

Identifying and analyzing the gaps between the needs and desires of the customers (the case study of Pasargad Bank)

Ezzatollah Asgharizadeh¹, Ahmad Reza Ghasemi², and Hamid Sarbaz²

¹Associate Professor, Industrial Management Department, Tehran University, Tehran, Iran

²Asst. Professor, Department of Industrial Management Farabi Int. Campus, Iran

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ABSTRACT: The purpose of the community service organizations such as banks is providing appropriate and consent services for the customer. Since the organizations, providing financial services and especially banks work in the environment with the non-discriminative products, the quality of service is known as the first competitive weapon. The aim of this study was done to identify affecting factors on the acidity of the Pasargad Bank TC Electronic Banking Services. In this context, a questionnaire based on SERVQUAL model (servqual) and in 6 sections and 24 questions was designed and the service quality gap was measured. Then, by using the Kano model and merge it with the SERVQUAL model more significant indicators of customer satisfaction were identified. The study population sample was constituted of the Pasargadae bank customers and volumes are selected. Obtained results from a sample of 184 people of this study indicate that the seven characteristics as the main reasons for the satisfaction of customers are involved.

KEYWORDS: Quality, Service, Expectations, Service quality, SERVQUAL model, the Kano model.

INTRODUCTION

Due to the globally expansion of the Internet and bank using of e-services for customer service and their increasing need for such services, we were aimed to study the considered e-services and identify that kind of services which is more on the basis of our consideration .in this study along with identifying the needs and costumer wills and analyzing the gap between perceived services by the costumer ,it has been tried to find more significant indicators by classifying the customer needs and to provide solutions to improve e-services of banks (Pasargadae).

THE SUBJECTIVE RESEARCH LITERATURE

Quality Services in literature marketing services is defined in this way: an Overall Customers evaluation of company services. Quality Services perception is the customer evaluation of the comparison between quality service of what was expected and what has received (Ganguli & Kumar Roy, 2011)

The concept of services quality is provided included process delivery services and the services results. Gerunrus (1984) provide a model evaluation quality services that was includes 3 dimension. These dimensions are as follows:

Technical quality of services "what user receive »

Functional quality "How user receives services, the way of services delivery »

And corporate image "the way of thinking and view of user about Corporate and service that it provide ». (Gerunrus, 1984)

SERVICE QUALITY DIMENSIONS

In 1991 (Lehtinen & Lehtinen, 1991) provide other study about services quality dimensions. These dimensions are including Physical quality , Interactive quality and corporate quality.

Physical quality is about Products tangible quality involved in delivery and services consumption.

Inter active quality refers to the interactions between customers and employees.

And corporate quality also refers to an image that costumer's percept from the company.

About technology-based services, conducted researches by different researchers have stated new dimensions as services quality dimensions. Dimensional Such as: Automated search, Relationship between Customers, Information acquisition, Content, Mass customization and Ease in usage (Brady & Cronin2001).

The concept of SERVQUAL

SERVQUAL

Growing literature continually has been developed in the quality of Service and provide continuous updating and learning from their predecessors' findings and observations. Studies on measuring service quality were begun with Gerunrus work. Gerunrus in 1984 observed that mouth communication, has many effects on the potential customers compared to traditional marketing activities and it was found that the need for quality of service, is based on consumers observations. (Cehhel mardyan, 2009: 60) Later Parasuraman & et al. modeled quality of service as the gap between the consumer and the seller at different levels in 1985. The depth, rigorous and empirical attitude of Parasuraman & et al has led to the conceptual SERVQUAL model proposal that quality of service is evaluated based on five dimensions, including the dimensions and physical aspects, reliability, responsibility, empathy warranty .The Model in 1988 was developed by Parasuraman& et al. to measure the quality of service. SERVQUAL is taken from the Service Quality or quality of service. SERVQUAL is a multi-factorial scale that is used for measuring customer perceptions from the quality of services of a retail organization or its services. SERVQUAL scale is one of the most common methods for measuring the quality of services that by Parasuraman, Berry and Zytmil was arisen. They were starting from 1983 that the services quality assessing project, was approved under the American Marketing Science Institute. By that time (1985) they could examine their findings in the service industries Such as banking, insurance, credit cards, telecommunications, maintenance, security brokers and companies, road transport. This wide range of service industries shows their work depth and reliability of their proposed results. They are designed to perform this full spectrum of research, did various interview groups with customers, employees, managers and front-line forces in the industry, that caused that Their study will be quite practical and the obtained results have fully functional aspects now.

