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**THE EFFECT OF QUALITY OF AGRICULTURAL BANK SERVICES ON THE  
AMOUNT OF CUSTOMERS' SATISFACTION (ABADAN AGRICULTURAL BANK)**

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**ABSTRACT**

Looking at the environment around us, we will find that the services have been developed widely and no economy can continue to its life without services such as transportation, communication, insurance, education and training and banking. Regarding the importance of service quality (especially banking services) and also the customer-oriented and customer-tendency approach that have been mentioned in the discussion of marketing, taking some executivesolutions is needed. This study is the result of research that its goal is to measure the given services by Agricultural Bank and also the investigation of relationship between the qualities of banking services with customers' satisfaction. The statistic society of this research is all the customers of Agricultural Ban of Abadan. The statistic sample includes 100 of these customers. The results of this research using Pearson Consistency method show that the research hypotheses are accepted.

**Keywords: Customers' satisfaction, Reliability, Responding, Assure**

**INTRODUCTION**

The number of manufacturers and suppliers of customers were low. A manufacturer or services were low; besides the number of supplier gave services or products in every

place and the customers were known for both manufacturers and suppliers. So, what the suppliers and manufacturers give to the market would be sold, but gradually the number of customers and markets increased and at the same time the number of manufacturers and suppliers increased and therefore the competition for absorbing more customers among them was created [Esmaeelpour, 2004].

But after forming banks in different societies of the world, and during years, these monetary and financial institutes had an important role in developing and completing the economy of the countries as an economic lever. What is clear is that these institutes should consider the principle of being customer-direction at the present time because the customer is the capital and the basic of existence in today's banks and the banks need to attract customer's satisfaction to keep their crucial role as economic lever in the society and they should stable their activities based on giving ideal services and attracting people's satisfaction. Since most of the banking services are given by the bank clerks to the customers, so the good staffs are the success keys to the bank. A good employee can attract the customers to the bank and a bad employee may destroy all the efforts done by the bank [Esmaeelpour, 2004].

One important environmental factor is the customers of an organization. The authors of management know the customer's satisfaction as the most important duty of an organization management and have considered the stable and permanent loyalty and of the top managers as the basic pre-condition of success to attract customer's satisfaction. One of the important implications in the improvement of the organizations and companies is that the customer and his attraction are of a great attention in the goals and activities of the organization [Abbasi, 2009].

The terms customer and customer's satisfaction in service organizations, especially the banks has a double importance because of complete dependency on the customers for permanence. Giving different products by the banks (banking services) in order to keep the present customers and attracting new customers and eventually, for gaining more shares form the competitive market of the banks shows this importance. Therefore, being aware of the organization mental picture in customer's minds to know the weaknesses and strong points and to improve the performance level is of the priorities of all organizations and especially banks. Nowadays, the banks have a crucial and important role in economic growth and

development of the countries. Bank includes a chain of economic activities that creates the credit and facilitates the pays and transfer of the cash. The banks can play a great role in the economy of the country by attracting customer's more satisfaction and encouraging them to save more, mobilizing the saving account and capital intensity and collecting small capitals and applying them in manufacturing and consuming fields. Gaining this goal will be made by attracting the customer's satisfaction. It should be taken into account that customer's satisfaction, in affected by many factors one of the most important of which is the quality of products and services [Abbasi, 2009].

Since most of the banking services are given to the customers, the good employees are the success key of a bank .a good employee can attract more customers to the bank and a bad employee can spoil all efforts done by a bank. Agricultural bank as one of the oldest credit and financial organizations of our country, in direction of gaining its customers' satisfaction in the present condition of the society that there is a high competition among credit and financial institutes of the country, can take steps to gain its customers' satisfaction and attract new customers by raising the quality in different service levels that are given by the service system of this bank. Therefore,

agricultural bank has to try to take stringer steps toward different stages of growth and development and improving the organization in selecting, employing, training and motivating the employees and also improving different facilities of the bank and updating the equipment and delivering the services so that it can stay in the competition field with other organizations.

