

Impact of Quality Dimensions of Banking Services on the Banks Financial Resources Mobilization Based on SERVQUAL Model (Case Study Bank Melli Branches in Gilan)

Dr. M. H. Gholizadeh¹. Dr. M. Taleghani². J. Pirdehghan³

1. Department of Business Management, Guilan University, Guilan, Iran

2. Department of Industrial Management, Islamic Azad University, Rasht Branch, Rasht, Iran

3. M.A. of Business Management, Islamic Azad University, Rasht Branch, Rasht, Iran

(Corresponding Author)

Abstract: In today's competitive world competition increased intensity in all economic, industrial, and business activities including banking industry. Nowadays quality is not only as a competitive factor, rather it plays a role as survival factor in competitive market. Banking system in the economy has heavy responsibility and it is considered one of the most important pillars of the economy. Each monetary economy has financial system and banks are basic element of this system and also survival continuity of banks is depending on deposits (Mobilization Sources). Usually in bank activities attract funds has great importance, because success in this field can be success factor in other fields. In fact, deposits constitute axis and column banking operations and doing other tasks and banking operations is depending on deposits. In other words, this basic task is precedence over the other banking tasks. Quality measurement in the banks is very important due to apparent relationship with costs, profitability, customer satisfaction. Therefore for lower costs is Basic and main key factors such as profitability and customer satisfaction, quality of banking services, and its increasing. The main objective of this research was impact of quality dimensions of banking services on the banks financial resources Mobilization based on SERVQUAL model.

Keywords: Quality, Banking Services, SERVQUAL Model, Mobilization of Resources, Melli Bank

I. INTRODUCTION

CHANGE SPEED INTENSITY AND EXISTENCE DIFFICULT COMPETITIONS IN VARIOUS AREAS OF DEVELOPMENTS IN TECHNOLOGY, COMPETITION SPREAD, AND GLOBALIZATION HAS FACED COMPLEX AND DYNAMIC ENVIRONMENTS OF ORGANIZATIONS WITH MANY CHALLENGES FOR CONTINUED SURVIVAL [19] IN TODAY'S COMPETITIVE AND TURBULENT ENVIRONMENT ORGANIZATIONS ARE MORE SUCCESSFUL IN THE FIELD OF COMPETITION FOR MEETING THE NEEDS AND CUSTOMER DEMANDS TAKE OVERTAKING FROM OTHER COMPETITORS. IN OTHER WORDS, ORGANIZATIONS PLACED CONSUMER IN CENTER OF ATTENTION AND DO LOOK TO ISSUES FROM CUSTOMER'S PERSPECTIVE (1). ONE OF THE MOST IMPORTANT INSTITUTIONS IN TODAY SOCIETY IS BANK. NOWADAYS BANKS HAVE BEEN IN DAILY LIVES OF PEOPLE AS IT SEEMS IMPOSSIBLE IMAGINE LIFE WITHOUT A BANK. BANK STRONG TIED WITH CONCEPT OF MONEY THAT FLOWING MONEY IN SOCIETY VESSELS. USUALLY IN BANK ACTIVITIES OF ATTRACT FUNDS IS VERY IMPORTANT. BECAUSE SUCCESS IN THIS FIELD CAN BE SUCCESS FACTOR IN OTHER FIELDS. IN FACT, DEPOSITS CONSTITUTE AXIS AND COLUMN BANKING

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OPERATIONS AND DOING OTHER TASKS AND BANKING OPERATIONS IS DEPENDING ON DEPOSITS. IN OTHER WORDS, THIS BASIC TASK IS PRECEDENCE OVER THE OTHER BANKING TASKS. ATTRACT FUNDS FOR EACH BANK AND BANKING SYSTEM DEPENDS TO WITHIN ORGANIZATIONAL AND OUTSIDE ORGANIZATIONAL FACTORS. (5)

MOBILIZATION MONEY RESOURCES BEGAN OUTSET HUMAN SOCIAL LIFE AND THEY DEAL TO GOODS TRADE AND EXCHANGE AND ALWAYS BEEN THE MAIN TASK OF THE BANKING SYSTEM. (8)

