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The Impact of Service Quality to Customer Satisfaction in the Corporate Banking: An Application on Bank in Kazakhstan

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Abstract:

One of the institutions in the service sector that provides widespread services is the banks. In the banking sector, also is very important to know how the service is perceived by the customers. For this reason, it becomes an inevitable necessity go to healings in dissatisfied services by continuously measuring customer satisfaction of banks. Numerous studies aimed at measuring service quality have also been conducted on the banking sector. In terms of providing more effective service to customers in corporate banking, develop concrete and practical proposals becomes more important than ever. Thus, the research will try to find out how the service is perceived by the customers and their features in the corporate banking sector.

The purpose of this research is to measure in a concrete way how the customers perceive the level of service quality of the bank. According to the degree of importance given to the foreseen quality dimensions, tried to be determine how to make improvement by given priority to which dimension or dimensions to upgrade the quality level. As a model has been foreseen implement of "SERVQUAL service quality measurement model" developed by Parasuraman, Zeithhaml and Berry. Satisfaction or dissatisfaction of the customers is evaluated with the mentioned model. This model has been applied on the banks as an institution in the service sector. In the evaluation of survey results were used statistical, reliability and correlation analyses. The results have shown that service quality has a great impact on customer satisfaction.

Keywords: Corporate banking, customer satisfaction, service quality, SERVQUAL

1. Introduction

As competition plays an important role in the production and marketing of new products and services, developments in the world have created significant changes in consumer needs and demands. It become necessary to make more efforts than ever before, to meet the ever-changing expectations and needs of individual and corporate consumers in both: the product and service sectors. In order to meet customer needs and maintain their loyalty to the company, it is necessary to manage the customer service process effectively. Therefore, the factors affecting the service quality need to be fully understood by analyzing the service level.

Since the services are very diverse and abstract, companies available to ensure their diversity only with service quality. Because service is a performance and when it comes to service quality, it is necessary to mention functional quality as well as technical quality. In order to determine the services quality level, it should be measured. However, it is an indisputable fact that the service quality should be realized through very difficult and subjective methods because of the differences in the abstract, compound, various, personal performance of the service.

The literature review shows that there are only few methods available to measure service quality. Evaluation of service quality by customers means to evaluate efficiency or business. At this point, the issue of how to evaluate the service quality, is an issue that needs to be dealt immediately and with the content which should be developed with various investigations. We believe that the secondary aim of the research should be to reveal the relationship between service quality and customer satisfaction and to conduct broader and more comprehensive investigations on both issues.

2. Literature Review

Banks need to pay more attention to their customer-oriented services in order to survive and struggle. Therefore, it is becoming compulsory to improve the banks services where dissatisfaction is noticed by continuously evaluating customer satisfaction (Odabaşı, 2001).

Ensuring customer satisfaction and loyalty has a serious impact on the Bank's existing and future operations. It is also important to banks to establish special ties with their customers, provide customized services and identify customer demands (Alagöz et. al 2003).

As a result, one of the most important marketing objectives of banks is to increase customer satisfaction. It is possible to achieve this goal by providing quality products to customers. However, the proliferation of loyal customers

allows the company to easily move in price regulation of its products. So new customer acquisition phase will be started by courtesy of satisfied customer recommendations.

2.1. Importance of Service Quality and Customer Satisfaction in Banking Sector

In developed countries, the quality of banking services and the level of banking services are the mechanism to increase the bank's market share and its main competitive advantage. Banks, which have predictable interest and reliability rates in their portfolio based on almost the same banking products and credit institution rating, have started to compete in a new field called service quality.

Papasolomou- Doukakis (2002) also argued that product differentiation is impossible in a competitive environment like the banking sector. There is usually little change in interest rates or the range of products offered to customers. Bank prices are fixed and market driven. Thus, bank management tends to differentiate its businesses from its competitors through service quality.

Duncan and Elliot (2002) emphasized that service quality has a significant impact on the bank's short-term profitability and ultimately to its financial performance. In addition, they argued that quality of service has a major impact on customer satisfaction and customer loyalty, and that this impact increases as competition intensifies.

