Identify factors affecting customer`s satisfaction: the Case study of Post Bank in Khodabande city

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ABSRRACT : *The banking industry is one of the service industries that are very sensitive. So the quality of the service they offer has strong impact on customer`s satisfaction. Most banks and credit institutions are trying to gain more market share so they are trying to adopt better methods and procedures of the more diverse services to attract more customers to enhance their profitability, but most of them are ignored of the elements.That can make them Top among competitors and can be regarded as an advantage. Staffing and support, and customer`s satisfaction are the missing elements and are essential for achieving the goals and progress of the Bank.Variables that were examined in this study were as the following:1. Physical factors on customer`s satisfaction 2- service factors on customer`s satisfaction 3-behavioral characteristics of the staffs on customer`s satisfaction 4. the condition of goods and services on customer`s satisfaction. For this study population was considered as clients of Post Bank in Khodabande city. Their number in one branch per month as an average is the equivalent of 6,000 to 7,000 customers. 384 customers were selected as a sample randomly using Kokran formula.Which utilizes a sample of sampling were sent Based on the results obtained in this section can be stated that Customers` look at how the banking staffs behave them is more important for them than any other factors. That's why more attention should be paid to the staff behaviours in order to increase the customer`s satisfaction.*

I.   INTRODUCTION

Post Bank provides services such as sending cash to any place of the country in Less than 48 hours, And cheque clearance, facility payment, pay salary, public insurance, credit cards and etc. it can help and develop financial services, especially in rural areas where about half of the population of the country exists there.The importance of this study was to assess the factors affecting the performance of the financial institution (Husseini 1388) Famous American writer and sociologist Alvin Toffler in his book, power shift, states that the client democracy is One of the most important features in the post-industrial era (Third Wave and knowledge era) and Believes that due to customization of the production, after 90 decade in 20th century, there will not be mass production, But goods and services will be provided based on the request and customer`s needs. Customer`s satisfaction is a key part of the success of the organization. It is linked with The more profit margins and more staff satisfaction, customer`s retention and repeating the purchase. (Apia -Adu wysing, 1999; Barry and Parsorman, 1992, Conrad, Brown and Harmon, 1997, jones wasazer, 1995, Schneider and Bowen, 1995). Koch -Labz believes that competitors of the same industries with a technology, price strategies, etc. are Increasingly seeking to gain competitive advantage and customer`s satisfaction (Dennison et al., 8, 2008)
Conceptual model
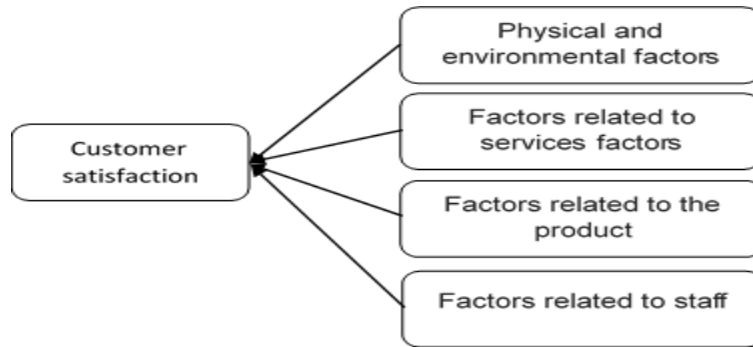Conceptual Model is presented in Fig 1

Figure 1: conceptual model

II. Research Methodology

This study is theoretical – practical (And the results can be used and studied in organizations and other organizations with similar activities). It is a Field study (in the city Khodabande). In terms of data collection is survey-based. The descriptive data analysis is used here (to determine the current state without any intervention on variables) in which each criteria was discussed. The criteria were considered in bank based on the customer feedback. The study population Is Post Bank`s customers in Khodabande city   That their number in one branch per month in average is the equivalent of 6,000 to 7,000 customers.

In this study in order to determine the sample size of The selected population Kokoran formula was used.in the study   The calculated rate and the rate of the sample was gained by considering The level of error as0.05. Therefore in This study 384 customers are examined in which the samples were selected randomly. The data were collected in both field-study and library method and   in two forms such as information or primary and secondary data. The preliminary data of the research is collected by questionnaires.

III. Data analysis

The first hypothesis of this study states that The physical factors affect customer`s satisfaction Post Bank. Accordingly, it was considered 15 questions which were mentioned in the descriptive analysis. In this section the results of the sample t-test are examined for the approval or rejection of this hypothesis is. The results are shown in Table 1.