SERVQUAL model in the following are used which are referred to as gaps (slots):

Gap 1: Difference between management perceptions of what customers expect and realistic expectations of customers

Gap 2: Difference between management perceptions and characteristics services quality (service quality standards).

Gap 3: Difference between service quality specifications and actual service delivery, whether standards are consistently adhered to?

Gap 4: Difference between service delivery and what is out of the question, whether the operation is ongoing obligations?

Gap 5: The gap between what customers expect and what they actually received on a service

The main gap in the SERVQUAL model is the fifth and includes "customer dissatisfaction with the received service from the organization." (Koshtegar, 2010: 41), previous studies on service quality expectations are introduced as an effective tool for evaluating the quality of services. Expectations are identified as the aspirations and demands of customers. Service quality that can meet customer requirements and needs and expectations of customers conform to customer expectations with what customers want and what they feel the service provider should offer to them is related. It determines the quality of the customer. Quality of service is evaluated towards what your client expects to receive services.

In the first ten elements of reliability , responsiveness , competence , Access , Courtesy , Communications , credibility , Security , understanding /knowing the customers, physical tangible and evidence were identified as services quality components (Favorite, 1384), but as a results of studies that was done in 1990 that number was reduced to five

components. While studies have been conducted using the SERVQUAL model has shown that "the ensure capability "more of other factors is impressive On Satisfaction (See Mittal And Lasar, 1998).

KANO MODEL

It's all agreed that competition in the industry is growing strongly. Due to the globalization of business, companies are faced with national and international competitors. To counter this threat, many companies are looking for long term benefits. A company's survival largely depends to its ability to identify new customer needs and the development and marketing of advanced products (goods or services). Dr. Noryaky Kano, the Rica Tokyo University professor and one of the leading experts in the science of quality management, proposed a model that is used in most models of customer satisfaction. In his model, he has divided customer requirements ie, quality products into three categories and all types of requirements in a two-dimensional graph is displayed.

Vertical axis, provide horizontal axis satisfaction and customer satisfaction, the requirements quality of the customer. The vertical axis of the graph represents respectively the highest and lowest points of customer satisfaction and customer dissatisfaction. Intersection of horizontal and vertical axis indicates where the customer is at equilibrium in terms of satisfaction or dissatisfaction. The right vertical axis indicates where the quality requirements is expected to be fully released, and the left vertical axis, is providing a quality product that doesn't have the expected and desired quality requirements is not included in any product or service at all. Kano model has three categories of requirements that include:

The basic requirements of the Kano model (BASIC QUALITY): The first group characteristics are the basic requirements of the Dr. Kano vision, which in terms of their complete product only prevent customer dissatisfaction, and do not provide the fulfillment on him.

Kano model functional requirements (PERFORMANCE QUALITY): Second category of the service quality, are the performance products that did not meet their requirements led to customer dissatisfaction and in contrast to fulfill them led to full and proper fulfillment of customer.

Motivational requirements of Kano model (ATTRACTIVE QUALITY): The third class quality in Kano model is quantitative demands that are not considered as the needs and requirements of the product when a customer wants to use them. And therefore no meeting of these qualitative requirements, are not leading to dissatisfaction Customer, but to presents them in a product, brings the high excitement and satisfaction for the customer.

