The study and Assessment of the Banking Service Quality in Isfahan Sepah Bank through Revised SERVPERF Model

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ABSTRACT

In nowadays competitive world banks are forced to offer more diversified and more quality services than past years to increase their profitability, because of competition. With respect to importance of this issue, this question must answer that how assess to banking services quality is available. In order to this, the present study seeks to study and investigate banking services quality in superior, topnotch, and second-best branches of Isfahan Sepah bank through revised SERVPERF model. This study is descriptive-survey. The statistical population of the study is customers of superior, topnotch, and second-best branches of Isfahan Sepah bank that use minimum one year baking services in these branches. The statistical sample is 332 customers of these branches and sampling method is simple random method that conducts with referring to superior, topnotch, and second-best branches of Isfahan Sepah bank. In order to assess quality of five main variables (including tangibles, human factors, main services, systematization of services, and social responsibility) from customer's perspective in superior, topnotch, and second-best branches of Isfahan Sepah bank, five main hypotheses formulated and sixth hypothesis is to measure overall satisfaction of banking services. In order to investigate services quality, a self-administrated questionnaire developed that includes 36 questions. The results of this study indicates that services quality in these branches (based on all of factors) is more than moderate level based on revised SERVPERF model from customer's perspective.

Keywords: *services quality, SERVPERF model, perceived quality, and expectations*

INTRODUCTION

In nowadays world, services industry import significant part of markets in many countries. Kotler in his marketing book indicates that 79 per cent of employees in American industries work in services activities (Newman, 2001). On the other hand, nowadays which organizations will be successful in competition area that main focus of their activities is satisfaction of needs and desires of customers with minimum cost and maximum quality. With respect to the differences that exist between physical products and services, customer

considered as the only qualified reference to differentiate quality of offered services, so successfulness and efficient presence in competitive market through using all facilities and new industries for production and offering desirable and qualified services for customer's expectations is inevitable. Though products quality that could assess through objective measurements such as durability and shortages of products, but services quality is a subjective concept and its measurement is impossible in objective manner. In absence of objective measures, it is necessary to apply a proper approach for assessment of services quality to assess customer's perception of quality (Parasuraman and et al., 1988). Assessment of services quality is necessary and critical for marketing professionals and researchers to acquire better perception of prerequisites and outcomes, and also for creating methods of quality improvement in accessing competitive advantage and creating loyalty among customers. Because quality of superior services isn't a selective or optional strategy, but also it is differentiation of successful banks from inefficient banks, therefore it plays an important role in banks and it is should remember that awareness from services quality concept and effort to its improvement lead to offer qualified services in banks and it is possible to improve customer's satisfaction through increasing level of services quality. Therefore services quality considered as a measure or factor that could use to assess customer's satisfaction.

Services quality usually characterized as prerequisite to create and maintain satisficing relationship with valuable customers. Therefore continuity between services quality and customer's satisfaction is a strategic and critical subject in organizations. In summary, studies indicate that services quality is an important measure of customer's satisfaction. If services quality increased, customer's satisfaction will increased and this leads to desirable results such as customer's commitment and loyalty, maintaining customer, creating reciprocal relationship between customer and offender of services, increasing tolerance and durability of customer in front of shortages of services, and finally positive talk communications with others. In addition, services quality provides this possibility for organizations that differentiate themselves from competitors and achieve competitive advantage. Awareness of services quality concept and effort to improve it can leads to offer qualified services and also leads to increase customer's satisfaction through increasing level of services quality. So services considered as a measure or factor in customer's satisfaction assessment.