And reassen and Olsen (2008) concluded that the quality of service offered to customers can keep the right customers. For this reason, the provided service quality is a priority in order to create customer equality and to keep profitable customers appropriately. It is very important to determine the long-term profit organization for the service provider. Good service will attract potential customers and retain existing customers.

Especially in the banking sector, service quality has become an important issue in the development of service marketing theory as well as the discussion of customer satisfaction variables (Avkiran, 1994; Jamal and Naser, 2002).

Araslı et. al (2005) and Yavaş et. al (1997) examined the banking sector in Turkey, to investigate the importance of the relationship between service quality and customer satisfaction and result showed that the employee which offering customer service plays a very important role in the delivery of quality services. Customer satisfaction has also been a subject of comprehensive research as it helps businesses achieve superiority and profitability. Businesses prioritize customer satisfaction because maintaining existing customers is less costly than attracting new ones (Hussain, Al-Nasser and Hussain, 2014).

According to Caruana (2002), if banks want to establish a long-term relationship with their customers, they should provide a service that ensures a high level of customer satisfaction. By providing high quality services, banks can satisfy their customers and lead to sustainable competition (Baghla and Garai, 2016).

Satisfied customers will not only lead to sustainable development, but will also increase profitability and market share (Al-Azzam, 2015). Service Quality in Banking Sector

Banks and financial companies are important parts of the service industry (Mishkin, 2001). The changes of expectations and needs in market; the development of the banking structure around the world; the increase in regularity with technological advances; are pushing banking to change (Angur et. al 1999).

Quality today, needs continuous improvement in service relations with customers. Moreover, the need for technology-based services, new and improved product services and e-services are seen as important aspects of service quality in the banking sector that provides advanced and superior quality services to the customer. Based on the literature review, the authors identified four broad conceptual categories related to the quality of services in banking:

- Customer service quality.
- Banking service product quality
- Online/internet/e-service quality
- Automatic / technology service quality.

2.2. İlişkisi the Relationship Between Service Quality And Customer Satisfaction İn Banking Sector

Customer satisfaction is directly related to the service quality as one of the important elements for businesses (Bolton and Drew, 1991; Cronin and Taylor, 1994; Spreng and MacKoy, 1996).

The higher the quality of service, the more satisfied customers are. Increasing customer satisfaction increases such points as: customer loyalty, the connection between service provider and service user, tolerability to service inaccuracies, and sharing of positive experience from mouth to mouth. (Reichheld, 1996; Heskett et. al, 1997; Goode and Moutinho, 1995; Newman, 2001).

Previous research, has identified several factors that determine customer satisfaction in the retail banking sector in the US and Europe. Cyprus Greek banks in Turkey has used the service quality to ensure customer satisfaction and to please the customer. SERVQUAL dimensions were explanatory variables in predicting customer satisfaction, and overall reliability dimension had the greatest impact on customer satisfaction (Araslı et. al, 2005).

2.3. Practices for Improving Service Quality in Banking Sector

Seonmee Kim and Brian Kleiner (1996) investigated qualifications that are different from others in the study carried out in enterprises that provide superior quality service, American banks such as Bank of America, City Bank, and One Valley Bank. As a result of the study, the common quality of the banks indicates in the best way the value they show to the quality and the way of providing the service in every level of the activities in the best way.

Berry and Cooper (1990) in their study, demonstrated the advantages of reducing the time (realization time) spent by customers at the bank. With the help of bank employees, they learned that many customers go to the bank during

lunch and thus creating queues. The researchers determined the limitation (number of cashiers) and started the development process. They changed their lunch and business policy. They used part-time employees to expand their bank services and maximize the number of serviceable customers during peak hours. In order to make it easier for customers to use the services during off-peak hours, the bank's working hours have been changed, thus improved the quality of customer service (Berry and Cooper, 1990).

