Abstract
In this research based on bank customers attitude was used the modeling structural equation method for explanation of the relationship between customer relationship management variables, relationship quality and the value of brand equity dimensions. Standardized questionnaire was designed, and 270 questionnaires was distributed and collected. The result of data analysis was shown which directly customer relationship management and relationship quality ($\beta=0.42$) and indirectly is effective on the value of brand equity dimensions. Also the result of this research
was shown that awareness of relationship quality, brand image, perceived quality and brand loyalty with the regression coefficient is effective, 0.52, 0.50, 0.29, 0.42.

**Keywords:** customer relationship management, relationship quality, brand equity, banking

### 1. Introduction

In new business process, customer satisfaction has important position in participant goals and senior managers know their successful related to the large goals firms is in customers satisfying (1389, Abasi, Torkamani). By this fact customer relationship management concept open a new way which is considered a strategy for keeping a long-term relationships with customers (1387, Keramati and Nikzad). Kassanoff (2000) believed that customer relationship management as a strategy in the organization for profitability improved and customer satisfaction according customer groups and processes communication with manufacturers, it is expressed investment in customer relationship management makes better understanding, more accessible, and more effective interaction through different channels. (1390, Salavati and colleagues). This issue in banks is very important. Banks with customer relationship management could shorter sales cycle and customer loyalty with close relationships and increase revenue. customer relationship management system could keep the customers and attract new customers (1389, Shahraki and colleagues). In today marketing competitive conditions have proper place by customers and their company loyalty is very important. Company brand equity is the other important part in customer relationships. Brand equity is marginal utility or added value which is created by a product (Aaker, 2004). Today we witness personal banks by attention to lack of brand in the other banks with high speed increase their market share (1388, Divandari and colleagues). In terms of Acker, special value is a set of five groups of assets associated with brand, name and symbol which give some facilities to the special firm and some thimes make damages to this part. The Group's assets (components) include: 1. Brand Loyalty, 2. Brand Awareness, 3. Perceived Risk, 4. Brand affiliates, Other proprietary brand assets (1388, Hosseini and colleagues). Relationship quality has an important and effective role on brand equity. Relationship quality determined the relationship between customer and institution and this relation is depended to customer satisfaction says “Hennig & Klee (1997)”. On the other hand, the other research like (2006,Wang and colleagues) has been shown that satisfied customers will have positive impact on the organization and firms. (1990) Crosby and colleagues pointed that customer relationship management could improve relationship quality by decrease the amount of indeterminate costs. (1999) Garbarino and Johnson found the customers that have strong relationships with institute, have positive attitude with customer relationship management and relationship quality factor such as confidence of degree, satisfaction and commitment. The basic of communication quality is trust, satisfaction and commitment. Oral customer relationship
management has positive impact on relationship quality (Wu & Li 2011). With regard to sensitive issue in banking was discussed with customer relationship management relationship quality, brand equity, banking. The main question in this research is design. Is there any significant relationship in with customer relationship management relationship quality, brand equity, banking.

2. Theoretical Research
   2.1. Customer relationship management
   Customer relationship management is composed of three main sections: customer, relationship and management. The purpose of customer is the final consumer which in the valuable relationships have supporting role. The purpose of relationship is loyal customers and profitable through learning relation and management is creativity and conducting customer-focused business. Putting the customer at the center of the process and organizations (1389 Abasi and Torkamani). Definition of customer relationship management is comprehensive strategy with business and marketing that this technology and business activity is related to the customer (Feinberg & Romano, 200). Therefore; financial banks and organizations have direct relationship with customers, they collecting the information even of satisfied customer for select the different strategy of competitors' strategies have more sensitivity than for the reason of money and the change of behavior in banks and requires exact and on time planning by network administrators banking. Manager and customers in banks by keeping a personal relationship with customers could have bank Profitability through customer account, suitable use of IT, monitor customer process, managing and evaluating of the result (Gilbert & Karen, 2003).