Services, characteristics of banking services

Service is an activity or set of intangible activities that usually occur in interactions among customers and employees and offered as solutions for customer problems (Sanjideh, 2006). New concept of services to customers includes all of activities that organization do to attract customers and secure their satisfaction through helping them to receive the most value from product or service, therefore everything that offered more than physical product and leads to differentiation our product from competitors considered as services to customers (Rosta et al., 1996). Services have diversified characteristics that differentiate them from products; differentiated characteristics of services should consider in services marketing. These characteristics include: (Rosta et al., 1996)
- Intangibility
- Inseparability
- Variability
- Perishability

Banking services have two other characteristics more than four above-mentioned characteristics that include: (Venus et al., 2002)
1. **Responsibility of trusteeship:** this refers to social responsibilities of financial services organizations for management of customer's money and also it is necessary that these organizations should provide their customer with financial suggestions.
2. **Two-way flow of information:** A financial service doesn't refer to buying by one side of service, but includes regular set of two-way interactions and exchanges during time.

Quality and models of services quality assessment

Quality

Quality has different meaning for different individuals in different contexts. Palmer (2005) introduces five approaches for definition of quality that include:

1. **Comprehensive approach on quality:** this approach argues that individuals distinguish services quality in acquired experiences from repetitive disclosures.
2. **Product-based approach:** this approach consider quality as measureable and sound variable
3. **User-based approach:** based on this approach, quality is in eyes of observer. In this definition, quality is equivalent with maximum satisfaction.
4. **Production-based approach:** unlike the user-based approach that claims quality is in eyes of observer, production-based quality is secure-oriented and is related with engineering and production activities. Based on this approach, it is should remember about quality that it is process-oriented.
5. **Value-based approach:** this approach defines quality based on its price and value.

Models of services quality assessment

Different studies conducted to find the most proper method of services quality assessment. Many models designed and applied that all of them have different crisis. Researcher offered different instruments for services quality assessment. These methods usually are in questionnaire framework that indicated by customers. Many studies conducted to find methods to assess services quality. Some of these models include behavioral service quality model (Boderz et al., 1994), hierarchical model of services quality (Brandyet al., 2001), the Nordic model (Gronz, 1984), attribute service quality model (Haywood et al., 1988), syncretized model of services (Brogowicz et al., 1990), ideal value model of service quality (Mattsson, 1992), that described in following section. The method of this study indicated in following section.

SERVPERF model

This model derived from famous model that introduced by Parasoarman in 1985 for the first time. This model used to measure services quality through recognize gap between which services that customer expect from organization to offer them and which quality that they perceive actually (Buttle, 1994). Parasoarman and his colleagues in their primary study in 1985 recognized ten dimensions for services quality that include reliability, responsibility, competency, accessibility, employee's civility, communications, validity, customer's perception and awareness, customer facilities, physical facilities, and finally superficial condition of organization. They summarized these ten dimensions in five dimensions in their next studies that offered in following section:

- **Reliability:** this dimension includes ability of doing committed services in sound and reliable manner.
- **Assurance:** this dimension refers to knowledge and civility of employees and their ability to transmit reliability and validity.
- **Tangibles:** this includes superficial conditions of physical facilities, equipment, employees, and communicational instruments
- **Empathy:** this dimension refers to providing individual attention toward every customer.
- **Accountability:** willing to help customers and offer rapidly services for them.

This model uses a scale with 22 questions for assessment of services quality. With respect to this fact that customers satisfaction refers to differences between customer's expectations and their perception of offered services quality, each of these 22 questions used to assess extend of customer's satisfaction and then used to assess their perceptions of received services. SERVPSERF model is one of the models that derived from this method

and introduced by Cronin and Taylor for the first time. This method offered because of crisis that offered for past model. Main difference between these two methods is that there are set of questions in Parasoarman unlike the SERVPERF model that measure customer's expectations and perception of services received by customers. Other characteristics and method of these methods are similar to the SERVPERF method. In revised SERVPERF model that used in present study to gather information in term of assessing services quality in Isfahan Sepah bank from customer's perspective, addition to two aspects that there are in SERVPER (including human and superficial facilities aspects) and indeed, 22 questions of SERVPERF summarized in these two dimension and then three other dimensions added it that include main services, systematization of services, and social responsibilities in services.

