



Determine the customer satisfaction of Keshavarzi bank based on SERVQUAL model

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ABSTRACT

The goal of this study was to determine the customer satisfaction of Keshavarzi bank divided by services and customer classes, based on SERVQUAL model in four Keshavarzi bank branches in Kish Island. Research Methods and Procedures: In this study, descriptive correlation method is used and statistical society consists of all the customers of four branches of Keshavarzi bank in Kish Island which statistical samples were 384 persons based on Cochran unlimited society. Gathering tools for information analyzing in this work, were SERVQUAL (1988) standard expectation and customer perception Questionnaire with 20 validity and 0.75 reliability and the customer satisfaction questionnaire with 24 validity and 0.72 reliability. The results of this study showed there are a meaningful and significant relation between customer satisfaction with bank services (deposit and electronic) and building trust, reputation, accountability, tangible factors and empathy in all Keshavarzi bank branches in Kish Island. Conclusions: The order of importance effective components on customer satisfaction with electronic and deposit services in this research follows respectively, the organization reputation, building trust, tangible factors, accountability and empathy. Therefore it seems increasing the organizations reputation, building trust, caring to facilities and utilities and staff appearances, accountability and empathy are important variables to satisfy the customers in all branches of Keshavarzi bank in Kish Island.

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Introduction

The concept of service has a wide and diversity meaning extent and this feature led to many ambiguities in its meaning in Management literatures. One service is an activity or a set of more or less intangible activities, which usually and not necessarily is caused in interactions between client, service staff, physical resources or commodities or systems of service provider. Quality of service is known as a first Competitive weapon, because the organizations of financial service provider, especially banks operate in area with non-differentiated products (Johns, 2009).

On the other hand, the goal of all financial institutes including banks is providing appropriate and customer satisfactory services. Financial organizations, especially financial and credit institutes and banks on top of that, were not exempt and by attended to their close relation with customer, they see on top of their agenda to provide desire services in various basis, including the modern banking, electronic and other former services (Hosseini and Qaderi, 1389).

Nowadays, competitive in known as a key strategic issue for improving the quality of services in organizations which operate in service section. Organizations which obtain higher levels of quality of services, will have higher levels of customer satisfaction as an introduction to reach the privilege of a stable competition (Gue & et al, 2008).

Banking system in the economy based on market, which is one of the most component of every country's economy and has a heavy responsibility, is not exempt. Modern banks are

inevitably to pay special attention to their quality of services in order to compete in today turbulent status. This will lead to more immanent customer, attracting new customers and improving financial performance and the profitability. In last decays, cause of intense competition among businesses, they need more accurate and deeper understanding of customer needs and demands in order to gain more market share (Kotler, 2007).

Doubtless, satisfying customer and even exciting them by the quality of services, at first require to recognize their needs and demands, and then transfer these demands to the situation which produce products and services. This will not happen by itself, according to the increasing complexity of economic, social and cultural systems, but it needs organized methods and procedures to transform these concepts into organizational process. Also changing the customer demands, needs and expectations is an undeniable fact, so first of all, the customer demands should be characterized and then they should try to find a fulfillment way (Mansouri and Yavari, 1392). In this regard, this paper seek relative and effective components on customer satisfaction and in Keshavarzi bank branches in Kish Island based on components of SERVQUAL model.

Literature review

Banking and financial services are important part of service industry. Financial service perspective is changing quickly in the world (Lundahl & et al., 2009). Many modulatory, structural and technical changes are occurred in banking industry in order to move toward a more integrated global banking (Angur & et al., 2010). Although the concept of customer satisfaction in 1964

was interred directly and indirectly into the management and marketing literatures by peter Draker, but investigating the resources of customer satisfaction shows that serious research and studies in this context were mainly started in the middle of 1970s in America and in 1980s, by significant research development, its concepts became clear (Edward and James, 2013).

How can researcher measure and evaluate this satisfaction? Customer satisfaction is singly a qualitative and hidden variable, researcher inevitably use some patterns and models to evaluate its level among the customers. Researcher can choose a single pattern from available models or integrate one pattern with another to create a final pattern, in order to measure and evaluate this satisfaction level. What is unknown in this study, is plotting this basic question that could services provided in Keshavarzi bank branches in Kish Island satisfy the costumers? This issue is the main concern is this study and researcher aims to find the answer by using previous studies, investigating the quality of services provided in Keshavarzi bank and measuring and evaluating it through the effective factors such as customers' comments. With regard to these issues, it is necessary to investigate a proper model for measuring and evaluating the level of customer satisfaction with Keshavarzi bank services, and finding the most effective factor in increasing or decreasing the satisfaction with this bank services is one of the most basic issue in this study.

