

SERVQUAL MODELİNİ KULLANARAK KALİTELİ HİZMETLERDEKİ BOŞLUĞUN ARAŞTIRILMASI (ÖRNEK OLAY: BANK MELLI'NİN TAHRAN'DAKİ KUZEY ŞUBELERİ)

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Özet

Bu çalışma, SERVQUAL modelini kullanarak hizmet kalitesi açığını değerlendirmeyi amaçlamaktadır (örnek olay: Melli Bank'ın Tahran'daki Kuzey şubeleri). Bu araştırmanın amacı işlevsel, yöntemi ise tanımlayıcı-ölçülebilir niteliktedir. Bu çalışmanın istatistiksel topluluğu Melli Bank'ın Tahran'daki Kuzey şubelerinin sayıları sınırsız olan tüm müşterilerinden oluşmaktadır. Morgan'ın tablosuna göre minimum örnek sayısını dikkate alıyoruz. Mevcut 109 birimin 86 şubesini değerlendiriyoruz. Anketi yanıtlamak üzere herhangi bir departmandan rastgele üç müşteri seçildi. Toplamda 258 kişi ankete yanıt verecek. Örneklemeye rastgele seçime dayalı olacaktır. Bu çalışmadaki bilgiler SERVQUAL modeline ilişkin standart bir ankettir. Mevcut ve optimal organizasyonel durumu dikkate alan anket, 22 adet kapalı cevaplı sorudan oluşmakta olup, beş seçenekli (çok düşükten çok yükseğe) Likert ölçeğine göre beş bölüm halinde derlenmiştir. Bu çalışmada kullanılan istatistiksel teknikler tanımlayıcı ve çıkarımsal istatistik alanındadır. Tanımlayıcı istatistiklerde frekans tabloları gibi istatistiksel teknikler kullanıldı. Çıkarımsal istatistiklerde bağımlı t testi de kullanılmış, hesaplamalarda SPSS 22 yazılımı kullanılmıştır. Bağımlı t-testi sonuçları, bu çalışmada ilk etapta tüm hipotezlerin doğrulandığını ve Melli Bank'ın hizmet kalitesinin 5 boyutunda, işaretili ve empati faktörlerinin maksimum açıklığa sahip olduğu zararların olduğunu ortaya koymuştur bu konuda.

Anahtar Kelimeler: Kalite farkı, Hizmet kalitesi, Servqual modeli

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SURVEY THE GAP OF QUALITY SERVICES BY USING SERVQUAL MODEL (CASE STUDY: NORTH BRANCHES OF BANK MELLI IN TEHRAN)

Abstract

This study evaluates the service quality gap using the SERVQUAL model (case study: Northern branches of Melli Bank in Tehran). The purpose of this research is functional, and its method is descriptive-measurable. The statistical community of the present study is all customers of the Northern branches of Melli Bank in Tehran, whose numbers are unlimited. According to Morgan's table, we consider the minimum number of samples. We believe 86 extensions from 109 existing units. Three customers were randomly selected from any department to respond to the questionnaire. In all, 258 people will respond to the questionnaire. The sampling will be based on random selection. Information in the present study is used from a standard questionnaire based on the SERVQUAL model. The questionnaire considering the current and optimal organisational situation has 22 closed-answer questions, and based on the Likert scale of five options (from very low to very high), it has been compiled into five sections. The statistical techniques used in this research are in the field of descriptive and inferential statistics. Statistical methods such as frequency tables were used in descriptive statistics. A dependent t-test was also used in the field of inferential statistics, and SPSS 22 software was also used for doing calculations. The results of the dependent t-test show that all hypotheses were confirmed in this research in the first place, and it was made clear that Melli Bank has some damages in 5 dimensions of service quality, which the marked and Empathy factors have the maximum gaps in this regard.

Keywords: Quality gap, Service quality, Servqual model

1. Introduction

In a competitive environment where organisations compete to attract customers, customer satisfaction with the services provided is a critical element in the success and excellence of organisations. It is an essential factor for profitability and customer loyalty to the organisers. (Moqimi, 2009) In the changing world, many organisations seek ways to get through them, gain a competitive advantage, and distinguish their goods and services from those of other organisations. One of the strategies available to achieve this importance is providing quality

