



The Effect of Using QFD Technique on Improving the Quality of Services in Bank Branches (Case Study: Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat)

Rasool HOSSEINI¹, Morteza GHAYOUR^{2,*}

¹*Department of human science, Neyshabur branch, Islamic Azad University, Neyshabur, Iran*

²*Imam Reza International University, Iran*

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Abstract. This study aimed to investigate the improvement of the quality of banking services using Quality Function Deployment (QFD) techniques. The study population was customers of Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat branches. Using multi-stage sampling method, 384 questionnaires were distributed among the population. The instrument used in this study was standard SERVQUAL questionnaire and interview method. To calculate the gap between the perceptions and expectations of the quality of services using SPSS software, paired t-test was used. The results of paired t-test showed that there is a significant difference between customers' perceptions and expectations. Also, Friedman test and one-sample t-test were used to rank the dimensions of the quality of services and determine the status of components to the quality of services, respectively. The results of one-sample t-test indicated that the components of the quality of services have inappropriate conditions. After identifying the gap, customers' requirements and technical service specifications were identified and their relation was examined in QFD matrix. In the end, the absolute and relative weights of the technical specifications of banking services were accounted and prioritized. Prioritizing the technical specifications was as follows: Announcement of interest rate based on the resolution of Money and Credit Council, presence of parking or place to park the car, Ticket Vending Machine (TVM), installation of types of panels and information brochures, identification of problems and meeting employees' needs, ATM Machine, the correct guidance of customers, exemption or rebate in wage of banking services, establishment of a computer to access to account status, training employees, updating and development of electronic banking systems, priority in the use of special bank facilities, bureaucracy approved by credit pillars and board of directors and recruitment of sufficient human resource.

Keywords: Quality of Banking Services, QFD Technique, Technical Specifications, Customers' Requirements

1. INTRODUCTION

In today's competitive and turbulent environment, those organizations will be more successful in the field of competition that outstrip other competitors to meet customers' needs and demands, in other words, according to the new marketing philosophy that is customer orientation, customers are focused and issues are considered from the perspective of customers.

The objective of all service institutions is to provide appropriate services with high quality and satisfied by the customer. In the new management theories, quality is defined in accordance with the customer's needs and that customer plays a central role in guiding the activities of the organization. So, the quality of services is based on customer's expectations and perceptions. Given that in organizations and banks such as Bank Saderat, customers and their opinions are not systematically and purposefully considered to improve the quality of services, in the present study, the effect of using QFD technique on improving the quality of services in the branches of the bank and its mechanism is examined. So, if QFD technique is used in the field of the quality of banking services, it can be predicted in a way that the technique will lead to define and identify the basic wants and needs of customers, provide effective solutions on any sound or need, cooperation, synergies, productivity and ultimately, improve the quality of the banking services. The quality of services also includes many components and models proposed by many researchers. However, in this study, the components of SERVQUAL model as factors and components proven, confirmed and widely used in the field of the quality of banking services will

* Corresponding author. *Email address: Morteza GHAYOUR*

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be used and the effect of using QFD technique as an independent variable on the main dependent variable “improvement of the quality of services in bank branches” will be examined. The secondary dependent variables are the same five components of SERVQUAL model. Therefore, by testing the independent variable on the main dependent variable and five secondary independent variables in Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat branches, this study aims to respond the question whether using QFD technique has an effect on improving the quality of service in bank branches or not?

Theoretical foundations

Quality Function Deployment (QFD)

Quality Function Deployment (QFD) is a developed qualitative tool that aims to increase the market share through attracting customers’ satisfaction. This tool has a great maneuverability to identify and determine customers’ needs providing causes of outstripping the organization to the competitions [1]. QFD is a planning tool to identify and meet customer’s expectations and a regular and accurate method for designing, engineering, producing and evaluating a product. QFD is a management tool based on group work used for the orientation of product development process based on customer’s expectations [2].

Implementation stages of QFD

The whole process of QFD is done in four stages as follows:

Product Planning

Product designing

Process projecting

Production projecting [1].