One Valley bank's worker's revealed a significant link between financial efficiency and services, and a conservative bank turned into a performance bank. In 1991, the bank started its employee oriented quality plan called continuous quality improvement and there were important developments. Payment terms have fallen, relations with customers and communication have improved. According to the survey in 1994, bank won the first place by defeating his 6 rivals in the region. In addition, employee satisfaction and enthusiasm were achieved, productivity increased by 24% and worker's contributions increased rapidly by 72%. Balance sheet value increased by 30%, assets by 25% and profit by 109% (Mazza, 1994).

2.4. Researches in Past On Quality of Service Measurement in Banking Sector

Angur et al. (1999), in their research investigated on the feasibility of different methods aimed at evaluating the quality of service in the banking sector. The research focused on Indian banks and were used to compare the data obtained from the survey conducted by users of two giant banks. The results shows that the SERVQUAL method, give more explanatory information than the SERVPERF method. However, there is no significant difference between the findings of the five-dimensional SERVQUAL method and the SERVPERF method. In addition, without the convergent validity of the two methods, the discriminant validity of the SERVPERF method is high.

Cui et al. (2003) survey was required to evaluate the service quality in the South Korean banking sector. According to the researchers, service quality in the banking sector is superior to customer satisfaction and is the most important factor in market share, profitability and customer loyalty. Another factor that gives importance to the issue is its close connection with corporate marketing. The research focuses on the compatibility of SERVQUAL and SERVPERF models in Asian markets. Confirmatory factor analysis was applied to the data obtained from the survey applied to 153 corporate bank customers of South Korea and it was concluded that 2 methods were lacking in evaluating the service quality. Therefore, the idea to include extra dimensions and conduct research in this order was strengthened.

The Ladhari (2009) study examines the psychometric properties of the well-known SERVQUAL model in the Canadian banking sector. The survey uses the performance component of SERVQUAL in an empirical survey of 193 Canadian banks customers. The results of the research support the dimensionality, reliability, convergent reliability, discriminant validity and estimation validity within the service framework. Thus, it has been found that SERVQUAL is an appropriate tool for evaluating bank services in the Canadian region and that bank management can safely use this tool to continuously assess the quality of service. The results also show that sensitivity and empathy are the most important dimensions of overall service quality on Canadian banking. The findings show that the service provided by employees provides the greatest contribution to bank customer satisfaction. According to the findings of the study, it was concluded that bank managers in Canada should recognize that it is very important for the front officials to establish and maintain a competitive position for their institutions.

As a result of all these researches, has been indicated the importance of banking service quality and it has been determined that the service provided beyond the expectations should be developed in order to ensure the continuity of customer loyalty.

3. Research

3.1. Importance and Purpose of Application

The purpose of this research; count the service quality scores perceived by bank customers and determines which dimensions or dimensions it is necessary to pay attention to and improve in terms of scores in order to increase the quality level by applying the SERVQUAL model.

3.2. Scope and Limitations of Application

The field of research in general is the service sector, and in particular the corporate banking service type. "The banking sector is particularly competitive and offers an outstanding laboratory for performance research" (Roth and Jackson, 1995).

There are a number of limitations to achieve the goal of the study. The most important limitation is that the results to be obtained will be evaluated in the examined sector. Along with the time and resource problems caused by the extensive branch network of bank, the research has been limited to one branch.

3.3. Method of Application

For the purpose of the research, was required a questionnaire to determine the views of customers regarding the measurement of service quality in corporate banking. The questionnaire was developed by PZB and applied in the banking sector. Some questions about corporate banking have been added to examine demographic findings and customer satisfaction.

For SERVQUAL service quality measurement tool, Parasuraman, Zeithaml and Berry's studies are aimed at explaining the problem and its variables. Therefore, there was no need for rediscovery research.

Based on the above, the feasibility of the model is appropriate to study cause-and-effect linkage, as it is desirable to identify variables that affect perceived quality score and to investigate how these variables change the score. The research model is shown in Figure 1.

