

CUSTOMERS SATISFACTION MEASUREMENT AT KERMAN SADERAT BANK BY USING OF QFD METHOD TO IMPROVE SERVICE QUALITY

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ABSTRACT

Recently using quality engineering has improved gradually so that industrial and service organizations use these quality engineering methods give manufacture there series and their products related to variable customers desires. one of the methods that gathers customers desires by voice of customers and translate them inter to service traits, is QFD, Which is used in service industrial now a days. In this research which has focused on customers satisfaction measurement at Kerman Saderat bank by using of QFD method to improve service quality, we gathered data using voice of customers and with help of centralization group who are bank's superior experts ,we analyzed them and by forming house of quality and using 3 step QFD method. We have ranked the importance of desires in customers point of view ,service traits, guidelines, solutions and calculated amount of customers satisfaction of the desires and finally this paper shows that the customers satisfaction of Kerman Saderat bank from the given service quality equals 74 percent.

Keywords: *Measure Customer Satisfaction, Banking Services, Kerman Saderat Bank, Improve Service Quality, QFD*

INTRODUCTION

In today's dynamic and unstable environment that competition talks the first, the organizations are successful which be able to outshine other rivals in competing market by identifying customer's needs and satisfying their desires. One of the new recent philosophies called Customer focus says that we should put the customer in center of attentions and look at the problems from customer's point of view. Nowadays along changes in life needs and desires of mankind are changing as well ,thus the organization's managers should put to know all these desires and needs well to be able to give service to satisfy the customers who is a common phrase in environment. In order to satisfy the customers ,service industries are changing and Innovators in these industries are looking for new solutions to provide customers needs that by improving their merchandise and service ,get customers attention and have a bigger share of the market. Since dispensing quality service is an important and vital strategy in organizations ,lots of organizations are faithful to these strategy and put it on the top of every things and if an organization couldn't provide its customers desires ,it wouldn't have any place in competing environment and would be omitted from this progress. The banking system is an important component of the economy of each country and have a heavy responsibility and despite of a lot of variations that has occurred in banks ,bank managers are aware that satisfied customers are loyal and will go back to their own organizations although dissatisfied customers are not so. So we get to the conclusion that good service quality ends in customers insolubility, customers satisfaction ,attracting new customers ,improving financial performance and profitability and we can say that there is strong and clear relationship between these factors. Also customer's desires to use non-conventional electronic and other banking service and saving time lead customers towards banks which give the best these service. Thus managers should identify their customers need and desires and give service in this regard with those organizations use different techniques and tools to achieve competitive advantage that one of these techniques that provide interaction between production, marketing and selling section is QFD. QFD is

Research Article

one of quality engineering which can be mentioned as translating machine of “customers requirement” to “technical specifications” or in other words this technique identifies market and customers ,analyse them and desires ,tries to use them in all stages of designing and production.

This research in terms of aim is Applications and case study and in research methodology with descriptive type of field category which evaluates customers satisfaction of kerman saderat bank with QFD to improve the quality of service. In this study has been collected information through questionnaires and these questionnaires have been arranged based on five-point Likert item containing 13 questions. Statistical research community consists of all customers of kerman saderat bank who use its service and the sample of 100 people has been choice randomly among customers who received service from this bank’s branches. In this study, the gathered information has been analyzed by SPSS software. In this study, the 3 stage QFD method has been used which is likely similar to the 4 stage model used in industry. In this method, the first step is to design a house of quality which is named as service design. After the completion the first house, the second house named designing needed features and in the last step, the third house named designing procedure will be completed using the information in the first and second house. In carrying out QFD projects, one of the most important things to do is to make a focus group which is used to assess associated features. Finally, according to the cases mentioned, the satisfaction of customers of kerman saderat bank is measured using provided Terninko method.

The Main Research Question

it is possible to provide cost mere satisfaction of kerman saderat bank using QFD method in order to improve quality of service?

Research questions

1. What are the main activities of bank?
2. What our needs and desires of customers of Saderat bank?
3. Can customers need be used in saderat bank operation programs?
4. How satisfied are customers of saderat bank with the given service?

History of Research

Nowadays quality is an important factor in company’s success. Companies have to work hard to satisfy costumer’s needs and desires. According to Ishikawa (1985) quality should be used in every step of design and processes because the implementation of the quality through inspection process cannot be effective. Low quality in a competitive market, decreases the sale and increases the continues complaints of costumes and production costs by remaking. By controlling and making sure of process accuracy, unnecessary costs and process errors are prevented (Juran, 1988). Quality is usually divided into service quality and product quality (Bergman *et al.*, 2003). There is a difference between service and product and service is in tangible and can be use only once, so dimensions of service quality are different from dimensions of product quality. Customer’s satisfaction is one of the topics that is associated with quality. The given service to customer is the final quality scale (Bergman *et al.*, 2003). Customer expects his needs to be met. The main question about quality service is that what expectations does the customer have about given service? Getting the knowledge of costumers needs and expectations ends in organisations success. This is the customer who judges the quality of goods and service (Gonzalez and Santamaia 2008). Ranjbaran *et al.*, (2002) have checked costumer’s satisfaction from quality of after sale service in a research. In a research Rasoul nourolnesa *et al.*, have calculated costumers satisfaction to identify the improvement opportunities of high education service using serve Qual method. Zarrabi (2004) has checked measurement of service quality of Saderat bank its relation with costumer’s satisfaction in his thesis. Bahreini (2006) has use serve Qual method to analyse the relation between quality of given service and costumers loyalty in her thesis. Keshavarz (2007) has studied the relation between dimensions of a quality service on customers of Karaj Irankhordro’s agencies based on serve Qual method in her thesis. Mansour Momeni and Marmazi (2007) in an article have studied improvement of quality of financial service using QFD and AHP. Asadi(2007) as studies rule of the six Sigma in quality improvement of health care services of institutions. In research by Bamdad and Mehr abadi customer’s satisfaction with the quality of ATM services with questioner design with open and closed questions has been studied.

