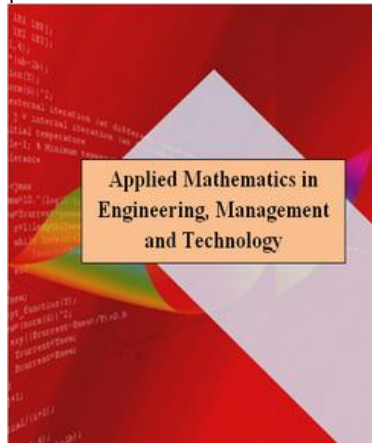


The effect of service quality on customer satisfaction of Bank Keshavarzi in the management of Tehran

Behnam Najafi, Master of Health Services Management, Science and Research Branch of Tehran, Islamic Azad University, Tehran, Iran. (corresponding Author)

Seyyede Maryam Hosseini Sabet, Master of Governmental Management - Human Resource Management Trends, Islamic Azad University, Tehran, Iran



ABSTRACT

In this research, the role of effective parameters in quality services on key customer's satisfaction has been studied. Also relation between some parameters of services quality of public banks in Karaj city such as Empathy, Assurance, Responsiveness, Reliability, Tangibles and customers satisfaction has been investigated. This research is practical subject and its research method describes two correlative variables and this research is a field study. Independent variable is services quality that presented by banks and dependent variable is customers satisfaction. This research has been carried out in 2008 in Karaj governmental bank branches and tests on 390 numbers of customers. Results of logical analysis data by using pearson correlative coefficient shows that the P- value number of all five theories is equal to zero. These numbers are less than $\alpha = 0.01$ (Error), thus logical relation is obtained between Empathy, Assurance, Responsiveness, Reliability, Tangibles and customers satisfaction. Also, correlative coefficient that is obtained

when $\alpha = 0.01$ shows that there is a positive relationship between five case study parameters and customer satisfaction. Therefore, with 99% of confident can be shown that by increasing of Empathy, Assurance, Responsiveness, Reliability, Tangibles in public banks customers' satisfaction will be increased. According to obtained results about five sub theories, the main theory of this research is accepted and by increasing of level of quality service in public banks, the level of customer's satisfaction will be increased.

Key words: quality, service, customer satisfaction, banks

1.INTRODUCTION

Nowadays a lot of effort to promote skills development, performance management and customer-oriented attitude by researchers, experts and business managers took place, indicating that it is currently satisfaction, maintain and improve customer loyalty and increase trust one of the most important factors in determining its success is considered. The creation and implementation of customer satisfaction as the most important index to improve the performance of organizations today is one of the basic needs (Divandari , custom , 1384 : 186).

In the past few years due to the enormous problems of economic , governmental and social banking Agricultural Bank , the customer either as the motto has been neglected. However, maintained that today attract new customers to the bank to existing customers Hapnj the cost is over. Today, eighty percent of the bank's resources are provided to customers by ten percent , so they called the target customers and partners to Examine the role of factors of service quality on satisfaction target customers are very important.

Services in the areas of branch operations. These activities are done in a particular territory and entrepreneurs in these areas are easily identified in the scope of each branch. These entrepreneurs have in each specific domain name of the target customers.

A product or service firm , serving to say . Serve the needs of our customers. With the introduction of this chapter goes on to describe the main research question , significance and purpose of it. The hypotheses of the study , theoretical and operational definitions of the variables and key words used in the present study are presented. Finally, a summary of the season and the upcoming season has been.

People are not giving due attention to the needs and demands their money and provide the same service and the same by all branches of the bank any have an incentive to have not had a visit to the bank branches .1381: 38)

However, today's leading banks, all their efforts to keep customers to employ. Many markets are saturated in most categories, there is little new customers. Competition and the cost of attracting new customers are rising. The market may attract a new customer than five times the cost of maintaining existing customers have. Aggressive marketing typically cost more than defensive marketing because customers lost to competitors and attract them to take off their great efforts and bear the huge cost required. (Venus, Safaeian, 1381 : 92)

According to a study by the reduction of 5 % in the " rate of lost customers ", anywhere between 25 to 85 percent of banks can improve their profits .93)

Of course, customer satisfaction, value creation for customers, all customers Vfadarsazy elephant-like body which together constitute quality. They are like brothers from the same family, they are different age, but the quality is playing the role of Big Brother. The Institute offers quality international standard definition, the fact that all the properties or characteristics of the product or service to potential customers will be attracted by it. (Nematian, 1384 : 42)