service. (Tarrahi et al., 2012) Today, more than at any other time, the issue of service quality is an essential factor for the growth, success and sustainability of the organisation and is a matter of strategic, practical and comprehensive on the agenda of management of organisations (Daglas & Firdous, 2006), service quality is the comparing what the customer feels it should be (expectations) with what is received (perception). If expectations are more than perceptions, from the customer's perspective, the quality of services received is less and follows his dissatisfaction. (Tarrahi et al, 2012) Of course, the problem of service quality is emerging, and organisations need to focus on understanding and meeting the needs and demands of our customers. Should an organisation service itself rather than its customers, and should its policies be established based on their views? The lack of direct communication with customers ultimately causes the courtesy not to respond to the expectations of its customers and, therefore, causes disagreement among customers in the field of providing quality services. (Gorji et al., 2012) The first significant step in developing a quality improvement program is perceptions and customer expectations of service quality. Identify gaps and adopt strategies to overcome these gaps. (Sohrabi and Majidi, 2013) One frequently used method to determine and evaluate service quality is SERVQUAL tools invented by Parasuraman. (Kebriyai and Roudbari, 2005) This model contains five dimensions of tangible factors: reliability, responsiveness, assurance and Empathy. (Hosseini, Ahmadinejad and Ghaderi, 1389) Concerning the preceding, the results of the reviews of this bank show that levels of customer satisfaction and the quality of service provided by some branches of Bank Melli Iran in Tehran could be more desirable. Customers are not satisfied with the situation in different sectors. As well as the quality of services provided by the bank's managers, appropriate information in various aspects still needs to know the expectations of clients and customers, which is one of the critical factors causing this gap. So all of the above makes it necessary for us to achieve favourable conditions by using scientific methods and tools to identify and assess the factors affecting this act systematically and by using the results of this research and review methods and performance and identify factors inhibiting we act to prevent existing defects, for this measure service quality and identify barriers use from SERVQUAL scale, Something which if carried out would allow this bank to identify factors contributing to the improving service quality and through their actions, level of quality of services provided to the favourable conditions brought and obtain the consent of clients and customers. So we intend to perform this research answer to this fundamental question:

Is there a significant gap based on the SERVQUAL model between the present and desired situation of service quality in the National Bank's north branches?

