

Investigating the quality of banking services and their priorities from the perspective of Parsian Bank customers in Khorasan Razavi

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Abstract

Since the final judge about the quality of products and services is the customer, so creating and maintaining loyalty and gaining market share in the best possible way is possible by paying serious attention to the needs of current and potential customers and improving the quality, this study seeks to examine the quality of services of Parsian Bank by considering 5 factors of service quality in the scale including tangible factors of reliability, responsiveness, trust, and empathy. This study was performed using factor analysis by Smart PLS software. The statistical population of this study is the Khorasan Razavi branches of Parsian Bank. The sample size was determined based on the estimated variance of 340 people. The quality of services was used by a researcher-made questionnaire whose validity was assessed through face content validity and its reliability was assessed by Cronbach's alpha method.

The results obtained from the factor analysis for the quality of Parsian Bank show that this bank has a relatively good quality of services and the factor of accountability is more effective than other factors and the quality of services of this bank. On the other hand, the small amount obtained for tangible factors indicates the weakness of the bank in this regard.

Keywords: Bank service quality, Serqual scale, quality prioritization, Parsian Bank services.

Introduction

Today, the main axis of movement of all successful organizations and companies around the world is the customer. These companies have focused all their efforts on the customer. In fact, in today's world, it is not the capital that keeps the organization afloat. The amount of creativity and innovation directed towards meeting the needs and expectations of customers as much as possible validates the spring of the organization. This is so important that companies are competing fiercely to attract more and more customers. Since the long-term business success of organizations depends on customer satisfaction. On the other hand, measuring customer perceptions and their results is an important factor in the quality movement of American and European organizations. For example, the Malcolm Baldrige National Quality Award is given annually to American companies that demonstrate high standards of business performance (Hayes 2002).

The European National Quality Award (EFQM) also has the highest weight among the nine criteria in customer satisfaction results. Accordingly, customer orientation has been introduced as one of the most important values and fundamental concepts of EFQM excellence.

EFQM states that the final judgment is about the quality of products and services with the customer, and building loyalty and maintaining it, and gaining market share in the best possible way is possible by paying serious attention to the needs of current and potential customers and improving quality. . Also, the model of excellence of the National Quality Award of Iran has been designed by modeling the latest edition of the business model of excellence of the European Quality Management Foundation.

Candidate organizations for EFQM National Awards are judged based on customer perception criteria and organizational performance indicators about customers (Emami 2001). Awareness of customers' perceptions and attitudes about the organization's performance greatly helps the organization to make better business decisions. These organizations will be aware of the demands of their customers' expectations and will be able to determine how to fulfill those demands to lead to retaining customers in the organization.

It seems that the whole economy of capitalist countries revolves around the term customer satisfaction, so there is a strong tendency to formulate and use criteria related to customer perception as quality indicators. This tendency is often due to the special interest of companies in loyal customers because the loyal customer will earn a steady income.

According to Richardsasser (1990), with a 5% increase in loyal customers, business profits increase by about 85% because loyal customers spend more money than new customers on products and services that have already been used and attracted their attention. Organizations, therefore, need to develop a loyal customer value side plan that leads to repurchase. Leading organizations also believe that their competitive power is to recognize the market environment and recognize the characteristics, needs, and expectations of customers. According to the results of research conducted in service organizations, increasing the quality of services provided and the

performance of the organization is one of the most important factors in increasing customer satisfaction. Based on studies conducted by Zeitzel and Beitzel (1996), it was stated that the quality of services provided to customers has a different meaning from their degree of satisfaction, and the quality of services is known by measuring the distance between expectations and perception of services received. (Zeitzel and Parasuraman 1996). Many researchers interested in developing service quality agreed on the effect of the idea that service quality is significantly different from objective quality. They believed that service quality was a general trend related to customer satisfaction but not equivalent. Reviewing the research of researchers Parasuraman, Zeitzel, and Berry (1985), several interesting issues for service quality related to customer expectations of services and what the customer currently receives from the performance of the organization are presented, which are:

First, it is more difficult for the customer to evaluate the quality of services than to evaluate the quality of goods. Second: Understanding the quality of services is obtained by comparing the customer's expectations with the perception and perception that the customer has of the services received.