There is no doubt that in a competitive market, products and goods must be brave and take advantage of all three types. Meeting essential quality prevent dissatisfaction and complaints. Accelerating on meeting the expectations in product performance, led to win the competition and innovation in the product would led to customers' motivation and loyalty.

The Kano model is used to see what the most important customers' indicators are. Kano model is defined in three categories; Attractive, single (one) dimension and should category. Slight improvement at the attractive feature led to a significant increase at the customer satisfaction. At the one-dimensional increasing in customer satisfaction is a linear function to improve the specification; But in should category, Level of customer satisfaction does not increase more than a specified amount. To identify the various classes at the Kano model a standardized questionnaire is used. In this questionnaire, the client is asked to announce his/her comment if there is specification or there is no one, in the range of 1 to 5 that the first are called functional, and the latter are non-functional. (Section V of the questionnaire) Then, by using the Kano table, various classes of Kano were identified.

For example, one of the two questions on the questionnaire for this study is

Functional form (desirable)	Question	1- very undesirable 2 -not good 3- no matter 4- Good 5 -Very good
What do you think about the Pasargad Bank with a different e-services?		
Non-functional (non-desirable)	Question	1- very undesirable 2 -not good 3- no matter 4- Good 5 -Very good
how do you feel if that does not provide such a service?		

RESEARCH METHODS

The methods of research on the behavioral sciences can be divided according to the two criteria of research aim and how the data is collected:

This study in terms of the aim is an applied research, applied research, is a research that uses fundamental research to improve and integrity in the conduct, methods, tools, equipment, products, structures and patterns that can be used by human societies.

The nature and mode of data collection is a descriptive study, because the researcher is never going to change the variables percentage and does not only describes what exists and due to the description nature of the study that is explaining the characteristics of a statistical society ,This study is the descriptive symbol.

As mentioned earlier, this study identified the importance of service quality indicators in technology-driven banking activities. To this end, we sought get help to identify the dimensions of the SERVQUAL model service quality to identify the gap between the ideal situation and the current status.

THE POPULATION AND ANALYSIS UNIT

The population definition: it is a characteristic feature that distinct the population members of the others.

The population is some of the Pasargad Bank's clients, who during a specified time, say a month, referred to the 10 selected branches by researcher (randomly) to receive e-services.

SAMPLE AND SAMPLING METHOD

In this study, cluster sampling will be used.

Given the infinite sample to obtain a sample size first the questionnaire was designed and distributed among 50 clients (prototype) and eventually collected and analyzed 45 questionnaires. Variance of the obtained responses from the prototype was equal to $354/061$ and by placing it in the above formula the level of confidence is $(95\% = \alpha)$ estimation accuracy $(5 = \epsilon)$ and related strategic issue of sample size is 184. Since it was possible that, however, some may not returned questionnaires, 200 questionnaires were distributed and 184 questionnaires eventually were analyzed.

VALIDITY AND RELIABILITY OF THE STUDY

In this study, to assess the validity Cronbach's alpha was used. And obtained results of the questionnaire reliability analysis by using the SPSS software was $\% 83/3$, which is higher than the minimum level (70%) and so the questionnaire has good reliability.

VALIDITY OF RESEARCH

In this study, for inquiries designing related to the quality of service SERVQUAL tool is used that is provided by Parasuraman and his colleagues and for determining the adjusted degree of importance Kano model and its standard the table is used; So we can say that the mentioned tools have high validity .