But, the goal of this study is to investigate the quality of bank services and the effectiveness of financial institution especially banks and the effectiveness of them in country economy. If banks and financial institution operate successfully in providing the bank services, especially the bank modern services, they will somehow support the major part of the country economy and all the people will observe the economy flourish. The specific necessity of fulfill this study emanate from this issue. Since the level of customer satisfaction with the operation of Keshavarzi bank services will directly and indirectly effect on Kish Island economy, measuring the level of customer satisfaction, investigating and recognizing the effective components on the level of customer satisfaction, recognizing the weak points of providing services of Keshavarzi bank branches and resolving the problems in providing services in Keshavarzi bank branches in Kish Island, show the necessity of this study.

In this research, SERVQUAL model (1988) is used as a patterns related to services and customer satisfaction with services and also based on this model, some hypotheses are made:

1. There is a meaningful relation between customer satisfaction and building confidence with service package (electronic and deposit) of Keshavarzi bank branches in Kish Island.
2. There is a meaningful relation between customer satisfaction and the amount of reputation with service package (electronic and deposit) of Keshavarzi bank branches in Kish Island.
3. There is a meaningful relation between customer satisfaction and accountability with service package (electronic and deposit) of Keshavarzi bank branches in Kish Island.
4. There is a meaningful relation between customer satisfaction and tangible factors with service package (electronic and deposit) of Keshavarzi bank branches in Kish Island.

Reputation

The word of reputation means honor, value, magnitude and dignity and the amount of reputation are in terms of performance power and providing services which are promised in a proper, adequate and reliable way (Seyyed Javadin and keymasi, 1390).

Confidence/assurance/trust

The word of confidence means peace, relaxation, comfort, rest, relief and certain and terms of the amount of confidence is reliable performance of services and also their awareness, immediacy and capability in building customer trust and confidence. This dimension consists of these characteristics: competence of service providing, being polite and respect for customer and communicate effectively with customers (Nazemi and Pedram nia, 1388).

Accountability (responsibility)

The word of response means reply; and responsibility means submission and compliance an affair. But in terms means willingness to help customers and urgent provide services (Nazemi and Pedram nia, 1388).

Satisfaction (customer)

The word of satisfaction means gladness and gratification and in terms means the amount of satisfaction of services which are provided in organizations. Also buyer or customer is the one who desire to exchange his asset with other one. This asset can be a definite Commodity or moral issue (Zivar & et al., 1392).

Tangible factors/sensible/apparent

The word of tangible means able to sense and these factors are physical facilities and equipment, staff appearance and available connection tools in the place of service providing (Zivar & et al., 1391).

Empathy (the amount of empathy)

The word of empathy means delight and bias. In terms implicate the understanding. Empathy in terms mean to understand why opponent does so and why feels like this, what is the base of this feeling and what is motivation of this work. In empathy, the goal of and what is occur, is understanding (Nazemi and Pedram nia, 1388).

But also related to previous internal and external investigation, we can mention to related items with thematic variables in this paper.

Parasuraman & et al (1988) determined and measured the effective factors on customer satisfaction in their own study. The final results showed there are meaningful relations between some factors such as: empathy, confidence, accountability, tangible factors and also reliability and the amount of customer satisfaction with bank services. in a study which investigated the amount of quality of American national bank services, showed that some factors such as: availability, connection, polite and humility, adequate, reliability, safety, empathy, tangible factors, basic services, guarantee and trust and friendly behavior effect on customer satisfaction as effective factors (Anthony & et al, 2010). Bahia and Nantel (2010) which investigated customer satisfaction and measurement the quality of bank services showed effectiveness and guarantee intangible factors and also package services are effective servicing factors on satisfaction and its level (Bahia and Nantel, 2010). Sureshchandar & et al. (2012) which investigated the quality of services and effective factors on quality, indicated that different factors such as: human factors providing services, tangible factors, social accountability, main service or service product, organizing service, non-human factors are effective on the level of quality of the service and subsequently customer satisfaction (Sureshchandar & et al, 2012). investigated the effective factor on service quality and customer satisfaction in services of financial and credit institutions; and their results were demonstrated the importance of relative effect of every dimensions of service quality in different from the overall view of service quality and customer satisfaction. So, we can assume the understanding the service quality is different from what it should be. In essence, the

