Analyzing the influencing factors in customer's loyalty in state and private banks of Tehran, Iran according to customer relationship management (CRM) methods.

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Keywords
Loyalty members, customer relationship management, private Banks, state Banks, Tehran, Iran.

Abstract
Purpose: The aim of this research is to study and measure the influencing factors on customer loyalty in state and private banks based on Customer Relationship Management (CRM) concepts.

Research Method: The presented research is conducted using a descriptive-analytical survey. It is of practical research nature in terms of the objective. A questionnaire is designed for collecting data, and validation of the questionnaire is calculated and verified using Cronbach Alpha as 0.961, a considerably high ratio.

We selected 265 customers of state and private banks in Tehran (capital of Iran) as the statistical population of this research using random sampling (Cochran formula). Friedman and t- student tests were used to analyze the obtained data and compare the influencing factors on the loyalty of bank customers.

Findings : According to CRM, our findings indicate that the effective factors on customers' loyalty in Tehran state and private banks include organizational-cultural elements, customer strategy, organizational structure, management support, organizational process, human resource, as well as technology and knowledge management. The first hypothesis that tests the equality of observing survey variables in state and private banks is rejected. Testing the second hypothesis shows that there is no significant difference between organizational-cultural elements, organizational structure, technology, knowledge management factors, organizational processes and human resources in the state and private banks. Nonetheless, there exists a significantdifferencebetween customer strategy factors and management support from bank to bank/among individual banks in the state and private sectors.

Conclusion: The results of this study indicate that customers' loyalty and the application of CRM in state banks is lower than the average level in those of the private.

Introduction
In the modern world, customer relation management is one of the most controversial management strategies focused by several (productive, service) organizations. Due to accurate studies, researchers have concluded that organization long-run success in the market can be achieved bytheir strength/capability to develop and maintain loyal customers. Customer loyalty is considered business prosperity key. Today, it is believed that an organization's success depends on its customers and, identifying customers and the benefits they would like to obtain from the organization can be the basic notion of marketing (Rowley, 2009). Now, customer loyalty is one of management foundations and vital for organization profitability and business survival. It appears rational that first priority amongst strategic principals of organization policy could be to set proper policies to maintain current customers, reinforce their loyalty, and assign appropriate solutions to support long-term relations with customers. However, it must be noticed that the only way to keep customers will be to satisfy their needs and expectations and, in short, to please and value them (Philip, 2005). Loyalty leads to pay raise, cost reduction to

attract new customers, decrease of customer sensitivity to prices, cost reduction to introduce services/productions to customers, and profitability increase causing customer loyalty to be important for managers.

Since, customer relation management (CRM) is amodernnotion; a few organizations have been able to acquire proper understanding and successful practice. As a result, people must consider it more, use other organizations' experiences and learn necessary interior/exterior skills to develop customer relation management (Elahi, 2005).

Banks are not exempted from this rule. One of bank goals is to increase the number of users and preserve current customers. Loyal customers as prompters could help users of bank service increase leading to numerous benefits for any type of bank. Like other organizations, banks need to ponder the concept of customer loyalty and the plans related to it, if not, users may not return to banks again and use their service even though they are pleased with provided services (Keshvari, 2013). It is important to preserve loyal customers because it guarantees frequency of bank use and service (Kiran&Dilijit, 2011).

A Brief survey of literature
The notion of customer relation management

Customer relation management is to establish, develop, maintain, and optimize long-run efficient reciprocal relations between an organization and customers. Successful CRM focuses on customer needs and tends to meet them through integrating strategies of the organization, individuals, technology, and working process. To successfully develop it there must be integration between strategies, people, and organizations leading to service process, current customer relation growth, and exchange relations that can have mutual benefits for the organization and customer (Elahi&Heidari, 2004-2005).