A CONCEPTUAL MODEL FOR RESEARCH AND THE NECESSARY STEPS TO DESIGN THIS MODEL

Step One: Reviewing the Customer Survey Models

Step Two: Designing the conceptual model of research

Step Three: Designing the questionnaire

Step Four: pre-test and reliability / validity

Step Five: Understanding and receive customers' demands (Voice of Customer)

Step Six: Determining the desired gap

Step Seven: Determining customer satisfaction scores

Step Eight: Integrating used models and the degree of adjustment significance level

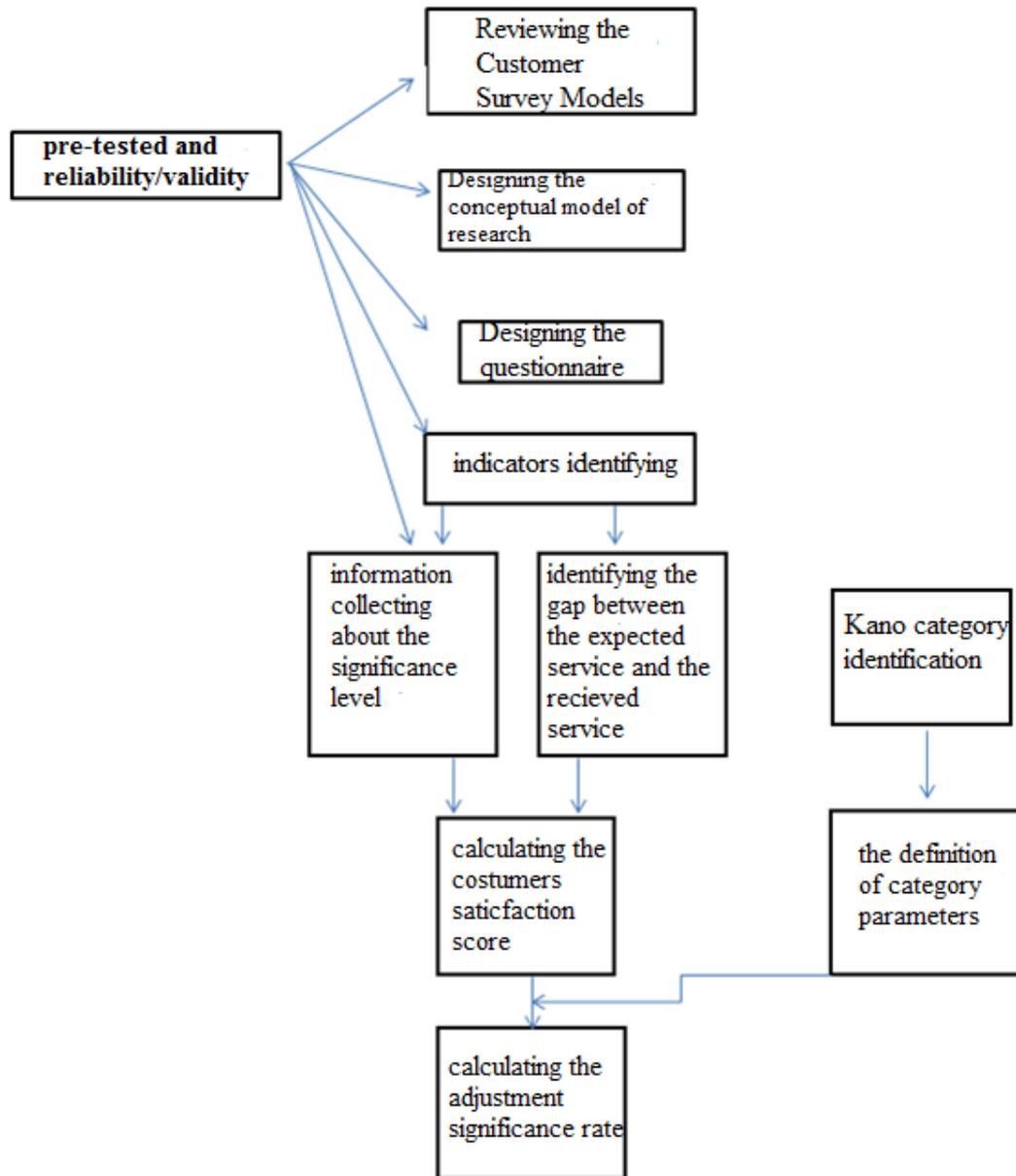


Figure 1 -Conceptual Model of Research

DATA ANALYSIS

Determining the importance extent of each dimension of service quality at each stage first according to the SERVQUAL methodology the dimensions of service quality have been identified to provide electronic banking services which are described below; And the average degree of importance of each dimension is presented.

