Identify Bank Customer's Expectations and Compliance Services with their Expectations

Majid Esmaeilpour[1], Effat Haji Hoseini[2]

Abstract

Banking market may be assessed in terms of the two-way relationship between customer and bank or in other words, their loyalty to the Bank. Some people are associated with certain banks and do their required operations in the same bank. Some also refer to several banks, and according to their varying needs and expectations utilize of services different banks. Identification of customers expectations and fulfill these is one of the main reasons for the expansion of the market and maintaining customer loyalty. Active banks attempt as part of its ongoing reform program to constantly be aware of their customers' expectations, understand their needs and improve their services. This study seeks to identify the customers' expectations of Bank Sepah and provide a model of expectations, may help bank in providing better services.

Methodology of this study is applicable in terms of the purpose, and descriptive in terms of data collection method. The statistical population of this research was the customers of Sepah bank in Bushehr and a simple sampling method was used to obtain 384 questionnaires. Results from factor analysis confirmed the validity and reliability of the questionnaires.

The results of this study show that according to the customers of Sepah bank, there is a significant difference between their expectations and their perceptions in terms of innovation, benefits and credits and physical equipment which means that this bank was unable to meet their expectations about these three factors but the customers were satisfied by the other 9 factors.

[1]Corresponding author, Assistant Professor of Marketing Management, Persian Gulf University, Boushehr, Iran. majidesmailpour@yahoo.com

[2]M.A. Candidate of Business Management, Persian Gulf University, Boushehr, Iran.

1. Introduction

Due to the quality of goods and sensitivity to better service are the most important points that the international community is given priority to them today. Poor quality goods and lower than expected services causes always that customers utilization of goods and services to find less credibility and reliability of its suppliers of goods and providers of services (Hsieh et al., 2011).

Today, the quality defines as customer demands and customer expectations and perceptions are considered the main factors in determining the quality of (West, 2001). Professionals and academics are raised the concepts such as marketing services, targeted marketing, and integrated marketing, But nowadays increasingly are discuss on service quality, customer satisfaction and values, thus the conceptualization and assessment of customer perceptions about service quality is an important issue in the literature(Kang, 2006).

One of the main topics discussed in the banks' competitiveness is the quality of services provided to its customers. Top managers of banks tend to measure such a quality of service that banks provide to their customers. But access to appropriate tools to measure customer expectations and perceptions of the received services is the main problem. Manager's Unawareness from concept of quality in the field of banking and process of banking services quality characteristic Will increase the complexity of the issue. Active banks attempt as part of its ongoing reform program to constantly be aware of their customers' expectations, understand their needs and improve their services. In some cases, these assessments can be made monthly, quarterly, six monthly and annually. In some cases it done even conservative about a particular bank compared to other banks and bank branches in each other than (Sangeetha, 2011).

So the main question of this research is that customers do expect, Bank Sepah between perceptions and expectations of banks and is there a gap between bank customers and the quality of provided services by the Bank Sepah?

Therefore, the aim of this study was to identify Bank Sepah customer expectations in order to improve their satisfaction, knowledge management to the expectations of our customers, Bank Sepah , Bank Sepah services provided to evaluate compliance with the expectations of the clients.

2. Literature Review

2.1. Customer Expectations

Are ideas about service delivery, where organization beliefs that the customer evaluates the performance of service providers, will practice as reference points and standard. Because of in assessing service quality, consumers are compared perceptions of performance with the reference points, exact understanding of customer expectations in order to provide quality services is essential. Because the lack of knowledge about what the customer wants, it means to spend money, time and resources on things that are not important to customers and this could mean the loss of the customer. Maybe provide a precise definition of service quality compared to the quality of the goods is difficult. The reason of difficulty is that providing services are included many behavioral factors. The definitions of services quality, many of people are emphasized to meet the needs of some customers. Another knows the quality of service as indicator that measured the match between provided services with customer expectations (Bosque et al., 2006).