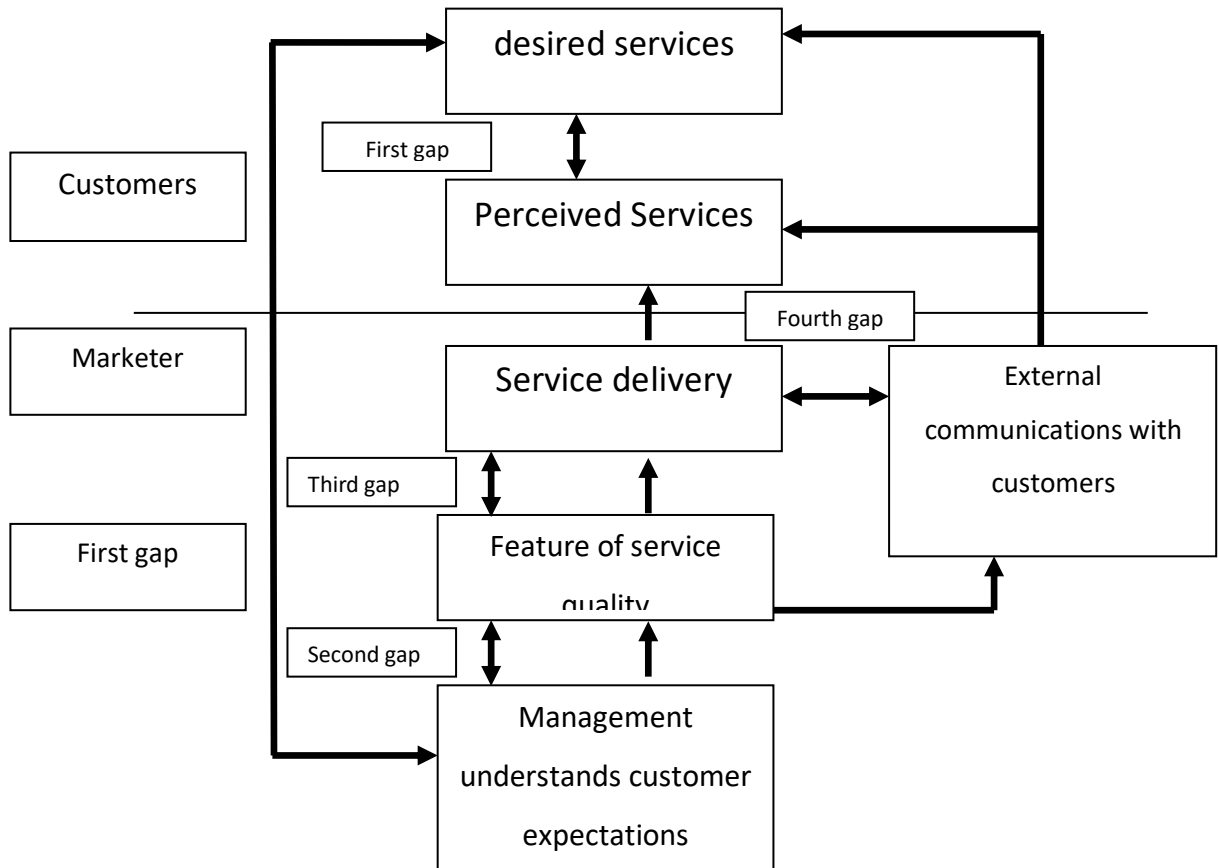
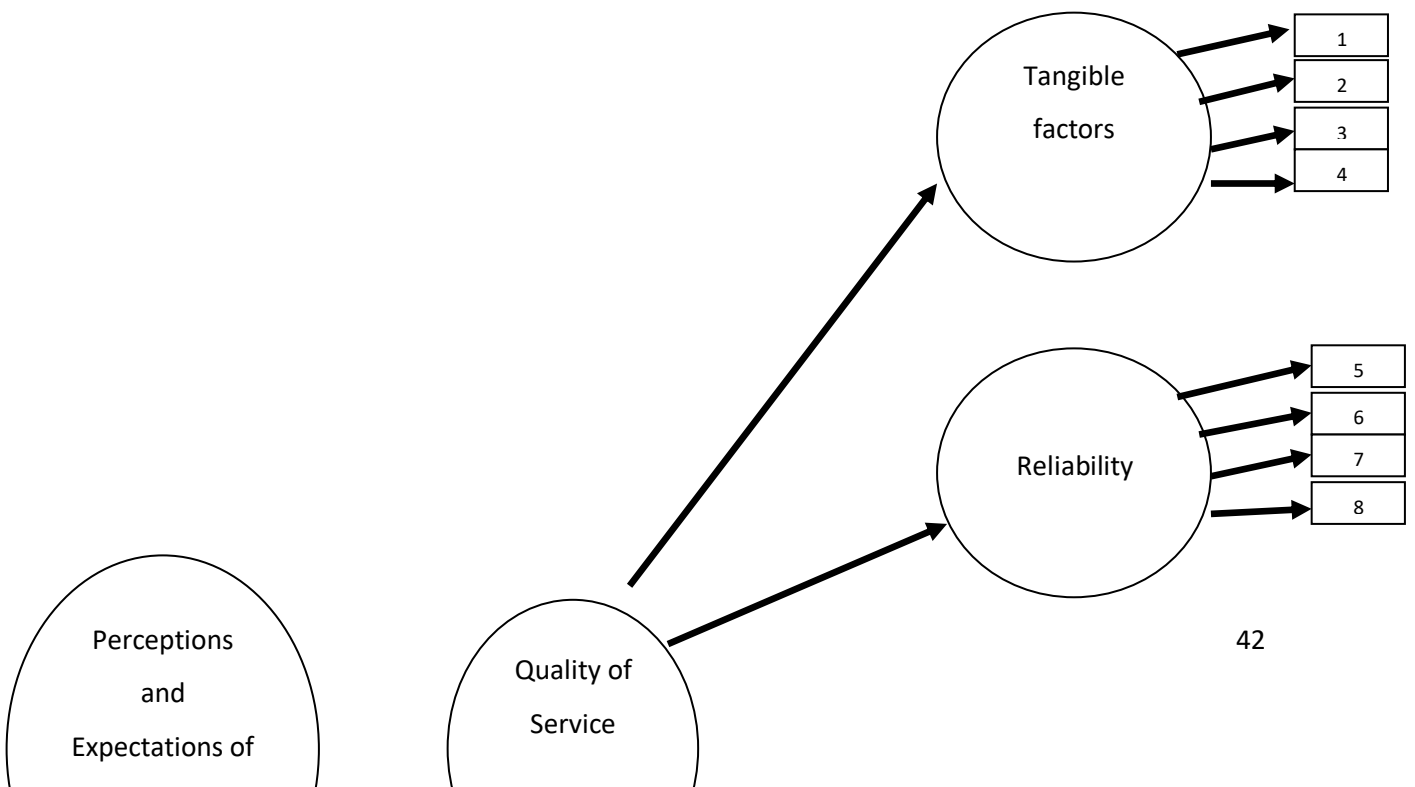