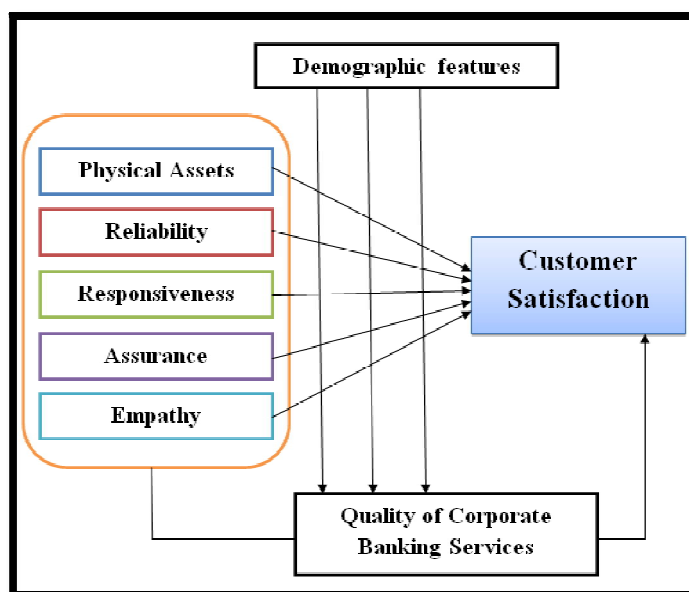


Figure 1: Corporate Banking Services and Its Impact on Customer Satisfaction, a Conceptual Model

3.4. Hypotheses

Based on the theoretical discussion, Table 1 proposes the hypotheses of this study.

Hypothesis	Description
H01	There is a significant difference between the quality difference of corporate banking services and the sector of customer companies.
H02	There is a significant difference between the quality difference of corporate banking services and the turnover of customer companies
H03	There is a significant difference between the quality difference of corporate banking services and the number of banks that the customer companies benefit from.
H04	There is a meaningful relationship between the quality difference in corporate banking services and the duration of the relationship of the client companies with the Bank
H05	There is a significant relationship between the quality difference of corporate banking services and the volume of business that client companies work with Bank.
H06	There is a significant difference between the quality expectations of customer companies and the quality perceptions of the corporate banking services provided by the bank in the SERVQUAL model.
H07	There is a relationship between the perception of corporate banking services and customer satisfaction levels.
H08	There is a relationship between the perceptions of customer companies about the physical assets of the services they receive and their satisfaction levels.
H09	There is a relationship between the perception of the customer companies regarding the reliability features of the services they receive and their satisfaction levels.
H10	There is a conflict between customer companies perceptions of the Responsiveness features of the services they receive and their satisfaction levels.
H11	There is a relationship between the perceptions of customer companies regarding the assurance features of the services they receive and their satisfaction levels.
H12	There is a relationship between the perceptions of customer companies regarding the empathy features of the services they receive and their satisfaction levels.

Table 1: Proposes the Hypotheses of This Study

3.5. Findings of The Application

Application was conducted in one of the bank in Kazakhstan. It has been reached to the full list of the Bank's corporate branch customers, and survey was applied by selecting companies with medium annual turnover. The sample consisted of 600 firms. Due to limited time and not being able to reach all the enterprises studied, the sample size remained at 294.

	Characteristics	Frequency	%
1	Business sector		
	Fuel and Oil	4	1,36
	Education Services	6	2,04
	Energy	4	1,36
	Finance	11	3,74
	Real estate	13	4,42
	Food & Entertainment	16	5,44
	Security	8	2,72
	Law	1	0,34
	Construction and Engineering	31	10,54
	Mining	6	2,04
	Media	3	1,02
	Accounting and Consulting	5	1,70
	Automotive	7	2,38
	Retail and Merchandising	30	10,20
	Health Service	16	5,44
	Insurance	3	1,02
	Agriculture and Livestock	8	2,72
	Transportation and Logistics	19	6,46
	Technology and Informatics	14	4,76
	Textile	4	1,36
	Trade	37	12,59
	Tourism and Hospitality	12	4,08
	Production	36	12,24
2	Annual turnover of the enterprise		
	5 billion KZT and below	147	50,00
	Between 5 and 10 billion KZT	89	30,27
	10 billion KZT and above	58	19,73
3	Number of Banks Worked		
	3 and under	184	62,59
	Between 3 and 6	98	33,33
	6 and above	12	4,08
4	Year with Sberbank		
	4 Years and under	122	41,50
	4-8 Years	117	39,80
	8 Years and Over	55	18,71
5	Percentage of Sberbank Services		
	Below 20%	4	1,36
	20%-40%	37	12,59
	40%-60%	78	26,53
	60%-80%	81	27,55
	Over 80 %	94	31,97