II. PROBLEM STATEMENT

BANKING SYSTEM IN THE ECONOMY HAS HEAVY RESPONSIBILITY AND IT IS CONSIDERED MOST IMPORTANT PILLARS OF THE ECONOMY. EACH MONETARY ECONOMY HAS FINANCIAL SYSTEM AND BANKS ARE BASIC ELEMENT OF THIS SYSTEM AND CONTINUITY OF BANKS SURVIVAL IS DEPENDING ON DEPOSITS. KEY TO SUCCESS SERVICE PROVIDER TOP ORGANIZATIONS CAN BE SEARCHED IN CUSTOMER ORIENTATION AND ATTENTION TO QUALITY OF ITS SERVICES. CUSTOMER SATISFACTION WILL HAVE LARGE INFLUENCE ON ORGANIZATIONS PRESENT AND FUTURE LIFE (10). IN TODAY'S COMPETITIVE WORLD HAS ENDED ARENA OF DOMINATION ON CUSTOMERS AND SUCCESS OF ORGANIZATIONS IS DEPENDS ON THE SATISFACTION OF CUSTOMERS AND APPLYING PRINCIPLES OF CUSTOMER ORIENTATION. ATTENTION TO SERVICE QUALITY OF PROVIDED TO CUSTOMERS IN BANKS IS IMPORTANT FACTOR IN ACQUIRING CUSTOMER SATISFACTION AND THEIR ATTRACTING FINANCIAL SOURCES. ON THE OTHER, WITH RISE PUBLIC WELFARE LEVEL AND INCREASE THE PEOPLE EXPECTATIONS LEVEL, SERVICE QUALITY IN BANKS SHOULD BE CONSIDERED AS A SURVIVAL FACTOR AND NOT AS A DIFFERENTIATING COMPETITIVE FACTOR. (13)

III. PREVIOUS RESEARCH

1. EVALUATION AND ASSESSMENT OF SERVICE QUALITY IN PARSIAN BANK AND ITS RELATIONSHIP WITH CUSTOMER SATISFACTION

ALI MAHDILOOTAZEHKANDI

THE RESULTS SHOW THAT THERE IS A POSITIVE AND SIGNIFICANT RELATIONSHIP BETWEEN CUSTOMER SATISFACTION AND SERVICE QUALITY. ALSO THERE IS SIGNIFICANT DIFFERENCES AMONG PRIORITY FORMATIVE FACTORS OF SERVICE QUALITY. (12)

2. STUDY OF SUCCESS KEY FACTORS OF BANKS IN ATTRACT RESOURCES NON-ACCRUAL (SAVINGS AND CURRENT LOAN) IN MASKAN BANK

DARABASADI

THE RESULTS SHOW THAT AMOUNT OF USE COMPUTER TECHNOLOGY, EMPLOYEE SKILLS, VARIETY OF SERVICES, SERVICE QUALITY, CUSTOMER SATISFACTION FROM ORGANIZATION EMPLOYEE, BRANCHES INTERNAL ENVIRONMENT UTILITY, BRANCHES LOCATION UTILITY, AND ADVERTISING IS EFFECTIVE ON THE ATTRACT NON-ACCRUAL RESOURCES. (2)

3. MEASURING THE QUALITY OF MASKAN BANK BASED ON THE SERVQUAL MODEL (MASKAN BANK, SUPERVISION UNIT GUILAN)

HASANFAGHIHAKHLAGHI

THE FINDINGS SUGGEST THAT IN %95 CONFIDENCE LEVEL IN ALL FIVE DIMENSIONS OF SERVICE QUALITY CUSTOMER EXPECTATIONS IS BEYOND BANK PERFORMANCE IN PROVIDING SERVICES (CUSTOMER PERCEPTION) AND ALSO THERE ARE GAPS IN ALL DIMENSIONS OF SERVICE QUALITY AND INTANGIBLE FACTORS IS MOST IMPORTANT AND GUARANTEE FACTOR IS LEAST IMPORTANT, FROM RESPONDENTS' VIEW. (3)

4. REVIEW AND MEASURING OF SERVICES QUALITY AND ITS RELATIONSHIP WITH CUSTOMER SATISFACTION : CASE STUDY TEJARAT BANK

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THE FINDINGS INDICATE THAT ALL HYPOTHESES WERE CONFIRMED. ALSO THERE IS A SIGNIFICANT RELATIONSHIP BETWEEN DIMENSIONS OF SERVICES QUALITY AND CUSTOMER SATISFACTION. THE EMPATHY DIMENSION HAS HIGHEST CORRELATION WITH CUSTOMER SATISFACTION. (6)