Research Article

Firouzian *et al.*, (2007) in an article named designing a conceptual model for assessing requirements of pervasive quality management in organization their relation with costumer’s satisfaction; have studied the influence of requirements of progressive quality management in Iran’s organization and their relation with costumer’s satisfaction. Harvey (1997) has introduced the quality of service performance and quality of process in an article. Akebaba (2006) in their studies has calculated measured service quality in Hotel industry using serve Qual method. Murray and Howat (2008) have studied the relation between service quality, value, satisfaction and future needs of customers in fitness centers of Australia. Iacobucci *et al.*, (1995) in a researched have assessed quality service and costumers satisfaction using customer’s voice.

Findings

Calculation of customer satisfaction of Kerman Saderat Bank Service

Using data obtained from the questionnaires and the first QFD matrix, through existing relationships to calculate customer satisfaction, In this study, We have calculated the rate of customer satisfaction by using the method proposed by Trninko (Trninko 1998).

Table 1: Customer satisfaction of services of Kerman Saderat Bank

The product of the satisfaction at the importance	Maximum customer satisfaction	Measure customer satisfaction	The importance of customer opinion	Customer demands	Row
17.719	23.500	3.770	4.700	The Bank's services speed	1
19.737	24.307	4.060	4.861	The accuracy of the presented Bank Services	2
16.356	22.552	3.626	4.510	specified order provided bank services	3
13.872	19.695	3.522	3.939	The outside view of the building and the atmosphere inside the Bank	4
16.544	21.264	3.890	4.253	The appearance of the Bank's personnel.	5
17.107	22.959	3.725	4.592	Easy access to bank services	6
15.229	21.607	3.540	4.321	Giving knowledge to the client in the context of the Bank's services and how to schedule	7
18.451	23.350	3.951	4.670	Observe justice when providing services of the Bank	8
20.125	23.981	4.196	4.796	How personnel deal with client	9
15.375	21.067	3.649	4.213	Create the right atmosphere and convenient for the customer in the Bank	10
14.129	22.062	3.202	4.412	Offers a variety of convenient banking facilities	11
14.563	22.474	3.240	4.495	Interest rates and interest of banking facility	12
17.092	22.234	3.844	4.447	A variety of electronic banking services and non-conventional	13
216.368	291.052			Sum of values	

$$\text{Customer satisfaction rate} = (\text{importance of satisfaction total} / \text{total maximum customer satisfaction}) \times 100$$

Research Article

$$\text{Customer satisfaction rate} = \left(\frac{216.368}{291.052} \right) \times 100 = \%74$$

The results of the first QFD matrix (House of quality)

In first matrix, the main demands of the customers identified and according to their importance to consumers ranked in following table.

Table 2: The most important demands of customers identified the first matrix

The demands of the clients identified	Ranking
The accuracy of the presented bank Services	1
How personnel deal with client	2
The Bank's services speed	3
Observe justice when providing services of the Bank	4
Easy access to bank services	5
Specified order in provided bank services	6
Interest rates and interest of banking facility	7
A variety of electronic banking services and non-conventional	8
Offers a variety of convenient banking facilities	9
Giving knowledge to the client in the context of the Bank's services and how to schedule	10
The appearance of the Bank's personnel.	11
Create the right atmosphere and convenient for the customer in the Bank	12
The outside view of the building and the atmosphere inside the Bank	13

Due to the weight of the column for the first matrix we extracted the most important features of services which are as follows.

Table 3: The most important characteristics of services extracted from the first matrix

Characteristics of services	Ranking
The facility, the advanced information systems and programs and self-control	1
Specific working procedures	2
Proper notification	3
The correct of services with the least cost possible	4
enough and Professional personnel to give services in the shortest possible time	5
Simple and standard procedures without additional processes	6
Offering a variety of banking services and facilities to all segments of society	7
enthusiastic, committed and polite staff to dealing with customers	8
The same fair treatment of employees with all customers	9
Convenient hours	10
Proper furniture and modern equipment with appropriate topology	11
The air conditioning system, heating, cooling, lighting and proper light	12
Clean and attractiveness of the atmosphere inside and outside the Organization	13
Similar and clean appearance of personnel	14

The results of the second matrix (plan features)

In second matrix we were able to translate features of the service that obtained the first matrix, to strategies as key process operations by using expert and meeting between focus groups. And the weight of the column was calculated and the most important of these strategies by calculating the relative weights of attributes are shown in the following table.