Third: Quality assessment is not only based on the output results of service but also includes the evaluation of the stages of service evolution (Parasuraman et al., 1985).

These scientists began extensive field studies on service quality. The most important results of Parasuraman Group research include identifying the dimensions of service quality and also providing a tool called Serqual to measure customer inference of service quality. Of course, Parasuraman Group's approach to this research is based on the model of quality gap analysis.

Sequal model

One of the models used to measure the quality of services provided by organizations.

This model was presented by Parasuraman, Zeitzel, and Berry. This model evaluates the quality of services provided from five dimensions.

These five dimensions are:

1. Tangible factors: the appearance of equipment and tools and physical tools available in the workplace and the appearance of employees.
2. Credibility: The ability of the service organization to deliver on its promises accurately and consistently.
3. Responsibility: The desire and desire of the organization to help customers and provide fast service.
4. Confidence: closeness and empathy with the customer and special attention to him and trying to understand the customer's needs and meet them (Mirghfour, 2005).

By evaluating the above 5 dimensions, we can comment on the quality of services as well as the effect of each factor on the quality of the strengths and weaknesses of each factor.

Statement of the problem

This study is to examine the quality of services from the perspective of Parsian Bank customers using the head scale in Khorasan Razavi and prioritize them to optimally allocate resources to increase the current Ministry of customers and attract new customers. These cases are used according to the characteristics of services, ie the invisibility of the inseparability of the variability of the following technology. Cutler and Armstrong (2006). Parsian Bank has started from the beginning with the slogan of customer orientation and the best services, so we can evaluate the quality of services as a criterion for measuring the success of Parsian in achieving this goal, and by prioritizing resources can be spent on improving the quality of services. It attracts more customers.

Customer satisfaction increases profitability and creates a competitive advantage for Parsian Bank, and high levels of customer satisfaction lead to loyalty to the bank and transfer of their positive experiences to others. Expressing these positive points is a source of key information for new customers. Considering this, customer satisfaction is one of the most important tasks of Parsian Bank.

Importance and necessity of the issue

From the beginning, much attention has been paid to the needs of customers about service quality levels in Parsian Bank. High levels of customer service have been used as a tool to achieve a competitive advantage. As customers become more aware of the services that can be provided by banks and service-related standards, their expectations of services increase, and as a result, customers become increasingly sensitive to the quality of the services they receive. To maintain a long-term relationship with customer satisfaction, Parsian Bank must know how to provide high-quality services.

Before purchasing any service, customers expect quality based on the personal needs of past experiences of verbal advertising and service provider advertising. After purchasing and consuming the service, they compare the expected quality with what is delivered. If the service performance is higher than their desired level, it will be considered as excellent quality. If the service supply is within the margin of the flexibility of customers, it is considered satisfactory, but when there is a gap between the actual quality and the level of satisfactory service, a quality gap is created (Lovelock-Wright 2006).

Attention to quality gaps is very important because it shows the overall evaluation of the customer service and the ultimate goal of improving the quality of the hotel is to reduce the gap and how and to what extent the quality should be high depends on the customers. "Quality in a service or product is not something you

determine," says Peter Drucker. Quality is what customers want (Cutler 2006). As a result, to achieve long-term and short-term goals and objectives, Parsian Bank must examine the quality of services from the customers' point of view. Then came Springo McCoy (1996) and the results showed that service quality leads to satisfaction. Customer satisfaction is also a kind of insurance against possible mistakes of the institution, causing the customer to stay away from competitors, improving and increasing reputation, as well as high levels of customer satisfaction leading to loyalty. Therefore, high-quality service can also benefit the bank from customer satisfaction.