Framework of revised SERVPERF model

As indicated in previous section, revised SERVPERF model used because of crisis that offered for Parasoarman model. Validity of this method examined and confirmed previously by Cronin and Taylor based on performance-based approach on services quality assessment. It is obvious that SERFPERF model used in services organizations to assess services quality comprehensively, but criticisms of this method criticize its rationality and application in expectations assessment (Cronin and Taylor, 1992), discover and making practice expectations (Tiss, 1993), its utilized reliability and validity for SERVPERF model (Bowler, 1992), and applying fixed dimensions of SERVPERF in different services organizations. Performance of revised SERVPERF framework for assessment of services quality is so that this method uses Parasoarman factors and strives to complement methods of services quality assessment through modifying, correcting, deleting, or adding some other dimensions. Therefore this offers framework of other critical factors for assessment of services quality that these affect customer's satisfaction. These include main factors, systematization of services, and social responsibilities in services. It is necessary to offer definition for these factors that described in following section.

Systematization of services

This is one of the aspects of services quality. Systematization refers to the path that system and process of services delivering are involved in it. Customers prefer more convenient and systemized process of delivery that is timely. Suresh and Chandar (2002) investigate the study of Zemk and Chaof in 1990 in Masochist on 1500 customers and resulted that 44 per cent of respondents choose financial institute because of its convenient interactions with this institute without any bureaucracy. Also Zemk and Chaof (1990) resulted that reason of long-term relationship with these financial institutes is convenient of their operation management. Updating organization's technologies such as computer-based systems and applying advanced machines are necessary to increase services quality and therefore services transmitted to customers rapidly.

Social responsibility

Other dimension that doesn't examined in SERVPERF model is social responsibility. Social responsibility refers to which responsibilities that organization effort to use in supporting community and in order to this should doesn't forget which moral behaviors those are desirable in society and also apply them in society. Though this factor is one of the critical factors that considered in international prize of Malcolm Baldrige, but discussed in literature of services quality rarely. In the study of Zemk and Chaof (1990) that conducted in non-financial organizations, the authors resulted that most of customers have relationship with services quality of these organizations.

Main services

Indeed, this factor describes content of services. Which is offered is important similar to its offering method. It is occurs frequently that manager involved in process, steps, and situation of services and ignore from main services which offered for a customer. Main

services are which things that offer characteristics of these services (Rust et al., 1995). Also effectiveness of services diversity on customer's perception of services studied by other authors such as Hauser et al. (1988). Therefore quality of main services has comprehensive effect and even sometimes considered as the final characteristic of product of customer's perception of services quality. Therefore services quality could summarized in following items with respect to literature review:

1. Tangibles
2. Human factors
3. Systematization of services
4. Social responsibilities
5. services

The purposes of study

Main purpose 1: determination of customer's assessment level from offered services through considering different dimensions in branches of Isfahan Sepah bank

Secondary purpose 1-1: determination of customer's assessment level from human factors dimension in offering services in branches of Isfahan Sepah bank
Secondary purpose 1-2: determination of customer's assessment level from main services dimension in offering services in branches of Isfahan Sepah bank
Secondary purpose 1-3: determination of customer's assessment level from systematization dimension in offering services in branches of Isfahan Sepah bank
Secondary purpose 1-4: determination of customer's assessment level from social responsibility dimension in offering services in branches of Isfahan Sepah bank

Main purpose 2: determination of customer's assessment level from services quality in branches of Isfahan Sepah bank

Because questionnaire is the main instrument of data collection in present study, variables of response to research questions offered as hypothesis. In other words, questions asked from Isfahan Sepah bank's customers to confirm or reject formulated hypotheses and then its results analyzed. These hypotheses include:

H1: the customer of Isfahan Sepah bank branches assess overall quality of human factors services by this bank in medium and high level
H2: the customer of Isfahan Sepah bank branches assess quality of main services dimension in offering services by this bank in medium and high level
H3: the customer of Isfahan Sepah bank branches assess quality of tangibles dimension in offering services by this bank in medium and high level
H4: the customer of Isfahan Sepah bank branches assess quality of systematization dimension in offering services by this bank in medium and high level
H5: the customer of Isfahan Sepah bank branches assess quality of social responsibility in offering services by this bank in medium and high level
H6: the customer of Isfahan Sepah bank branches assess services quality by this bank in medium and high level