Table 2: Demographic Features of the Application

Services	Used		Unused	
	Frequency	%	Frequency	%
Commercial account	294	100,00	0	0,00
Deposit account	53	18,03	241	81,97
Credit	40	13,61	254	86,39
Payroll	150	51,02	144	48,98
Online banking	282	95,92	12	4,08
Bank guarantees	25	8,50	269	91,50
Transfer	294	100,00	0	0,00
Exchange	149	50,68	145	49,32
Credit card	139	47,28	155	52,72
Encashment	11	3,74	283	96,26
Barcoding	5	1,70	289	98,30
Accrued for money in current account%	31	10,54	263	89,46

Table 3: Distribution of Businesses by Service

Reasons for Choosing Bank	1. Priority Frequency(%)	2. Priority Frequency(%)	3. Priority Frequency(%)	4. Priority Frequency(%)	5. Priority Frequency(%)
The company is close to this bank branch	103 (35,03)	43 (14,63)	53 (18,03)	25 (8,5)	7 (2,38)
Having a variety of bank services	92 (31,29)	93 (31,63)	29 (9,86)	38 (12,93)	4 (1,36)
High quality of bank services	20 (6,80)	77 (26,19)	65 (22,11)	40 (13,61)	
Secure the bank	50 (17,01)	27 (9,18)	80 (27,21)	56 (19,05)	16 (5,44)
Other	39 (13,27)	22 (7,48)	10 (3,40)	3 (1,02)	3 (1,02)

Table 4: Reasons in Bank Preferences

	N	Average	Std. Error	Minimum	Maximum
Physical Assets	294	18,5	0,4534	0	40
Reliability	294	22,5	0,5383	0	60
Responsiveness	294	20,9	0,4387	5	50
Assurance	294	19,9	0,4166	0	40
Empathy	294	18,1	0,4403	0	40

Table 5: SERVQUAL Variables Weight Scores Statistics

Dimensions	Physical Assets	Reliability	Responsiveness	Assurance	Empathy	WeightedSQ
SERVQUAL Scores	- 0,22	- 0,86	- 0,67	- 0,72	- 0,61	- 0,63

Table 6: Weighted SERVQUAL Scores of Dimensions

Dimensions	Physical Assets SQ1	Reliability SQ2	Responsiveness SQ3	Assurance SQ4	Empathy SQ5	SQA
N	294	294	294	294	294	294
Average	- 0,2236	- 0,8599	- 0,6709	- 0,7236	- 0,6048	- 0,6271
Std. Deviation	0,88282	0,96630	0,95209	0,98946	0,98914	0,84999
Minimum	-3,00	-3,60	-3,25	-3,50	-4,00	-3,23
Maksimum	2,00	1,40	1,00	1,00	1,60	0,86

Table 7: SERVQUAL Scores by Sberbank on Quality Dimensions

Satisfaction Level of Sberbank Corporate Banking Services	Frequency	%
Never satisfied	1	0,34
Unsatisfied	6	2,04
Neither Satisfied nor Unsatisfied	245	83,33
Satisfied	36	12,24
Very Satisfied	6	2,04

Table 8: Statistics Regarding Satisfaction Level of Customers from Sberbank Corporate Banking Services

3.6. Model Reliability

Reliability analysis of SERVQUAL model variables was performed and the results are shown in the tables below.