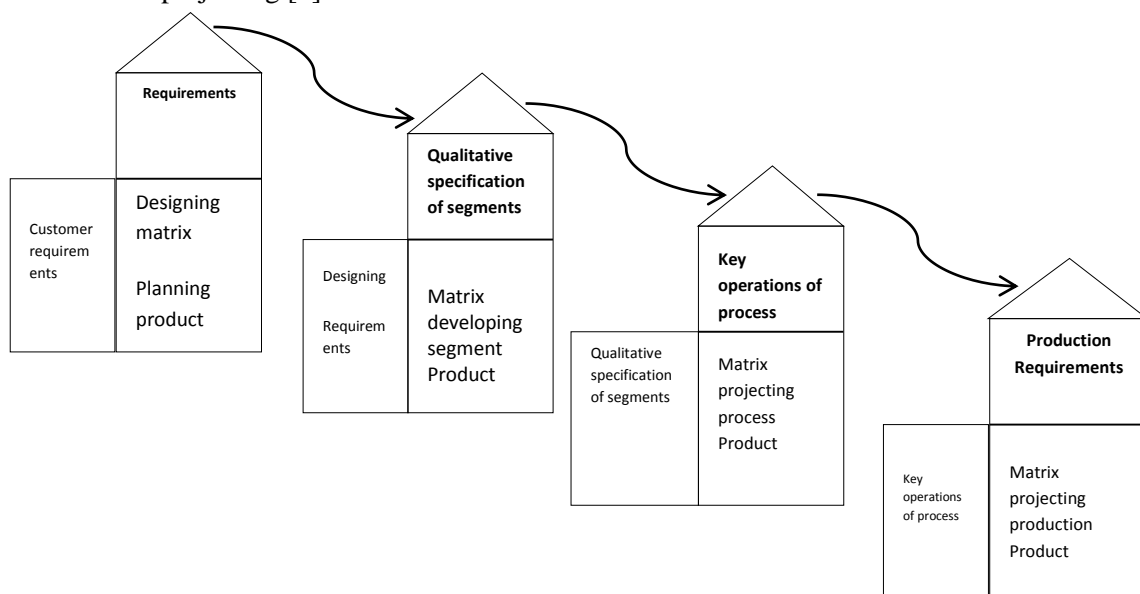


Figure 1. Four-stage approach of QFD.

Quality of services

Today, the quality of services is considered as an important factor affecting the success of organizations. Therefore, all organizations, particularly service organizations including banks

should seek to improve the quality of their services because the quality is seen as a major factor that can be seen as a competitive factor of powerfulness giving to organizations [3].

Over the past few decades, the quality of services has allocated a wide range of studies and that various definitions have been provided in this field.

In the definition of quality of services, Parasuraman argues that: “quality of services is based on a kind of comparison between what customer feels that should be proposed to him and what is actually provided to him [4]. Elsewhere, he defines quality of service as stable compatibility with customer expectations and recognition of customer expectations to the specific service..

Conceptual models of the quality of services

On the quality of services, a lot of researchers have proposed various models among which SERVQUAL model presented by Parasuraman et al has attracted more attention. Since this model has been used in this study, a brief description of the model is presented in the following.

The model to analyze the gap

In 1988, Parasuraman et al conducted studies to identify the main factors forming the basis of the concept of the quality of service using focus groups in four service industries. The assessment data were refined in several stages and finally, in the final stage of data analysis, five dimensions of the quality of service were identified and defined. These dimensions include:

1. Tangible factors: appearance of physical facilities, equipment, staff
2. Reliability: ability to perform reliably and accurately the promised services
3. Accountability: the desire to help customers and provide fast services
4. Commitment: knowledge and courtesy of employees and their ability to inspire trust and confidence
5. Empathy: attention to each customer [5].

Thus, SERVQUAL model was designed based on five dimensions mentioned by the researcher. This model follows the gap theory presented by Parasuraman et al in 1985. In the gap theory, seven major gaps are defined in the concept of the quality of services among which the most important one is the gap between customer expectations of service and his perception on the quality of provided services because the gap is directly related to the customers. SERVQUAL questionnaire completed by the customer service has been composed of two sets of 22-questions. In the first part, within 22 questions, the customer describes his expectations and ideal services and in the next part, the view of the customer on the provided services is measured by another 22 questions. Hence, in the process of evaluating the quality of service by SERVQUAL, customer expectations and perception on the provided services are measured and then, the quality of services is defined and calculated as the gap between them as follows:

$Q = P - E$ where Q, P, and E are the quality of services, customer conception on the provided services, and customer expectations on the services, respectively. Therefore, the positive scores indicate the better performance of what customer expects, while a negative score refers to the poor quality of services. The more the gap is numerically smaller (more negative), the lower and poorer the quality of services will be and vice versa, the larger (more positive) the gap, the better the quality of services [6].