RESEARCH METHODOLOGY

Type of study

This study is descriptive-survey from method perspective and practical in purpose perspective. The purpose of this study is to study and investigate banking services quality in superior, topnotch, and second-best branches of Isfahan Sepah bank through revised SERVPSERF model that provides full perception of services quality in banking industry and solutions for improvement of services quality and customer satisfaction with respect to these perception and awareness. This study is cross-sectional. Statistical population of the study is all customers of superior, topnotch, and second-best branches of Isfahan Sepah bank that use minimum one year from these branches services.

Sapling method and sample size

In this study, following formula used to calculate sample size.

$$n = \frac{Nt^2 S^2}{Nd^2 + t^2 s^2}$$

n= frequency of sample
S^2= pre-estimation of variance
N= statistical sample size
D= 5%
t= 95%

in order to calculate final sample size, first 30 questionnaires distributed among all customers of superior, topnotch, and second-best branches of Isfahan Sepah bank that use minimum one year from these branches services, then variance of statistical population estimated 0.3 with respect to variance of statistical population and then final sample size calculated 332 with 95% confidence.

$$n = \frac{400000 \times (1/96)^2 \times 0/2}{400000 \times (0/05)^2 + (1/96)^2 \times 0/3} \sim 332$$

s^2=2
N=400000
d=5%
t=1.96
n=?

Data collection method

In this study, two methods were used to collect information that includes library method and field method. The first includes studying books, articles, journal, researches, and internet-based informational banks and the second is distributing questionnaires among customers.

Validity of questionnaire

Every question of the questionnaire was designed after its literature review. In order to examine validity of questionnaire, content validity and structural validity were used. In order to examine content validity, the questionnaire offered for supervisor and advisor and then their corrections and modifications were applied in the questionnaire and then final version of questionnaire was designed and indicated statistical sample. Therefore content validity of questionnaire was confirmed. Also convenience of answering questions confirms its structural validity. In order to direct the respondents to answer the questionnaire, studies' purposes and some directions about method of answering questions offered in the first page..

Reliability of questionnaire

In order to examine reliability of questionnaire, Crobach's Alpha was used. Based on this method, first 30 primary questionnaires were distributed among customer and its Crobach's Alpha calculated for the questionnaire. This method formula offered in following sections.

$$\alpha = \frac{k}{k-1}\left[1 - \frac{\sum s^2 i}{s^2 \alpha}\right]$$

α= Crobach's Alpha
k= frequency of study questions
S^2= variance of questions
$S^2\alpha$= variance of overall test

Calculated Crobach's Alpha in the study is 96% through distributing 30 questionnaires among customers that is acceptable value to confirm reliability of questionnaire.

Data analysis methods

In this study, in order to analyze data and result conclusions, descriptive and inferential statistics methods were used that include tables, frequencies, average, standard deviation, and one sample t-test. The last method was used to determine level of customer's overall satisfaction in term of main variables of study (including tangibles, human factors, main services, systematization of services, social responsibility of services, and finally overall satisfaction) and 3 supposed as moderate level. Another statistical method that used to examine effects of general questions on customer's evaluation from banking services quality is comparison of two population average. In order to use this method, first equality of two populations should examine. Therefore equality of two populations examine with respect to equality or inequality of two population's variance. Another statistical method that was used in the study is Keroskal-Wallis method that is for comparison of more than two populations. All of these methods were used in SPSS.

Data analysis

Descriptive analysis of questions

In this section, five main variables including tangibles, human factors, main services, systematization of services, and social responsibility of services described. Each of these variables measures by some questions. Final question indicates to overall satisfaction of banking services quality. These results indicate in table 1.