Research purposes

1. Evaluation of service quality of Parsian Bank by Serqual model.
2. Prioritizing the quality of Parsian Bank services.
3. Proposing solutions to increase the quality of Parsian Bank services to increase customer satisfaction.

Research questions

Since this research does not have a hypothesis and is a model, so the purpose of this study is to answer the following questions:

a. The main questions

1. What is the quality of Parsian Bank's services from the customer's point of view?
2. Which aspect of service quality is most important to customers? (Prioritization of factors)

B. Sub-questions:

1. Parsian Bank has had a poor performance in providing which customer service? (Identify weaknesses)
2. Parsian Bank has had a good performance in providing which customer services? (Identify strengths)
3. Given the bank's limitations, how can a relationship be made between customer expectations and improving the quality of services? (Reflection of customer demands to service design).
4. According to the approved factors affecting the quality of services, what kind of services can be added to the current services of the bank to improve the quality of services in terms of customers? (Increase and diversity in services).

Theoretical Foundations

Definition of services

Defining services has always been difficult because of its diversity. What complicates matters is that there is often a lack of clarity about the services provided to customers due to the invisibility of so much data and outputs.

Cutler defines service as an intangible activity or benefit that one party offers to the other and does not seek ownership (Cutler and Armstrong 2007).

Service marketing mix

We define the marketing mix of banking services according to the nature of the activity as follows:

A set of foreign exchange and rial services of banking products are tools and relationships that the bank combines to be accountable to customers and people. These measures can be defined and classified in a general category into four known variables, namely product price, distribution and promotion of communications, and 4p marketing as follows.

a. Price:

In banking, banks encourage depositors to offer interest rates by offering a variety of interest rates, and different groups and their customers for different periods have different justification interest rates, which are short-term and long-term deposits.

Bankers use interest rate tools to provide loans and facilities and provide a variety of services, such as selling certificates of deposit, selling checks in circulation, issuing guarantees, buying and selling foreign currency, and so on.

B. the product

It is a combination of goods and services that the company offers to the market. What is important in product presentation is diversity, quality, design and size, product combinations, brand name, brand quality, packaging quality, return and warranty, and how the product is presented. In banking, the product means the same services that the bank provides. Some of the services offered by Iranian banks include: providing various types of deposits, facilities, and loans, issuing various types of guarantees, foreign exchange and rial services, insurance services, exchange services, services of various types of checks, and current accounts.

C. Location:

In banking sector, the most important element of distribution is the place, ie branches. The more branches and the easier the access, the better the banks will be able to offer their services. Automatic delivery machine services Telephone service terminals are classified in this group. Other physical locations are not the only ones that matter, but virtual locations are an important part of the business, and e-banking and Internet banking services fall into this category.

D. Promotion:

The purpose of promoting and advertising is the set of activities that the company does so that it can provide good information about the value of its product to the buyer and encourage customers to buy the product. Companies usually do this through public relations and media presence. Banks also do this by awarding prizes and introducing their products in the media, using advertising billboards of customer relationship centers, using banking guides, advertising brochures, and online advertising (Rashidi 2008).

Define service quality

In recent years, much attention has been paid to the needs of customers in terms of service quality levels. High levels of customer service are used as a tool to achieve a competitive advantage. As customers become more aware of the services provided by banks and service-related standards, their expectations of services also increase. Customers of banks and other financial institutions are increasingly sensitive to the quality of services received. To maintain a long-term relationship with customer satisfaction, banks need to know how they can provide high-quality services. Defining service quality is difficult. The first thing about service quality is that it is a quality service that can meet the needs and wants of customers and the levels of service provided and customer expectations are met. Service quality is a relatively young field of science that has undergone nearly two decades of research. This word has different meanings for different people. Improving the definition of quality is not important in terms of meaning, but more importantly, it will guide employees' efforts to achieve better quality services.