Table 1-the obtained results of significance rate of each dimension

Dimensions	Significance rate
1- Having a variety of electronic banking services to customers' demands in this field	17.22
2- Pasargad Bank's ability to provide services in a proper manner	17.12
3- Pasargad Bank's willingness to help customers and provide prompt service to them	15.72
4- Students and staff in the implementation of electronic banking services and their ability to build customer confidence and trust in these services	17.47
5-the amount of the bank according to the needs of customers who want to use these services are	15.92
6 -According to the security of electronic services and the importance of confidentiality and customer accounts	16.52

DETERMINING THE CUSTOMER SATISFACTION SCORES FROM EACH OF THE INDICATORS

In order to assess the quality of e-banking services, according to the SERVQUAL model first Calculate the expected average quality (the third part of the questionnaire) and The perceived quality (Part IV of the questionnaire) as indicators of e-banking services in 24 districts examined in this study And Then calculate the gap from the difference between the expected quality and perceived quality. The Customer Satisfaction score is obtained by multiplying the corresponding slot on the significance level of the related dimension. Table 2 shows customer satisfaction scores of each of the indicators.

However, the satisfaction index cannot be given numerical value, but in order to facilitate analysis, the analysis attempts to measure them with the Numerical scale. As the table indicates, all the indicators are negative satisfaction score. This means that the performance of Pasargad Bank about the Electronic Services is not satisfied by the customer.

As mentioned in the Kano model emphasizes are at the three attractive single dimension and the requirements (should).in Table (3) it was determined that the any of identified characteristics of SERVQUAL model is related to which of the Kano models classes. is one of the other classes .

Here, the customers opinion is considered by averaging responses from very poor to very good considering that arrange the numbers 1 to 5 are devoted to that , For example, the mean of 184 results at the first question is number 4-for-performance (optimal) and number 1 for non-functional (unfavorable) recommendations; that is given in the table below. Assigning classes to Kano to each indicator is with respect to functional and non-functional values and the table (3).

Table 2 the customer satisfaction of each of the indicators

rows	indicators	Gaps	significance	The Customer Satisfaction
1	Having different electronic services	-1.11	17.23	-19.03
2	As an Internet service Or The Internet Bank And , ...	-0.99	17.23	-17.05
3	Provider Services Different Device Data Its ATMs	-1.08	17.23	-18.60
4	Having easier and more accessible Service, such as telephone banking, mobile banking and , ...	-0.97	17.23	-16.62
5	A plurality of ATM machines	-0.72	17.23	-12.32
6	Applications software is easily available to customers	-1.31	17.13	-22.43
7	Available to answer customer questions	-1.40	17.13	-23.98
8	Faultless service and the first time	-1.16	15.73	-18.24
9	Services at the time promised to the customer	-1.75	15.73	-27.52
10	Enthusiasm of staff for proper implementation of services	-1.43	15.73	-22.49
11	Use the quick service for bank customers	-1.42	15.73	-22.25
12	Willingness of staff to advise customers	-1.22	15.73	-19.11
13	The exact time of service	-1.82	15.73	-28.54
14	Build confidence in customers Related to electronic services	-1.29	17.48	-22.54
15	Make customers feel safe in posting personal information	-1.34	17.48	-23.33
16	Having the knowledge and skills needed to perform the services	-1.56	17.48	-27.17
17	Create Account Banned simple terms, if the theft or misuse of electronic services	-1.02	17.48	-17.82
18	The Judd Make Sense The Bread Customer The In time The Not The use of electronic services The K The	-1.12	17.48	-19.48
19	Business Hours for Customers	-1.22	15.93	-19.43
20	Identify the specific needs of customers	-1.47	15.93	-23.41
21	Service outside office hours	-1.31	15.93	-20.86
22	Demanded the best interests of clients	-1.35	15.93	-21.50
23	Equipped bank security features	-0.86	16.53	-14.13
24	Confidentiality of customer accounts in banks	-1.00	16.53	-16.44

With regard to it for the first question the M-class is achieved. Kano as well as classes for the rest of the indicators is obtained.