From the viewpoint of management, Tiwana believes that CRM is a process managing relations with current customers and select new customers to improve their loyalty and profitability. Swift states that CRM is an organizational procedure used for improving customer absorption, customer preservation, customer loyalty and profitability through relations that are effective to customer behaviors. Robinson &Kalakota argue that CRM is an integrated framework, organizational strategy, and a process responding to customer demand to retain long-time relations with customers and satisfy their needs. Peppard suggests that CRM is an organizational strategy integrating people, process, and technology in order to build a background of daily customer relations, members of distribution channels, inner customers, and providers. Customer relation management is a comprehensive approach developing a constant harmony between sales, marketing, customer service, and field support departments as well as other face-to-face mechanisms dealing with customers, thus, this approach needs to use the internet increasingly.

Velayati Shokouhi (2010) in his study "Reviewing effective factors of online bank customer loyalty" identifying these factors among online customers of Tejarat Bank in Tehran indicate that electronic quality may have positive impact on online customer satisfaction and trust. Although the findings show direct effect of electronic satisfaction on electronic trust on the one hand, and electronic trust impact and transfer costs on electronic loyalty on the other hand, online satisfaction cannot be sufficient to make online customers loyal. In addition, the linear relation between e-quality and transfer costs is not confirmed.

Yousefi (2005) in a study "Identifying effective factors of customer loyalty of Iran Saderat Toseh Bank to bank service based on customer relation management notion" believes that CRM is a strategy for organizational change and working process improved by information technology and can heighten customer loyalty. Yousefi suggests effective factors as follows: 1-

human force, 2-process, 3-technology, 4-individuals consistency, process and technology. Rowley (2006) in his book titled "Information marketing" discusses both behavioral and attitudinal loyalties. To him behavioral loyalty may be shown in service frequency and support. This type of behavior can or cannot depend on loyal attitude and reflect a value for the library considered by a customer. These attitudes (e.g. in public libraries) might not necessarily lead to developing permanent customers but loyal behaviors such as participating in a meeting to oppose negotiations about changing location public library. Lind green (2006) in a study argues that valuable staff must be recognized and rewarded due to their performance and customer-centered behavior. Employees need leadership and their satisfaction is necessary to retain customers. He suggests 10 vital factors of CRM success including culture, communication management process, information management, information technology, organization, customer strategy, strategy of interaction with customers, and trademark strategy.

Martensen & Gronholdt (2003) attempt to study user perception of library value, personal satisfaction and loyalty, and interactions between these apprehensions using ECSI model in five libraries of Denmark. According to the study, "user loyalty "is produced by interactions between "human aspects of user service", "user value", and "user satisfaction". The most effective factor of user loyalty is human aspects of user service but technical equipment and service of other libraries bear the least impact on loyalty to the library. Chen, Chen, and Chang (2003) in their study, "A research to increase customer satisfaction and loyalty based of customer satisfaction index: a case study of technology library of Tichang institute" conclude that the most important factor affecting user loyalty is electronic sources and two other ones, "user satisfaction" and "customer value" are also considered direct effective factors of loyalty.

Methodology

This survey study is an analytical-descriptive one and it is an applied study due to the aim. Survey is a social research method in which statistical society members respond to research subject. This could be conducted by a questionnaire or interviews. Thus, a survey research is quantitative but qualitative. According to some sociologists, survey is the best procedure used for a sociological research. But Marsh believes that survey cannot exactly signify a particular technic to gather data. Although, a questionnaire is used in this method, other techniques may be employed such as in-depth interview, structured interview, observation, content analysis etc. (Khaki, 2008)

The population statically consists of 259 and 152 customers of public and private banks respectively. After sampling through the following method, the sample size of the research is 265 totally. In this study, random sampling procedure has been applied due to available information of the whole society members. To develop the sample size, Kukran formula is used as follows:

$$n = \frac{\frac{Z^2 pq}{d^2}}{1 + \frac{1}{N}\left[\frac{Z^2 pq}{d^2} - 1\right]}$$

Where maximum allowable error (d) =0.05, confidence coefficient=0.95, Z=1.96, p=q=0.5, and society size=N.

