organization and meeting the needs or internal goals of the organization, and human resource management is considered effective when the defined standards for employee effectiveness are improved. Employee effectiveness measures typically include tangible elements such as number of sales, amount of waste, product failure rate, number of hours of absence and presence of employees, amount of receivables, number of telephone calls answered, and so on. While other intangible and qualitative factors such as polite behavior with customers, warm and friendly treatment of customers, how to interact with colleagues, etc. not only in performance appraisal but also in other human resource management processes such as recruitment, training and improvement, compensation Services, etc. are not considered. Also, all criteria for evaluating the effectiveness of human resource management are internal and no external criteria such as customer satisfaction are considered. In fact, human resource management has traditionally moved in the direction of promoting the

efficiency and effectiveness of production, which itself originated in the Industrial Revolution. If we look closely at Taylor's principles of scientific management, human relations movement, and job enrichment, we find that the goal of all these principles is to increase employee productivity by increasing their job satisfaction, and that all human resource management processes are model-based. Customer-centered human resource management focuses on increasing employee productivity and ultimately increasing organizational productivity (Schneider, 1994: 65).

According to researchers (Langik Hall and Langik Hall, 1999: 201) When it comes to customer-oriented human resource management, many researchers and managers mistakenly think that human resource management should focus its activities solely on satisfying internal customers. That is, employees should be focused so that they, too, can satisfy external customers. Although employee satisfaction is a requirement for customer satisfaction, customer-oriented human resource management must go beyond this and focus on the organization's external customers. Customer orientation of human resource management expands the scope of activity of the human resources unit outside the organization, ie the target market. According to Schneider, when the main goal of customer-oriented organizations is to satisfy customers and make them loyal to the organization, they can not use the same principles and criteria that other organizations follow to achieve their goals. According to the concept of customer-oriented human resource management, the type of talent that is absorbed, the type of training that is provided, how to manage performance, how to compensate for services, etc. should be in line with the needs and expectations of the organization's customers. If human resource management is not focused on the organization or the target market, the organization will not be able to satisfy customers (Schneider, 1994: 71-70).

Review of research background

- Naib Asl (1399), in a study entitled "Presenting the optimal model of customer relationship management in Keshavarzi Bank with the approach of improving financial status and profitability using the technique of hierarchical analysis", showed that the most important main criteria are: 1-Customer focus 2- Loyalty 3- Need recognition 4- Mutual understanding 5- Flexibility and components that get the highest score in the indicators are: 1- Providing fast customer service 2- Accurate understanding of key customer needs through the process Continuous learning 3- Existence of accurate customer feedback system and practice to it 4- Management and staff flexibility to provide new services 5- Senior managers pay attention to customer relationship management as an essential principle 6- Trying to attract customer loyalty in various ways .
- Alvani et al. (2016) in an article entitled "Designing a model of human resource management in organizations with high reliability" while examining the characteristics of human resource management in the organizations in question, the characteristics of people recruited in this Organizations have studied their human resource management activities and ultimately how individuals leave these organizations. The human resource management model designed in this research includes sixteen components which are: high interaction power, high transfer speed, peace, security, learning, teamwork, talent management, organized turmoil, knowledge management, trust, job rotation, loyalty Hard work, survival of experience and dignity.
- Farhadi (2016), in his doctoral dissertation and article entitled "Designing a model of human resource management strategies based on the framework of competitive values (Case study: National Iranian Gas Company)" a model in the field of management strategies Human resources have been designed in accordance with the competitive values framework with the help of fuzzy inference method. The activities of human resource management in this research are: purpose and method of job design,

recruitment and selection, performance evaluation and feedback, maintenance and career path, training, development and growth, compensation of services and employee relations that these measures are Approximately in all human resource management strategies (loyal soldier, contract workforce, contractor, committed specialist) according to the conditions and requirements of the time in the National Gas Company. The researcher has identified the dominant strategy in his field of research as the contract workforce strategy and based on his model, he has considered this strategy to be appropriate for the temporary culture of specialism. According to the results of this research, in the field of research of the researcher (National Gas Company), there is no complete alignment between organizational culture and human resource management strategies (Farhadi et al., 2016).