Figure 1: Model of source services quality



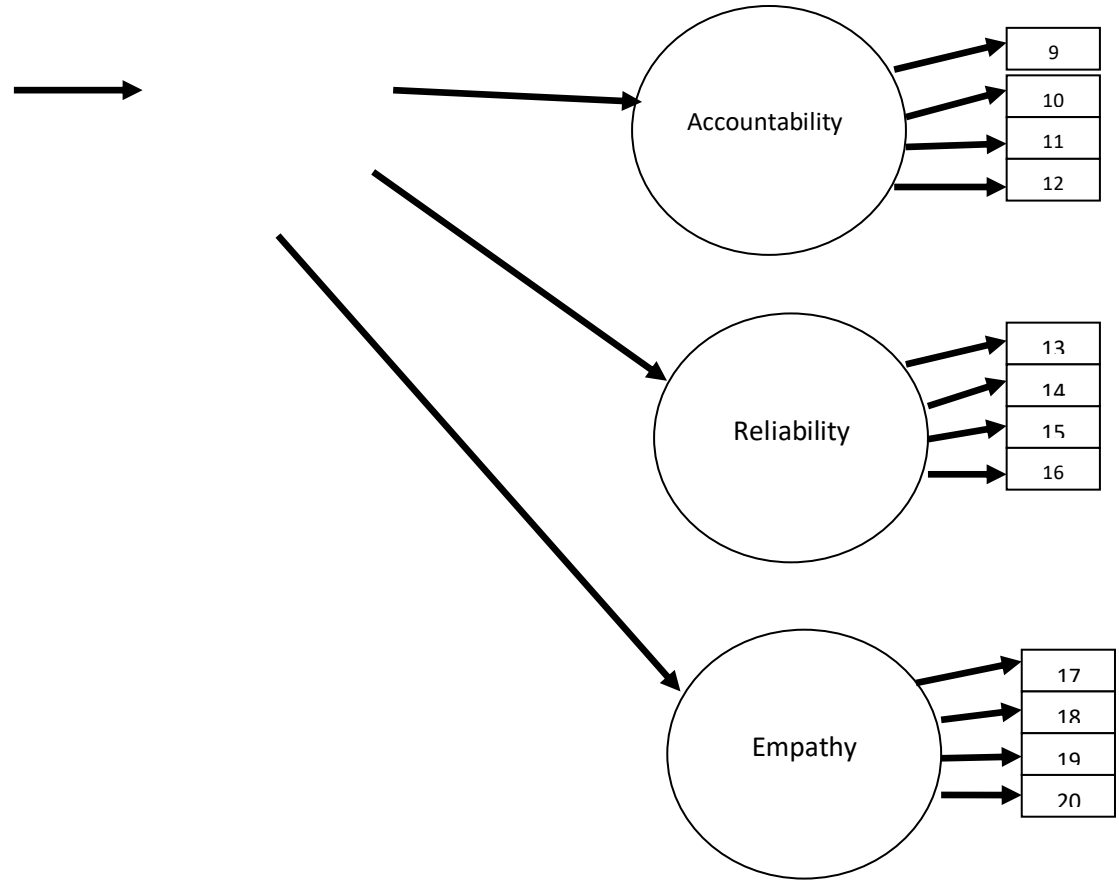


Figure 2 Conceptual model of research

Other questions of this study are as follows:

Secondary objectives of the research

- Is there a significant gap based on the SERVQUAL model between the dimensions of tangible factors of perceptions and expectations in the northern branches of Bank Melli Iran?
- Is there a significant gap based on the SERVQUAL model between the perceptions and expectations of reliability in the north branches of Bank Melli Iran?
- Is there a significant gap based on the SERVQUAL model between the Accountability of perceptions and expectations in the northern branches of Bank Melli Iran?
- Is there a significant gap based on the SERVQUAL model between perceptions and expectations in the north branches of Bank Melli Iran?
- Is there a significant gap based on the SERVQUAL model between Empathy of perceptions and expectations in the northern branches of Bank Melli Iran?

The hypotheses of this research are as follows:

➤ **The central idea of the research**

There is a significant gap based on the SERVQUAL model between the present and desired situation of service quality in the National Bank's north branches.

➤ **Secondary hypotheses of research**

- There needs to be a significant gap based on the SERVQUAL model between the dimensions of tangible factors of perceptions and expectations in the northern branches of Bank Melli Iran.
- Based on the SERVQUAL model, there is a significant gap between the perceptions and expectations of reliability in the northern branches of Bank Melli Iran.
- There is a significant gap based on the SERVQUAL model between Accountability of perceptions and expectations in the northern branches of Bank Melli Iran.
- Based on the SERVQUAL model, there is a significant gap between perceptions and expectations in the northern branches of Bank Melli Iran.
- There is a significant gap based on the SERVQUAL model between Empathy of perceptions and expectations in the northern branches of Bank Melli Iran.