If p=0.5, n will receive its possible maximum value causing the sample to become sufficiently large. Essential sample number will be calculated with Kukran formula as follows:

The number of customer sample of Public banks = $\dfrac{\frac{(1.96)^2(0.5)(0.5)}{(0.05)^2}}{1 + \frac{1}{259}\left[\frac{(1.96)^2(0.5)(0.5)}{(0.05)^2} - 1\right]} \sim 155$

The number of customer sample of Private banks =

$$\frac{\frac{(1.96)^2(0.5)(0.5)}{(0.05)^2}}{1+\frac{1}{152}\left[\frac{(1.96)^2(0.5)(0.5)}{(0.05)^2}-1\right]} \sim 110$$

Due to the survey method used in this study, the applied instrument is a researcher-made questionnaire distributed to the customers of relevant banks to collect data that are then analyzed with SPSS20 application, tables, and charts.

Analysis and Findings
Human factors on bank customer loyalty
Table1. Frequency distribution of human factors variables

Item	Bank	Frequency %	Little	Average	Much	Mean	Standard Deviation
Developing CRM due to culture change of bank staff	Private	F	32	29	49	2.15	0.848
		%	29.1	26.4	44.5		
	Public	F	38	62	55	2.11	0.769
		%	24.5	40	35.5		
Developing CRM due to using efficiency of reward system	Private	F	63	25	22	1.63	0.800
		%	57.3	22.7	20		
	Public	F	70	43	42	1.82	0.833
		%	45.2	27.7	27.1		
Developing CRM due to staff Participation	Private	F	52	28	30	1.80	0.844
		%	47.3	25.5	27.3		
	Public	F	49	54	52	2.02	0.810
		%	31.6	34.8	33.5		
Developing CRM due to staff empowerment	Private	F	53	28	29	1.78	0.839
		%	48.2	25.5	26.4		
	Public	F	49	54	52	2.02	0.810
		%	31.6	34.8	33.5		
Developing CRM due to staff training	Private	F	56	20	34	1.80	0.886
		%	50.9	18.2	30.9		
	Public	F	48	66	41	1.95	0.759
		%	31	42.6	26.5		
Developing CRM due to the impact of staff satisfaction	Private	F	11	13	86	2.68	0.649
		%	10	11.8	78.2		
	Public	F	12	27	116	2.67	0.615
		%	7.7	17.4	74.8		
Human factors & staff	Private	F	50	33	27	1.79	0.814
		%	45.5	30	24.5		
	Public	F	46	67	42	1.97	0.755
		%	29.7	43.2	27.1		

Regarding the mean values, the most and least mean belongs to "Developing CRM due to staff satisfaction" (2.68) and "Developing CRM due to using efficiency of reward system" (1.63) in private banks respectively. In Tehran public banks, the most and least mean belongs to "Developing CRM due to staff satisfaction" (2.67) and "Developing CRM due to using efficiency of reward system" (1.82) respectively.

Process Factors on customer Loyalty of Private banks
Table2. Frequency distribution of inquiries related to organizational process variable

Item	Bank	Frequency %	Little	Average	Much	Mean	Standard Deviation
Developing CRM due to new service design	Private	F	87	14	9	1.29	0.611
		%	79.1	12.7	8.2		
	Public	F	114	31	10	1.33	0.593
		%	73.5	20	6.5		
Developing CRM due to proper implement of designed service	Private	F	50	40	20	1.73	0.753
		%	45.5	36.4	18.2		
	Public	F	61	53	41	1.87	0.803
		%	39.4	34.2	26.5		
Developing CRM due to engineering implement of process revision in service department	Private	F	46	45	19	1.75	0.732
		%	41.8	40.9	17.3		
	Public	F	63	62	30	1.79	0.747
		%	40.6	40	19.4		
Organizational process	Private	F	49	42	19	1.73	0.741
		%	44.5	38.2	17.3		
	Public	F	63	56	36	1.83	0.783
		%	40.6	36.1	23.2		

The most and least mean belongs to "Developing CRM due to engineering implement of process revision in service department" (1.75) "Developing CRM due to new service design" (1.29) respectively. In Tehran Public banks, the most and least mean belongs to "Developing CRM due to proper implement of designed service"(1.87) and "Developing CRM due to design of new service"(1.33)respectively.