2.2 Sources Of Desired Service Expectations

We have divided Resources to serve the expectations into two categories, which are:

1)   Personal needs: personal needs are fundamental factors that are shaping the desired level of service. Personal needs such sectors needs can be physical, social, psychological, and can be divided functional.
2)   Permanent resonator Services: Some customers have sensitivity towards others and have higher expectations for service.
Continuing resonator serving are individual and fixed components which are sensitive to the customer service is great. One of the most important factors derived expectations that the service is called when customer expectation is derived from a person or a group of others, occurs. Another resonator of continuous service is a personal philosophy of service. Service philosophy involves fundamental insights about customer service concept and service providers are the appropriate method (Wilson, 2008).

2.3. Sources Of Appropriate Service Expectations

Various factors affect the level of appropriate service expectations, which are short-term nature of these factors, include:

1. A service temporary resonator: resonator temporary factors are usually transient. These factors are factors that make the customer aware of the need for service.
2. Options for service: This factor refers to the number of options that the customer can receive the desired services. If there are multiple suppliers to service customers have come to themselves or to provide services to the appropriate level of service above their expectations of the customers that believe getting better , alternative the option of not .
3. The customer's own role in received service: the agent as a customer's perception of the level of service he received the degree of influence and seems to define. In this case, the client's role is to determine the expected level of service .outstanding.
4. Situational factors: adequate service levels affected by situational factors. Situational factors are defined as situations in which the effectiveness of service delivery and service provider customers know they are out of control. In general, the situation of temporarily lower level of appropriate service sets and the reception area are extensive.
5. Predicted Serve: If you foresee that customers can access the service quality, Expectations of appropriate services will be higher when they are predicting that the service cannot access quality but poor service can access. So if potential customer's access to high-quality foresees smaller reception area and the likelihood of poor access to good services foresee region is wider acceptance (Wilson, 2008).

It is seen that clients' expectations for quality and customer satisfaction are the main decision makers. Subjective expectations may have changed and sometimes it is hard to express expectations. Some of the expectations are clear and subjective but some need objective. Purchasing capacity plays an important role in shaping the clients' expectations. Customer expectations can also be defined as the features and services that the customer asks the institution to manage.
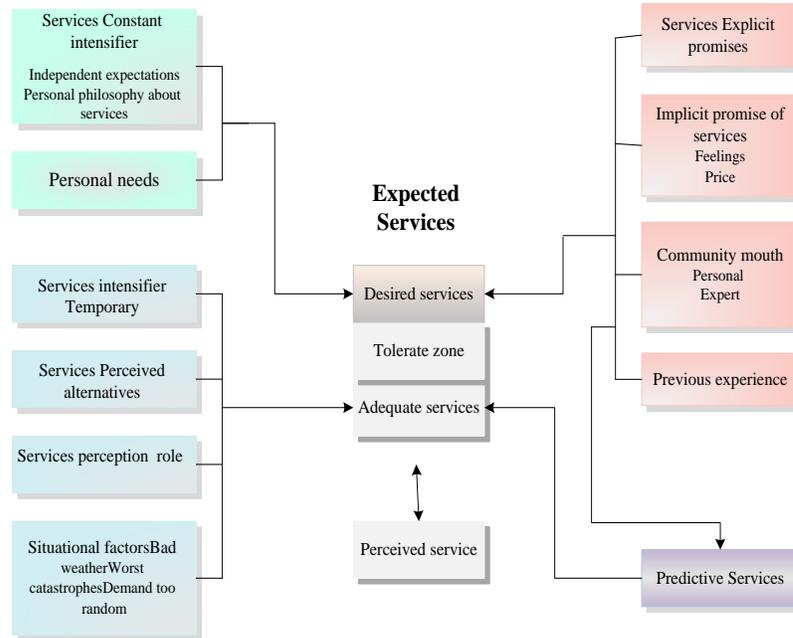
Figure 1: The Nature And Determinants Of Customer Expectations Of Service