Here are some definitions of service quality:

Quality has no meaning other than what the customer wants. In other words, a quality product is when it meets the demands and needs of the transmission customer. Quality is defined as the adaptation of a product to the needs of the customer (Crosby 1984).

The International Organization for Standardization defines quality as the totality of features and characteristics of a product or service that can meet customer needs Seyed (Javadin and Kimasi 2005).

Dehing and Baum define quality as follows: Quality is a concept and a reason to which all aspects of the organization are committed and its goal is to increase the efficiency of the whole set to prevent the creation of a minimum cost for the organization that leads to increased satisfaction (ibid. Source 130).

Customer expectations are related to what customers want and are interested in and what they feel the service provider should offer them. Therefore, quality is judged and determined by the customer. If a service meets or exceeds customer expectations, it has quality.

If a service is lower than the customer's expectations, it does not necessarily mean that its quality is low, but it makes the customer dissatisfied. Therefore, the quality of service is evaluated about what the customer expects the service to be (Venus and Safaeian 2005).

Finally, we define Parasuraman, who used his model as a quality measurement scale:

Perceived quality is the customer's judgment about the superiority of Iran, the status of the whole object. Perceived quality is a form of attitude that is related to satisfaction but not the same, and results from comparing expectations with perceptions of performance (Parasuraman et al. 1991).

Components of service quality

Many experts have commented on the components of service quality. Common factors that these people have mentioned are the quality of the process, the quality of the output, the physical quality, the quality of the organization's quality interactions.

Process quality

Process quality Operational quality is the quality of processes and procedures of production and customer service. Due to the nature of simultaneous production and consumption of services, quality of service is often provided during the service. In the field of financial services, processes mean technical and mechanical assistance to the process or the provision of services or any interactions with employees and the methods of directing and directing these interactions by employees.

Evaluating the above enables customers to judge the quality of service.

Output quality

The quality of the output or technical quality is evaluated after the presentation and formation of the service. Output is what the customer receives from the service organization or what remains for the customer after the end of the interaction. Customer tolerance for output characteristics is often less than process characteristics. This means that customers are less likely to exceed their expectations for service staff deviations than to process deviations.

In the field of financial services, customers forgive the mistakes that exist in the accounts or the occasional breakdown of ATMs because there is an opportunity for the institution to correct these problems in the future (process quality). But if the loan is to be given to the customer and the customer's expectations are not met and the loan is not paid on time, the institution will probably not have a chance to correct this shortcoming. Because of the importance of this matter and the effect it has on a person's life, he does not tolerate this mistake and this may lead to the severance of the bank-customer relationship (output quality).

3.5.1.2. Physical quality

The physical quality is the products or supports that are provided by products and services. Financial products have smaller physical dimensions, so alternative physical modes are often used to evaluate the quality of services. For example, in branches, these physical options can be mentioned. Customers in bank branches evaluate the quality based on the decoration of the furniture and equipment branch inside the branch, the location of the equipment, and the comfort and convenience inside the branch. That is why financial institutions and banks are investing in beautifying their branches.

4.5.1.2. Quality of interactions

Quality of interactions refers to the relationship and interaction between the customer and the service provider. They may be in different ways, for example inside face-to-face branches or through telecommunications by means such as telephone or internet. Reflection in any form Banks needs to ensure that their communication with their customers is effective and efficient. The implication is that customers should be informed in a language they can understand, and customers should understand and identify what they want. Any communication through written means should be clear and unambiguous. Any communication from staff should be polite and helpful.

5.5.1.2. The quality of the organization

The quality of the organization refers to the image and general perceptions of the organization. Organizational quality is an intangible aspect of quality. Therefore, the general perception of the quality of the organization is probably based on all the factors mentioned above.

Service quality is a subjective and abstract issue. The impact of each of these factors and customer perceptions of quality are generally different.

For some customers, the general quality of communication with the bank may be more influenced by the reliability of the technology used, such as ATMs (Venus and Safaeian 2005).