- Wickhamen (2019), entitled "Innovation, sustainable human resources and customer satisfaction" seeks to examine the effect of sustainable human resource management on innovation and customer orientation. Findings indicate the existence of a relationship between these components. Although innovation and sustainable human resource management practices have a positive effect on customer satisfaction, but the relationship between them reflects the fact that in achieving customer satisfaction, each of them can be a substitute for the other. In this article, the relationship between sustainable human resource management practices and innovation is discussed.

- Holm (2017) presented his dissertation at the Norwegian University of Science and Technology entitled "The Impact of Human Resource Activities on Employees and Customer Satisfaction", with the aim of examining how human resource management can affect attitudes and behavior. Employees are affected and how this in turn affects customer satisfaction. The theoretical foundations of this research are based on a library study on a highly productive work system and organizational performance. This research is conducted with a qualitative and

quantitative approach and is a case study in the management of Norwegian airport infrastructure. In this research model, three methods of human resource management and three attitudes and behaviors of employees have been identified. Based on the findings of this study, the three variables of job satisfaction, empowerment and customer orientation are of general importance.

In general, many researches in the field of customer satisfaction as well as human resource management have been done by researchers in these fields of research. In all these researches, the design of a model that seeks to satisfy customers in the banking system of governments by emphasizing and focusing on the strategies of the human resources management sector has not been found and this research seeks to fill this identified research gap.

Research Methods

This research is of qualitative type and data analysis has been done using the method of resource content analysis (including official and library documents and interviews with banking experts) and the final model has been designed by enumerating the basic elements based on the conceptual framework of the research.

In terms of purpose, this research is an applied research and in terms of implementation path, it is a survey research that has an exploratory approach. By studying the literature in the field of human resource management and government banking system and using the opinions of experts and identifying the underlying factors affecting the government banking system in Iran, the researcher has sought to design a research model based on a specific theoretical framework.

The statistical population includes university professors in the field of human resource management as well as experts in the state banking system in the Agricultural Bank, which was sampled using the snowball sampling method. The study sample includes 10 experts

and officials of the state banking system in Keshavarzi Bank and 7 university professors in the field of human resource management in Islamic Azad University. In order to validate the results, four procedures of self-coding test, using independent coders, receiving feedback from the interviewees, while providing a rich description and recording the details of the surveys, were used. In order to determine the reliability of the interviews and the results obtained, first the coding was done manually by studying the desired data sources line by line, and after completing the manual coding, computer coding was performed with Nvivo 12 software. Then the results of these two coding are compared with each other and Holstey method is used to measure the reliability of these two coding methods. According to the above description, thematic analysis method has been used to analyze the information. In this study, the required data were collected, coded and analyzed using Brown and Clark (2006) content analysis method. In addition, using the Stirling (2004) network of themes method and also using the King Themes (2004) format analysis method, qualitative compliance of different levels of the customer-oriented strategic human resource management model with the Harvard framework was extracted.

Findings

In the content analysis approach, first the coding is done by the researcher according to the format of the themes and based on the

documents and sources of official and professional libraries, the results of interviews with experts and finally based on the results of a comparative study. In line with the objectives and research questions in the relevant tables by mentioning the source, classification has been done and by calculating the frequency, percentage, average and interpretation and analysis of the findings has been presented.

In this study, the six steps of theme analysis with the approach of Clark and Brun (2006), were performed as follows. First stage: familiarity with data, second stage: creating primary codes, third stage: search for selective codes, fourth stage: formation of sub-themes, fifth stage: defining and naming main themes and sixth stage: preparing a report. In the data familiarity stage, factors and components were extracted and meanings and patterns were searched, then the open coding stage began. The result of this process are notes that were considered as raw data from which concepts were extracted. In the selective code search step, the encoded data summaries were analyzed and sorted, and after removing incomplete, irrelevant and duplicate codes, 101 selective codes were obtained by the researcher. In the sub-theme formation stage, open source was categorized into 18 sub-themes. Finally, 18 sub-themes were categorized into 5 main themes. Table (2) shows the main, sub-themes and open codes affecting the design of the strategic model of customer-oriented human resources.