### **REVIEW OF THE LITERATURE**

Serjious (2011) did a research titled "technology canals for the banks" in Greece. The results of the research showed that customers of the banks are different in the criteria of attitude and cognitive behavior. In addition, it showed that the customers with high and low confidence to the bank show different reactions about tendency to use internet bank and telephone bank.

Rachel (2008) did a research as "the effect of internet bank on the customers' behavior" in Australia. The results showed that internet bank had a great positive effect on the employees' attitudes and also reducing the delivering costs and improving the service quality.

Raid Ladhery (2008) in a research as "investigation of Seroquel qualities in banking industry" used the Seroquel scale among 193 bank customers in Canada and introduced it as a suitable tool to evaluate banking services

in Canada. Based on this research, the bank managers can evaluate the quality of their banking services with confident and continuously using this tool. Also, the results showed that responding and unanimity are the most important service aspects in banking in Canada and the given services by the employees has the biggest share in attracting the bank customers' satisfaction.

Sangeja Ponam (2008) did a research about investigation of banking services quality in retail banking. This study shows that Seroquel scale is a suitable tool to evaluate the quality of services in retail banking. To do this in addition to 22 Seroquel items, 8 items special to the bank were also involved. The results showed that understandings based on Seroquel scale explain the customer's satisfaction much better.

Moslem Amin and Zeydi Isaa (2008) investigated the relationship between understanding the quality of service and customer's satisfaction in Malaysia. This study tried to investigate this relationship using SEM approach in Islamic banking in Malaysia. This model is started with Seroquel scale including six dimensions: appearances, certainty potential, responding, certainty, unanimity and also the adjustment dimension to measure the quality of services in Islamic banking. The results showed that the ratio of

Muslims' awareness in Malaysia for banking services was higher comparing to that of non-Muslims. Most of the customers in Islamic banking were generally more satisfied with the quality of services given by their banks.

Krishnan Gro et al (2004), in a study to measure the new banking services in Malaysia introduced technology developments in Communication and telecommunication as a significant changing factor in Malaysian banking. The result of such change is the wide use of new banking services such as ATM services, telephone bank and home bank. These major changes have been made to gain customers' more satisfaction. Among the mentioned services, ATM was the most used one and telephone bank was the least one to be used by people. Based on the research, internet banking has not been made in Malaysia but it seems that the government is going to make some situations to run it.

Khorshidi et al, (2014) investigated Agricultural Bank in a research to evaluate and analyze the gap of service quality based on the hierarchical services. The results show that there is a meaningful difference between the present condition and the expected condition only in tow aspects of "waiting time" and "output value"; but there is a gap

between other aspects of HSQM pattern between expectations and understandings.

Najafizade et al, (2013) did a research titled "delivering a model to identify the quality aspects of services in technology-based banking from the students' viewpoint. The results introduced the simplicity, certainty, security, being ordered, comprehensiveness, ease, supporting services and the employees' knowledge as the aspects of service quality in technology-based banking.

Mehrabian et al, (2010) investigated the quality of the services at emergency part of the educational-cure center. The results showed that the structure, process and performance of the emergency of the hospitals under study were ideal in the domain of human forces, space and facilities, management and instructions of emergency parts and average in the domain of educational processes. So, regarding the nature of emergency parts, the necessity of paying attention to the standards and respecting them, especially empowering the human sources is felt. Continuous training of doctors and nurses in this part is very important.

Ardekani and Mirfakgroddini (2009) investigated the evaluation of service quality in banks and identifying the priorities and strategies to improve it using gap analysis

model. The results of the research indicated that there is meaningful difference between the employees' viewpoint and customer's attitude about the quality of given services in banks. Regarding the results the rate factor was identified as the main element in delivering services needed by the customers.