If the difference between quality and price is high, customers will have a good understanding of the service, and this may lead to customer dissatisfaction (Martınez, 2008). Sangeetha et al. (2011) examined models of service quality in banking. They stated that the usual dimensions of service quality for different items in different models, but may be different in different cultures. These models were also examined in this study. Exploratory study of customers' expectations in Chinese banks did. The study stated that customer expectations can be identified through customer satisfaction and perceived quality. To date, marketing researchers have suggested that various sources of customer expectations. For example, Oliver (1980) stated that expectations are categorized into three main factors: product, customer factors and individual characteristics. Zeithaml et al. (1993) A conceptual model (including the desired service , adequate service and forecast service) customers looked at six categories of factors : 1) stable amplifiers services (such as personal characteristics of customers), 2) needs private, 3) explicit service promises (mostly

marketing communications) , 4) the implicit service promises (e.g. price), 5) rumors 6) previous experience of customers. The conceptual framework for modeling the process of people's expectations of customer expectations of service offered. Using Smart distribution services, a mechanism for the management of customer expectations. Some other researchers have investigated the expectations of the market, in this study, expectation management as a factor that plays an important role in determining attitudes and customer satisfaction has been discussed. Some of the features that can be referred to as tangible services include store location, store appearance and behavior that sellers may not be measurable Internet markets. Internet market price is used to manage customer expectations. Technology and expectations has examined the customers of private banks in India. In this study, we consider customer expectations as customers requested specifications have been defined. Internet connection, knowledge or competence of staff to answer users' access to physical resources, there are employees who understand the specific needs of users, the ability of banks to provide services promised at the time, and computer equipment for the Bank of CDs education, lack of notes and logs the error, complete the subscription databases, e-catalog easy to use, accurate documentation as soon as possible, trust the staff at the bank's ability to provide product and service at a given time, large modern buildings, banks, remote access to the database, response time to users, security for users. Bosque et al. (2006), with some branches of major banks, government of India, factors such as human resources, education, employees, environment, banking, location and location database, advertising, government regulations and reducing government interference in the banking enumerated the factors affecting the attracts deposits. They found that there is a gap between expectations and perceptions of customers and according to them, the most important and effective absorption factor of capital, human resources.

3. Methodology

Methodology of this study is applicable in terms of the purpose, and descriptive in terms of data collection method. The statistical population of this research was the customers of Sepah bank in Bushehr and a simple sampling method was used to obtain 384 questionnaires. The questionnaire was being provided after evaluating the expectations of customers by interviewing them, surveying previous studies and using expert's opinions. Results from factor analysis confirmed the validity and reliability of the questionnaires. Using 9 factors obtained by factor analysis a model was being presented which was being confirmed by AMOS19. For the next stage the gap between costumer's expectations and their perceptions of the services was being analyzed by SPSS19. By

the last stage the weight or score of each main criterion was being determined by the hierarchical analysis process.
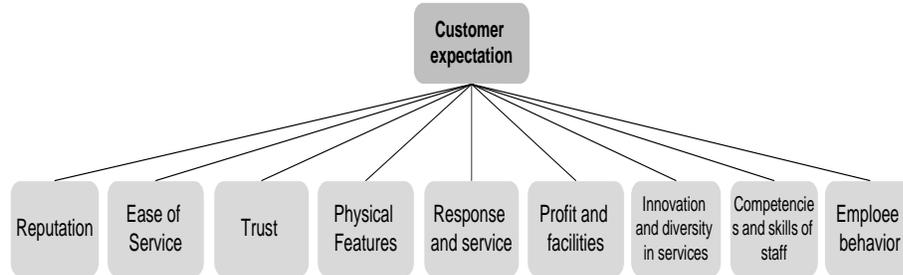

Figure 2: Bank Customers' Expectations

All items are constructed on a 5-point Likert scale, anchored by "strongly disagree" and "strongly agree". After gathering all the data from a population study performed and before of inferential analysis of the data, first we were obtained reliability of Cranach's alpha by using spss19 software. The results of questionnaire survey are summarized in Table 1.