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According to the modern model of service quality gap, the rate of gap between providers and customers of services on the quality of services can be assigned to one of the following cases:

- **First gap:**

The difference between service expected by the customer and organizational perception of customer's expectations

- **Second gap:**

The difference between organizational perception of customer's expectations and perceptions converted into the specifications of the quality of services

- **Third gap:**

The difference between perceptions converted into the specifications of the quality of services and services provided by the organization to customers

- **Fourth gap:**

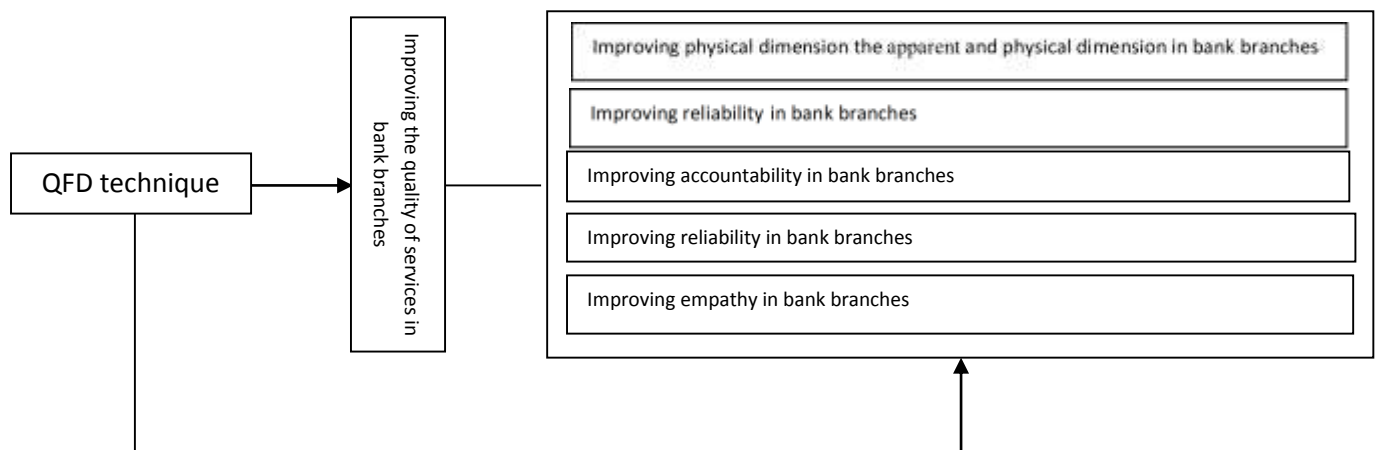
The difference between the relationship with customers and services provided by the organization to them

- **Fifth gap:**

The difference between services expected by customers and services perceived by them (Ganguli and Roy, 2010)

Conceptual model

In this study, QFD technique as the independent variable and the components of quality of services including tangible factors or physical dimension, accountability, reliability and empathy were used. By reviewing the literature and foreign and domestic studies on the issue, a comprehensive conceptual model has been achieved in this regard that the figure of this model has been shown in the following:



The conceptual model of the study

The study objectives

Main objectives

The effect of using QFD technique on improving the quality of service in bank branches

Secondary objectives

- 1- The effect of using QFD technique on improving physical dimension in bank branches
- 2- The effect of using QFD technique on improving reliability in bank branches
- 3- The effect of using QFD technique on improving accountability in bank branches
- 4- The effect of using QFD technique on improving certainty in bank branches
- 5- The effect of using QFD technique on improving empathy in bank branches

The study hypotheses

The main hypothesis

Using QFD technique has a significant effect on improving the quality of services in bank branches.