Table 2: *Main, sub-themes and open codes affecting the design of the strategic model of customer-oriented human resources*

code	main-theme	code	Sub-theme	Open source
C1	Customer-oriented human resource functions and communications	B1	Job analysis and customer-oriented human resource provision	Defining a human resource competency model based on customer needs
				Define job description in line with customer needs
				Designing jobs in line with customer needs
				Defining the conditions for obtaining jobs in line with the needs of customers
				Determine the number of employees required based on customer needs
				Matching job applicants with the needs of clients
				Customer orientation as the most important criterion for selecting employees

		Competency-based selection in response to customer needs
B2	Socialization and customer oriented education	Emphasis on the importance of customers in the period of socialization
		Extensive training upon arrival in line with customer needs
		Staff training needs assessment based on customer needs
		Determining educational goals in line with customer needs
		Empowering employees in line with customer needs
B3	Performance management and service compensation	Determining goals and performance indicators in line with customer needs
		Competency-based performance appraisal in response to customer needs
		Provide functional feedback
		Identify customer-centric performance
		Customer satisfaction based payment
		Competency-based career advancement in customer orientation
		The special importance of commitment to customers for career advancement
B4	Intra-organizational and extra-organizational customer-oriented communication	Informing customers about services
		Handle customer complaints and receive their feedback
		Design an incentive scenario to attract customer feedback about services and hear their voices
		Act according to customer opinions and wishes
		Existence of mutual accountability from managers and employees
		To customers and friendly communication with customers
		Availability of managers and employees for customers
		Get feedback from key customers on employee performance
		Creating with customers in the process of designing and developing services
		Improve customer communication channels with managers and employees
		Use of new communication technologies and provision of appropriate infrastructure to establish open communication with customers
		Attention to the improvement of internal processes based on the collected opinions
		Design strategies to develop trust among customers, create a relationship of trust and transparency
		Customers
		Improve communication between organizational units
		Creating an open and honest communication space with customers
		Informing employees

				Eliminate discrimination between managers and employees
				Hear the voice of the staff
				Creating a safe psychological environment
				Applying the results of measuring customer and employee satisfaction as one of the input in decision making
C2	Customer-centered organizational culture	B5	Prevalence of values, beliefs and customer-oriented attitudes in the organization	Creating a service-oriented view of employees and the importance of customers
				Modifying the customer-oriented culture
				Teaching positive customer service attitude (work conscience)
				Giving importance to human resources in creating value for customers
				Creating mechanisms to encourage and appreciate customers
				The importance of satisfying internal and external customers
				Creativity and innovation in customer service
				Respect each other and strive to meet customer needs
				Respect, commitment and justice of the leader towards the employees
				Leader participation in human resource processes and programs
				Friendly communication and leadership support from staff
				Customer priority and the importance of giving data to them in the eyes of the organization leader
				Leader's attitude to customers as well as human resources as capital
				Support the leader and his planning and management for customer-oriented actions
				The leader's practical commitment to customer-oriented values
		B6	Promoting customer-oriented behaviors in the organization	Responsibility, cooperation and cohesion of employees in responding to and meeting the needs of customers
				Speed and quality in customer service
				Employees have general and specialized knowledge and market analysis
				Training employees to interact properly with customers and adhere to ethical principles
				Professional skills of employees in learning and implementing the principles of customer orientation
				The ability of people to accept new plans and tasks in interacting with customers
C3	External factors	B7	Banking monetary policy	Banking monetary policy
		B8	Islamic banking policies	Islamic banking policies
		B9	Customer participation in human	Use the opinions and ideas of key customers to identify recruitment and selection criteria