DETERMINING THE DEGREES OF ADJUSTED SIGNIFICANCE

Therefore the assigned values to the parameters for Kano class should be a maximum amount must be allocated to should class and the least to attractive (Shen, 2000, 105) values of 4, 2 and 1, must be used respectively for a one-dimensional, attractive and should classes for our studies. According to the characteristics of each class of Kano, when the aim was that it should seek to fully satisfy, that its characteristics must be related to the one-dimensional and attractive classes, not when the class is should. In summary, the proposed approach consists of two important points that organizations need to pay attention, determining the exact value of the parameter Kano, taking advantage of the value of the adjusted significance as the target value for characteristics and the next step is the adjusted significance degree. This determined value of the adjusted SERVQUAL and Kano's model is the main core of integrating. This number is calculated by multiplying the value of the Kano class, with the customer satisfaction score. With the merger of the SERVQUAL with Kano model customer satisfaction is guaranteed. At table (3) the degree of adjusted significance is provided that is the output of SERVQUAL integration model. We'll see how the Kano score is calculated. First from table (3) classes are removed that their Kano -class features are not only attractive, one-dimensional, and should. So just (AOM) class is extracted and according to the above categories and assigning the numbers 1, 2 and 4, respectively, Kano numbers are defined for each attribute, for example the characteristic (having the Internet services like Internet Bank) will be on attractive and number (4) is considered for the attractive class(A)that is presented at table. Also for the rest of the number Kano characteristics is determined.

Adjusted important is achieved by multiplying satisfaction score (the table 3) in the Kano score that only consists of one-dimensional, attractive and should indicators.

Table (3) the degree of significance adjustment (output of SERVQUAL Kano Model Integration)

Rows	Indicators	Customer satisfaction score	class	Kano score	The adjusted significance degree
1	Having different electronic services	-19.03	M	1	-19.0
2	Having Internet services such as Internet banking ...	-17.05	A	4	-68.2
3	Different services and diversified its dairy processing device	-18.60	A	4	-74.4
4	Having services more accessible and easier such as telephone banking, mobile banking ...	-16.62	I		0.0
5	A plurality of ATM machines	-12.32	O	2	-24.6
6	Applications software is readily available to customers	-22.43	I		0.0
7	Available to answer customer questions	-23.98	I		0.0
8	Providing no wrong services and for the first time	-18.24	I		0.0
9	Services at the time promised to the customer	-27.52	I		0.0
10	Enthusiasm of staff for proper implementation of services	-22.49	O	2	-45.0
11	Use the quick service for bank customers	-22.25	M	1	-22.3
12	Willingness of staff to advise customers	-19.11	I		0.0
13	The exact time of service	-28.54	I		0.0
14	Make sure the clients in relation to electronic services	-22.54	I		0.0
15	Make customers feel safe in posting personal information	-23.33	I		0.0
16	Having the knowledge and skills needed to perform the services	-27.17	I		0.0
17	In case of theft or misuse of the account creation blocked by e-services	-17.82	A	4	-71.3
18	Create customer confidence in the use of e-services	-19.48	A	4	-77.9
19	Business Hours for Customers	-19.43	I		0.0
20	Identify the specific needs of customers	-23.41	I		0.0
21	Service outside office hours	-20.86	I		0.0
22	Demanded the best interests of clients	-21.50	M	1	-21.5
23	Equipped bank security features	-14.13	M	1	-14.1
24	Confidentiality of customer accounts in banks	-16.44	A	4	-65.8

It should be noted as it was mentioned according to the characteristics of each class of Kano, once thought must be full satisfaction of the target that its feature will be for the attractive and one-dimensional classes not when it must be on the should class; so the classes must be removed and at the end specifications based on the degree of adjusted significance level are sorted.