Technologic factors on customer loyalty of private banks
Table3. Frequency distribution of technology variable

Item	Bank	Frequency %	Little	Average	Much	Mean	Standard Deviation
Developing CRM due to information management implement	Private	F %	34 30.9	52 47.3	24 21.8	1.91	0.724
	Public	F %	58 37.4	59 38.1	38 24.5	1.87	0.779
Developing CRM due to proper information system	Private	F %	86 78.2	11 10	13 11.8	1.34	0.681
	Public	F %	120 77.4	27 17.4	8 5.2	1.28	0.553
Developing CRM due to proper application access and implement	Private	F %	48 43.6	44 40	18 16.4	1.73	0.728
	Public	F %	47 30.3	74 47.7	34 21.9	1.92	0.720
Developing CRM due to hardware infrastructure	Private	F %	41 37.3	34 30.9	35 31.8	1.95	0.833
	Public	F %	61 39.4	61 39.4	33 21.3	1.82	0.760
Developing CRM due to providing user general data base	Private	F %	42 38.2	41 37.3	27 24.5	1.86	0.784
	Public	F %	64 41.3	59 38.1	32 20.6	1.79	0.762
Developing CRM due to using the internet	Private	F %	63 57.3	21 19.1	26 23.6	1.66	0.838
	Public	F %	56 36.1	59 38.1	40 25.8	1.90	0.783
Developing CRM due to maintaining and preserving users' data	Private	F %	32 30.9	52 47.3	24 21.8	1.91	0.724
	Public	F %	55 35.5	65 41.9	35 22.6	1.87	0.753
Technology	Private	F %	60 54.5	21 19.1	29 26.4	1.72	0.858
	Public	F %	84 54.2	28 18.1	43 27.7	1.74	0.868

Regarding the mean values, in private banks the most and least mean belongs to "Developing CRM due to hardware infrastructure" (1.95) and "Developing CRM due to proper information system" (1.34) respectively. In Tehran public banks the most and least mean belongs to "Developing CRM due to proper application access and implement" (1.92) and "Developing CRM due to proper information system" (1.28) respectively.

Information management value on customer loyalty of banks
Table4. Frequency distribution of information management variable

Item	Bank	frequency %	Little	Average	Much	Mean	Standard Deviation
Improving customer Knowledge to develop CRM	Private	F %	49 44.5	41 37.3	20 18.2	1.74	0.750
	Public	F %	80 51.6	51 32.9	24 15.5	1.64	0.738
Sharing customer Knowledge to develop CRM	Private	F %	58 52.7	45 40.9	7 6.4	1.54	0.616
	Public	F %	93 60	43 27.7	19 12.3	1.52	0.706
Using customer Knowledge to develop CRM	Private	F %	71 64.5	35 31.5	4 3.6	1.39	0.560
	Public	F %	90 58.1	45 29	20 12.9	1.55	0.713
Preserving customer Knowledge to develop CRM	Private	F %	49 44.5	42 38.2	19 17.3	1.73	0.741
	Public	F %	84 54.2	55 35.5	16 10.3	1.56	0.675
Analyzing customer Knowledge to develop CRM	Private	F %	67 60.9	29 26.4	14 12.7	1.52	0.713
	Public	F %	78 49	57 36.8	22 14.2	1.65	0.717
Expanding customer Knowledge to develop CRM	Private	F %	59 53.6	31 28.2	20 18.2	1.65	0.773
	Public	F %	87 56.1	39 25.2	29 18.7	1.63	0.783
Reviewing customer Knowledge to develop CRM	Private	F %	61 55.5	41 37.3	8 7.3	1.52	0.631
	Public	F %	93 60	34 21.9	28 18.1	1.58	0.780
Updating customer Knowledge to develop CRM	Private	F %	67 60.9	31 28.2	12 10.9	1.50	0.687
	Public	F %	86 55.5	47 30.3	22 14.2	1.59	0.728
Knowledge management	Private	F %	59 53.6	25 22.7	26 23.6	1.70	0.830
	Public	F %	80 51.6	43 27.7	32 20.6	1.69	0.794