But the marketing and management of service quality is more difficult commodity marketing and quality management. Banking services to turn their attention to some features that are on the market and it is essential to quality management. Most people's expectations of services, including banking services are " easy ", " fast ", " accuracy ", " accurate ", " candid ", " honesty ", " respect ", " Security ", " guidance and support " and " trustee ". (Venus, Safaeian, 1381 : 222)

But the banking system is essential to note that state banks controlled by government regulations. In such a situation, reduce market flexibility and competitive stance makes it difficult for a particular bank .occurs. (Venus, Safaeian, 1381 : 22)

troublesome is that it reduces flexibility and marketing services such as bill payment, equity, justice, social services, insurance, loan obligations.

improve the quality of services provided to key customers as an indicator of lower-cost, more manageable, the bank managed to gain a competitive advantage with the implementation of an effective program to help the least possible cos.

2. Research hypotheses

❖ The main hypothesis is that between service quality and customer satisfaction objective of the Agricultural Bank of Tehran there is a significant impact.

sub-hypotheses:

❖ The first sub-hypothesis: the level of the physical tangibles Agricultural Bank and there is no significant impact on service quality.

❖ The second sub-hypothesis: the level of empathy Agricultural Bank staff and service quality has a significant impact.

❖ The third sub-hypothesis: the level of reliability and service quality for the Agricultural Bank has significant influence.

❖ The fourth sub-hypothesis : the level of accountability Agricultural Bank staff and service quality has a significant impact.

❖ The fifth sub-hypothesis : the Agricultural Bank of reliability and service quality has a significant impact.

3. The research model

Katler and Armstrong (2000) say the service, activity or benefit that one party to the other offers that are essentially intangible property is something in the result may be a physical product immaterialize is. Services has four unique features that distinguish them from goods : intangibility being integral, non-store and dissimilar and discontinuities..

Deming believes that the services with desired specifications leading to increased customer satisfaction and minimize costs to the organization he is associated with, match quality, which include empathy, trust, reliability, responsiveness, tangible physical factors.

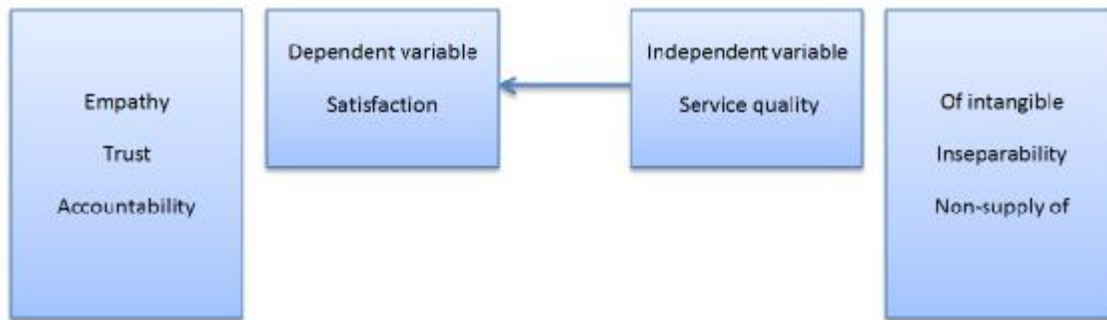


Figure1. the Model (Katler and Armstrong, 2000)

4. Customer Satisfaction

4.1. What is customer satisfaction ?

Literature "customer satisfaction", we find that scholars and researchers in the social sciences and psychology, defined as at least 20 of the last 30 years have been satisfied. These factors are:

- 1 - customer satisfaction, emotional response (affective) or a state of mutual understanding and recognition.
- 2 - answer customers' expectations in a relationship with a particular focus on the production and use of services, or consumer experience and so on.
- 3 - Customer Satisfaction reaction that occurs in a period. For example, after the first selection based on accumulated experience frequent and more.

A team of researchers to the concept of customer satisfaction has been defined as an emotional reaction. (Kdvt, Vdraf and Jen Keynes, West Brook and rail) Another group of researchers as it is considered an act of understanding or knowledge. (Bulletin and drive, and although Howard; tees and Wilton, Suwon, transwikied and Carroll). In recent years, more researchers' satisfaction as emotional issues (emotional) have been investigated. (Halstd, Hartman and Schmidt, Mano and Oliver, Mackenzie and Avlshafsky).