Expected SERVQUAL Scale	Cronbach's Alpha	Number of questions
Physical Assets	0,708	4
Reliability	0,806	5
Responsiveness	0,791	4
Assurance	0,860	4
Empathy	0,861	5
Total	0,909	22

Table 9: Reliability Results of Expected SERVQUAL Scores

The Cronbach's Alpha coefficients of the five subscales of the expected SERVQUAL scale indicated in Table 9 above were obtained from 294 participants. Physical Assets 0.708; Reliability 0.806; Responsiveness 0.791; Assurance 0.860; Empathy was found to be 0.861 and Total was 0.909 and the scale was highly reliable.

Perceived SERVQUAL Scale	Cronbach's Alpha	Number of questions
Physical Assets	0,906	4
Reliability	0,946	5
Responsiveness	0,940	4
Assurance	0,937	4
Empathy	0,964	5
Total	0,980	22

Table 10: Reliability Results of Perceived SERVQUAL Scores

The Cronbach's Alpha coefficients of the five subscales of the perceived SERVQUAL scale indicated in Table 10 above were obtained from 294 participants. Physical Assets 0.906; Reliability 0.946; Responsiveness 0.940; Assurance 0.937; Empathy was found to be 0.964 and Total was 0.980 and the scale was highly reliable.

3.7. Hypothesis Results

F (16,258) = 1,560, meaning that $p > .05$ is significant and H010 cannot be rejected. Expectations and perceptions of customers regarding service quality do not differ according to the sector in which they work. This shows that client companies evaluate the service quality independently of the sectors in which they work.

F (2,291) = 0.160, meaning $p > .05$ is significant and H020 cannot be rejected. Expectations and perceptions of customers regarding service quality do not differ according to the turnover of customer companies.

F (6,287) = 0.160, $p > .05$ and H030 cannot be rejected. Customer expectations and perceptions about the quality of services does not vary according to the number of banks that benefited.

F (2,291) = 0.366, $p > 0.05$, and H040 cannot be rejected. Expectations and perceptions of customers regarding service quality do not differ according to the duration of the relation.

(F (3,286) = 4,484 $p < .05$), where H050 is rejected. The expectations and perceptions of the customer companies that arise within the framework of SERVQUAL model differ according to business volume. As the using rate of corporate banking services increases, the difference in the quality of corporate banking services decreases. However, in order to determine the difference between the groups and to make the analysis more efficient, firstly the test to be used will be decided by looking at the similarity of the number of samples in the groups and whether the variances are homogeneous. Games-Howell test was used because the variances were not homogeneous and the subjects were unequal. In the results of this analysis, almost all of the groups found different service quality evaluations. A statistically significant difference was found between the customer companies working volume with Bank between 60% -80% and those 80% and above. It is seen that the expectations of customer companies with 60% -80% working capacity with the Bank are higher than those with 80% working volume. In other words, the service quality of customer companies with a volume of 60-80% was found to be lower.

P = 0.000 $< .05$, the difference between customer expectations and perceptions was found to be significant and H060 was rejected. It shows that banks cannot meet customer expectations and service quality is low.

According to the results of SERVQUAL model, there is a statistically significant relationship ($r = 0.282$; $p = 0.000 < 0.01$) between the expectations and perceptions differences of customer companies and their satisfaction degree from working with the Bank, H070 was rejected. As the satisfaction level of companies increases in working with the Bank, the difference between service quality expectation and perception decreases. As the satisfaction level of customer companies increases, the perception of corporate banking services also increases.

There is a statistically significant relationship ($r = 0.244$; $p = 0.000 < 0.01$) between the perception of physical services of client companies and their level of satisfaction in working with the Bank and H080 was rejected. As the satisfaction level of the customer companies increases, the perceptions of the services they receive regarding physical assets also increase.

There is a statistically significant relationship ($r = 0.252$; $p = 0.000 < 0.01$) between the perceptions of the client companies regarding the reliability features of the services they receive and their level of satisfaction in working with the

Bank and H090 was rejected. As the satisfaction level of the customer companies increases, their perceptions about the reliability features of the services also increases.