Table 4: The most important guidelines (key process operation) extracted from the second matrix

Key process operation	Ranking
Interviews with experts in banking industry	1
Searching about working procedures and systems used in banks developed countries	2
Visiting services and working methods used in the systems of rival banks	3
Purchasing and installing the appropriate software and hardware systems to the automated processes	4
Reducing administrative bureaucracy	5
Staff training	6
Formation of workshops to define the appropriate procedures	7
The existence of feedback system of the customer	8
Time and work measurement related to the tasks entrusted to each individual	9
The Bank's Internet site set up to inform	10
Dividing shifts into morning and afternoon	11
Formation of meetings to define tasks and splitting them according to the expertise of personnel	12
Training classes to teach effective methods of communications	13
Entrusting the duty to branches and personnel to do some service	14
Communication criteria to assess personnel and branches	15
Existence personnel and branches evaluation system	16
Setting time to handle customer complaints	17
Create brainstorming sessions for innovation in the field of providing different types of services and banking facilities to all segments of society	18
Valid contracts with companies to handle the cleaning , repairing and maintenance of buildings and branch facilities	19
Purchasing The modern facility of air conditioners and lighting for branches	20
Purchasing Modern furniture and equipment	21
Proceeding to do the view of outside consulting with an architect	22
Buying uniforms and bank logos to install on personnel clothes	23
Providing a regular catering facilities and playing music	24

The results of the third matrix (action plan)

In third matrix Provides strategies that rooted from the demands of customers and prioritize these strategies is determined by calculating the weight of a column, in this matrix, we find the strategies from Key process operations that with these strategies we can meet customers' demands and we've ranked them in the following table.

Table 5: The most important solutions (operational requirements) extracted from the third matrix

Solutions (operational requirements) are arranged	Ranking
Providing a variety of services in electronic form	1
Find simple and standard methods to work without additional archaic	2
Flexibility in the method of providing services	3
Providing New and improved sources of information supply for employees and branches	4
Doing motivational activities	5
Removing unnecessary correspondence	6
Training classes held by experts according to the needs of employees and branches	7
Staff's Career turnover	8
Allotting funds for purchasing facility and the required software and hardware	9
Forming groups consists of banks , banking industry specialists and inviting speakers of banking industry	10

Research Article

Recruitment of personnel who is ready to help and answer the demands of the customer.	11
Assessing employees and branches	12
Approval of the budget for purchasing and launching proper furniture, facilities supervising branches cleanness covering forms and welcoming customers	13
Recruitment of personnel with the necessary skills and passionate to do the job	14
Cooperation with other banks and holding conferences with other banks	15
The use of advertising by using media such as television and newspapers, Conference and Festival, banner and items accessories for customers outside of branches	16
using panels and brochures to direct and inform the customer on the inside of the branches	17
Hiring enough qualified people	18
Ranking employees and branches through an assessment	19
Working on culture to make personnel's clothes and logos similar	20
Increasing working hours of branches at two shifts of afternoon and morning	21

The results of the measurement of customer satisfaction
 Using the data in Table (1) the number of the Kerman Saderat Bank customer satisfaction Calculated 74 percent.

Table 6. Customer satisfaction ratings with its export of Kerman from the Bank's service

The demands of the customer	The rate of customer satisfaction	Ranking
How personnel to deal with The customer	84%	1
The accuracy of the presented bank Services	81%	2.
Being fair when providing services of the Bank	79%	3.
The appearance of the Bank's personnel.	77%	4.
A variety of electronic banking services and non-conventional	77%	4.
The Bank's services speed	75%	5.
Easy access to bank services	74%	6.
Creating a proper and Convenient space for the customer in the Bank	73%	7.
Discipline in providing bank service	72%	8.
Giving information about banks schedule and how it provides service	70%	9.
The outside view of the building and the atmosphere inside the Bank	70%	9.
Offering a variety of convenient banking facilities	64%	10
Interest rates and interest of banking facility	64%	10

CONCLUSION

in this research by using done interview collected questioners , analyses made by focus group it was concluded that among 13 identified costumers demand through interviews1. The accuracy of the bank's service, 2. Personnel's attitude with costumers, 3. The speed in the bank's service, among 14 identified service features by 1. Facilities, programs, Advanced information and self controlled systems, 2. specific work procedure, 3. Proper notifications, among 24 identified strategy by focus group 1. Interview with experts of banking industry, 2.searching about working procedures and systems used in banks of developed countries, 3.reviewing working procedures, facilities, service and systems used in the rival banks, and among 21 identified solutions by focus group, 1. Giving variety of services in electronic, 2.finding simple and standard methods without additional bureaucracy, 3. Flexibility in methods of giving service is in priority of importance. finally satisfaction of costumers of kerman saderat bank has been collected by questioner and has been calculated using John Terninko method 74 percent.

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