The operational definitions of these points has been noted that perceptions of customer satisfaction within his expectations are formed. Customer satisfaction is the difference between expectations and perceptions. Therefore, it is recommended that you should look beyond the expectations of customers in the relevant market. The key to satisfaction in banking activity is to provide quality service to exceed customer expectations.

Another group of researchers, including modern and Bavanat Ashnydr believe that customer satisfaction is not only the expectations. But according to his needs, especially the needs of basic needs such as safety, respect and justice is important because the needs are different expectations. Conscious expectations, short-term, while requiring a specified level are activated when they are not so ignorant, and, in general, are deep and long lasting. When expectations are not met, we are disappointed and unhappy when they do not meet the basic needs may get angry or provoked. Do you consent to a customer, he will be unhappy, but if they do not meet his needs, he will lose. Therefore, customer satisfaction, the full supply his wants and needs at the same time or in the same way that he wants. From the perspective of customer satisfaction will be examined at three levels, which include:

_ Provide first level customer needs ;

_ Providing second level expectations ;

Third level of attention and meet customer expectations and service delivery than what might be expected. (Rasul F, Saifi, Rashidi, 1380 : 4-7).

4.2. Customer satisfaction key to survival in the competitive business

While ten years ago, Henry Ford's customers said: "Hrrng car will give them the condition that they be black." and ... The car they need to determine the shortest time as orders are delivered in the desired location. Indeed, what has prompted Fvrday arrogant angle changed its look and humiliation rather than the customer, a man

Drjaygah him the right to be selective ? It has changed their attitude towards humans ? Jbrnashy or conditions that prompted them to take care of the demands and expectations of its customers .

Investors and producers rather than Srdlsvzy and value orientation, but as a strategy to increase Hobson's revenue and profits are turning to customer satisfaction and learning its secrets . In every corner of the world economy in the exclusive atmosphere that sweeps competitive , customer-oriented attitude, aiming for customer satisfaction , the first rule of business is considered a violation and penalty for those brutal delete the rule of the market (Mu'ayyad eternal , 1,387th 1). Customer For many reasons , the role of market segmentation has increased.

First, population growth slowed and many product and market maturity are facing. Second, social and economic factors such as increased levels of net income , improving education and increasing public awareness , has led needs, wants , preferences and lifestyles of customers are more complex and more diverse than ever before . This increases the number and variety of goods and services that will compete with each other for the attention of clients.

Market segmentation also leads the firm to accept the realities of the marketplace , it also offers the following benefits:

Identifies opportunities for new products . Segmentation can also thorough analysis of potential customer groups and their needs are not covered by existing products as well as the present . The hidden and unexplored sectors attractive opportunities for the design and marketing of new products or new methods provide To develop marketing plans for achieving homogeneous groups of consumers , has effective help..

Strategic resource allocation process improves marketing . Sometimes not enough attention to the strategic interests segmentation . The choice of products available in the different parts are well defined and clear , then invest in one of these areas can act as centers . Most successful trading strategies based on market segmentation and focus resources on the more attractive segments are based (Golchinpour oven , Bkhtayy , 1385 : 78).

Table1. Stratified probability sample of the target customers of Agricultural Bank of Tehran

Classes studied	Community participation in class	Sample belongs to the class
Tehransar Branch	11%	42
Martyr Beheshti	29%	112
Shhrzyba Branch	13%	50
Rey Branch	10%	38
Lavasan Branch	10%	38
Firoozkooh Branch	11%	42
Prince Branch	8%	31
Saeed Abad Branch	8%	31

5.STATISTICAL RESULTS

Thus the total sample of 384 individuals, they are 42% owned subsidiary must TEHRANSAR, 112 people belonging to the martyr Beheshti, 50 Shhrzyba owned subsidiary, owned 38 branches Rey, 38% owned subsidiary Lavasan, 42% owned subsidiary Firoozkooh, 31 cases and 31 cases belonged to the prince owned subsidiaries are subsidiaries of Saeed Abad.

Data collected in this survey questionnaire. To set the scale , according to previous research and literature in the bank the most important factors affecting service quality were identified .

At this point in the questionnaire limited number (20) was distributed according to the test results indicate the reliability (reliability) and validity (valid) measurement tool , the final questionnaire was prepared and accompanied by a number of envelopes to be returned Replies to customers of the Bank (as the sender) was added to it .