The secondary hypotheses

- 1- Using QFD technique has a significant effect on improving physical dimension in bank branches.
- 2- Using QFD technique has a significant effect on improving reliability in bank branches.
- 3- Using QFD technique has a significant effect on improving accountability in bank branches.
- 4- Using QFD technique has a significant effect on improving certainty in bank branches.
- 5- Using QFD technique has a significant effect on improving empathy in bank branches.
- 6- The dimensions of the quality of service have the same status in terms of importance and rank from the perspective of customers of bank branches

2. METHODS

This study is applied in terms of the objective and correlative descriptive in terms of data collection. The study population is customers of Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat branches among which 384 individuals were selected as sample using multi-stage sampling method. The instrument applied to collect data in this study was SERVQUAL questionnaire and interview method. For data analysis, to test the hypotheses which started from evaluating the gap between customers' perceptions and expectations to the quality of service provided by Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat branches, paired t-test was used and then, to investigate ranking the dimensions of the quality of services in Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat branches, Friedman rank test was used. Also, to examine the status of each component of the quality of service in Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat branches, one-sample t-test was run. Following the results, to identify the technical specifications and requirements and customers' needs and demands for services provided by Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat branches, QFD approach

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was used. In this method, using questionnaire and interview, customers' needs and the technical specifications of provided banking services are identified. Using experts' and managers' opinions of Bank Saderat branches in the considered statistical population, a coefficient of significance is assigned to each of the requirements. Then, the relationship between requirements and technical specifications is determined. Finally, through measuring the absolute and relative weights of technical specifications, these requirements are prioritized.

Data analysis

Reliability and validity

In this study, Cronbach's alpha has been used to measure reliability using SPSS software version 16. The results of Cronbach's alpha coefficient test are given in Table (2).

Table 2. Cronbach's alpha coefficient.

SERVQUAL questionnaire of the service quality	Obtained Cronbach's alpha coefficients
Factors dedicated to the service quality	0.843

Given the results observed in Table 2, Cronbach's alpha coefficient of questionnaires has been higher than 0.7; therefore, it can be concluded that the questionnaires used in the study has the required reliability.

Also, to evaluate the validity of questionnaire, the content validity was used. The content validity of the test is usually determined by experts on the study subject. In this step, using experts testing, consultation with professionals and opinions of experts in relation to service quality, the validity of the questionnaire has been approved.

Testing the study hypotheses

In order to investigate and determine the difference and gap between perceptions and expectations of customers in Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat branches, paired t-test is initially used. In this regard, SERVQUAL questionnaire has been designed so as to assess both perceptions and expectations of customers with regard to the technical and qualitative services of banking industry. Table 3 provides the summary of the results.

Table 3. Paired t-test to investigate the gap between customers' perceptions and expectations.

X	Y	High limit	Low limit	df	sig
Expectations for tangible factors	Perception of tangible factors	0.745	0.578	383	0.000
Expectations for reliability	Perception of reliability	0.469	0.273	383	0.000
Expectations for accountability	Perception of accountability	1.270	1.101	383	0.000
Expectations for empathy	Perception of empathy	0.649	0.462	383	0.000
Expectations for certainty	Perception of certainty	-0.054	-0.106	383	0.524

The results of paired t-test in Table 3 show that on the tangible factors, there is a significant difference between perceptions and expectations of the customers. Since both high and low limits are positive, it can be concluded that compared the perceptions, expectations are higher in terms of tangible factors. Meanwhile, the obtained results indicate that there is a significant difference between perceptions and expectations of reliability from the perspective of customers. So, since both high and low limits were positive, it can be concluded that expectations are higher than perceptions. Also, the results reveal that there is a significant difference between perceptions and expectations of customers in terms of accountability. In this dimension, since both high and low limits are positive, it can be concluded that compared to perceptions expectations is higher.

Moreover, the results in the above table show that for the level of significance of $P < 0.05$, there is a significant difference between the perceptions and expectations of customers and due to positive high and low limits, expectations is higher than perceptions in this dimension. However, since in the dimension of certainty, the paired t-test was not significant to investigate the gap between perceptions and expectations of customers, it can be deduced that there is not much gap between perceptions and expectations in terms of certainty.

Ranking the dimensions of service quality

To rank the components of the quality of services in terms of customers’ expectations, Friedman test should be used. In the following, the tables related to the test are described and their obtained results will be discussed.