As shown in table 4, in private banks, the most and least mean belongs to "Improving customer knowledge to develop CRM" (1.74) and "Using customer knowledge to develop CRM" (1.39) respectively. In public banks, the most and least mean belongs to "Analyzing customer knowledge to develop CRM" (1.65) and "Sharing customer knowledge to develop CRM" (1.52) respectively.

Organizational Structure on customer loyalty of banks
Table5. Frequency distribution organizational structure variable

Item	Bank	Frequency %	Little	Average	Much	Mean	Standard Deviation
Proper planning to develop CRM	Private	F	39	42	29	1.91	0.785
		%	35.5	38.2	26.4		
	Public	F	34	53	68	2.22	0.784
		%	21.9	34.2	43.9		
Constant assessment to develop CRM	Private	F	39	44	27	1.89	0.770
		%	35.5	40	24.5		
	Public	F	43	56	56	2.08	0.797
		%	27.7	36.1	36.1		
Impact of specific guidelines to develop CRM	Private	F	17	32	61	2.40	0.744
		%	15.5	29.1	55.5		
	Public	F	39	38	78	2.25	0.834
		%	25.2	24.5	50.3		
Proper funding to develop CRM	Private	F	79	11	20	1.46	0.786
		%	71.8	10	18.2		
	Public	F	69	56	30	1.75	0.761
		%	44.5	36.1	19.4		
Organizational structure	Private	F	33	46	31	1.98	0.766
		%	30	41.8	28.2		
	Public	F	40	54	61	2.14	0.798
		%	25.8	34.8	39.4		

As shown in table5, in private banks, the most and least mean belongs to "Impact of specific guidelines to develop CRM" (2.40) and "Proper funding to develop CRM" (1.46) respectively. In Tehran public banks, the most and least mean belongs to "Proper guidelines to develop CRM" (2.25) and "Proper funding to develop CRM (1.75) respectively.

Cultural elements on user loyalty of private banks
Table6. Frequency distribution of cultural elements variable

Item	Bank	Frequency %	Little	Average	Much	Mean	Standard Deviation
Respecting customer-oriented culture to develop CRM	Private	F	15	45	50	2.32	0.703
		%	13.6	40.9	45.5		
	Public	F	33	56	66	2.21	0.773
		%	21.3	36.1	42.6		
Respecting accountability culture to develop CRM	Private	F	18	32	60	2.38	0.754
		%	16.4	29.1	54.5		
	Public	F	26	45	84	2.37	0.757
		%	16.8	29	54.2		
Supporting bank management to develop CRM	Private	F	18	51	41	2.21	0.705
		%	16.4	46.4	27.3		
	Public	F	30	54	71	2.26	0.765
		%	19.4	34.8	45.8		
Respecting flexibility culture to develop CRM	Private	F	26	20	64	2.35	0.840
		%	23.6	18.2	58.2		
	Public	F	20	53	82	2.40	0.708
		%	12.9	34.2	52.9		
Respecting staff's commitment to develop CRM	Private	F	37	19	54	2.15	0.900
		%	33.6	17.3	49.1		
	Public	F	30	52	73	2.28	0.769
		%	19.4	33.5	47.1		
Cultural elements	Private	F	24	32	54	2.27	0.800
		%	21.8	29.1	49.1		
	Public	F	30	47	78	2.31	0.778
		%	19.4	30.3	50.3		

As shown in table6, in private banks, the most and least mean belongs to "Respecting accountability culture to develop CRM" (2.38) and "Respecting staff's commitment to develop

CRM" (2.15) respectively. In Tehran public banks, the most and least mean belongs to "Respecting flexibility culture to develop CRM" (2.40) and "Respecting customer-oriented culture to develop CRM" (2.21) respectively.