	Employees behavior	Competencies and skills of staff	Innovation and diversity in services	Profit and facilities	Response and service	Physical Features	Trust	Ease of service	Reputation
Number of questions	9	5	6	6	4	6	2	2	2
Cranach's alpha	0.866	0.800	0.773	0.839	0.754	0.884	0.833	0.836	0.854

Table 1: Results Of Calculation Reliability Of The Questionnaire

Fit indices that obtained from the investigators are the statistical values, witch that will assist in decisions making regarding the selection of appropriate models. There are many fitting parameters, but most frequently they are considered the basis for other indices is chi-square. Parameters obtained in this study are presented in Table 2.

Size fitness	abbreviation	Value obtained	Acceptable fit
Chi-square statistic	χ^2	1640.802	-
Degrees of freedom	df	778	-
Root Mean Square Error of Approximation	RMSEA	0.068	Less than 0.1
Comparative Fit Index	CFI	0.9449	Greater than 0.9
Goodness of Fit Index	GFI	0.9040	Greater than 0.9
Adjusted Goodness of Fit Index	AGFI	0.93	Greater than 0.9
Normed Fit Index	NFI	0.9007	Greater than 0.9

Table 2: Measures Of Fitness

It should be noted that the index (χ^2/df) = 2.109 is obtained, which is acceptable and represents a good fit of the model.

4. Results

In this study, 384 customers participated, which (76%) were men (24.4%) between 35-30 years, (39.4%) undergraduate, (46.7%) were civil servant (Table 3).

	Gender		Age			Education level				Occupation				
	female	male	Less than 30	31-40	More than 45	Diploma and primary	Associate	Bachelors	Higher than M.Sc. or B.Sc.	Government employee	Private employee	Laborer	Businessman	Other
Frequency	91	293	124	187	73	129	78	153	24	88	94	43	67	92
Percent	24	76	32.2	48.7	19.1	33.6	20.3	39.8	6.3	22.9	24.5	11.2	17.4	24

Table 3: Distribution Of Client's Frequency According To Their Individual Characteristics

4.1 Measuring The Gap Between Expectations And Perceptions

In this section, to answer the second research question, we examined the gap between expectations and perceptions. Due to this , based on factor analysis , 9 factors determining customers' expectations are, therefore divide this dimension into account , which comes in the form of sub-questions related to the main question are also studied .

Comparing the items , items 9 , 35 and 31 , respectively, with a mean of 0.33, 0.34 and 0.38 the smallest gap between perception and expectations and, consequently, the highest quality, are among 42 factors , the customers have stated that factors 9 , 35 and 31 below is greater than the other items that meet their expectations.

9 - Help and guidance on how to fill the forms by staff
35 - Customer Privacy and trust through good behavior employees.
31 - Be clear and legible and understood and completed forms easily.

32, 20 and 23 items, respectively, with a mean of 1.12, 1.07 and 1.07 have the maximum gap between perception and expectations, consequently, the lowest quality, are among 42 factors. From the customer perspective, the bank is weak on these dimensions than meet their expectations.

32 - Suitability of space and the number of banks booth according to the number of clients

20 - raises rate of ATMs daily pay

23 - the timely payment of interest

This notification is necessary for good quality, high quality is not ideal. Ideal for the quality of the model is higher than Antzarhast perceivable. In this study all aspects of perception are less than expected, but this does not mean that the quality of Bank Sepah ideal good or not, but it means that in all dimensions, some closer and some level of expectation were beyond expectations.

If the expectations and perceptions of customers' expectations expressed relative to test the main hypothesis can be confirmed or refuted. Wilcoxon test, other methods may be better to answer the question. The test of equal distribution of the two pairs of variables related to the test. This is how to calculate the difference between two sets of variables are calculated and then ranked differences.

In order to investigate the research questions, hypotheses were formulated and tested.
The first question:

- Whether provided service by Bank Sepah, the behavior of the staff is responsive to customer expectations?