			resource processes	Using key customer feedback to define key employee competencies and develop desirable employee metrics using customer feedback
				Using the opinions of key customers to define the values needed by employees, knowledge needs, skills and abilities of employees
				Use of key customers in providing training topics to employees
				Determining employee performance indicators by customers in order to evaluate performance
				Develop a ranking system for employees based on measuring their performance by customers
				Determining employee reward criteria by customers
				Weighing employee behavior toward customer service to determine rewards
		B10	Customer capacities	Gathering customer experiences
				Define channels to take advantage of customers' knowledge capacity
				Introducing a platform for developing customers' knowledge
C4	Customer-oriented strategic resources	B11	Strategic customer-oriented human resource decisions	Goals and strategies based on customer orientation in the organization
				Organizational processes and procedures based on customer orientation
				Customer Oriented Mission Statement and Vision
				Customer-oriented organizational values
				Customer orientation of human resources
				Client-oriented human resource strategy
				Align customer-oriented human resource strategy with upstream documents and organizational strategies
				Align human resources with other units of the organization
		B12	Social orientation	Adherence to the values that govern society
				Adherence to social responsibilities
		B13	Customer orientation facilitator technology	Use of information technologies to be more aware of the needs and behavioral style of customers
				Use of up-to-date equipment to better serve customers and facilitate their access to banking services
		B14	Customer-oriented organizational structure	Organize based on customer needs
				Small hierarchy to bring managers and employees closer to customers
				Assign decision-making power to lower levels to be more aware of and respond to customers' tastes
C5	Customer-oriented human resource results	B15	Customer Satisfaction	Positive customer experience in using banking services
				Customer loyalty to the bank
				Word of mouth advice from customers

				regarding bank services
		B16	Organizational commitment of employees	Commitment of employees to work tasks and a sense of duty to continue cooperation
				Positive financial burden of the organization for employees and compensation of satisfactory services
				Identify and improve the role and dignity of employees in the organization
		B17	Citizenship behavior of human resources in the organization	Employee dedication and responsibility in responding to customer needs
				Duty of human resources in practice to customer-oriented requirements
				Loyalty and tolerance of human resources to the organization and customers
				Paying attention to job requirements and customer orientation skills
		B18	Job Satisfaction	Perception of organizational justice
				Job motivation
				Job conflict

Discussion and conclusion

The aim of this study was to design a strategic model of customer-oriented human resources in the Iranian banking system. For this purpose, the factors affecting the design of the strategic model of customer-oriented human resources were identified through content analysis. The final model of this method has five main factors that include the functions and relationships of customer-oriented human

resources, customer-oriented organizational culture, external factors, strategic customer-oriented strategic resources and customer-oriented human resource results. Based on this, it can be expected that strategic customer-oriented human resources will be affected by the functions and relationships of customer-oriented human resources, customer-oriented organizational culture and external factors and will affect the results of customer-oriented human resources including customer and employee outcomes.

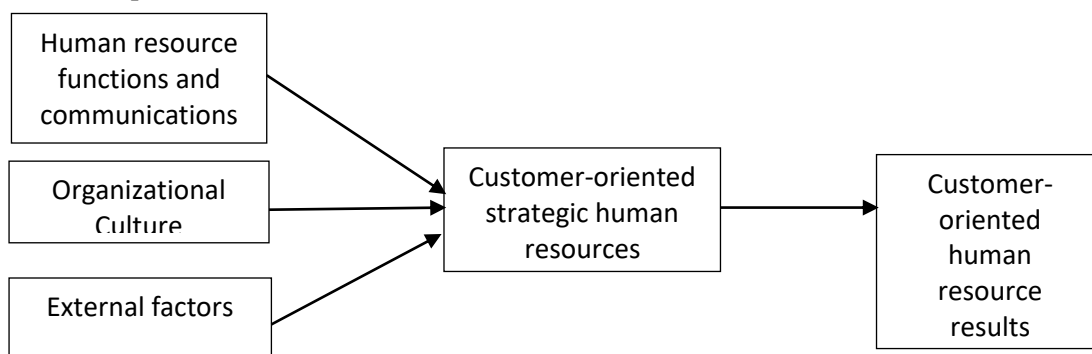


Figure 4- *Strategic model of customer-oriented human resources in the Iranian banking system*

According to the proposed model, model variables not only act as predictors and support strategic customer-oriented human resources, but also take into account the consequences of strategic customer-oriented human resources.