amount of empathy and confidence as two important components of customer satisfaction(Furrer & et al, 2012). in a study which was investigated the quality of Chinese industry bank services, demonstrated that the level of confidence and reputation as two components which customers use for evaluating the bank quality and their satisfaction with bank services(Chen & et al, 2013).Jabnoun and Khalifa (2014) in a study which measure the service quality and customer satisfaction with UAE bank, showed quality of service system, quality of behavioral service, quality of machinery service and the validity of interaction with services are effective factors on customer satisfaction or dissatisfaction(Jabnoun and Khalifa, 2014). Karatepe & et al. (2014) in a study on measuring the bank quality services for determining the customer satisfaction, indicated four factors consist of environment, interaction and empathy quality and reliability are effective on customer satisfaction with bank services(Karatepe & et al, 2014).

In a study on investigating the relation between quality of services and customer satisfaction, indicate customer satisfaction is fundamental basis for the understanding quality. Also their results emphasize the importance of evaluation of transactions level(Moliner & et al, 2014).Reichheld and Schefter (2014) in a study on investigating the customer satisfaction with California financial institutions, which was held among senior and middle managers, indicated over 86% of all managers consider empathy, reputation, the level of knowledge appropriate behavior and provide banking modern services as effective factors. They also emphasized customer satisfaction tend to enhance the profitability and share market in competitive market(Reichheld and Schefter, 2014). Park (2014) in a study on the effect of provided services in financial institutions and the customer satisfaction with this institutions, demonstrated if the service quality, specially banking modern services increases and the relation between the customer and bank staff is healthy and deep, customer satisfaction will be more than before. In this research some factors such as appearance of staff, appearance of tangibles and appearance of management were known as effective factors(Park, 2014). in a study on the effective factors on customer satisfaction in financial institutions and intermediates in share market, showed professional ethics, staff consultation, empathy and building trust in customer, different financial incentive to Trustworthy costumer beside the responsibility of managers are the most effective factors on customer satisfaction(Van der Heijden, 2014)

Research Methodology

Descriptive correlation method is used in this study and statistical society consists of all the customers of four branches of Keshavarzi bank in Kish Island which statistical samples were 384 persons based on Cochran unlimited society. Gathering tools for information analyzing in this work, were SERVQUAL (1988) standard expectation and customer perception Questionnaire with 20 validity and 0.75 reliability and the customer satisfaction questionnaire with 24 validity and 0.72 reliability. Meanwhile categorized random sampling method was chosen and the samples were equal in every branch.

Findings and Results

After investigating and analyzing the gathering data resulted from samples, in inferential statistics section, the related results by each assumption were obtained. Before inferential statistics, researcher use reliability test to check the parametric and non-parametric method of the examination. Investigation the table 1, which is resulted from Kolmogorov–Smirnov test showed that P-value in this test for every component, is less than

normal error (0.05).So after rejecting the zero assumption, using parametric test was confirmed.

For using the assumptions, the mean test of 1 society was used and Friedman test was used for determining the effect of questions on every component. The results of assumptions are listed below:

Hypothesis 1:

There is a meaningful relation between customer satisfaction and building confidence with service package (electronic and deposit) of Keshavarzi bank branches in Kish Island.

H₀: There is no significant difference between the average number of assumption and middle number (3).

H₁: There is significant difference between the average number of assumption and middle number (3).

According to table 3, zero assumption (H_0) rejected, because Level of significance (0.000) is less than test error (0.05).So there is a significance difference between 3 and the mean number of 1 assumption. According to confidence interval of mean difference, we find out the mean of assumption 1 is more than 3. This Inference based on mean difference (4.0612) which is positive, is possible. So the assumption 1 of this study is confirmed. Then the difference between the average questions to every related components to every assumption in the form of nonparametric Freidman test will be investigated. Although some researcher use Freidman test for ranking, there is not any specific and decisive index for ranking in inferential statistics and the application of Freidman test by determination the effect of order of questions in the mean rank of questions of every assumptions components. Table 4 shows the results of Freidman test of assumption 1 in this research.