Table 1: frequency of measures

Measures	Questions	Average of frequencies
Measure of tangibles	Q1: convenience and attractiveness of bank's physical facilities	3.494
	Q2: cleanness of internal space in branch	3.748
	Q3: cleanness of employees of branch	4.031
	Q4: environment conditions such as ambient temperature, noise, condition system, and smell in internal space of branch	3.528
	Q5: advance facilities and equipment	3.332
	Q6: superficial beauty of forms and bankbooks	3.410
Measure of human factors	Q7: commitment of branch manager and its employees in their functions	4.025
	Q8: accountability of employees in term of customer's demand	4.123
	Q9: offering precise and sufficient information by employees when offering services	4.021

	Q10: offering services rapidly by employees	3.997
	Q11: employee's respect and civility toward customers	4.316
	Q12: employee's skills and knowledge in responding questions	4.012
	Q13: employee's interest on helping customers and direct them in resolving problems	3.948
	Q14: effective accountability of bank in front of customer's complaints	3.831
	Q15: customer's sense of security in interaction with bank	4.107
	Q16: employee's friendly relationship with customers	4.220
Measure of main services	Q17: sufficient money in ATMs	4.035
	Q18: sound function of TAMs	3.687
	Q19: offering modern and diversified services by bank	3.408
	Q20: having proper work times for offering services for all customers	4.009
	Q21: sound function of telephone-bank, mobile-bank, and internet-bank systems	3.508
	Q22: maximum payment by ATMs	3.427
	Q23: sound and timely function of computer-based systems	3.441
	Q24: convenience of forms indication and its perceptibility	3.809
Measure of social responsibility	Q25: having processes for decreasing time of services	3.492
	Q26: having the structure that do functions without error	3.626
	Q27: having processes for offering services without more bureaucracy	3.481
	Q28: having sufficient employees for offering services	3.454
	Q29: promoting technological ability for offering effective services for customers	3.531
Measure of social responsibility in services	Q30: offering services of warranty and loan with proper cost	3.386
	Q31: convenience of geographical situation for accessibility of public	3.824
	Q32: offering services more than customer's expectations	3.046
	Q33: similar behavior with different customers	3.787
	Q34: sense of social responsibility (commitment and civility of employees)	4.113
	Q35: social responsibility in front of offering services for all of social classes	3.910
	Q36: generally what is your satisfaction level from banking services quality	3.905

Analysis of hypotheses

In this section, complementary description offered about statistical tests more than examining study hypotheses. Five main variables including tangibles, human factors, main services, systematization of services, social responsibility, and customer's overall satisfaction were tested through one-sample t-test.

The results of first hypothesis

As mentioned in above sections, the first hypothesis of the study indicates that the customer of Isfahan Sepah bank branches assess human factor of services that offered by this bank in medium and high level. In order to test this hypothesis, one-sample t-test was used. The results of this hypothesis indicated in table 2. As this table shows average of sample is 4.0601 that is more than 3 and indicates that quality is high from customer's perspective.

$$
\begin{cases}
H_0 : & \mu \leq 3 \\
\\
H_1 : & \mu \leq 3
\end{cases}
$$

Table 2: the results of one-sample t-test for the first hypothesis

H1	Sample size	Average	Standard deviation	Standard error of average
Examination of human factors quality	332	4.0601	0.64047	0.03515

The results of inferential statistic indicated in table 3. Based on the results of this table, t is 30.158, df is 331, and significant level is 0.000. With respect to sig is 0.000 and is less than 0.05, therefore H0 rejected and H1 confirmed.

Table 3: inferential statistics for H1

H1	Supposed average: 3			
	t	df	sig	Average difference
Examination of human factors quality	30.158	331	0.000	1.06008

The results of second hypothesis

The second hypothesis of this study indicates that the customer of Isfahan Sepah bank branches assess quality of main services dimension in offering services by this bank in medium and high level. The results of this hypothesis indicated in table 4. These results indicate that average is 3.6656 and is more than 3 that indicates high quality from customer's perspective, but this should confirm through inferential statistics.

$$
\begin{cases}
H_0 : & \mu \leq 3 \\
\\
H_1 : & \mu \leq 3
\end{cases}
$$

Table 4: the results of one-sample t-test for the second hypothesis

H1	Sample size	Average	Standard deviation	Standard error of average
Examination of main services quality	332	3.6656	0.65444	0.03592

The results of inferential statistic indicated in table 5. Based on the results of this table, t is 18.531, df is 331, and significant level is 0.000. With respect to sig is 0.000 and is less than 0.05, therefore H0 rejected and H1 confirmed.