Sample questionnaire is presented in Appendix , where the customer is asked to come up with a score of 30 words, how would your bank statement .

the value is measured in terms of distance equal offers. Respondents rate their agreement with each statement on a rating scale from one to five degrees is commonly shows . (Sarmad , 1383: 154)

6.Validity

The validity of the scale and content of questions on the tool or tools to accurately measure variables in this study .(Hafiz -nia , 1384 : 155)

The questions in the questionnaire study based on " service quality questionnaire Parasrmn " measurement variables Inspired Servperf method is designed . Therefore, the validity of this questionnaire is necessary . Sure enough, the subject of the research questions and the texts have been extracted , subsequently laid experts during the audit . These recommendations were received and the final questionnaire . It also called on the concepts and constructs related to this research to identify , evaluate and, if found . Analysis of results from a failure to communicate concepts and constructs have been investigated .

7.Reliability

Reliability means that the reliability , accuracy and reliability of the interpretation is , is that if a measurement tool to assess these variables and other components made in the same conditions used in time or location , of the same it be achieved in other words , the tool is reliable and valid instrument for measuring the properties of repeatability and has the same results . (Hafez nia , 1384 : 155)

To measure the reliability of this study, Cronbach's alpha was used. The alpha coefficient , the variance of the scores of each subgroup must first set of questionnaire items (or subtests) and the total variance is calculated using the following formula to calculate Cronbach's alpha coefficient .

In this study, Cronbach's alpha coefficient was calculated using spss software with 9466/0 is because more than 70/0, so the upper limit is deemed reliable measurement tool.

Table2. Mean comments about the customer satisfaction and the factors examined in each of the five branches of the Agricultural Bank in Tehran

Measure	Confidence	Trust	physical Tangible factors	Empathy	Response (reactivity)	Quality of Service
Shahid Beheshti	3.2071	2.8451	2.8134	2.8135	2.7459	2.8951
TEHRANSAR	3.0351	2.7105	3.0513	2.8342	2.6513	2.8649
Firoozkoooh	3.0177	2.6374	2.7247	2.8551	2.4722	2.8125
Lavasan	3.3306	3.1043	3.1855	2.9774	2.9059	3.1897
Shhrzyba	3.2464	2.8159	2.8768	3.0580	2.7899	3.2273
Rey	3.3532	2.9833	3.2421	2.9032	2.9702	3.1625
Sydabad	3.2033	2.8160	3.0733	2.7333	2.8933	3.0435
King	2.9531	2.7000	2.8308	2.6542	2.6641	2.7742
Total	3.1809	2.8340	2.9276	2.8381	2.7558	2.9548

According to those in the bottom row of the above table you can see , the key customers of Agricultural Bank of Tehran , reliability (mean 3.1809) , level of physical tangible factors (mean = 2.9276) , degree of empathy (mean 2. 8381) , reliability (mean 2.8340) , and the level of response (mean = 2.7558) , the highest to the lowest branches, consistent with their expectations .

Also, based on an average calculated for each criterion separately Bank , the Agricultural Bank in Tehran aimed at the consumer's perspective , the highest level of reliability and responsiveness physical tangible factors related to Rey branch , the highest level of reliability Lavasan owned subsidiaries the highest level of satisfaction , and empathy is the branch Shhrzybamy .

The answers given show the least confidence , physical tangible factors , response to the branch Firoozkoooh lowest confidence , satisfaction and sympathy prince is owned subsidiaries .

8.The data analysis

The main hypothesis of this study consists of five sub- hypotheses is . In this section to test the main hypothesis and sub- hypotheses, Pearson's correlation test was used .

Pearson's correlation coefficient was used to determine the relationship between two variables is r and the sign is displayed . And its value is always between +1 and -1 in the swing. If the value obtained is positive correlation means that two variables change in the same direction occurs. In other words, one variable increases , the other variable also increases and vice versa. But if the value obtained is negative correlation indicates that the two variables are changed in the opposite direction to each other . Increasing the value of a variable, the other variable decreases , and vice versa. If the value obtained is zero correlation means that there is no relationship between two variables . If the value obtained is 1 + indicates a perfect positive correlation , and the 1 - denoting a perfect negative correlation between the two variables. The relationship between the two variables is stronger than r away from zero and to be a closer . (Hafez nia , 1384 : 243)

In social studies the correlation coefficient is at least 60 % would be considered high if it is between 20 to 60 percent , again in terms of scientific and theoretical value and are used to predict , but it must be between zero to twenty cautious treatment and anticipate the less useful it is. Thus, if the number of error level (α) is larger than express a lack of correlation between these variables and discuss whether there is a correlation between them would be pointless .