Classification of factors affecting the quality of banking services

Factors that affect the quality of service can be classified into health factors, improvement factors, and dual-threshold factors.

There are health factors and factors that customers expect from banks. For example, customers expect ATMs to pay them the amount they owe and owe them the same amount. Failure to do so will result in customer dissatisfaction. Therefore, health factors indicate the minimum level of service that the customer is willing and willing to accept that the existence of these factors does not create satisfaction.

Improving factors are the factors that lead to satisfaction, such as remembering customers' names by employees on their subsequent visits to the bank. But not remembering the customer's name does not cause dissatisfaction.

Double-threshold factors are factors that, if not provided, cause dissatisfaction, but providing them above a certain level improves customers' perception of service. For example, if employees are very friendly with customers individually, this will improve the customer experience of receiving services. But employees who do not treat customers with friendliness cause customer dissatisfaction (Venus and Safaeian 2005).

Therefore, banks, knowing the services that are considered as health factors, it is better that they do not cause customer dissatisfaction by doing them correctly, and by investing in services that are classified as improvement factors, they provide more and more customer satisfaction.

Benefits of service quality

In addition to the above, the benefit of service quality itself is another factor that changes the way organizations provide quality services. One of the direct effects of providing quality services is to increase the organization's ability to provide services to customers on a job basis because it is organized what its customers want and need. Therefore, it reduces or eliminates unnecessary services. By increasing the efficiency and effectiveness in providing services, the profitability of the organization will increase. Also, providing better services to customers will cause the repetition of purchases and the spread of positive verbal advertising (Seyed Javadin et al., 2005).

Implications of service quality on profits

Managers of organizations should know that service quality is a profitable strategy. They need to believe that investing in the quality of services leads to the profitability of the organization. But it must be borne in mind that the relationship between quality and profit is not a simple one.

To answer the effect of service quality on profit, researchers have distinguished between the aggressive effects of gaining more market share and the defensive effect, such as customer retention and reduced side costs.

Figure 2.2 shows the relationship between service quality and profit, which includes both effects. Improving service quality leads to attracting new customers and also enables the organization to retain existing customers (Zeitamel et al. 1996).

Research results show a positive relationship between perceived quality and the financial performance of the organization. High-perceived companies typically have a higher market share, higher return on investment, and higher asset turnover than lower-perceived quality companies.

Quality of service can help the organization to differentiate itself from other organizations and achieve sustainable competitive advantages. High service quality is considered a key factor in long-term profitability and not only for service companies but also for production organizations. In some manufacturing industries, service quality is more important than product quality. Therefore, it can be concluded that in the long run, the most important factor affecting the business performance of the quality of goods and services that the organization offers to its competitors (Ghobadian et al. 1994).

Value-added services to increase the quality of services

Anything that adds to the core service of the supply and sets it apart from competitors' services is the added value of customer service.

The term value-added in marketing refers to items added to the service that increases the value of that service to customers. The following example shows how to create added value by providing customer service.

Table 1. Adding value by providing services to customers (Venus and Safaeian, 2005)

Ways to add value	In a bank (bank accounts)
flexibility	Let the customer choose from the various check designs of their choice or even present their favorite design
Ignoring some customer mistakes	In the case of well-informed customers, if the amount of the check exceeds the balance, pay it, then count with the customer or inform him to take action.
Proper treatment of customers	Answer the questions about the annual profit, explain how to calculate it to the customer
Provide useful information	Prepare personal financial planning booklets and give them to the client
Consider more customer comfort and convenience	Place ATMs in all branches and offer customers the use of facilities such as credit cards and traveler's checks.

For example, in banking, every bank is obliged to provide services to customers with maximum security. This is not a value-added service, but a basic product. But a bank that provides its services in a friendly environment, quickly and easily, can claim to provide excellent services to customers and surpass its competitors (Venus and Safaeian 2005).