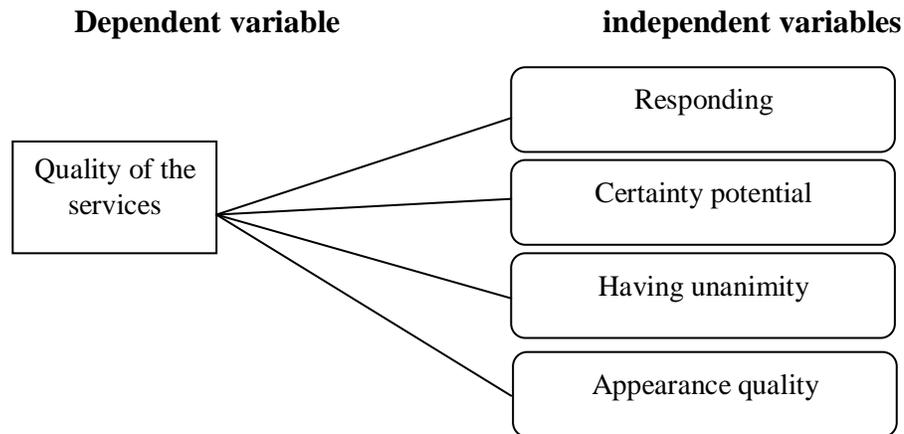
Saeed Nia (2008) did a research on the investigation of the quality of services in banking system using the 5-dimension Seroquel model. The findings show that in the aspect of certainty and creditability, Melli Bank of Iran had a better performance comparing to Parsian Bank, and in the physical evidences, unanimity and responding, Parsian Bank had a better performance than Melli Bank.

Ali Mahdilooy (2006) did a research about investigating and evaluating the quality of services in Parsian Bank and its relationship with customers' satisfaction. The results show that factors such as banking operation speed, faithfulness to secrets, trustfulness, and high level of employees' knowledge, the behavior and paying attention to the customers' personality had a crucial effect on attracting customers' satisfaction.

Hakimi and Samadzade (2004) investigated the quality of given services at libraries in the University of Sistan Baloochestan. The findings show that the universities under

study couldn't meet the client's expectations in any of the Seroquel aspects, but they had an acceptable performance in physical and environmental aspect and, and quality of services. Responsibility and guarantee factors

were respectively factors with more problems in the quality of services. Also, the users' problems in using the library and the order of their problems were investigated.



**Figure 1: Conceptual Model of the Research**

In the conceptual model of the research, four variables of responding, certainty potential, having unanimity, and appearance quality as independent variables and the elements of

evaluating of the services quality and the amount of customers' satisfaction as dependent variables were investigated.

### Research hypotheses

**Table 1: Research hypotheses**

number	Hypotheses
1	There is a meaningful relationship between responsive employees and the amount of customers' satisfaction
2	There is meaningful relationship between certainty and customers' satisfaction
3	There is a meaningful relationship between employees' unanimity and customer's satisfaction
4	There is a meaningful relationship between appearance quality and customers' satisfaction

### RESEARCH METHOD

Since this research describes and studies everything that exists, is an inference-descriptive study. On the other hand, since it is possible to evaluate the characteristics of the society under study through measurement, this research is an inference-descriptive kind of applicable and measurement. This is correlation type form the aspect of analysis of

information. This is descriptive because its goal is to describe the conditions of the phenomena under study and it is for more recognition of the present conditions, and it is correlative because the relationships between the variables are considered in this study. The present study investigates the relationships between variables and tries to prove this relationship in the present conditions. So, it

can be classified as scientific and then incidental. The researcher investigates the cause and effect after the event in these researches. There is statistical relationship between the variables in these researches that is the goal of this relationship. This study has been done in the form of questionnaire and measurement studies and the books and statistics and the initial and secondary information has been used so that the related questionnaire will be distributed among the customers that are selected randomly from the whole society under investigation in Abadan. This is classified accidentally. Regarding the fact that customers' expectations and also their value in different areas is different for the bank, so a group of bank customers are chosen to collect information through questionnaire and interview who are potentially and practically good customers (basically, the bank customers or goals). The base of questionnaire was calculated using Kronbach alpha test that is 0.74. The questionnaire that is used to collect information in this research includes 5 likert scales: "completely agree", "agree", "no idea", "disagree", "Completely disagree".

#### 4. Data analysis

##### Hypothesis 1

Being the employees responsive at Agricultural bank is effective in customers' satisfaction.