9.Investigation and analysis of research hypotheses

To test the main hypothesis, the sub-hypotheses testing is done.

9.1.The first sub-hypothesis:

the level of "physical tangibles" Agricultural Bank "Quality of service is a meaningful relationship.

This hypothesis could be designed based on the following assumptions:

Null hypothesis: There is no significant relationship between the level and quality of physical tangibles.

Assume the opposite: there is a significant relationship between the level and quality of physical tangibles.

Table 3. Results of the Pearson correlation test hypotheses

The correlation coefficient	P-value
0.673	0.000

As shown in the Table 3 is observed , p-value equal to 0.000 is smaller than that due to the nature of the error level $0.01 = \alpha$ indicates quite a significant relationship between the level of physical tangibles Branches and quality of service. The Pearson correlation coefficient of $0.01 = \alpha$ between the physical tangibles in Tehran agricultural bank branches and service quality is + 0.673 , which indicates a strong positive relationship between the two. That can be said with 99% confidence levels of physical tangibles in the bank, increase the quality of services .

9.2.Second hypothesis :

The level of " empathy " Agricultural Bank staff and " quality of service " is a meaningful relationship .

This hypothesis could be designed based on the following assumptions :

Null hypothesis : A significant relationship between the level of " empathy " Agricultural Bank staff and " there is no quality of service .

Assume the opposite : a significant relationship between the level and quality of services they are Empathy Agricultural Bank .

Table4. The results of the Pearson correlation test of the second hypothesis

The correlation coefficient	P-value
0.497	0.000

As shown in the Table 4 is observed , p-value equal to 0.000 is smaller than that due to the nature of the error level $0.01 = \alpha$ indicates quite a significant correlation between empathy levels in branches and quality of service. The Pearson correlation between the level of $0.01 = \alpha$ + Empathy in the Agricultural Bank and the service quality is 0.497 , which indicates a relatively strong positive relationship between the two. That can be said with 99% confidence level with a higher quality service in the Agricultural Bank of empathy increases.

9.3.Third hypothesis :

the ability level of " confidence " in Tehran and the Agricultural Bank " is Mnadarvjvd related to service quality .

This hypothesis could be designed based on the following assumptions :

Null hypothesis : no significant relationship between the level of reliability and service quality for bank there.

Assume the opposite : a significant relationship between the level of reliability and service quality for bank there.

Table5. The results of the Pearson correlation test of the third hypothesis

The correlation coefficient	P-value
0.704	0.000

As shown in the Table 5 is observed , p-value equal to 0.000 is smaller than that due to the nature of the error level $0.01 = \alpha$ indicates quite a significant relationship between the level of confidence in the branches and quality of service. The Pearson correlation between the confidence level of $0.01 = \alpha$ + for the bank and the service quality is 0.704 , which indicates a strong positive relationship between the two. That can be said with 99% confidence levels of service quality assurance banks will increase .

9.4.Fourth hypothesis

the level of " accountability " of government and bank employees , " Quality of Service " the relationship is Mnadarvjvd .

This hypothesis could be designed based on the following assumptions :

Null hypothesis : no significant relationship between the level and quality of service does not answer the Agricultural Bank .

Assume the opposite : a significant relationship between the level of response and quality of service is the agricultural bank .

Table6. The results of the Pearson correlation test of the fourth hypothesis

The correlation coefficient	P-value
0.679	0.000

As shown in the Table 6 is observed , p-value equal to 0.000 is smaller than that due to the nature of the error level $0.01 = \alpha$ indicates a statistically significant relationship between the level of complete response in subsidiaries and quality of service. The Pearson correlation coefficient $0.01 = \alpha$ at the level of responsiveness

and service quality in banks + is 0.679 , which indicates a strong positive relationship between the two. That can be said with 99% confidence levels of service quality in banks will increase the level of accountability .

9.5.Fifth hypothesis

the ability level of " confidence " in the bank " quality of service " is Mnadarvjvd relationship .

This hypothesis could be designed based on the following assumptions :

Null hypothesis : no significant relationship between the level of reliability and service quality, there are no banks .

Assume the opposite : a significant relationship between the level of reliability and service quality in banks there.