Extraction customer relationship management in bank services according to the past is done by Kord Amiri (1388). He considered five aspects for run the customer relationship management:

1. Identify the need: such as the use of computer technology for run the suitable customer services, rapid correction services in customers request, a proper understanding of important customers through continuous learning process and ……
2. Mutual understanding: such as run the suitable environment banks for eliminating customer needs, customer satisfying is done by all the staffs, and ……
3. Flexibility: such as comprehensive database about customers, staffs skilled with customer relationship, detailed information of exact time of doing the services, and ……
4. Customer orientation: such as senior managers attention with customer relationship management as necessary principles mandate, evaluation of customer satisfaction like periodically by banks, bank commitment to the timely services, and ……
5. Customer loyalty: the priority difference in customer services is according their exchange rate with the bank, investment communication with customers is according customers added value, and ……

2.2. Relationship equity and its accepts
Relationship equity is developed relationship marketing. Relationship equity pointe to customers perception which all expectation, prediction, goals and wishes don properly (1996 Jarvelin & Lehtinen,). Relationship equity is qualitative interactive relationship between customer and institute and protected of long- time relationship says ”Gummsson” 1987. Businesses identified tow factor which effective on customer satisfactions and named instrumental factors and interpersonal factors (2005, Abdul-Muhmin). Between tow factor individual factors is the most effective factor toward instrumental factor which in effective satisfied communication. Instrumental factors as basic for begin and development in relationship. Instrumental factors developed relationship infrastructure whereas individual factors helping to relationship retrofitting. Suitable relation interpersonal factors help to the strength customer and employee and development trust between them (2005, Auh). However; interpersonal factor is not in a short time it obtained in long term. Interpersonal factors lead to identified variables such as trust, justice and shared values in business or service sectors (2010, Bojei & Alwie).

2007,Ndubisi in his research that is done in banks Malaysia, dimensions communication quality is composed of four basic principle relationship marketing that involved trust, commitment and communication and Conflict Handling. (figure1)

![Figure1. Relationships accept (2007, Source: Ndubisi)](image)

2.2.1. Trust
Definition of the trust according (1993) Moorman et al. (…… Desire to rely on partners which trusted to him). Betrayal of the trust leads to escaping (by producer or supplier services). Trust as basic important relationship marketing especially “it is important because of establishing relation
with quality due to they pay attention to predictable action and behavior with their favor association between by this action their finality future rewards increased. (2007, Ndubisi).

2.2.2. Commitment
Commitment is one of the important variables for strength perceived in marketing relation Moorman et al (1992) defined the commitment as a desire stable in valuable relationship. This action is in high level of requirement for bilateral succeed in order to satisfaction relation. However; relationship equity of customer vision is obtain by services ability in reduce the uncertainty. Banks have high commitment in doubt and reduce the uncertainty is more successful instead promote a relation. (2007, Ndubisi)

2.2.3. Communication
Communication in relationship marketing means information provide about services and action into promises if they have problems. This personal duty contact notified, quality improvement, amount, performance and other features, and create a sense of purchase. Also, communications give the information unsatisfied customer how they removed unsatisfied sources. (2005, Ndubisi and Chan). When there is effective relationship between banks and customers, customers have more information about banks activity and initiatives, reduce the uncertainty is reduce and relationship quality is improved. (2007, Ndubisi).

2.2.4. Conflict Handling
Dwyer et al. (1987) defined conflict handling and use of this factor for minimizing the negative messages visible and invisible issue, conflict handling prevent of potential problems, solving the obvious problems and before problems and the ability of discussion about problems is there.