The hypotheses of this test are as follows:

H0. Responsive employees are not effective in customers' satisfaction.

H1. Responsive employees are effective in customers' satisfaction.

##### Investigation of variables being normal

Since our sample includes 100 people the suitable test for checking if it is normal is Clomograph- Smironophe test. The hypotheses of this test are as follows:

H0. The considered variable is normal.

H1. The considered variable is not normal.

Regarding the output in the above table form the SPSS of the amount of meaningful level which is less than 0.05 we can conclude that the H0 is rejected and there is a meaningful effect between responsive employees and customers' satisfaction. The correlation ratio is 0.477 that is positive and it can be found that there is a positive correlation and the customers' satisfaction will increase or decrease by increasing or decreasing in the level of being responsive of the employees. So by increasing the employees' responsiveness at 1 unit, the customers' satisfaction will increase 0.477.

**Hypothesis 2**

The employees' certainty potential at Agricultural Bank is effective in the amount of customers' satisfaction.

The hypotheses of this test are as follows:

H0. The employees' certainty at Agricultural Bank is not effective in customers' satisfaction.

H1. The employees' certainty at Agricultural Bank is effective in customers' satisfaction.

The correlation ratio in table (4) shows the high effect of employees' reliability on bank customers' satisfaction. Regarding the meaningful level of zero that is less than 0.05 this amount of correlation is meaningful. The amount of correlation ratio of 0.665 shows the direct relationship between employees' reliability and customers' satisfaction; in other words, if the employees at the bank do the customers' needs at the first time, keep their promises, act honestly to solve customers' problems so the level of customers' satisfaction of the services will increase.

**Hypothesis 3**

Unanimity of the employees at Agricultural Bank is effective in customers' satisfaction.

The hypotheses of this test are as follows:

H0: The employees' unanimity at agricultural bank is not effective in customers' satisfaction.

H1: The employees' unanimity at agricultural bank is effective in customers' satisfaction.

The amount of correlation coefficient in this table shows the high level of employees' unanimity on the amount of customers' satisfaction. Regarding the meaningful level of zero that is less than 0.05, this amount of correlation is meaningful. The amount of correlation coefficient that is 0.710 shows that there is a direct relationship between employees' unanimity and customers' satisfaction at the bank; in other words, if the bank employees understand the bank customers' special needs, consider their personal characteristics more, show the most interest in the customers and pay attention to each of them, the customers' satisfaction of the services will be much more. The following graph shows this effect. You can see that with increasing the employees' unanimity with customers, the level of satisfaction will increase.

**Hypothesis 4**

Appearance quality of the employees is effective in customers' satisfaction.

The hypotheses of the test are as follows:

H0: The employees' appearance quality is not effective in customers' satisfaction.

H1: The employees' appearance quality is effective in customers' satisfaction.

In this test, the correlation coefficient in table (6) shows the high effect of employees' appearance quality on the level of customers' satisfaction at the bank. Regarding the meaningful level of zero that is less than 0.05, this amount of correlation coefficient is meaningful. The amount of correlation coefficient of 0.695 shows a direct relationship between the employees' appearance quality at the bank and the level

of customers' satisfaction; in other words, if the employees have suitable and good appearance, the environment of the bank is attractive and suitable, the equipment used in the bank whether electronic or non-electronic equipment are new and up-dated, the level of customers' satisfaction will increase. The following graph is indicative to this effect. You can see that the better the appearance quality, the more the customers' satisfaction will be.

**Table 3: The correlation ratio between responsive employees and customers' satisfaction**

variables	number	Correlation ratio	Meaningful level
Responsive employees and the amount of customers' satisfaction	100	0.477	000

**Table 4: The correlation ratio between employees' reliability and customers' satisfaction**

variables	number	Correlation ratio	Meaningful level
The employees' reliability and customers' satisfaction	100	0.665	000

**Table 5: The correlation ratio between employees' unanimity and customers' satisfaction**

variables	number	Correlation ratio	Meaningful level
The employees' unanimity and customers' satisfaction	100	0.710	000