Table 1: Results of a sample t-test with a value equal to 3 (physical factors)

Significance level	Degree of freedom	T statistics	Indices
.000	383	7.743	q1
.000	383	9.920	q2
.000	383	8.437	q3
.000	383	9.815	q4
.000	383	14.628	q5
.000	383	13.469	q6
.000	383	8.444	q7
.000	383	11.718	q8
.000	383	7.713	q9
.000	383	5.614	q10
.000	383	7.805	q11
.000	383	12.999	q12
.000	383	11.946	q13
.000	383	9.178	q14
.000	383	10.374	q15

Second hypothesis: The second hypothesis of this study states that The service factors affect customer`s satisfaction Post Bank. Accordingly, it was considered 15 questions which were mentioned in the descriptive analysis. In this section the results of the sample t-test are examined for the approval or rejection of this hypothesis is. The results are shown in Table 2.

Table 2: Results of a sample t-test with a value equal to 3 (service factors)

Significance level	Degree of freedom	T statistics	Indices
.000	383	5.474	q16
.000	383	5.021	q17
.000	383	9.907	q18
.000	383	9.230	q19
.000	383	8.163	q20
.000	383	7.410	q21
.000	383	9.068	q22
.000	383	9.315	q23
.000	383	12.168	q24
.000	383	10.509	q25
.000	383	8.331	q26
.000	383	7.153	q27
.000	383	5.037	q28
.002	383	3.096	q29
.000	383	4.330	q30

The third research hypothesis: The third hypothesis of this study states that The staff behaviours affect customer`s satisfaction Post Bank. Accordingly, it was considered 14 questions which were mentioned in the descriptive analysis. In this section the results of the sample t-test are examined for the approval or rejection of this hypothesis is. The results are shown in Table 3.

Table 3: Results of a sample t-test with a value equal to 3 (factors related to the staff behaviours)

Significance level	Degree of freedom	T statistics	Indices
.000	383	18.261	q31
.000	383	13.376	q32
.000	383	15.413	q33
.000	383	18.354	q34
.000	383	25.064	q35
.000	383	22.321	q36
.000	383	18.333	q37
.000	383	13.616	q38
.000	383	14.567	q39
.000	383	10.445	q40
.000	383	8.612	q41
.000	383	10.979	q42
.000	383	16.727	q43
.000	383	18.053	q44

The fourth hypothesis of the research: The fourth hypothesis of this study states that the condition of goods and services affect customer`s satisfaction Post Bank. Accordingly, it was considered 11 questions which were mentioned in the descriptive analysis. In this section the results of the sample t-test are examined for the approval or rejection of this hypothesis is. The results are shown in Table 4.

Table 4: Results of a sample t-test with a value equal to 3 (factors related to the goods and services)

Significance level	Degree of freedom	T statistics	Indices
.000	383	10.615	q45
.000	383	7.988	q46
.000	383	5.735	q47
.000	383	10.171	q48
.000	383	9.348	q49
.000	383	7.845	q50
.000	383	6.143	q51
.000	383	13.048	q52
.000	383	10.647	q53
.000	383	12.286	q54
.000	383	8.898	q55

IV.   Conclusion

This section reviews the results of any of the assumptions. One sample t-test was used. These assumptions are as follows:

 They are reviewed and the results are compared with any of the previously mentioned study.

1. Physical factors are effective on customer`s satisfaction of Post Bank.

2. service factors are effective on customer`s satisfaction of Post Bank.

3. behaviours characteristics of staffs are effective on customer`s satisfaction of Post Bank.

4. the condition of service and goods are effective on customer`s satisfaction of Post Bank.

5. Post Bank customers of Khodabande city have overall relative good satisfaction.

It should also be noted that the results of the test ranking criteria are in the following:

1. Staff behaviour

2. Product and good condition

3. Service factors

4. Physical factors

Based on the results obtained in this section it can be stated Customers` look at how the banking staffs behave them is more important for them than any other factors. That's why more attention should be paid to the staff behaviours in order to increase the customer`s satisfaction. In this research Based on feedback received from 384 customers of Post Bank. The first hypothesis states that the physical factors affect customers` satisfaction was approved. The criteria were also proposed in the descriptive analysis section. A study was done by Ziaee et al (1391) to measure the quality of service for customer satisfaction Based on the quality of service model known as SEROQUAL. In the study it was stated that the Customers` satisfaction of the Melat banks in Isfahan was not approved regarding the physical and appearance dimension. In other words, the results of this study different from the results of the research done by Ziaee et al (1391). This can be different due to the questionnaire and SERVQUAL model was used in it. The researchers develop questionnaires themselves respectively. Another possible reason could be the difference of the population of the study. They study in the Isfahan city which the data can vary according to culture and viewpoints of the people. It should be noted that in the present study this component has less average than of the other components. In other words, both studies were consistent in the respect that both have the lowest average regarding the customer`s satisfaction. In another study done by Ranjbarian and Gholami karin (1385) was based on the Factors affecting customer's preferred in choosing a state bank. The results showed that the element of physical factors was examined in their research with the name of promoting elements (Bank Appearance and the validity of the Bank) have less impact on choosing a bank. And therefore this result is in consistency with by Ranjbarian and Gholami karin (1385) study.

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