3. Brand equity and its dimension
Brand equity is the set of thought, feelings and tendencies and affiliations to that brand. By the way, brand have value that effect on customers behavior and their effect on desire and Preference and attitude. According this definition could interpret brand equity with customer desire and willing toward the other brand base on preference and purchase and elections. Of course it is elected among the other brand with equal quality (2006, Pappu & et al). Some of researchers like Park & Srinivasan,1994; believed brand equity have divided into attributable and non-attributable, whereas the other ( such as1995, Cobb-Walgren. 2001, Yoo and Donthu . 2000,U and colleagues) in their proposed method for brand equity measurement analysis its different
dimensions (such as: brand awareness, brand evokes, perceived quality and brand loyalty). 1995, Cobb-Walgren was Pioneering researchers in brand equity evaluate the based on customer Acer conceptualization 1991, and Keller 1993 (Diagram 1). This researcher consider brand equity such as four set namely brand awareness, brand evokes, perceived quality and brand loyalty (2001, Yoo & Donthu)

![Diagram of Brand Equity Dimensions](image)

**Figure 2. Dimensions of brand equity (1996, Source: D.A. Aaker)**

### 3.1. Brand awareness

Brand equity pointed to the power of a brand in consumer's mind and it is one of the important and main parts of brand equity. (Aaker, 1991; Keller, 1993). Research shows customers that know the name of a brand probably on the other purchase buy that one because of brand known is preferred unknown. Purchasing decisions are very effective (1390, Saadat nahad).

### 3.2. Brand Image (brand evokes)

Brand Image is one of the important parts of brand equity (Aaker, 1991; Keller, 1993) something that is suspect ”brand meaning fir customer”1993, Keller. 2005, Atilgan believed brand evokes could force customers with different reason and positive attitude and desire sense to buying. Complex brand evokes and related to each other and contains set of, ideas, conditions, situations and facts, and create coherent network of brand knowledge. This brand evokes is the result of customers believed - it is done by marketer – by customer direct experience and effect on electing and purchasing (2005, Atilgan & et al).

### 3.3. Perceived quality

Perceived quality is one of the important parts of brand equity (1991, Aaker). In fact it is not real quality only subjective assessment. Brand evokes is valuable for customers quality. Top brand is reason for customer purchasing. Zeithaml, 1998 perceived quality is the customer judgment for the advantage of a product (1390, Saadat nahad). High perceived quality occur When customer
distinction one brand of the others which cause impact on their buying, this means high perceived quality has impact on customers election and then will cause brand quality (2005, Atilgan et al).

3.4. Brand loyalty

One of the main parts in brand equity is brand loyalty and it is customer dependent to the brand (19991, Aaker). Customer loyalty indicated favorable reaction instead of changing customer reaction or lack of loyalty. Brand loyalty caused consumer frequently use of one brand and persist on the other brand. Brand equity generally created by brand loyalty (19991, Aaker). Nevertheless brand equity dimension is in interaction but brand loyalty is one of brand dimensions. (2003, Baldauf, & et al.).

4. Research and hypotheses history

In research studied brand equity dimension by Supatn in 2007. (Brand awareness, brand evokes, perceived quality and brand loyalty) and quality of service (include: tangibility, reliability and continuity) it is done in Thai company about customers buying. In this research he will enter connection quality variable as mediator variable and found brand equity and quality of service is effective on customers buying. Wang & et al 2006, in his research studied brand equity impact and company’s fame is done Chinese customer relationship management. They found brand equity directly and indirectly (through company’s fame) effect on customer relationship management. Rauyruen & Miller 2007, in his research pointed to the roll of quality connection as a predictable customer loyalty in Australian small and medium institute. They consider quality connection which consist of services, ensure, satisfaction and commitment that effective on customer loyalty in both attitudinal and behavioral. Also Auruskeviciene and colleagues 2010, studied impact of quality connection and found three dimension of quality connection (include: performance, reliability and commitment) which effect on customer loyalty. On the other; Carter 2010, studied quality connection and quality of product effect on customer commitment and loyalty. The result of research has been shown which quality connection and quality of product such as social dimension (cooperation and trust) will have high impact. Bojei & Alwie 2010, in his research relationship quality on loyalty (one of brand equity dimension) was done in services sector. Relationship quality dimension include: (accuracy, satisfactory, commitment, special attention, communication and trust) and concluded relationship quality with 0.9 regression coefficient will have been effect on loyalty. Amoako and colleagues 2010, in his research studied the hoteling industry on customer relationship management and customer loyalty. The result has been shown positive impact on customer relationship management on customer loyalty. Wu & Li 2011, has studied in different hotel about customer relationship management and relationship quality and customer lifetime value (CLV). They consider relationship quality which include
satisfactory and customer communication and trust and dimension of customer lifetime value include: use of services, loyalty and propaganda and go back. This result has been shown in tow sections: 1) customer relationship management has positive impact and relationship quality has positive impact on customer lifetime value. And 2) relationship between this three variables has minimum differences. In Iran some researchers has been done like this issue. Tagzade and colleagues has studied Tejarat bank in Tehran about customer loyalty. In their model relationship quality on customer loyalty has studied. The result has been shown relationship quality did not meaning relationship with customer loyalty in Tejarat bank but relationship quality has meditator roll in dependent variables with customer loyalty. Bavarsad and colleague 1389, in research studied the impact of brand and communication promote in bank industry. This act is consist recommendation for use of that bank and other banks using. Their research related to Aaker's model which studied four brand equity and customer willing. The result has been shown customer desire in accepting of bank services is brand affected. With regard that history, in this research we will consider customer relationship management, relationship quality, brand equity in banking. For this reason, the conceptual model in figure 2 was design and in order to testing this hypothesis will be used.