**Table 6: The correlation coefficient between the employees' appearance quality and customers' satisfaction**

variables	number	Correlation ratio	Meaningful level
The employees' appearance quality and customers' satisfaction	100	0.695	000

## CONCLUSION AND DISCUSSION

Based on the results at table (3), the meaningful level is less than 0.05 so the hypothesis 0 is rejected and there is a meaningful affect between responsiveness of the employees and the level of customers' satisfaction. The correlation coefficient is 0.477 that is positive and shows that the correlation is positive and with increasing (or decreasing) the employees' responsiveness, the customers' satisfaction will increase (or

decrease). In researches that have been done before by Raid Ladhery (2008) in a study as "investigation of the Seroquel qualities in banking industry" in Canada was used and is known as a suitable tool for evaluating banking services in Canada. The results of the research showed that responsiveness and unanimity are the most important aspects of service quality in banking in Canada and the services given by the employees have the biggest share in attracting customers'

satisfaction at the bank. And the results of the present study are in adjustment with that research.

Based on the results in table (4), the employees' reliability has a great effect in customers' satisfaction at the bank. Regarding the meaningful level that is less than 0.05, this correlation is meaningful. The amount of coefficient correlation is 0.695 and shows the direct relationship between employees' reliability and the level of customers' satisfaction at the bank; in other words, if the bank employees do the customers' requests at the first time, keep their promises, act honestly to meet their customers' problems so the level of the customers' satisfaction will increase. Some researches that have been done before by Najafi zade et al, (2013) named "delivering a model to identify the aspects of service quality in technology-based banking from the students' point of view" and also Saeednia (2008) named "investigation of service quality in state and private banking system. Najafzade et al, (2013) resulted that the aspects of service quality in technology-based banking are the study of simplicity of the aspects, certainty, security, being ordered, comprehensiveness, ease, supporting services and employees' knowledge. Also, the results of research by Saeednia (2008) show that Melli Bank of Iran had a better performance

comparing to Parsian Bank in certainty and reliability, and in the physical, unanimity and responsiveness Parsian Bank had a better performance than Melli Bank. So the results of this research are in the same direction with the previous ones.

Based on the results of table (5), the employees' unanimity as a great effect on customers' satisfaction. Regarding the meaningful level of zero that is less than 0.05 this correlation is meaningful. The correlation coefficient of 0.710 shows a direct relationship between the employees' unanimity and customers' satisfaction at the bank; in other words, if the bank employees comprehend the customers' especial needs, consider their personal characteristics, show their most interest in the customers, and pay attention to each of them individually, then the amount of customers' satisfaction and welcoming of services will increase. The results of researches by Saeednia (2008) show that Melli Bank had a better performance in the aspects of certainty and reliability than Parsian Bank, but Parsian Bank was better in the aspects of physical, unanimity and responsiveness than Melli Bank. So the results of this study are in the same direction as the previous studies.

According to the results of table (6) the appearance quality of the bank employees is

highly effective in the customers' satisfaction. Regarding the meaningful level of zero that is less than 0.05, so this amount of correlation is meaningful. The correlation coefficient of 0.695 shows a direct relationship between appearance quality of the bank employees and the amount of customers' satisfaction. In researches that have been done before by Maholooyi (1385) "the investigation and evaluation of banking service quality and its

relationship with customers' satisfaction" was used and the results show that factors such as the speed of banking operations, being faithful to secrets, honesty and employees' high knowledge, behavior, physical appearance of the bank and considering the customers' personality has a great effect on the customers' satisfaction. So the results of the present study are in the same direction with these studies.

hypothesis	Title of the hypothesis	Test tools	conclusion
1	There is a meaningful relationship between employees' responsiveness and customers' satisfaction	Spearman test of ranking correlation coefficient	accepted
2	There is a meaningful relationship between reliability and customers' satisfaction	Spearman test of ranking correlation coefficient	accepted
3	There is a meaningful relationship between customers' satisfaction and employees' unanimity	Spearman test of ranking correlation coefficient	accepted
4	There is a meaningful relationship between customers' satisfaction and appearance quality	Spearman test of ranking correlation coefficient	accepted

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