Management support on customer loyalty of private banks
Table7. Frequency distribution of management support variable

Item	Bank	Frequency %	Lit-tle	Average	Much	Mean	Standard Deviation
Using collaborative management to develop CRM	Private	F	59	31	20	1.65	0.772
		%	53.6	28.2	18.2		
	Public	F	64	56	35	1.81	0.780
		%	41.3	36.1	22.6		
Using manager proficiency to develop CRM	Private	F	52	18	40	1.89	0.912
		%	47.3	16.4	36.4		
	Public	F	51	56	48	1.98	0.802
		%	32.9	36.1	31		
Using innovative management methods to develop CRM	Private	F	22	81	7	1.89	0.912
		%	20	73.6	6.4		
	Public	F	9	103	43	2.22	0.538
		%	5.8	66.5	27.7		
Using manager experience to develop CRM	Private	F	59	23	28	1.72	0.847
		%	53.6	20.9	25.5		
	Public	F	46	45	64	2.12	0.837
		%	29.7	29	41.3		
Management commitment to develop CRM	Private	F	60	23	27	1.70	0.841
		%	54.5	20.9	24.5		
	Public	F	45	55	55	2.06	0.803
		%	29	35.5	35.5		
Manager freedom to encourage staff to develop CRM	Private	F	78	26	6	1.35	0.582
		%	70.9	23.9	5.5		
	Public	F	60	56	39	1.86	0.790
		%	38.7	36.1	25.2		
Manager freedom to budget his/her own department to develop CRM	Private	F	74	33	3	1.35	0.535
		%	67.3	30	2.7		
	Public	F	79	51	15	1.65	0.744
		%	51	32.9	16.1		
Management support	Private	F	50	29	31	1.83	0.844
		%	45.5	26.4	28.2		
	Public	F	45	47	63	2.12	0.829
		%	29	30.3	40.6		

Regarding the mean values in private banks, the most and least mean belongs to both "Using manager proficiency to develop CRM" and "Using innovative management methods to develop CRM" (1.89) and "Manager freedom to encourage staff to develop CRM"(1.35) respectively. In Tehran public banks, the most and least mean belongs to "Using innovative management methods to develop CRM" (2.22) and "Manager Freedom to develop CRM" (1.65) respectively.

User strategy on customer loyalty of private banks
Table 8.Frequency distributions of customer strategy variable

Item	Bank	Frequency %	Little	Average	Much	Mean	Standard Deviation
Respecting user-oriented strategy to develop CRM	Private	F	47	44	19	1.75	0.735
		%	42.7	40	17.3		
	Public	F	34	72	49	2.10	0.728
		%	21.9	46.5	31.6		
Respecting user satisfaction to develop CRM	Private	F	35	49	26	1.92	0.744
		%	31.8	44.5	23.6		
	Public	F	33	55	67	2.22	0.776
		%	21.3	35.5	43.2		
Respecting user value to develop CRM	Private	F	36	36	38	2.02	0.824
		%	32.7	32.7	34.5		
	Public	F	25	77	53	2.18	0.688
		%	16.1	49.7	34.2		
Preserving users to develop CRM	Private	F	40	31	39	1.99	0.851
		%	36.4	28.2	35.5		
	Public	F	34	45	76	2.27	0.800
		%	21.9	29	49		
Respecting user loyalty to develop CRM	Private	F	35	45	30	1.95	0.771
		%	31.8	40.9	27.3		
	Public	F	32	51	72	2.26	0.780
		%	20.6	32.9	46.5		
Respecting user support to encourage staff to develop CRM	Private	F	47	24	39	1.93	0.885
		%	42.7	21.8	35.5		
	Public	F	39	59	57	2.12	0.781
		%	25.2	38.1	30.8		
User strategy	Private	F	30	41	39	2.08	0.791
		%	27.3	37.3	35.5		
	Public	F	21	52	82	2.39	0.716
		%	13.5	33.5	52.9		

As shown in table 8, in private banks, the most and least mean belongs to "Respecting user value to develop CRM" (2.02) and "Respecting user-oriented strategy to develop CRM" (1.75) respectively. In Tehran public banks, the most and least mean belongs to "Preserving users to develop CRM" (2.27) and "Respecting user-oriented strategy to develop CRM" (2.10) respectively.