Hypothesis 1: customer relationship management in Tejarat bank has effect on relationship quality

Hypothesis 2: relationship quality on brand equity components (Brand awareness, brand evokes, perceived quality and brand loyalty) has an impact on Tejarat bank

Hypothesis 3: customer relationship management through relationship quality has impact on brand equity components

![Conceptual model research](image-url)
5. Research methodology

5.1. Methods and data collection

In this research field methods is used with standardized questionnaire in order to data collecting. In order to the final assess is used of Cronbach's alpha with 25 prototype and it is used of Confirmatory factor analysis. In table 1 talk about questionnaire information and the result which related to reliability and validity analysis. Also for measurement of tales of research variables is used of Likert type 5 options from 1) totally disagree until 5) totally agree (the table explanation: items used with indicators brand equity measured) Pinar, 2012.

<table>
<thead>
<tr>
<th>Item</th>
<th>Governor factor(λ)</th>
<th>t-value</th>
<th>The coefficient alpha</th>
<th>The mean (Standard deviation)</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Relationship Management</td>
<td></td>
<td></td>
<td>0.74</td>
<td>(0.60) 3.98</td>
<td>Kord amiri (1388)</td>
</tr>
<tr>
<td>Rapid correction services when customers request</td>
<td>0.51</td>
<td>6.48**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Skilled personnel in customer relationship</td>
<td>0.60</td>
<td>7.41**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Simply use the online service for customer convenience</td>
<td>0.43</td>
<td>5.49**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Designed for banks to meet customer needs</td>
<td>0.41</td>
<td>5.25**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quality of communication</td>
<td></td>
<td></td>
<td>0.95</td>
<td>(0.57) 3.84</td>
<td>Ndubisi (2007)</td>
</tr>
<tr>
<td>Trust</td>
<td>0.82</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commitment</td>
<td>0.74</td>
<td>14.48**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Communications</td>
<td>0.82</td>
<td>17.30**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Conflict Resolution</td>
<td>0.82</td>
<td>17.33**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand awareness</td>
<td></td>
<td>0.73</td>
<td>(0.58) 3.92</td>
<td></td>
<td>(2012)</td>
</tr>
<tr>
<td>discriminatory power than competitors</td>
<td>0.30</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Power to image of some features of customer's mind</td>
<td>0.27</td>
<td>3.73**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Suitable logo</td>
<td>0.38</td>
<td>4.82**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand Image</td>
<td></td>
<td>0.90</td>
<td>(0.77) 3.81</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### The model Indicators

2.5. **Samples**

In this research 270 percent of customer takes part in Tejarat bank branches of Gilan province which the result of data demographic descriptive statistics. In table2