Table 4. Results of statistics of the test for evaluating Friedman Test

Sample size	384
Chi-square	471.848
Df	4
Level of significance	0.000

According to the results presented in Table 4, based on Friedman test, it can be concluded that the test has been significant with the degree of freedom of 4, and level of confidence of 95% and there is a significant difference among dimensions of the quality of service in terms of importance and rank.

Table 5 shows the mean of ranks to the dimensions of the quality of the services and the order of their importance from the perspective of customers of Bank Saderat branches.

Table 5. Friedman Test.

Dimensions of the quality of services	Average of ranks
Accountability	4.34
Tangible factors	3.33
Reliability	2.65
Empathy	2.58
Certainty	2.10

The results in Table 5 indicate that at the level of significance of $P < 0.05$, the results from Friedman test for ranking the dimensions of the quality of customer service in Bank Saderat branches show that the dimensions of the quality of service have no the same status and a significant difference in terms of importance and rank. From the perspective of the customers, the importance order of the quality of service is as follows: accountability (4.34), tangible factors (3.33), reliability (2.65), empathy (2.58) and certainty (2.10).

Investigating the performance status of the dimensions for the quality of services

To evaluate the status of the quality of services and its five dimensions, one-sample t-test has been used. The results of the test are given in Table 6.

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Table 6. Evaluating the status of performance of dimensions for the quality of services (t-test)

Study variables	Mean	t	SD	sig
Tangible variables	2.764	-5.904	0.781	0.000
Reliability	2.766	-6.097	0.752	0.000
Accountability	2.631	-9.240	0.781	0.000
Certainty	2.583	-10.859	0.751	0.000
Empathy	2.987	-0.391	0.651	0.000

To evaluate the status of mean of the study variables, the results of the one-sample t-test in the table (6) have been given in the following:

- ✓ At the level of significance ($p < 0.05$), the mean tangible factors was (2.764) that due to the value lower than 3 (mid-point Likert range), this component has no good situation among the costumers.
 - ✓ According to the results from one-sample t-test at the level of significance ($p < 0.05$), the mean reliability was (2.766) that due to the value lower than 3 (mid-point Likert range), this component has no good situation among the costumers.
 - ✓ The results of t-test showed that at the level of significance ($p < 0.05$), the mean accountability was (2.631) that due to the being the amount lower than 3 (mid-point Likert range), this component has no good situation among the costumers.
 - ✓ The results of t-test showed that at the level of significance ($p < 0.05$), the mean empathy was (2.583) that is empathy has no good situation among the costumers.
 - ✓ According to the results from t-test at the level of significance ($p < 0.05$), the mean certainty was (2.987) that is certainty has no good situation among the costumers.
- 2- Ranking the specifications of technical and qualitative services
 - 3- In this part, the specifications of technical and qualitative services were determined using QFD approach and then, based on the absolute and relative weights of technical specifications of banking services, the defined requirements were prioritized.
 - 4- Prioritization and calculation of the relative weight of technical requirements have been displayed in table (7) with respect to their relationship with wishes and degree of importance of each demand.

Table 7. Calculation of absolute and relative weights of technical requirements.

Technical requirements	Absolute weight	Relative weight
Ticket Vending Machine	0.351	10.66
Identification of problems and meeting employees' needs	0.302	9.17
Training employees	0.182	5.52
The correct guidance of customers	0.228	6.92
Bureaucracy approved by credit pillars and board of directors	0.093	2.82
Announcement of interest rate based on resolution of Money and Credit Council	0.441	13.39
Updating and development of electronic banking systems	0.168	5.10
Installation of types of panels and information brochures	0.333	10.11
Establishment of a computer to access to account status	0.211	6.40
Absorption of sufficient human resource	0.039	1.18
ATM Machine	0.242	7.35
Presence of parking or place to park the car	0.356	10.81
Priority in the use of special bank facilities	0.126	3.82
Exemption or rebate in wage of banking services	0.22	6.68

The results observed in Table 7 indicate that prioritization of technical specifications according to their relative weight is as follows:

1. Announcement of interest rate based on resolution of Money and Credit Council
2. presence of parking or place to park the car
3. Ticket Vending Machine (TVM)
4. Installation of types of panels and information brochures
5. Identification of problems and meeting employees' needs
6. ATM Machine
7. Correct guidance of customers
8. Exemption or rebate in wage of banking services
9. Establishment of a computer to access to account status
10. Training employees
11. Updating and development of electronic banking systems
12. Priority in the use of special bank facilities
13. Bureaucracy approved by credit pillars and board of directors
14. Recruitment of sufficient human resource.