How people form expectations about services

Customer expectations are beliefs about service delivery that act as benchmarks and standards when the customer evaluates the performance of the service provider. An accurate understanding of customer expectations for quality service delivery is sometimes crucial because customers compare their perceptions of performance with these benchmarks when evaluating service quality. Not knowing what the customer wants means spending money, time, and other benefits on things that are not important to the customer and this can mean losing the customer. According to research, people's expectations about services are formed by factors divided in the table below.

Table 2. How to form people's expectations about real services (Ebrahimzadeh, 2006)

Personal needs vary from service to service and from customer to customer	personal needs.
Previous experiences of service consumption	Previous experiences
The tone of expression and verbal communication. Acquaintances; experiences and other people's ideas in the media	The tone of expression and the means of communication
All written commitments and statements	Explicit communication services
All obligations are not specified. Inductive and mental	Implicit communication services
Reputation service by the individual expectations of their experiences. The type of media and the reputation of the government is determined.	Service reputation
Spiritual and ideological values of customers	Individual beliefs and values
The nature of the customer group, what social class, age, moral tendencies, etc.	The nature of the customer group

Customer perceptions of service refer to how the customer evaluates the service received. The service has the necessary quality criteria from the customer's point of view, or the customer is satisfied or dissatisfied with the service received. Of course, it should be borne in mind that perceptions are always considered about expectations, given the dynamic nature of expectations. Customer evaluation of service may change over time or even these evaluations may change from individual or cultural to an individual or cultural (Ebrahimzadeh 2006).

Research Methods

The present research is applied in terms of purpose and the research method is descriptive (survey) and the method is relatively simple random sampling. The data analysis method is descriptive analysis and the use of factor analysis to present the model. The research sample was selected using relative sampling formula from a limited population in relative randomness (Azar 2001).

$$n \geq \frac{(N) * \left(Z_{\frac{\alpha}{2}} \right)^2 * (p)(1 - p)}{(N - 1) * (E^2) + \left(Z_{\frac{\alpha}{2}} \right)^2 * (p)(1 - p)}$$

The sample size in the above research according to the above formula is 340.

Research Tools

The research tool is library studies and internet resources and obtaining the opinions of bank managers and using a questionnaire. In this questionnaire, all factors have Cronbach's alpha greater than 7.06, which also ensures the reliability and reliability of the questionnaire for later analysis.

Statistical analysis:

Data analysis is a multi-step process in which the data provided through the use of collection tools in the statistical sample are summarized, coded, categorized, and finally processed to establish a variety of analyses and communication To test hypotheses. In this process, data are refined both conceptually and empirically, and various statistical techniques play an important role in inferences and generalizations (Khaki 1378).

Descriptive Statistics:

In the present study, descriptive statistical methods including frequency tables and bar graphs have been used to analyze the demographic data of the statistical sample.

Table 3: Frequency distribution of individuals' education

Education	Frequency	Percent
Diploma	101	29.5
Associate degree	52	15.2
Bachelor degree	140	40.9
Master degree	19	7.9
Doctorate	9	2.6
Other	3	0.9
No response	10	2.9
Total	342	100

Table 4. Frequency distribution of respondents' gender

Gender	Frequency	Percent
Female	135	58.5
Male-	190	41.6%
Total	325	100

Conclusion and prioritization of tangible factors

1. Modern equipment
2. Remarkable physical facilities
3. Employees with a clean and well-groomed appearance
4. Regular documents (such as brochures, brochures, invoices)

Which is measured in the questionnaire with eight questions

H0: Significant factors do not affect the quality of services

H1: Perceptible factors affect the quality of services.