0.000	Level of significance
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According to table 4, the order of questions is meaningful, which means the related questions to every components, have unequal ranks.

Hypothesis 2:

There is a meaningful relation between customer satisfaction and the amount of reputation with service package (electronic and deposit) of Keshavarzi bank branches in Kish Island.

According to table 6, the zero assumption (H_0), because the level of significance in less than error test. So the mean of assumption 2 is sufficiently different from number 3. Table 7 shows the results of Freidman test of assumption 2 questions.

According to table 7,the test of questions order doesn't have a meaningful difference. It means the questions of every component have an equal rank.

Hypothesis 3:

There is a meaningful relation between customer satisfaction and accountability with service package (electronic and deposit) of Keshavarzi bank branches in Kish Island. According to table 9, the level of sufficient is less than the 0.05T the zero assumption (H_0) is rejected. So mean of assumption 3 has sufficient difference with number 3.

According to confidence interval of mean difference, the mean of assumption 3 in more than 3.

Table 10 shows the order of question is not important. It means the questions of every component have equal ranks.

Hypothesis 4:

There is a meaningful relation between customer satisfaction and tangible factors with service package (electronic and deposit) of Keshavarzi bank branches in Kish Island.

Table 1. Determine the distribution of society by Kolmogorov–Smirnov test

P-value (Bilateral)	Z test	Maximum difference			Components
		Negative	Positive	Absolute	
0.000	5.708	- 0.291	0.180	0.291	Organization Reputation
0.000	5.708	- 0.291	0.180	0.291	Building trust
0.000	5.008	-0.288	0.170	0.288	Accountability
0.000	5.708	- 0.291	0.180	0.291	Tangible factors
0.000	5.708	- 0.291	0.180	0.291	Empathy
0.000	3.598	-0.147	0.184	0.184	Electronic services
0.000	3.608	-0.147	0.184	0.184	Deposit services

Table 2. Descriptive Indexes of assumption 1

mean Deviation	Standard deviation	mean	Sample size	component
0.0522	1.0239	4.0612	384	Building trust

Table 3. The results of t test assumption 1

Test value=3						component
Confidence interval for 95% for Mean difference		Mean difference	Level of significance	mean	Value of the test statistic	
Lower limit	Upper limit					
4.163	3.958	4.0612	0.000	383	77.722	Building trust

Table 4. Abstract of the results of nonparametric Freidman test of assumption 1 questions

384	Number
0.767	X ² Pierson
3	Degree of freedom
0.000	Level of significance

Table 5. Descriptive Indexes of assumption 2

mean Deviation	Standard deviation	mean	Sample size	component
0.0522	1.0239	4.0612	384	reputation

Table 6. The results of t test assumption 2

Test value=3						component
Confidence interval for 95% for Mean difference		Mean difference	Level of significance	mean	Value of the test statistic	
Lower limit	Upper limit					
4.163	3.958	4.0612	0.000	383	77.722	reputation

Table 7. Abstract of the results of nonparametric Freidman test of assumption 2 questions

384	Number
0.767	X ² Pierson
3	Degree of freedom
0.857	Level of significance

Table 8. Descriptive Indexes of assumption 3

mean Deviation	Standard deviation	mean	Sample size	component
0.0522	1.0450	4.001	384	accountability

Table 9. The results of t test assumption 3

Test value=3						component
Confidence interval for 95% for Mean difference		Mean difference	Level of significance	mean	Value of the test statistic	
Lower limit	Upper limit					
4.063	3.858	4.001	0.000	383	77.722	accountability

Table 10. Abstract of the results of nonparametric Freidman test of assumption 3 questions

384	Number
0.667	X ² Pierson
3	Degree of freedom
0.601	Level of significance

Table 11. Descriptive Indexes of assumption 4

mean Deviation	Standard deviation	mean	Sample size	component
0.0522	1.0239	4.0612	384	tangible factors

Table 12. The results of t test assumption 4

Test value=3						component
Confidence interval for 95% for Mean difference		Mean difference	Level of significance	mean	Value of the test statistic	
Lower limit	Upper limit					
4.163	3.958					

Table 13. Abstract of the results of nonparametric Freidman test of assumption 4 questions