There is a statistically significant relationship($r = 0.182$; $p = 0.000 < 0.01$) between the perceptions of customer companies about the Responsiveness features of the services they receive and their level of satisfaction in working with the Bank and H100 was rejected. As the satisfaction level of the customer companies increases, their perceptions about the Responsiveness features of the services also increases.

There is a statistically significant relationship($r = 0.281$; $p = 0.000 < 0.01$) between the perceptions of client companies regarding the assurance features of the services they receive and their level of satisfaction in working with the Bank and H110 was rejected. As the satisfaction level of customer companies increases, their perceptions about the assurance features of services also increase.

There is a statistically significant relationship($r = 0.315$; $p = .000 < .01$) between the perceptions of customer companies about the empathy features of the services they receive and their level of satisfaction in working with the Bank and H120 was rejected. As the satisfaction level of the customer companies increases, their perceptions about the empathy features of the services they receive also increases.

Hypothesis	Statement	Result
H01	There is no significant difference between the quality difference of corporate banking services and the sector of customer companies.	Non Rejected
H02	There is no significant difference between corporate banking services quality difference and turnover of customer companies	Non Rejected
H03	There is no significant difference between the quality difference of corporate banking services and the number of banks that customer companies benefit from.	Non Rejected
H04	There is no significant relationship between the quality of corporate banking services and the duration of the relationship between Bank and customer companies.	Non Rejected
H05	There is no significant relationship between the quality difference of corporate banking services and the volume of business that client companies work with.	Rejected
H06	In the SERVQUAL model, there is no significant difference between the quality expectations of customer companies and the quality perceptions of the corporate banking services provided by the bank.	Rejected
H07	There is no relationship between the perception of corporate banking services and customer satisfaction levels.	Rejected
H08	There is no relationship between the perception of physical services of customer companies and their satisfaction levels.	Rejected
H09	There is no relationship between customer companies perceptions of the reliability features of the services they receive and their satisfaction levels.	Rejected
H10	There is no relationship between customer companies perceptions about the responsiveness features of the services they receive and their satisfaction levels.	Rejected
H11	There is no relationship between customer companies perceptions about the assurance features of the services they receive and their satisfaction levels.	Rejected
H12	There is no relationship between customer companies perceptions of the empathy characteristics of the services they receive and their satisfaction levels.	Rejected

Table 11: Hypothesis Results

4. Results and Recommendations

The surveys supported our assessment of the quality of corporate banking services and helped us to formulate what needs to be focused. It has been determined that the customer satisfaction decreases when the service quality is not provided sufficiently and the working volumes with the bank decrease.

It has been determined which dimension had the most differences by determining the differences in the quality of service of the five different service dimensions. Therefore, the Bank's executives should first prepare a plan with a focus on ensuring that the services promised are performed flawlessly. Employees should be trained to find solutions to problems when customer companies have them. Operational structure should be established to ensure that the promised services are delivered within the promised time. The Bank should increase the corporate image in the eyes of the users by keeping records of operations regularly. It is also seen that companies need to focus more on complaint resolution systems to make their services more reliable. Because the service industry is based on the concept of honesty, timely fulfillment of commitments is crucial to gaining customers trust.

After these levels, the quality dimensions that should be focused on should be assurance and responsiveness. Studies have shown that these two dimensions have the highest difference after reliability. Therefore, in order to improve the approach of the bank employees towards customers, customer relations trainings should be conducted continuously and customer-oriented marketing understanding should be reinforced. In order to achieve high performance, quality

improvement should not end only by meeting customer expectations, but should also be expanded to ensure employee satisfaction.

In addition, improve database analysis, customer general map to gather information on capacity planning and the latest market trends, focus on market research, are important issues that need to be addressed.

This research, in addition to many other researches, intended to provide a useful resource for determining the quality of service and improving the quality of the services for executives to maintain their assets in the changing and developing market.

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