2. Research background

Moradian Tamjid and colleagues (2013) quality assessment of Library Services at the University of Hamedan Medical Sciences through a gap analysis model. This study applied that as an analytical survey. The quality of services provided was evaluated using the "I. A. Layb Qual" questionnaire. The research community constitute the potential users of the Libraries of the University of Medical Sciences and uses the sample table and Morgan, "Per cent stratified random sampling", and using the resulting sample method is equal to 963 people. The results showed that these libraries have been able to minimise the overall expectations provided, but there are many gaps in estimating the full expectations of the users. From the user perspective, areas of "trust", "employees", and "Information Center" have the highest priority and degree of importance. Also, areas of "duplicating and printing", "Press", and "audio-visual resources" have the lowest degree of importance.

On the other hand, the first to fifth research hypothesis test results show a significant difference in the user's view of the degree of importance of the five main components' quality and level of their performance. Kavooosi and colleagues (2011) examined the gap between

students' expectations and perceptions of educational services in the faculty of management and information in Shiraz in 2011's first six months. This cross-sectional study was performed in the year 2011 among total students of management and communication of Shiraz, 247. Research tools questionnaires are five-dimensional to measure the quality, including guaranteed dimensions, responsiveness, Empathy, Confidence, and tangible and physical. This questionnaire measures the students' perceptions and expectations of the quality of educational services and the gap in the services received. The findings indicated that the quality of services aspects could have been at the expected level of students. So, planning is needed to improve the quality of services and meet the expectations of students. Dimensions that have the highest gap Frequently were dimensions that, Through simple promotional processes and resources, are not too highly amended and should considered the priority action.

Hosseini, Ahmadinejad and Ghaderi (2010) review and evaluate the quality of services and its relationship with customer satisfaction (Case Study: Bank of Commerce). In this study, the Saroporf scale is used to evaluate the quality of service. The population of the investigation is all customers of the Bank of Commerce in the city of Karaj, and 250 statistical samples are from these customers. The results of this research, using the Saroporf correlation, show that the hypotheses were confirmed. (Hosseini, Ahmadinejad and Ghaderi, 2010)

Ezzat Abadi and colleagues (2010) analysed the gap between the perceptions and expectations of clients by using the SERVQUAL approach in Yazd Afshar Hospital. This study used a questionnaire of 22 questions by Parasuraman et al.. Research findings show gaps between the expectations of quality and the perceptions of patients from the hospital services. (Ezzat Abadi et al., 2010)

Baba Gharibi and Fattahi (2009) compare the measuring the quality of Library services for Ferdowsi University from the perspective of users and librarians using the instrument's light-Qual. The quality of library services in two levels of "existing" and "expected" examined. Two hundred thirty-one graduate students and all school librarians were surveyed about the quality of library services, and there were significant differences. (Baba Gheibi and Fattahi, 2009)

Mohammadi et al. (82) measured the quality of services based on the expectations and perceptions of patients studied in Zanzan hospitals. They conducted a cross-sectional study, and the SERVQUAL instruments were used to conduct this research. In this study, the most

crucial aspect was the ability of doctors and hospital staff to create customer confidence and have skills and sufficient professional competence to evaluate the quality of service. (Mohammadi et al., 82)

3. Research Methodology

This study is applied research because it seeks to implement a scientific method and its application to solving problems in the real world. In terms of the technique, it can be considered a descriptive study. The statistical population in this study consists of all customers in the north branches of the National Bank in Tehran, and their number is infinite. According to Morgan's table, a minimum number of samples we consider. Among the 109 national bank branches in the north of Tehran, 86 branches from each chapter, three clients will respond to the questionnaire randomly. Overall, 258 people will respond to the questionnaire. The sampling will be based on a simple random sampling method. This study used a questionnaire based on the SERVQUAL model to collect information from the researcher. This questionnaire to the organisation's current and desired status from the closed with 22 questions based on the five-item Likert scale (from very low to very high) is developed in 5 sections. The statistical techniques used in this research are descriptive and inferential statistics. They used statistical methods such as frequency distribution tables for descriptive statistics. Also, in the field of inferential statistical and t-tests, we used, as well as for performing the calculations, the 22 Spss software was used.