Table7. The results of the Pearson correlation test of the fifth hypothesis

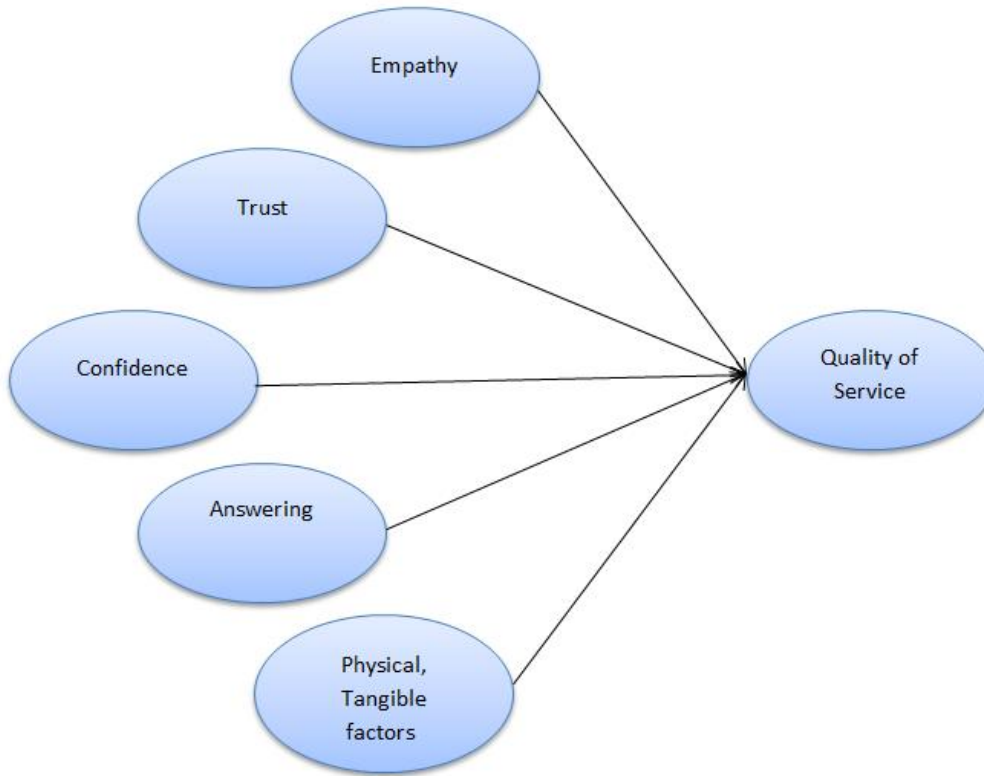
The correlation coefficient	P-value
0.730	0.000

As shown in the Table 7 is observed , p-value equal to 0.000 is smaller than that due to the nature of the error level $0.01 = \alpha$ indicates quite a significant relationship between the level of trust in the branches and quality of service. The Pearson correlation coefficient of $0.01 = \alpha$ level of trust between the bank and the service quality is + 0.730 , which indicates a strong positive relationship between the two. That can be said with 99% confidence levels of service quality can increase the level of confidence in the bank .

9.6.The main hypothesis :

the level of " quality services" Agricultural Bank " satisfaction " key customers that there is a significant relationship .

hypotheses have been adopted in this study can be said to increase the quality of public banks , it also increases customer satisfaction are key .



Satisfaction

Figure2. The final model in the study area ($0.01 = \alpha$)

According to the inscription above the lowest to the highest correlation between any of the measures of service quality and satisfaction, respectively belong to empathy, physical tangible factors, responsiveness, and reliability. It is noteworthy that a greater emphasis on higher correlation coefficient of satisfaction, greater customer satisfaction can be increased.

Table8. Correlation between each of the five criteria and assessed the quality of service

Criteria	The correlation coefficient of each service quality
Confidence	0.704
Trust	0.730
Empathy	0.497
Answering	0.679
physical Tangible factors	0.673

As you can see in the picture above; The lowest to the highest correlation coefficient, respectively Criteria empathy, physical tangible factors, responsiveness, and reliability With more emphasis on quality of service, Causes a higher correlation coefficient, Can be further enhanced.

10.CONCLUSION

According to the results the five sub-hypotheses raised. The main hypothesis of this research has been accepted can be said to increase the quality of the Agricultural Bank of Tehran, it also increases customer satisfaction objective.

Leonard Berry (1988) research which has Main features of the service that should be considered by service organizations As regards the significance of this study is to examine the relationship Between service quality and satisfaction have been used

And it can be expressed as follows:

Compare these findings with other similar studies show the following results:

M. Levy (1385) in their study evaluated the service quality of the same criteria used in this study and found a significant relationship between service quality and customer satisfaction has confirmed.