3. DISCUSSION AND CONCLUSION

The results of this study showed that there is a significant gap among tangible factors, reliability, empathy and accountability in the range of perceptions and expectations. On the other hand, only certainty had no significant difference in both perceptions and expectations. The result also showed that the dimensions of the quality of services have no similar status in terms of importance and rank from the perspective of customers in Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat branches.

The results from Friedman rank test revealed that at the level of confidence of 95%, there was a significant difference between factors of the quality of SERVQUAL service in Bank Saderat branches and their rank is as follows: accountability, tangible factors, reliability, empathy and certainty.

Also, according to the QFD technique, customers' needs have been identified in three categories of physical specifications, enrichment and ease to receive service including: sufficient space of branch, suitable furniture, beauty and attractiveness of within the building, attractiveness of outside the building, good lighting, cleanliness the inside of the branch, aromatization, proper notification branch, speed in service, way of treatment of employees, use of promotional tools, speed of providing facilities and on-account interest rate, possibility of using ATM, convenience and no administrative involvement in receiving facilities, electronic banking services, sufficient number of employees, appropriate clothing of employees, easy to access to account status, ease of parking and access to requirements. On the other hand, through calculating the absolute and relative weights, the identified technical specifications and requirements of Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat branches have been prioritized as the following: Announcement of interest rate based on resolution of Money and Credit Council, presence of parking or place to park the car, Ticket Vending Machine (TVM), installation of types of panels and information brochures, identification of problems and meeting employees' needs, ATM Machine, the correct guidance of customers, exemption or rebate in wage of banking services, establishment of a computer to access to account status, training employees, updating and development of electronic banking systems, priority in the use of special bank facilities, bureaucracy approved by credit pillars and board of directors and a absorption of sufficient human resource.

4. RECOMMENDATIONS

In this part, the study recommendations are provided in the form of suggestions related to the recognized technical specifications of QFD approach, suggestions related to the tangible factors, suggestions related to the reliability, suggestions related to the accountability, suggestions related to the certainty and suggestions related to the empathy.

Suggestions related to the recognized technical specifications of QFD approach:

- ✓ Allocation of enough space of the branch for each personnel at an engineered and standard rate
- ✓ Having appropriate counter table with a standard height and putting a chair on the client part
- ✓ Providing enough chairs and a lighting table for any number of customer per day
- ✓ Installation of perfume spray machine and one device per 50 square meters
- ✓ Providing appropriate reception facilities according to the branch location such as water cooler, serving tea and espresso machine
- ✓ Installation of digital signage and billboards in the branch in order to inform appropriately
- ✓ Installation of computer in the client part
- ✓ Allocation of suitable place for parking customers' car
- ✓ Installation of ATM in standard numbers
- ✓ Installation of music player
- ✓ Installation of systematic TVM
- ✓ Allocation of sufficient requirements including pens, stamps, seals and carbon per counter
- ✓ Viewing out with the right combination of materials
- ✓ Appropriate layout and sort decoration according to the branch space and uniform and consistent rebuilding and decoration
- ✓ Receiving comments and criticisms of customers to provide more qualitative services by employees

Suggestions related to the tangible factors

- ✓ Managers of Bank Saderat branches must be aware that all employees be on the normal and desirable level in terms of appearance and adornment.
- ✓ All physical equipment in Bank Saderat branches must be pleasant for customers in terms of coloring, odor inside the branch space, and using modern equipment in the season.
- ✓ As possible, in each branch, modern equipment such as ATM, ATM technologies, Internet, Internet payment etc. be used for customers
- ✓ Designers and engineers of Bank Saderat branches should take into account that the selection of suitable site for the construction of the branch is very important for consumers. Far and near distance of branches to each other, distance of branch to workplace and residential of customers etc. can be effective on the satisfaction or non-satisfaction of customers.
- ✓ Managers of Bank Saderat branches should know that the more modern and updated the use of facilities in Bank Saderat branches, the more effective the maintenance of the new and current customers
- ✓ Managers of Bank Saderat branches should note that in the ergonomic design of equipment within the branch, they pay special attention to table and chairs for customers to customers' other special equipment, a variety of tastes and interests and customers' conditions in each age and sex group.