Table (4) the degrees of adjusted significance after removing the should

Characteristics	Kano score	The adjusted significance degree
Having Internet services such as Internet banking and ...	4	-68.2
Different services and diversified device processor	4	-74.4
A plurality of ATM machines	2	-24.6
Enthusiasm of staff for proper implementation of services	2	-45.0
Banned Account simply when if the theft or misuse of electronic services	4	-71.3
Create customer confidence in the use of e-services	4	-77.9
Confidentiality of customer accounts In the banks	4	-65.8

CONCLUSIONS AND RECOMMENDATIONS

The final important task of integrating is determined by Kano model by the significance level moderator of integrating Kano's satisfaction score. The ultimate significance increased about the demands of a fascinating story. The increase was due to higher adjusted level of significance. For example, in the case of requests (create customer confidence in the use of e-services) an important modulator level is 77.

Adjusted significance level about the demands of a single class is less than attractive. For example, in the case of (desire of employees to properly perform the service) 45 is the ultimate significance that has minor importance compared to the attractive class.

The following diagram the preference parameters differences in the SERVQUAL

Model, SERVQUAL integrating and Kano model is visible.

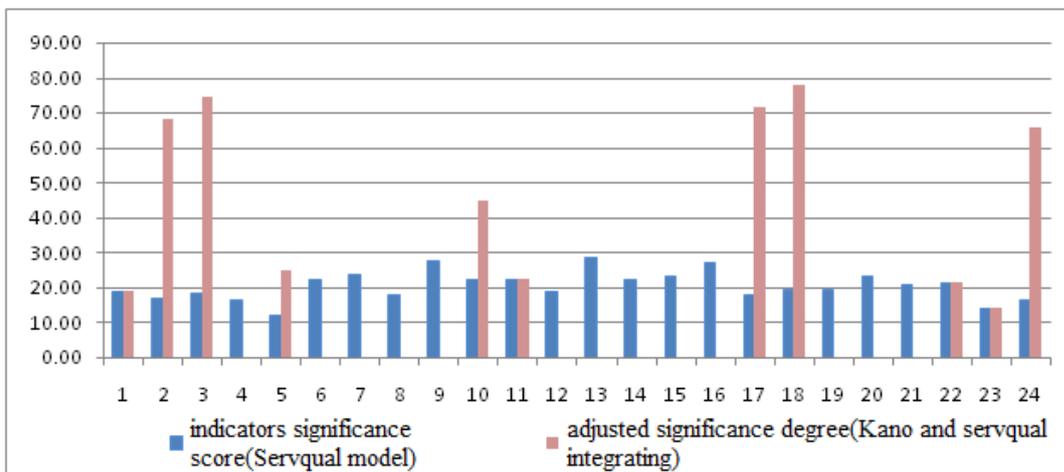


Chart (1) comparing the priority indicators before and after the merging with Kano model

As it was explained only attributes that after the merging were located at attractive and should classes gain the most adjusted significance degree and sort them.

The obtained results of the first more significant that is related to (to create customer confidence in the use of electronic services) Show that It is at attractive classes; i.e. a little in it Led to a significant increase at the customer satisfaction.

The obtained results of the more second significant that are related to the demand (providing different and varied services and ATMs devices) Show that this demand is located at the attractive class .i.e. its little improvement leads to significant increase at customer satisfaction.

The obtained results of the more third significant that are related to the demand (creating conditions to banned Account If was theft or abusive Through Services E) Show that this demand is located at the attractive class .i.e. its little improvement leads to significant increase at customer satisfaction.

The obtained results of the more fourth significant that are related to the demand (having internet services such as internet bank and) Show that this demand is located at the attractive class .i.e. its little improvement leads to significant increase at customer satisfaction.