4. Research Findings

1.4 - Test the sub-hypotheses of research

To perform this test, we use paired t-test (dependent)

➤ The first sub-hypothesis of research

Table 1: Table of t-paired for the first sub-hypothesis

Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 Available situation	2.3196	258	1.00568	.10211
		258	.58877	.05978

Good situation	4.1959			
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	mean	Std. deviation	Std. error mean	95% confidence interval of the difference		t	df	Sig.(2-tailed)
				lower	upper			
Available situation	1.87629	1.12043	.11376	-2.10211	-1.65047	-	257	.000
Pair 1 Good situation						16.493		

Table 1: Table of paired t-test for the first sub-hypothesis

PairedSamples test

The data in Table 2 show that using the paired t-test (dependent) on an error level of 5% to compare available and good situation tangible factors dimension in the north Tehran branches of Bank Melli Iran has been studied. Since the p-value <5%, the null hypothesis is rejected. In other words, with a Confidence of 0.95, the assumed research successor will be accepted. In other words, with 95% confidence, there is a significant difference between the available and good situation.

➤ **The second hypothesis of the test**

Table 3: Table of t.paired for the second sub. hypothesis

PairedSamples test

	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 Available situation	2.3814	258	1.04526	0.10613
Good situation	4.1546	258	.68222	.06927

Table 4: Table of paired t-test for the second hypothesis

	mean	Std. deviation	Std. error mean	95% confidence interval of the difference		t	df	Sig.(2-tailed)
				lower	upper			
Available situation	-							
Pair 1	1.77320	1.15925	.111770	-2.00684	-1.53956	-	257	.000
Good situation						15.065		

PairedSamples test

The data in Table 4 show that using the paired t-test (dependent) on an error level of 5% to compare available and suitable situation reliability dimensions in the north Tehran branches of Bank Melli Iran have been studied. Since the p-value <5%, the null hypothesis is rejected; in other words, it can be concluded that with a confidence of 0.95, the assumed successor of the research will be accepted. In other words, with 95% confidence, there is a significant difference between the available and good situation.

➤ **The third hypothesis of the test**

Table 5: Table of t-paired for the first sub-hypothesis

PairedSamples test

	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 Available situation	2.3814	258	1.04526	0.10613
Good situation	4.1546	258	.68222	.06927

Table 6: Table of paired t-test third hypothesis

PairedSamples test

	mean	Std. deviation	Std. error mean	95% confidence interval of the difference		t	df	Sig.(2-tailed)
				lower	upper			
Available situation	-							
Pair 1	1.72165	1.26444	.12838	-1.97649	-1.46681	-	257	.000
Good situation						13.410		

The data in Table 6 show that using the paired t-test (dependent) on an error level of 5% to compare available and good situation accountability dimensions in the north Tehran branches of Bank Melli Iran have been studied. Since the p-value <5%, the null hypothesis is

rejected; in other words, it can be concluded that with a confidence of 0.95, the assumed successor

of the research will be accepted. In other words, with 95% confidence, there is a significant difference between the available and good situation.

➤ **The fourth hypothesis of the test**

Table 7: Table of t-paired for the fourth sub-hypothesis

PairedSamples test

	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 Available situation	2.3608	258	1.07224	.10887
Good situation	3.9175	258	1.02744	.10432

Table 8: Table of paired t-test for the fourth hypothesis

PairedSamples test

	mean	Std. deviation	Std. error mean	95% confidence interval of the difference		t	df	Sig.(2-tailed)
				lower	upper			
Available situation	-	1.44315	.14653	-1.84756	-1.426584	-	257	.000
Pair 1 Good situation	1.55670	1.44315	.14653	-1.84756	-1.426584	10.624	257	.000

The data in Table 8 show that using the paired t-test (dependent) on an error level of 5% compared between available and suitable situation peace of mind dimension in the north Tehran

branches of Bank Melli Iran has been studied. Since the p-value <5%, the null hypothesis is rejected; in other words, it can be concluded that with a confidence of 0.95, the assumed successor

of the research will be accepted. In other words, with 95%, there is a significant difference between the available and good situation.

➤ **The fifth hypothesis of the test**

Table 9: Table of t-paired for the fourth hypothesis

PairedSamples test

	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 Available situation	2.2219	258	1.04567	.10345
Good situation	3.9958	258	.73879	.07102

Table 10: Table of paired t-test for the fifth hypothesis

PairedSamples test

	mean	Std. deviation	Std. error mean	95% confidence interval of the difference		t	df	Sig.(2-tailed)
				lower	upper			
	-							

Available situation	1.67231	1.13425	.11980	-1.9623	-1.4677	-	257	.000
Pair 1						14.905		
Good situation								

The data in Table 10 show that using the paired t-test (dependent) on an error level of 5% to compare available and suitable situation empathy dimensions in the north Tehran branches of Bank Melli Iran has been studied. Since the p-value <5%, the null hypothesis is rejected; in other words, it can be concluded that with a confidence of 0.95, the assumed successor of the research will be accepted. In other words, with 95%, there is a significant difference between the available and good situation.