**Table2. Summary of descriptive statistics of data demographic**

<table>
<thead>
<tr>
<th>Variables</th>
<th>Abundance (Person)</th>
<th>Percent(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sex</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Man</td>
<td>163</td>
<td>60.4%</td>
</tr>
<tr>
<td>Woman</td>
<td>107</td>
<td>39.6%</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 28 years</td>
<td>62</td>
<td>23.7%</td>
</tr>
<tr>
<td>35-28</td>
<td>89</td>
<td>33%</td>
</tr>
<tr>
<td>45-36</td>
<td>75</td>
<td>27.8%</td>
</tr>
<tr>
<td>Over 45 years</td>
<td>42</td>
<td>15.6%</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Diploma</td>
<td>92</td>
<td>34.1%</td>
</tr>
<tr>
<td>upper Diploma</td>
<td>76</td>
<td>28.1%</td>
</tr>
<tr>
<td>Bachelor</td>
<td>80</td>
<td>29.6%</td>
</tr>
<tr>
<td>Master’s degree or</td>
<td>22</td>
<td>8.1%</td>
</tr>
</tbody>
</table>

**P<0.01, \( \frac{x^2}{df} = 1.02, CFI = 0.99, AGFI = 0.93, NNI = 0.99, RMSEA = 0.010;**
6. Results

In order to study hypothesis research in this research it's used of structural equation modeling. For study the impact of exogenous hidden variables (independent) endogenous hidden variables (dependent) research model was made in LISREL software. In figure 3 the result of analysis has been shown. With regard the fit indices $\chi^2_{df} = 1.02, CFI = 0.99, AGFI = 0.93, NNFI = 0.99, RMSEA = 0.010$: the fit indices is in a good situation. So, this model with data has the suitable fit.

Figure 4. The result of conceptual research model in coefficients standardized
The research hypothesis

With regard the result of conceptual research, we will study the research hypothesis. The result of the research has been shown.

First hypothesis

The result of the research has been shown, which customer relationship management has impact on relationship quality bank (t-value=5) and is in %1 error level and this hypothesis is meaning and then is confirmed hypothesis. On the other customer relationship management on relationship quality equal $\beta = 0.42$. So, the equation consider:

\[
\text{Relationship quality} = 0.42 \times \text{customer relationship management}, \quad R^2 = 0.18
\]

Also the coefficient of determination ($R^2$) in this equation equal 0.18. Based on customer relationship management totally predict %18 of changing variable relationship quality. And (%82) related to predictable error (or other factors).

Second hypothesis:

Second hypothesis determined between relationship quality and brand equity (include: Brand awareness, brand evokes, perceived quality and brand loyalty) is effective. The result of above hypothesis in table 3

<table>
<thead>
<tr>
<th>Relation</th>
<th>Path coefficient</th>
<th>The quantity t</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>RQ $\rightarrow$ Brand awareness</td>
<td>0.52</td>
<td>2.74**</td>
<td>Hypothesis</td>
</tr>
<tr>
<td>RQ $\rightarrow$ Brand Image</td>
<td>0.50</td>
<td>4.64**</td>
<td>Hypothesis</td>
</tr>
<tr>
<td>RQ $\rightarrow$ Perceived quality</td>
<td>0.29</td>
<td>2.79**</td>
<td>Hypothesis</td>
</tr>
<tr>
<td>RQ $\rightarrow$ Brand loyalty</td>
<td>0.42</td>
<td>3.16**</td>
<td>Hypothesis</td>
</tr>
</tbody>
</table>

**P<0.01

Base on above table, the result is:

Relationship quality on brand awareness in secure level is effect %99 in 0.52 and this meaningful impact is (t-value=2.74) so, this hypothesis accepted.

Relationship quality on brand evokes in secure level is effect %99 in 0.50 and this meaningful impact is (t-value=4.64) so, this hypothesis accepted.
Relationship quality on perceived quality in secure level is effect %99 in 0.29 and this meaningful impact is (t-value=2.76) so, this hypothesis accepted.