Table 5. Priorities of questions of tangible factors

Question	The value obtained from Smart PLS
Parsian Bank employees have a neat and clean appearance	0.7036
The equipment used is impressive and attractive in terms of appearance	0.6947
The appearance of the Parsian Bank building is beautiful and suitable.	0.6831
The space inside the branch is suitable and sufficient to respond to customers.	0.6619
Books and sheets of long-term deposits have a beautiful and elegant appearance	0.6587

The bank uses modern and up-to-date equipment (decoration, computers, etc.)	0.616
I am completely satisfied with the amenities of the bank (car park, sitting area, heating, and cooling system).	0.5479

Conclusion and prioritizing the reliability part

1. Perform the promised work or service for a specified time
2. Demonstrate sincere interest in solving customer problems
3. Make corrections to services in the first place
4. Provide and perform service at the promised time
5. Provide reports without errors

Table 6. Prioritizing reliability agent questions

Question	The value obtained from Smart PLS
Parsian Bank employees provide correct explanations and tips about accounts to customers.	0.8102
In case of a mistake, the bank will correct it quickly	0.7563
In Persian Bank, things are done on time	0.71
The bills are clear, accurate, and properly set up	0.6674

Conclusion and prioritization of the accountability factor:

1. Employees tell customers exactly what services they will provide.
2. Employees provide services in the shortest time.
3. Employees are always willing to help the customer.
4. Employees are ready to respond in any case.

This factor was measured by 5 questions and tested by hypothesis T is equal to 2.96, which is much higher than 1.96, so H0 is rejected.

H0: The accountability factor does not affect quality.

H1: Accountability factor affects quality.

Table 7. Prioritizing responsiveness questions

Question	The value obtained from Smart PLS
Staff always listen to and answer questions well	0.8506
Parsian Bank employees 'explanations about customers' problems are complete and accurate	0.8189
Parsian Bank employees explain exactly how and when I do my job	0.8038
Bank employees are always ready to help customers (even outside office hours)	0.7408
The speed of banking operations in Parsian Bank is favorable.	0.6652

Conclusion and prioritization of the confidence factor

1. Employee behavior builds trust in customers.
2. Customers feel safe in their interactions with the bank.
3. Employees are always polite to the customer.
4. Employees have sufficient knowledge to respond to customers.

This is tested with the hypothesis:

H0: The confidence factor does not affect the quality.

H1: The assurance factor affects quality.

Table 8. Priority questions of the assurance factor

The behavior of Parsian Bank employees is friendly and reassuring	0.8245
Parsian Bank employees always treat customers with courtesy and respect	0.7815
I feel comfortable and safe interacting with the bank employees	0.7809
Bank employees have enough experience and expertise to answer customers' questions	0.775
Parsian Bank employees keep the financial information of their customers and their secrets well	0.7368

Conclusion and prioritization of empathy

1. Individual attention to customers
2. Suitable working hours for all customers

- 3. Employees show personal attention to customers
- 4. Employees understand the specific needs of customers

By testing the following hypothesis:

H0: Empathy factor does not affect the quality

H1: Empathy factor affects the quality

Table 9. Priorities of empathy questions

Question	the result came from Smart PLS
The bank staff communicates well with the customer and provides the necessary guidance according to each customer's situation	0.858
At Parsin Bank, employees understand the specific needs of each customer and do the necessary work accordingly	0.8378
I evaluate the working hours of Parsian Bank for carrying out appropriate banking operations	0.6295
The turn of each customer in Parsian Bank is well observed	0.5788

Prioritization of Serqual scale factors over service quality

The overall impact of each variable on the quality of bank services using the software Smart PLS like as below:

Table 10. Values obtained for service quality factors

responsiveness	0.22
Empathy	0.20
trustworthiness	-0.16
confidence	-0.16
Tangible factors	0.08

Prioritizing operating components

In Table 11, we prioritize the components of the Serqual scale using the values obtained from the software Smart PLS And to which factor does each component belong, so:

Table 11. Prioritizing components of the Serqual scale

Scale components	Related factor	The value obtained from the software
Individual attention to customers	Empathy	0.858
Employees are willing to help the customer	responsiveness	0.8506
Employees understand the specific needs of customers	Empathy	0.8378
Employees tell customers exactly what services they will provide	responsiveness	0.8136
Employee behavior builds customer confidence	confidence	0.8027
Make corrections the first time	trustworthiness	0.7856
Employees are always polite to customers	confidence	0.7815
Employees have enough knowledge to be accountable	confidence	0.775
Demonstrate sincere interest in solving the customer problem	trustworthiness	0.7563
Provide explanations without errors	trustworthiness	0.7388
Customers feel safe in their interactions with the bank	confidence	0.7368
Perform the promised work or service for a specified time	trustworthiness	0.71
Staff with a clean and well-groomed appearance	Tangible factors	0.7036
Services are performed in the shortest time	responsiveness	0.6652
Use of modern equipment	Tangible factors	0.6578
Regular documents and files	Tangible factors	0.6373
Significant physical and welfare facilities	Tangible factors	0.6309
Suitable working hours for customers	Empathy	0.6295
Debt turn suitable for customers	Empathy	0.5788

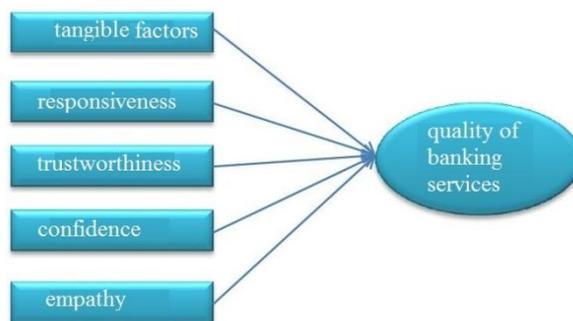
The conceptual model of research

The general model presented by factor analysis is shown in Figure 1, which is presented in the model:

The first index (tangible factors) is 0.8 and measured through 8 questions in the questionnaire.

The second indicator (reliability) is 0.16 and is measured through 5 questions in the questionnaire.
 The third indicator (responsiveness) is 0.22 and is measured through 5 questions in the questionnaire.
 The fourth index (confidence) is 0.16 and it is measured through 5 questions in the questionnaire.
 The fifth index (empathy) is 0.20 and is measured through 4 questions in the questionnaire.

Figure 1: Conceptual model of research



Conclusions and suggestions

According to the factor analysis, the following items are suggested to improve the quality of Parsian Bank services:

1. In general, among all the factors, the perceived factors are weaker than the other factors that need more attention in this regard.
2. Among the tangible factors, the welfare facilities of the branches should be given more attention by the authorities because it has been evaluated as the worst case in the eyes of the customers.
3. Customer records, records, and records need to be maintained more regularly.
4. The speed of the operation should be higher and the service should be ready to provide to the customer by the said time.
5. Employees' treatment of customers is very friendly, polite, and reassuring, and customers consider them to have sufficient knowledge to solve their problems, and this is one of the positive points of the bank that the bank can invest in its human resources to continue and improve it.
6. In presenting the invoices, it is better to provide more written explanations to the customers to make the invoices clearer.
7. The bank should take measures to increase the customers' sense of security during the bank's transactions.
8. Employees should show interest in solving customers' problems and pay special attention to them and provide them with the necessary assistance according to each customer's situation.
9. The employees should follow the customer's shifts well, because this case was evaluated badly by the customers, and the bank should encourage its employees in this field, or set up special booths to attract the attention of special customers so as not to cause dissatisfaction of other customers.

Suggestions for future research

For future research, researchers can broaden and detail the questions to better understand the views of customers for the quality of service and adapt the questions to the conditions of Iranian society. They can also use other scales to measure the quality of bank services or the Serqual scale to measure the quality of services of other service industries. They can also conduct research on the role of employees to improve the quality of service and customer perception of employee behavior and suggest that they study the extent to which deposit rates and facility interest rates affect the choice of individuals for the bank and whether deposit rates And the facilities are more important than the quality provided by the banks or people prefer banks with higher quality services and that these rates are considered by people as part of the quality of bank services.

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