Based on the results of interviews and codings, for the main theme of HR functions and communications, four sub-themes or dimensions are considered, which are: job

analysis and customer-oriented human resource provision, socialization and customer-oriented training, management Performance and compensation of services and communication within the organization and outside the customer-oriented and to measure these four dimensions, 39 indicators are considered, which are mentioned in Table 2.

Employee orientation is surrounded by the culture of the organization and is manifested through its key elements, namely beliefs, values and behaviors. Customer-oriented organizational culture should also promote employee attitudes toward customer service. For the main theme of organizational culture, two sub-themes or dimensions are considered, which are: the prevalence of values, beliefs and customer-oriented attitudes in the organization and the promotion of customer-oriented behaviors in the organization and to measure these two dimensions, 21 indicators are considered. They are listed in Table 2.

For the main theme of external factors, four sub-themes or dimensions are considered, which are: banking monetary policy, Islamic banking policies, customer participation in human resource processes and customer capacities, and to measure these four dimensions, 13 indicators are considered. Taken as shown in Table 2.

In a customer-centric approach, customer service should prevail in the organization's mission statement, vision, values, strategy and goals. For the main theme of strategic customer-oriented human resources, four sub-themes or dimensions are considered, which are: strategic decisions of customer-oriented human resources, social orientation, customer-oriented facilitator technology and customer-oriented organizational structure, and to measure these four dimensions, 15 indicators are considered, which are mentioned in Table 2.

Finally, for the results of customer-oriented human resources as the main dependent final theme, four sub-themes or dimensions are considered: customer satisfaction, organizational commitment of employees, citizenship behavior of human resources in the organization and job satisfaction and to measure these four dimensions, 13 indicators are considered, which are mentioned in Table 2.

In order to apply the designed model, it is recommended to the human resources managers of the banks; By using this model

and in order to increase the value of human resources for the customers of the banking industry, the following measures should be taken:

Define a human resource competency model based on customer needs. Define job descriptions and job designs in line with customer needs and determine the number of employees required based on customer needs.

Considering the importance of customer-oriented human resource functions and communications, in order to provide customer-oriented training, to provide extensive training in line with customer needs, staff training needs assessment based on customer needs and staff empowerment in this regard.

In order to manage performance and compensate services, evaluate competency-based performance in response to customer needs, provide performance feedback, customer-centric performance identification, customer satisfaction-based payment, and customer-oriented competency-based career advancement.

In line with customer-centered and in-house communication, to design an incentive scenario to attract customer feedback on services and hear their voices, get feedback from key customers on employee performance, co-create with customers in the service design and development process, and design strategies to develop trust among customers, to create a relationship full of trust and transparency with customers.

Considering the importance of customer-oriented organizational culture, in order to spread values, beliefs and customer-oriented attitudes in the organization, pay attention to human resources in creating value for customers. Be creative and innovative in customer service, and have friendly communication and leadership support from staff. In order to promote customer-oriented behaviors in the organization, responsibility, cooperation and cohesion of employees in responding to and meeting customer needs and speed and quality in providing customer service are important.

In the field of external factors, it is worthwhile to plan monetary and financial banking policies and Islamic banking policies in order to support customers, and from the opinions and ideas of key customers in order to identify recruitment and selection criteria, define key competencies of employees and compile employee indicators. Desire and define the values needed by employees, knowledge needs, skills and abilities of employees.

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