Relationship quality on brand loyalty in secure level is effect %99 in 0.42 and this meaningful impact is (t-value=3.16) so, this hypothesis accepted.

Third hypothesis

In study of third hypothesis (the study of customer relationship management on brand equity through relationship quality) with this result of the analysis conceptual research and figure3 it could use of analysis path which this result is in table 4.

<table>
<thead>
<tr>
<th>Relation</th>
<th>Path coefficient</th>
<th>The quantity t</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>CRM → Brand awareness</td>
<td>0.22 =0.22</td>
<td>2.43*</td>
<td>Hypothesis</td>
</tr>
<tr>
<td>CRM → Brand Image</td>
<td>0.21 =0.42</td>
<td>3.50**</td>
<td>Hypothesis</td>
</tr>
<tr>
<td>CRM → Perceived quality</td>
<td>0.42*0.29 =0.12</td>
<td>2.47*</td>
<td>Hypothesis</td>
</tr>
<tr>
<td>CRM → Brand loyalty</td>
<td>0.42*0.42 =0.18</td>
<td>2.72**</td>
<td>Hypothesis</td>
</tr>
</tbody>
</table>

Base on table 4 the result is:

Customer relationship management on brand awareness (through emotional intelligence) in secure level is effect %95 in 0.22 and this meaningful impact is (t-value=2.43) so, this hypothesis accepted. Customer relationship management on brand evokes (through emotional intelligence) in secure level is effect %99 in 0.21 and this meaningful impact is (t-value=3.50) so, this hypothesis accepted. Customer relationship management on perceived quality (through emotional intelligence) in secure level is effect %95 in 0.12 and this meaningful impact is (t-value=2.47) so, this hypothesis accepted. Customer relationship management on brand loyalty in (through emotional intelligence) secure level is effect %99 in 0.18 and this meaningful impact is (t-value=2.72) so, this hypothesis accepted. As could be see the effect is concern to indirect high effect on customer relationship management on brand awareness with 0.22 and less effect is concern to indirect customer relationship management on perceived quality with 0.12.
7. Conclusion and suggestions

The research has been shown customer more better information of customer relationship management activity in bank perceived quality will improve; also better relationship quality improved in brand equity this result shown banks; especially Tejarat bank should more persist on customer relationship management activity base on cost-benefit because Brand awareness, brand evokes, perceived quality and brand loyalty through customer increase the quality between customer and bank. By the way, relationship quality impact with correct performance of customer relationship management can increased. In fact when bank have correct performance with customer relationship management has positive impact on relationship quality. Moreover; increased Brand awareness, brand evokes, perceived quality and brand loyalty. And the other result of brand is more relationship quality on brand awareness and relationship quality less impact. Also customer relationship management could through relationship quality more Brand awareness. The result of this research in positive impact of relationship quality on customer loyalty with Ryron and Miller 2007, Arescoyse and colleague 2010, Boge and Alvoy 2010, 1389, Tajzade and colleagues. Also the result of the research about positive relationship quality impact it was with customer loyalty on Amoko and colleagues 2012. One of the other research is proof of positive customer relationship management on relationship quality which the result of the research like Vuo and Lee 2011. Base on this research in following some of the basic steps on positive performance with customer relationship management in Tejarat bank pointed.

1- Compilation and Review in keeping with the mission of customer satisfaction: mission of the organization Statement base on customer orientation and all programs is design like that.
2- Quality is one of important factor about customer: banks should special view to providing services quality and know that is one of the important factors in customer satisfactions.
3- Resource management: good staff has main roll on customer satisfactions. High commitment and satisfaction of staffs can has more impact on customer relationship management.
4- Information system: Everyone in his life need exact plan so information system Such that in different time received the information of bank's internal and external customers and after analysis show the results, so by IT infrastructure customer relationship management with bank is essential.
5- Senior management Supporting: Senior management should have an attempt with clarification the goal of organization help middle managers and employees.
6- Efficient management and customer skepticism: high attention to the customers skepticism could help customer relationship management.

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