Hypothesis is extracted from this question is expressed as follows:

- H0: provided services as the behavior of the employees factor do not meet customer expectations.
- H1: provided services as the behavior of the employees factor meet customer expectations.

Dimensions of Service Quality	Expectation	Perception	Significance level	Gap
Employees behavior	4.292	3.734	0.0001	-0.578
Competencies and skills of staff	4.383	3.852	0.0001	-0.537
Innovation and diversity in services	4.32	3.536	0.0001	-0.784
Profit and facilities	4.31	3.416	0.0001	-0.893
Response and service	4.297	3.695	0.0001	-0.602
Physical Features	4.343	3.666	0.0001	-0.676
Trust	4.39	4.00	0.0001	-0.385
Ease of service	4.42	3.785	0.0001	-0.635
Reputation	4.24	3.37	0.0001	-0.870

Table 4: Expectation And Quality Gaps Associated With Each Dimension Of Service Quality

Effective Factors on the quality of banking services		Perceptions minus expectations			
		Negative difference	Positive difference	Equal	Total
Employees behavior	Frequency	72	289	23	384
	Rank Average	101.61	200.87	Z	- P
	Sum of rank	7316	58025	-12.790	0.00
Competencies and skills of staff	Frequency	82	243	59	384
	Rank Average	104.35	182.59	Z	- P
	Sum of rank	8557	44416	-10.609	0.00
Innovation and diversity in services	Frequency	194	154	36	384
	Rank Average	174.60	174.37	Z	- P
	Sum of rank	33872.50	26853.50	-1.874	0.061
Profit and facilities	Frequency	184	169	31	384
	Rank Average	179.08	174.74	Z	- P
	Sum of rank	32950.50	29530.50	-0.895	0.371
Response and service	Frequency	254	61	69	384
	Rank Average	172.58	97.28	Z	- P
	Sum of rank	43836	5934	-11.741	0.00
Physical Features	Frequency	178	173	33	384
	Rank Average	192.69	158.82	Z	- P
	Sum of rank	342993.50	27476.50	-1.797	0.072
Trust	Frequency	223	67	94	384
	Rank Average	154.71	114.85	Z	- P
	Sum of rank	345000	7695	-9.456	0.00
Ease of service	Frequency	242	44	98	384
	Rank Average	153.99	85.81	Z	- P
	Sum of rank	37265.50	3775.50	-12.025	0.00
Reputation	Frequency	270	63	51	384
	Rank Average	180.14	88.84	Z	- P
	Sum of rank	47556	54.19	-12.475	0.00

Table 5: Calculate Wilcoxon Test Statistic Of Factors And Their Significance

Concepts used in the above table means that the expectations and perceptions in the form of questions that have responded to 384 persons, 72 of them in the employees' behavior and their expectations are higher than perceptions, perceptions of 289 people get the most out of expectations and the expectations and perceptions of 23 patients it was equal.

With this interpretation, according to statistics from the Wilcoxon test, p statistic obtained smaller than the significance level of 0.05, so the assumption H_0 is rejected. We conclude that banks are able to meet their customers' expectations in the areas of employee behavior. In other words, the service has been received from customers beyond their expectations. The third factor, according to the Wilcoxon test statistic, p is greater than the significance level 0.05, hypothesis H_0 and concluded that Bank Sepah not accepts their customers' expectations in terms of innovation and diversity in banking services needs. In other words, beyond the customers' expectations of the service they have received.

Profit and facilities factor, according to the Wilcoxon test statistic, p is greater than the significance level 0.05, Accept hypothesis H_0 and concluded that Bank Sepah failed to meet the expectations of our customers on the benefits and facilities. The next factor likewise, according to the statistics p the Wilcoxon test the significance level of 0.05 is smaller, deemed rejected and we can conclude that Bank Sepah had their customers' expectations in terms of response and providing banking services needs. In connection with the bank's physical facilities, according to the Wilcoxon test statistic, p is greater than the significance level of 0.05, assuming Accept and concluded that the bank failed to meet the expectations of its customers in the bank's physical facilities.