Table 5: inferential statistics for H2

H1	Supposed average: 3			
	t	df	sig	Average difference
Examination of main services quality	18.531	331	0.000	0.66559

The results of third hypothesis

The third hypothesis indicates that the customer of Isfahan Sepah bank branches assess quality of tangibles dimension in offering services by this bank in medium and high level. In order to test this hypothesis, one-sample t-test was used. The results of this hypothesis indicated in table 6. As this table shows average of sample is 3.5905 that is more than 3 and indicates that quality is high from customer's perspective.

$$\begin{cases} H_0: & \mu \le 3 \\ \\ H_1: & \mu \le 3 \end{cases}$$

Table 6: the results of one-sample t-test for the third hypothesis

H1	Sample size	Average	Standard deviation	Standard error of average
Examination of tangibles quality	332	3.5905	0.75973	0.04170

The results of inferential statistic indicated in table 7. Based on the results of this table, t is 14.162, df is 331, and significant level is 0.000. With respect to sig is 0.000 and is less than 0.05, therefore H0 rejected and H1 confirmed.

Table 7: inferential statistics for H1

H1	Supposed average: 3			
	t	df	sig	Average difference
Examination of tangibles quality	14.162	331	0.000	0.59051

The results of fourth hypothesis

The fourth hypothesis indicates that the customer of Isfahan Sepah bank branches assess quality of systematization dimension in offering services by this bank in medium and high level. In order to test this hypothesis, one-sample t-test was used. The results of this

hypothesis indicated in table 8. As this table shows average of sample is 3.5350 that is more than 3 and indicates that quality is high from customer's perspective.

$$\begin{cases} H_0: & \mu \leq 3 \\ \\ H_1: & \mu \leq 3 \end{cases}$$

Table 8: the results of one-sample t-test for the fourth hypothesis

H1	Sample size	Average	Standard deviation	Standard error of average
Examination of systematization of services quality	332	3.5350	0.69912	0.03837

The results of inferential statistic indicated in table 9. Based on the results of this table, t is 13.944, df is 331, and significant level is 0.000. With respect to sig is 0.000 and is less than 0.05, therefore H0 rejected and H1 confirmed.

Table 9: inferential statistics for H4

H1	Supposed average: 3			
	t	df	sig	Average difference
Examination of systematization of services quality	13.944	331	0.000	0.53501

The results of fifth hypothesis

The fifth hypothesis indicates that the customer of Isfahan Sepah bank branches assess quality of social responsibility in offering services by this bank in medium and high level. In order to test this hypothesis, one-sample t-test was used. The results of this hypothesis indicated in table 8. As this table shows average of sample is 3.6777 that is more than 3 and indicates that quality is high from customer's perspective.

$$\begin{cases} H_0: & \mu \leq 3 \\ \\ H_1: & \mu \leq 3 \end{cases}$$

Table 10: the results of one-sample t-test for the fifth hypothesis

H1	Sample size	Average	Standard deviation	Standard error of average
Examination of social responsibility quality	332	3.6777	0.62606	0.03436

The results of inferential statistic indicated in table 11. Based on the results of this table, t is 19.725, df is 331, and significant level is 0.000. With respect to sig is 0.000 and is less than 0.05, therefore H0 rejected and H1 confirmed.

Table 11: inferential statistics for H5

H1	Supposed average: 3			
	t	df	sig	Average difference
Examination of social responsibility quality	19.725	331	0.000	0.67773

The results of sixth hypothesis

The sixth hypothesis indicates that the customer of Isfahan Sepah bank branches assess services quality by this bank in medium and high level. In order to test this hypothesis, one-sample t-test was used. The results of this hypothesis indicated in table 12. As this table shows average of sample is 3.905 that is more than 3 and indicates that quality is high from customer's perspective.

$$\begin{cases} H_0 : & \mu \le 3 \\ \\ H_1 : & \mu \le 3 \end{cases}$$

Table 12: the results of one-sample t-test for the sixth hypothesis

H1	Sample size	Average	Standard deviation	Standard error of average
Examination of overall services quality	332	3.905	0.822	0.0452

The results of inferential statistic indicated in table 11. Based on the results of this table, t is 20.047, df is 331, and significant level is 0.000. With respect to sig is 0.000 and is less than 0.05, therefore H0 rejected and H1 confirmed.