Suggestions related to the reliability

- ✓ Managers of Bank Saderat branches should note that their branch has the ability to provide banking services, transfer funds as soon as possible and follow up banking and legal complaints and problems of customers as necessary. This leads more satisfaction and trust of the customers.
- ✓ Managers of Bank Saderat branches should think to meet their customers' expectations in all slogans and banking operations in order to achieve their organizational mission. This consultation and alignment to meet customers' needs can have a significant impact on raising the level of employees' performance.
- ✓ Officials of Bank Saderat branches should create the culture that employees respect customers and their needs in a way that customers have a heart commitment to the branch and in general, to Bank Saderat within the organization during working hours.
- ✓ Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat branches should provide their processes and routes to serve their customers in a clear and specific chart in the way of timing offering their services to customers. This leads to be given more credibility for Bank Saderat by customers.
- ✓ Managers and officials of Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat branches should note that any reasonable price reduction and discounts can attract the customers' confidence to the organization and then, customer is able to continue activity and reception of their required services from Bank Saderat.

Suggestions related to the accountability

- ✓ Managers and officials of Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat branches should disseminate the culture that Bank Saderat branches should perform their organizational objectives at whether abstract level or functional level in line with the desire to continue committed cooperation and assistance of customers in all formal and informal groups within their organization.
- ✓ Managers and employees of Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat branches and all Iranian branches should be interest to meet customers' needs that it is necessary to promote the idea that all members of branch should have a tendency to continue cooperation with customers.
- ✓ Managers and officials of Bank Saderat branches should respond questions and demands of customers at any time of day or night through setting up systems to respond by web sites or banking mobile.
- ✓ All employees of Bank Saderat branches should respond questions and demands of customers during working hours in both physical and psychological conditions which they are. Any disrespect to customers from employees cannot be forgiven
- ✓ Managers and officials of Bank Saderat branches should be able to respond customers' needs through launching information systems in bank's websites by holding meetings in the months or weeks or years by banking experts either in presence or online in a chat...

Suggestions related to the certainty

- ✓ Managers and officials of Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat branches and all Iranian branches should be noted to employees and all members of their branches to show respectful and suitable behavior for their customers by covering appropriate and desirable appearance. This leads to continue working with Bank Saderat branches by customers with more enthusiasm and interest.
- ✓ Authorities of Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat branches should ensure that customers feel that the services of bank branches will act commitments that they have advertised during contract.

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- ✓ The more appropriate, logical and scientific procedures and guidelines the Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat branches use to offer their banking services, the more ensure of customers will be provided.
- ✓ As possible, managers and officials of Bank Saderat branches and all Iranian branches should adopt to address that in the recruitment of employees and even selection of their managers, apply individuals educated at the main universities with a valid brand from the general perspective of valid because employees who have not scientifically valid level lowers the customer's perspective to the bank.

Suggestions related to the empathy

- ✓ Managers and officials of Kashmar, Gonabad and Torbat-e-Heydarieh Bank Saderat branches should install the system in which employees have to respond with respect, interest and commitment, respectful and suitable treatment for customers' needs in all their branches.
- ✓ Managers and officials of Bank Saderat branches should note to have different treatment with each customer according to the identification of their emotions and different tastes because none of them can simultaneously be the same as another.
- ✓ Managers and officials of Bank Saderat branches can be aware of customers' personality and tastes through Human Resources Committee within the branch by taking personality tests of customers during entering and registering in the branch for obtaining banking services from Bank Saderat branches.
- ✓ Managers and officials of Bank Saderat branches should constantly remind their employees to provide not only more commitment of customers to the Bank Saderat but also attract customers outside the bank who use the services of other banks by respectful and good treatment. Respectful and good treatment with customers leads to consider such that Bank Saderat and its branches understand their needs and demands and consider them in their banking services.

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