Trust factor is one of the most important factors affecting the quality of banking services is also given statistic p the Wilcoxon test the significance level of 0.05 is smaller, assuming rejected and we can conclude that the Sepah Bank managed the expectations of our customers in the areas of reliability satisfy. The ease of operating the service, according to the Wilcoxon test statistic, p is smaller than the significance level of 0.05, it can be concluded that Bank Sepah able to meet their customers' expectations in terms of ease of service. Finally, the reputation, according to table 270 in the notoriously Bank of understanding of their expectations, which have more than 63 people, exile and exile against their expectations, and 51 people have expectations. Thus, according to the Wilcoxon test statistic, p is smaller than the significance level of 0.05, it can be concluded that the

hypothesis H0 is rejected. This means the bank has been able to meet their customers' expectations in the areas of bank reputation.

5. Conclusions and Recommendations

The purpose of this study was to determine the perceptions and expectations of customers, Bank Sepah and consumers' expectations of service quality in the branches of Bank Sepah in Bushehr. Quality of services provided in connection with Bank Sepah, the results of this study states that from the perspective of customers, quality services in all aspects of the nine researches is weak and has not met the expectations of customers of these three factors satisfy. Each of the 42 indicators identified in this study as the most important parameters affecting on quality of expected service by the customer and bank, Show the effect of these parameters on the quality of banking services and an obligation to respect and apply each of them, can be considered as a proposal to increase the quality of banking services. However, in order to emphasize more on some of the recommendations are as follows:

- According to the results of research, the proposal is presented to the employee's behavior which firms should consider the fact that positive employee attitudes and behaviors than they do. Also, according to three factors: Job security for employees in an organization's culture and policies, providing training in the field of behavior modification with staff responsible individual, systematically increasing the number of employees in the establishment of organizational policies to increase the use of comments all personnel in the satisfaction level of direction divested, and the loyalty along with the commitment of the staff is very necessary and important.
- With respect to the competence and skills of employees, service providers need to pay attention to major issues. Selection, training, motivation, training, and proper evaluation of bank personnel in order to increase their utilization of qualified staff.
- In order to support innovation, banks domestic culture should be directed to the side to support innovation and the creation of favorable conditions in optimal time communication and collaboration with innovators, rather than confronting them, new ideas presented, evaluated and applied.
- Implementation of electronic banking Tools and methods for culture and morale of the people.
- According to the results of operating Profit and facilities, it was found that customers were not satisfied with this factor too. So the interest rates offered by banks and explain the benefits

of having the power projects in which they are determined. The interest rate must be flexible in order to understand the harm in certain crisis situations and not banks.

- Physical facilities and equipment in customers' expectations of the bank It is suggested that factors such as Happy colors for design decoration, Appropriate, furniture, Soft music, Beautiful pots, etc. The relaxation can be effective for staff and customers and increase physical desirability and willingness to remain in office in the creation of not be used.

- Operating to meet the customers is very important, therefore, to provide accurate information, clear and honest consultation and expertise as well as providing additional and complementary, to build rapport with customers, can provide helpful customer trust.

- Banks can also have a variety of facilities in terms of amount, repayment period and depending on the customer's needs and also to provide opened various accounts, such as savings, future security, housing, youth and other accounts based on customer needs, an effective step in order to attract customers remove.

- To meet customer expectations of ease and speed of service, Firms may be asked to perform banking needs of customers with simplicity and ease of not excursions within the maze of complex business and administrative the flexibility in how the rules and regulations can do to achieve customers' expectations.

- Reputation and name of service provider for many of our customers are important institutions as a result, institutions (banks) can raise public awareness of the implications of bank coordination with one newspaper column devoted to the question of the response of the banks, the banks are doing so well that a permanent advertising in newspapers you can also advertise your services will take place.

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