Table 13: inferential statistics for H6

H1	Supposed average: 3			
	t	df	sig	Average difference
Examination of social responsibility quality	20.047	331	0.000	0.9052

Conclusion and suggestion for future studies

The purpose of this study is to study and investigate banking services quality in superior, topnotch, and second-best branches of Isfahan Sepah bank through revised SERVPERF model. This study is descriptive-survey. The statistical population of the study is customers of superior, topnotch, and second-best branches of Isfahan Sepah bank that use minimum one year baking services in these branches. The statistical sample is 332 customers of these branches and sampling method is simple random method that conducts with referring to superior, topnotch, and second-best branches of Isfahan Sepah bank. In order to assess quality of five main variables (including tangibles, human factors, main services, systematization of services, and social responsibility) from customer's perspective in superior, topnotch, and second-best branches of Isfahan Sepah bank, five main hypotheses formulated and sixth hypothesis is to measure overall satisfaction of banking services. In order to investigate services quality, a self-administrated questionnaire developed that includes 36 questions. As indicated in table 1, questions 1-6 are about tangibles measure

and their average is more than 3. This means that customers of this bank have satisfaction about tangible measure in services that offered by this bank. Also as indicated in table 1, questions 7-16 are about measure of human factors and their average is more than 3. This means that customers of this bank have satisfaction about measure of human factors in services that offered by this bank. Also as indicated in table 1, questions 17-24 are about measure of main services and their average is more than 3. This means that customers of this bank have satisfaction about measure of main services in services that offered by this bank. Also as indicated in table 1, questions 25-29 are about measure of systematization of services and their average is more than 3. This means that customers of this bank have satisfaction about measure of systematization of services in services that offered by this bank. Finally as indicated in table 1, question 36 is about customer's overall satisfaction from services quality and its average is more than 3. This means that customers of this bank have satisfaction in term of services quality that offered by this bank. Then sex hypotheses of this study examined. As results of H1 indicated in table 4, this result indicates that the average of questions about measure of human factors is 4.06 and this means that customer's satisfaction from human factors in services is more than moderate level (in five points Likert scale) and so this hypothesis confirmed. As results of H2 indicated in table 5, this result indicates that the average of questions about measure of main services is 3.66 and this means that customer's satisfaction from main services is more than moderate level (in five points Likert scale) and so this hypothesis confirmed. As results of H3 indicated in table 7, this result indicates that the average of questions about measure of tangibles is 3.59 and this means that customer's satisfaction from tangibles of services is more than moderate level (in five points Likert scale) and so this hypothesis confirmed. As results of H4 indicated in table 9, this result indicates that the average of questions about measure of systematization is 3.53 and this means that customer's satisfaction from systematization of services is more than moderate level (in five points Likert scale) and so this hypothesis confirmed. As results of H5 indicated in table 11, this result indicates that the average of questions about measure of social responsibility is 3.67 and this means that customer's satisfaction from social responsibility is more than moderate level (in five points Likert scale) and so this hypothesis confirmed. As results of H6 indicated in table 13, this result indicates that the average of question of overall satisfaction is 3.905 and this means that customer's overall satisfaction from banking services is more than moderate level (in five points Likert scale) and so this hypothesis confirmed. Finally it is concluded that customer's satisfaction from banking services in Isfahan Sepah bank is more than moderate level. This satisfaction has five different dimensions that include human factors, tangibles, main services, systematization, and social responsibility. Finally it is suggested for other authors and researchers that study this model in other services sections such as post services, travel agencies, and educational centers.

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