384	Number
0.767	X ² Pierson
3	Degree of freedom
0.689	Level of significance

Table 14. Descriptive Indexes of assumption 5

mean Deviation	Standard deviation	mean	Sample size	component
0.0522	1.0239	4.0612	384	empathy

Table 15. The results of t test assumption 5

Test value=3						component
Confidence interval for 95% for Mean difference		Mean difference	Level of significance	mean	Value of the test statistic	
Lower limit	Upper limit					
4.163	3.958	4.0612	0.000	383	77.722	empathy

Table 16. Abstract of the results of nonparametric Freidman test of assumption 5 questions

384	Number
0.956	X ² Pierson
3	Degree of freedom
0.273	Level of significance

The assumption zero (H_0) is rejected, because the level of significance is less than 0.05 in table 12. So the mean in assumption 4, is significantly different from 3. The following table 13 shows the results of Freidman test of assumption 4 questions.

Level of significance of the order of assumptions 4 questions doesn't have a significant meaning. It means the questions of every component have equal ranks.

Hypothesis 5:

There is a meaningful relation between empathy and customer satisfaction with service package (electronic and deposit) of Keshavarzi bank branches in Kish Island. The assumption zero (H_0) is rejected, because the level of significance is less than 0.05 in table 15. So the mean in assumption 5, is significantly different from 3. The following table 16 shows the results of Freidman test of assumption 5 questions.

Level of significance of the order of assumptions 5 questions doesn't have a significant meaning. It means the questions of every component have equal ranks.

Conclusion

The overall results of statistical data in inferential section are discussed in the following section. After confirming the Hypothesis 1 in this paper, the results showed a good agreement with the results of previous researches and Parasuraman & et al. (1988), Chen & et al. (2003), Karatepe & et al. (2005) and Van der Heijden (2013) emphasized on the effective role of building trust as one of the main components on customer satisfaction. Hence Keshavarzi bank staff in all the Kish Island branches have to satisfy the customers by building trust in a way of quickly and

accurately providing proper and desire services, and avoid magnifying their services.

By confirming the Hypothesis 2, the agreement of present results and previous studies was indicated. Antony & et al. (2000), Fullerton and Tylor (2002). Chen & et al. (2003) and Reichheld and Schefter (2009) emphasized on the effective role of reputation as one of the main components on customer satisfaction. Therefore Keshavarzi bank staff in all the branches of Kish Island should increase their reputation by providing banking modern services, specific competitive services to satisfy the customers.

After confirming the Hypothesis 3 in this study, the agreement of present results and previous studies was indicated. Parasuraman & et al. (1988) and Sureshchandar & et al. (2002) emphasized on the effective role of accountability as one of the main components on customer satisfaction. Therefore Keshavarzi bank staff in all the branches of Kish Island should be responsible to all the customer questions and doubts and improve services to satisfy the customers.

After confirming the Hypothesis 4 in this study, the agreement of present results and previous studies was indicated. Parasuraman & et al. (1988), Antony & et al. (2000) and Park (2011) emphasized on the effective role of tangible factors as one of the main components on customer satisfaction. So Keshavarzi bank staff in all the branches of Kish Island should care to their appearances and the appearance of physical utilities in branches to satisfy the customers.

After confirming the Hypothesis 5 in this study, the agreement of present results and previous studies was indicated. Parasuraman & et al. (1988), Antony & et al. (2000), Fullerton and Tylor (2002), Reichheld and Schefter (2009) and Van der Heijden (2013) emphasized on the effective role of empathy as one of the main components on customer satisfaction. Hence Keshavarzi bank staff in all the branches of Kish Island should increase their empathy and Cooperation among staff and also in branches to satisfy the customers.

As an overall conclusion, there are some suggestions related to this study:

- Try to improve the visual beauty of the building and interior decoration of Keshavarzi bank branches.
- Use updated and comparable facilities with neighbor countries bank.
- Selection and recruitment precisely and even choose the staff with high Literacy levels and more related to demands of Keshavarzi bank branches in Kish Island.
- Time table for better services and responsibility to customer requests and demands.
- Use applied results in other financial institutions and private banks.
- Run this results on different statistical society, for example on specific bank investors.
- Manager should be more conscious to this study components and try to find other effective components on customer satisfaction.
- Investigate this research by other models.
- Run this study on other province and states and compare their results.
- Determine the differences and similarities of this study with others.

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