The obtained results of the more fifth significant that are related to the demand (costumer account privacy at the bank) Show that this demand is located at the attractive class .i.e. its little improvement leads to significant increase at customer satisfaction.

The obtained results of the more sixth significant that are related to the demand (employee interest to do services correctly) Show that this demand is located at the single dimension class .i.e. the increase in the customer satisfaction is a linear function of increasing improvement in the specification and there is a direct relationship between those two.

The obtained results of the more seventh significant that are related to the demand (multiplicity of ATMs devices) Show that this demand is located at the single dimension class .i.e. the increase in the customer satisfaction is a linear function of increasing improvement in the specification and there is a direct relationship between those two.

APPLYING RECOMMENDATIONS

In this study, some demands of customers were identified and investigated. If the bank use, the results of their decisions for designing and improving their internet services will be able to avoid dissatisfaction among customers and in addition attract customer satisfaction. In this section these solutions are considered for using at the decision by the Bank.

At the first priority that create customer confidence in the field of electronic services, creating customer confidence is subject to create a sense of security on the use of these services and banks often by using the password for customers banking activities give this assures to the client, that only themselves can use their personal information. For example, Pasargad Bank for using Mobile Banking urged customers to receive password bank for mobile operations in addition to the second password, from the branch of the bank. So as to increase access ensuring to personal information on the customers at the banking activities such as bills.

Regarding the second priority i.e. the different services and different devices as mentioned in chapter two common banking in traditional- is virtual so the majority of clients do most of their banking activities through ATMs . Thus increasing the number of possible operations through these devices may involve customer satisfaction. Such as possibility to withdraw larger amounts or transfer between different cards or bank accounts.

With the increasing use of electronic and non-face to face services to customers and to the possible misuse of their account, Banks should provide conditions that concerns in this area may be reduced to a minimum and Customers can banned simply their account, For example, if their ATM card was theft or misuse of the password and account, and its consequences, For example, Pasargad Bank provided conditions that If the customer is using the Internet and telephone banking ,Received an sms from his/her application to be heard and If the client does not used himself /herself of the account with a turnover informed sms and clear the conditions of abuse it. However, some banks have stepped beyond and inform their customers in case of any deposit and withdrawal at branch by sending a sms and also provide context for customer tracking with tracking numbers after banking activities for example, paying bills. Providing such services Provides more satisfaction for customers.

Having various Internet services such as Internet banking mobile banking and... Was identified as the fourth priority, to achieve this goal and increase customer satisfaction it is proposed that along with creating and the advertising of the services provide conditions for teaching clients how to better use also make sure customers when they use this service. For example, Pasargad in some of its branches provided Email service training to their clients.

To achieve the fifth priority i.e. the confidentiality of customer accounts in banks bank needs to refer it on its advertises And according to the official rules step more to complete realization of this goal. Enthusiasm of staff for proper implementation of services is identified as the six priorities: Since the last decade, with the advent of private banking on Iran it has been welcomed by the public, It can be concluded that changes in management practices of private banks and greater respect for costumer was the success factors of these banks in the past .It is also clear that the attempt and employees interest for the proper implementation of services have particular importance.

Due to the fact that many bank customers in Iran still tend to use their physical locations to do their banking activities, in other words virtual banking is not yet fully implemented in Iran and since peoples welcoming to do their banking from ATM machines it is recommended that banks wants to increase its number of devices Or create the field of using other Internet services and electronic banking by teaching and encouraging their customers

SUGGESTIONS FOR FUTURE RESEARCH

Present study is an example of the application of SERVQUAL and Kano model for services designing. It is suggested that some studies will be done at future research on the applicability of integration study SERVQUAL and TOPSIS method. In this study, due to time constraints and the costs Only 24 characteristics of customer demands derived from the SERVQUAL model was evaluated that If possible, can be used in future studies of other models, including models Gerunrus (1984) To determine the number of parameters to compare them with each other.

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