- Printable Atkabdvn ability to serve with integrity and confidence in the promise --- 32%
- Tangible factors, physical appearance, equipment, and communication equipment workers --- 11%
- Reactivity, interest and willingness to help customers and provide prompt service --- 22%
- Attitudes, knowledge and courtesy of employees and their ability to convey trust and confidence --- 19%
- Empathy, care. Due to customers --- 16%

Parasrmn Zytml Berry et al (1990) based on the service quality indicators of service quality perceived by customers to evaluate and five parameters examined in the present study (physical evidence and tangibles, reliability, responsiveness, assurance, empathy) to achieved.

As shown in the present study there was a significant relationship between service quality and satisfaction confirmed , ELISA , Gnzalh , Lrnzv and nutmeg (2007) , Asprng and McCoy (1996) and Oliver (1993) in his research to prove this relationship. have . Also, a study by Cronin and Taylor (1992) conducted causal relationship between service quality and customer satisfaction were examined . They finally concluded that based on their analysis of perceived service quality and satisfaction will result .

Avsman , Avghvr and Amin (2005) to measure the service quality of banks have introduced four dimensions are: service environment , interaction quality , reliability and empathy . Reliability and empathy dimensions exactly , and the interactions between the environment and the quality of service in terms of reliability , responsiveness and tangible physical factors have been examined in this study .

Ching . Fvchn (2008) has shown that expectations of service quality identified a positive effect on perceived performance is characterized by a positive impact on perceived performance, perceived value and the perceived value of a clear positive effect on satisfaction is over , then we can say that has influenced service quality on satisfaction is confirmed by the results of the present study .

new use. However , now attract a new customer than five times the cost of maintaining existing customers to take. However, since some reports suggest that over 45 % of bank customers are hurt , it is not necessary to gain the satisfaction of all the equal worth of service .raising the level of " quality services" provided to " key customers " , as an indicator of lower-cost , more manageable , the bank's management to gain a competitive advantage with the implementation of an effective program to help the lowest possible cost .

In this context, the main objective of the present study was to examine the role of factors affecting the " Quality of Service" on attracting the " customer satisfaction " key, to examine the relationship between quality of services provided by public banks Karaj city and its key customer satisfaction and factors such as " empathy " , " confidence " , " answer " , " trust " and " physical tangibles " on satisfaction has been studied .type of field studies . In this study, the independent variable and the dependent variable was the quality of services provided by banks , customer satisfaction is key . This research branches of government in the city of Karaj in 1387 on the 390 key customers based on specific criteria were defined purpose.

highly significant relationship between measures $0.01 = \alpha$ expression reliability , reliability , empathy , responsiveness and tangible factors in the physical state Bank city of Karaj and customer satisfaction is key . The correlation coefficients obtained at the level of $0.01 = \alpha$, expressed a positive relationship between each of the five factors is examined and satisfaction . That can be said with 99% confidence increased with each of the criteria of reliability , reliability , empathy , responsiveness and tangible factors in the physical state banks, it also increases customer satisfaction are key . Lowest to highest correlation coefficients were also belongs to the criteria of empathy , physical tangible factors , responsiveness , trust and confidence with more emphasis on factors higher correlation coefficient can be further enhanced to customer satisfaction .

11. Research recommendations

The amount of physical tangible factors, of empathy, reliability and ultimately the highest levels of banks responding to the minimum consistent with expectations, the bank is recommended for better performance and attract these customers, the following suggestions this is in line with the five factors used.

1 - To provide accurate information, clear and honest advice and expertise because when a client receives accurate information and honest professional help or advice on your decision to adopt and the accuracy of the information and advice received from their service experience discovers, when confidence in banks increases.

2 - process simple, efficient and psychotherapy can create a sense of trust in customers, banks can play a significant role. When customers are not lost on business processes, and these processes can be used to understand the processes that make up the banking system are reliable.

3 - Additional and supplementary services when additional services beyond the current level of service is offered to customers, customer value makes sense.

4 - should be on the selection, training, motivation, training, and evaluating employees focused, they should take the behavioral principle that gives the customer peace of mind.

5 - fame, credit and bank customers has a huge effect on his confidence. Crisis management, public relations can be an effective and efficient banks in creating and maintaining a positive mindset towards customers and help maintain the reputation and credibility. However, it is obvious that the true and brilliant creator and guardian of bank reputation.