➤ **Main hypothesis testing**

Table 11: Table of t-paired for the central hypothesis

PairedSamples test

	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 Available situation	2.2946	258	1.05319	.10773
Good situation	4.1134	258	.83194	.08823

Table 10: Table of paired t-test for the fifth hypothesis

PairedSamples test

				95% confidence interval of the difference	t	df	Sig.(2-
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	mean	Std. deviation	Std. error mean	lower	upper			tailed)
Available situation	-							
Pair 1	1.68165	1.26444	.12838	-1.97649	-1.46681	-	257	.000
Good situation						13.410		

The data in Table 12 show that using the paired t-test (dependent) on an error level of 5% to compare available and suitable service quality situations in the north Tehran branches of Bank Melli Iran has been studied. Since the p-value <5%, the null hypothesis is rejected; in other words, it can be concluded that with a confidence of 0.95, the assumed successor of the research will be accepted. In other words, with 95%, there is a significant difference between the available and good situation of service quality.

5. Conclusion

5.1 results of research based on the findings from the survey questions and the answers to these questions

1.1.5 The answer to the central question of the research

Is there a significant gap based on the SERVQUAL model between the present and desired situation of service quality in the National Bank's north branches? Using the paired t-test (dependent) on an error level of 5% to compare available and suitable situations of service quality in the north Tehran branches of Bank Melli Iran has been studied. Since the p-value <5%, the null hypothesis is rejected; in other words, it can be concluded that with a confidence of 0.95, the assumed successor of the research will be accepted. In other words, with 95%, there is a significant difference between the available and good situation of service quality.

2.1.5 Sub-questions of research

- Is there a significant gap based on the SERVQUAL model between the dimensions of tangible factors of perceptions and expectations in the northern branches of Bank Melli Iran?

The tangible factors dimension in the north Tehran branches of Bank Melli Iran has been studied using the paired t-test (dependent) on an error level of 5% to compare available and suitable situations. Since the p-value <5%, the null hypothesis is rejected; in other words, it can be concluded that with a confidence of 0.95, the assumed successor of the research will be accepted. In other words, with 95% confidence, there is a significant difference between the available and good situation.

- Is there a significant gap based on the SERVQUAL model between the perceptions and expectations of reliability in the north branches of Bank Melli Iran?

Using the paired t-test (dependent) on an error level of 5% to compare available and suitable situation reliability dimensions in the north Tehran branches of Bank Melli Iran has been studied. Since the p-value <5%, the null hypothesis is rejected; in other words, it can be concluded that with a confidence of 0.95, the assumed successor of the research will be accepted. In other words, with 95% confidence, there is a significant difference between the available and good situation.

- Is there a significant gap based on the SERVQUAL model between Accountability of perceptions and expectations in the northern branches of Bank Melli Iran?

Using the paired t-test (dependent) on an error level of 5% to compare between available and suitable situation accountability dimensions in the north Tehran branches of Bank Melli Iran has been studied. Since the p-value <5%, the null hypothesis is rejected; in other words, it can be concluded that with a confidence of 0.95, the assumed successor of the research will be accepted. In other words, with 95%, there is a significant difference between the available and good situation of accountability dimension.

- Is there a significant gap based on the SERVQUAL model between perceptions and expectations in the north branches of Bank Melli Iran?

The paired t-test (dependent) was used on an error level of 5% to compare the available and suitable situations. The peace of mind dimension in the north Tehran branches of Bank Melli Iran has been studied. Since the p-value <5%, the null hypothesis is rejected; in other words,

it can be concluded that with a confidence of 0.95, the assumed successor of the research will be accepted. In other words, with 95%, there is a significant difference between the available and suitable situation peace of mind dimension.

- Is there a significant gap based on the SERVQUAL model between Empathy of perceptions and expectations in the northern branches of Bank Melli Iran?

Using the paired t-test (dependent) on an error level of 5% to compare between available and suitable situation empathy dimensions in the north Tehran branches of Bank Melli Iran has been studied. Since the p-value <5%, the null hypothesis is rejected; in other words, it can be concluded that with a confidence of 0.95, the assumed successor of the research will be accepted. In other words, with 95%, there is a significant difference between the available and good situation empathy dimension.