Discussion and summary

The data indicate that use rate of human factors to develop CRM and customer loyalty is below average and average in private and public banks respectively. The data show that organizational process used in both private and Tehran public banks are below average. Due to the mean rates of private banks, the most and least mean is received by "Engineering implement of process revision in service department" (1.75) and "New service design" (1.29) respectively. In Tehran public banks, the most and least mean is received by "Proper implement of design service" (1.87) and "New service design" (1.33) respectively. Thus, the rate of using technology in private and Tehran public banks is below average.

In private banks, the most and least mean is received by "Available hardware infrastructure" (1.95) and "Proper information systems" (1.34) respectively. In Tehran public banks, the most and least mean is received by "Proper application implement and access" and "Proper information systems" (1.28) respectively. The data indicate that using organizational structure in private and Tehran public banks is average and above average respectively. In private banks, the most and least mean is received by "Using specific guidelines" (2.40) and "Proper funding" (1.46) respectively. In Tehran public banks, the most and least mean is received by "Using specific guidelines" (2.25) and "Funding" (1.75) respectively. The data suggest that using organizational structure in private and Tehran public banks is average and above average respectively.

In private banks, the most and least mean is received by "Using specific guidelines" (2.40) and "Proper funding" (1.46) respectively. In Tehran public banks, the most and least mean is received by "Using specific guidelines" (2.25) and "Funding" (1.75) respectively. The data show that the use rate of cultural element on loyalty in private and Tehran public banks is above average. In private banks, the most and least mean is received by "Respecting accountability culture" (2.38) and "Respecting staff's commitment" (2.15) respectively. In Tehran public banks, the most and least mean is received by "Respecting flexibility culture" (2.40) and "Respecting customer-oriented culture" (2.21) respectively. The data indicate that management support rate in private and Tehran public is below average respectively. In private banks, the most and least mean is received by both "Manager Proficiency" and "Using management procedures" (1.89) and "Manager Freedom to encourage staff" (1.35) respectively.

In Tehran public banks, the most and least mean is received by "Using management procedures" (2.22) and "Manger freedom to budget his/her own department" (1.65) respectively. Bank manager freedom to encourage staff will undoubtedly affect this field. Management support rate in private and Tehran public banks receive fourth and third ranks respectively. However, the most and least mean in private banks is received by "Respecting user value" (2.02) and "Respecting user-oriented strategy" (1.75) respectively. In Tehran public banks, the most and least mean is received by "Preserving and maintaining" (2.27) and "Respecting user-oriented strategy" (2.10) respectively. The use rate of user strategy on loyalty and CRM receives second and first ranks for private and Tehran public banks (in customers' viewpoints) respectively.

With an overview of the research backgrounds, it can be concluded that banks have not illustrated many practices upon CRM and customer loyalty. Such studies of various business environments have been conducted several times. Among the studies, Rahimian (2013) in his study titled "Feasibility of providing CRM service at the library of Nuclear Science & Technology Research Center "argues that the rate of function and effectiveness of factors are as follows:

knowledge management, leadership support, technology, user and user strategy, strategy of organization and value creation, human resource and staff, organizational culture, organizational structure, and organizational process. He, additionally, suggests that knowledge management factor could be effective compared with other factors to develop CRM

Comments from Research

The findings of this research indicate that the following factors will be essential to develop CRM and customer loyalty in Tehran banks:

1-organizational/cultural elements, 2-customer factor and customer strategy, 3-organizational structure, 4-management support, 5-human resource and staff, 6- technologic factors, 7-organizational process, 8-knowledge management factors that confirm the research data.

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