6 - Maintain order, the customer, branch, clean, stylish and regularly runs into this mentality is created for his investment of money and he is so caring.

7 - In what is perhaps a more traditional design of the rest of the issues that annoy customers, discuss non-confidential and affairs of the bank, ... Is available to anyone. In this regard it is necessary to design enough space for customers.

8 - The bank branches should be established to guide the awareness of banking services to customers who do not go to the bank should be able to ease the Total Service Database. In addition to customer awareness of banking services must be published in a booklet containing information about the services and branches posters on the walls should be installed on the same service.

9 - Order of the physical environment so that customers in the shortest time should be like putting extra money counting machine available for customers.

10 - In order to reduce the waiting time of customers' floating design staff is recommended. This means that the head office whenever necessary to recognize the employee behind the counter, and sends assigned to other works in does.

11 - Banks must modernize its branches, and each branch a few sofas and chairs are new and interesting to perhaps prolong the service, people can rest. Proper cooling in the warm season and cold season heating appliances exist. Occasionally mints air should be used to disperse the scent in the air is good.

12 - Considering that contemporary organizations, in seeking to find a sense of belonging and identity in a social bond that they forgive one of the strong ties that matched the organization, provides a unique, integrated, shared values and sustainable. This plan covers the same pattern of male and female employees in all branches of each bank can psychologically affect the client is recommended.

13 - With regard to the geographical distribution of branches in Tehran Province. And the development of implementation strategies subsidiaries; Branch network restructuring With emphasis on improving the positioning of branches and the promotion and launch of new integrated systems. In order to carry out banking operations as online, Wider use of automated teller machines (ATM) Reform strategy in order to create a number of bank branches and distribution centers, boarding specific recommended. the accuracy of the physical facilities and reduce the gap between these variables is very effective these variables are highly effective.

14 - Regard of the views of customers is essential, It should be noted his belief system. And it will cost. Brings attention to customer In terms of customer suggestions and complaints handling In order to mobilize the ideas of customers and their expectations of quality and service Can improve the continuity of innovation and continuous communication Between customers and banks Also, the constant awareness of changing customer expectations Can play a constructive role. In this regard, Bank management should Using information technology and change The advertising strategy is correct and timely information regarding our customers to take action.

- 15 - several gifts such as a clock, calendar , notepad , pens , etc. with the logo and slogan of the bank 's key customers are different .
- 16 - one of the policies that can reduce congestion in front of the wicket particular attention to key customers.
- 17 - Allocation of booths to conduct another key customers in ways that branches can be used to provide services .

REFERENCES

- Bei., L.T . Shang., C.F. (2006). “Building marketing strategies for state-owned enterprises against private ones based on the perspectives of customer satisfaction and service quality”, *Journal of Retailing and consumer services*.
- Chen., C.F. (2005). “Investigating structural relationships between service quality,perceived value,satisfaction and behavioral intentions for air passengers,Evidence from Taiwan”, *transportation research*.
- Chen., C.FU. (2008). “Investigating structural relationships between service quality, perceived value, satisfaction and behavioral intentions for air passengers: Evidence from Taiwan”, *Journal of Transportation research*,part A.
- Ehigie., B.O. (2006). “Correlates of customer loyalty to their bank: a case study in Nigeria”, *Internatinal journal of bank marketing*.
- Gonzalez., M.E.A . Comesana., L.R . Brea., J.A .(2007). “Assessing tourist behavioral intentions through perceived service quality and customer satisfaction” , *Journal of business research*.
- Johnston., R. (1995). “The determinants of service quality: satisfiers and dissatisfiers” , *International journal of service industry management*.
- Karatepe., O.M . Yavas., U. Babakus., E. (2005). “Measuring service quality of banks: scale development and validation” , *Journal of Retailing and consumer services*.
- Kassim., N.M. (2007). “Customer retention measurement in the UAE banking sector” , *Journal of financial services marketing*.
- Najjar., L. (2006). “Service quality: a case study of bank”, *The quality management journal*.
- Seely., S.W. (1998). “Service quality must equal customer satisfaction ... it's the hidden factor” , *Journal of Banking information source*.
- Seven ivens., B. Pardo., C. (2006). “Are key account relationships different?Empirical results on supplier strategies and customer reactions”, *Journal of Industrial Marketing Management*.
- Ziller., R. (2006). “Customer experience management – A case of Indian bank”, *Journal of database marketing and customer strategy management*.