2.5 The results of the study hypothesis

- **Evaluate the main hypotheses**

The central hypothesis indicates a significant difference between the available and good situation of service quality in the north Tehran branches of Bank Melli Iran. Mc Semsari, O Keskin. (2023). Bahraini and colleagues (2011) examined the Quality of Service at the Islamic Azad University, based on the SERVQUAL and QFD model in the Islamic Azad University of Aliabad Branch, and they found that existing gaps in services were approved by using symbols test.

Baba Gheibi and Fattahi (2009) also concluded that there are significant differences between available and good service quality in libraries. Mohammadi et al. (2003) also concluded that between expectations and perceptions of patients, there is a difference in the quality of hospital services in Zanjan. Ezzat Abadi and colleagues (2010) also analysed the gap between the perceptions and expectations of service recipients by using the SERVQUAL approach in Yazd Afshar's Hospital. I concluded that between the service qualities of recipients of services, there is a significant difference in all five dimensions of the SERVQUAL model.

- **The evaluation of the first sub-hypothesis**

The first hypothesis suggests a significant difference between the available and suitable situations of tangible factors dimension in the north of Tehran branches at Melli Bank of Iran. The results of Bahraini and colleagues (2010), Mohammadi et al. (2003) and Ezzat Abadi et al. (2010) are in the same line.

➤ **The second sub-hypothesis**

The second hypothesis suggests that between the perceptions and expectations of reliability in the north branches at Melli Bank of Iran, there is a significant gap based on the SERVQUAL model that with the results of Bahraini and colleagues (2010), Mohammadi et al. (2003) and Ezzat Abadi et al. (2010) is in the same line.

➤ **The third sub-hypothesis**

The third hypothesis suggests that between the available and suitable situations of Accountability in the north of Tehran branches at Melli Bank of Iran, there is a significant difference with the results of Ezzat Abadi et al. (2010), Bahraini and colleagues (2010), Mohammadi et al. (2003) and Ezzat Abadi et al. (2010) is in the same line.

➤ **The fourth sub-hypothesis**

The fourth hypothesis suggests a significant difference between the available and suitable Confidence situations in the north of Tehran branches at Melli Bank of Iran. The results of Ezzat Abadi et al. (2010), Bahraini and colleagues (2010), Mohammadi et al. (2003), and Ezzat Abadi et al. (2010) are in the same line.

➤ **The fifth sub-hypothesis**

The fifth hypothesis suggests a significant difference between the available and suitable situations of Empathy in the north of Tehran branches at Melli Bank of Iran. The results of Ezzat Abadi et al. (2010), Bahraini and colleagues (2010), Mohammadi et al. (2003), and Ezzat Abadi et al. (2010) are in the same line.

5.3 study suggestions

1.3.5 Practical suggestions based on research findings

- North of Tehran branches at Melli Bank of Iran, should these factors and components of 22 districts Related to them be included in their quality improvement programs and other operations due to the gaps between the service quality available and goods in all five dimensions in the north of Tehran branches at Melli Bank of Iran. Therefore, the bank must design and re-engineer the processes to meet customer expectations and improve their available situation.

- Continuous staff awareness of the essential components, a practical element in developing and maintaining service quality, can be considered a continuous quality improvement. Therefore, proper training and motivating employees to adhere to performance standards find double significance.
- Due to the possibility of changing the customers' views over time, the need for continuous and regular evaluation of the quality of service is recommended as a critical success factor.
- Due to the lack of knowledge of many customers from deliverable services, proper information about presentable services, increasing their understanding from the organisational end, and most importantly, adhering to the promises made will lead to reduced communication gap and increased customer satisfaction.
- It is recommended to increase the quality of services and workshops to serve and communicate with employees and also hold workshops to improve employees' technical skills.
- Establishing quality improvement teams, a member of branch management, and other people may help promote the bank's services.
- Recommendations must be established, and timely and sufficient activities must be disseminated to improve the quality of services.
- To improve the Accountability to the problems of employees, they must be given the resources and sufficient authority available for employees. Also, traditional personnel evaluations, removal, and performance are based on continuous improvement in performing tasks and responding to customers examined.
- Employees use motivation techniques to encourage responsibility, such as apparent acknowledgements, promotions, material rewards, Etc.
- It is recommended to increase satisfaction and improve the quality of services periodically conducted surveys from customers.

2.3.5 Suggestions for future research

re-performing of this research in other organisations

- Due to limited resources, meeting customers' needs is impossible. Hence, awareness from the minimum and maximum level expected by customers about components of service quality or, in other words, about the extent of acceptable changes, is essential. Organisations with knowledge of the matter can allocate resources so that crucial

services provide minimum customer expectations and achieve maximum satisfaction. So, it is recommended that a model be modified by considering the acceptable scope of the change for future research.

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