IV. Models of Research

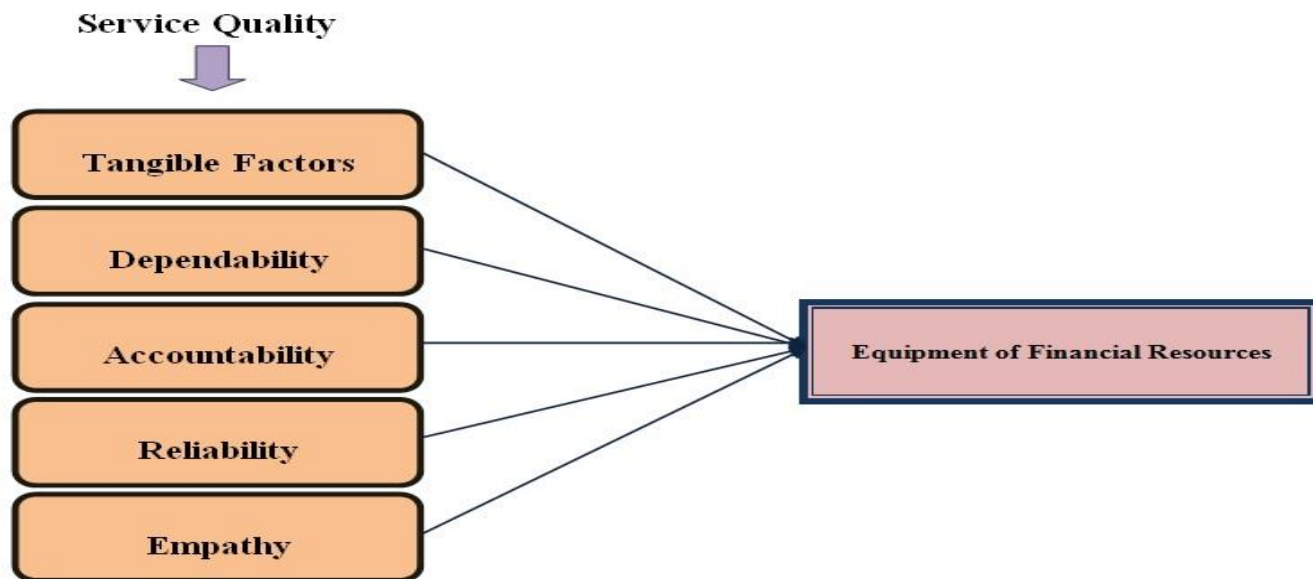


FIG1 : ANALYTICAL MODEL OF RESEARCH

V. The Research Hypotheses

THE MAIN HYPOTHESIS : THERE ARE SIGNIFICANT RELATIONSHIP BETWEEN DIMENSIONS OF BANKING SERVICES QUALITY AND BANKING RESOURCE Mobilization.

THE FIRST SUB-HYPOTHESIS : THERE IS A SIGNIFICANT RELATIONSHIP BETWEEN DIMENSION OF TANGIBLE FACTORS AND BANKING RESOURCE Mobilization.

THE SECOND SUB-HYPOTHESIS : THERE IS A SIGNIFICANT RELATIONSHIP BETWEEN DIMENSION OF DEPENDABILITY AND BANKING RESOURCE Mobilization.

THE THIRD SUB-HYPOTHESIS : THERE IS A SIGNIFICANT RELATIONSHIP BETWEEN DIMENSION OF ACCOUNTABILITY AND BANKING RESOURCE Mobilization.

THE FOURTH SUB-HYPOTHESIS : THERE IS A SIGNIFICANT RELATIONSHIP BETWEEN DIMENSION OF RELIABILITY AND BANKING RESOURCE Mobilization.

THE FIFTH SUB-HYPOTHESIS : THERE IS A SIGNIFICANT RELATIONSHIP BETWEEN DIMENSION OF EMPATHY AND BANKING RESOURCE Mobilization.

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VI. THEORETICAL RESEARCH

SERVICE QUALITY : QUALITY IS CUSTOMER'S JUDGMENTAL (ATTITUDE) AND ALSO DIFFERENCE BETWEEN CUSTOMER EXPECTATIONS FROM WHAT THE ORGANIZATION SHOULD PROVIDE AND RECEIVED SERVICES PERFORMANCE. (9)

TANGIBLE FACTORS : IT IS APPEARANCE OF PHYSICAL FACILITIES AND Mobilization, EMPLOYEES, AVAILABLE COMMUNICATION TOOLS IN PLACE OF SERVICES SUPPLY. (14)

DEPENDABILITY : IT IS ABILITY TO PROMISED SERVICE EXECUTE AND PROVIDE SOMEHOW APPROPRIATE, ACCURATE AND DEPENDABLE. (7)

ACCOUNTABILITY : IT IS WILLINGNESS TO HELP CUSTOMERS AND DELIVER THE IMMEDIATE SERVICES TO THEM. (15)

RELIABILITY : COORDINATION OF PERSONNEL IN PROVIDE EXPECTED SERVICE LEVELS SOMEHOW RELIABLY AND ACCURATELY AND ALSO THEIR ABILITY IN ATTRACTING CUSTOMERS AND TRUST AND EFFECTIVELY COMMUNICATE. (17)

EMPATHY : IT IS DEMONSTRATE AND APPLIED SPECIAL AND WARM ATTENTION TO CUSTOMER. (4)

Mobilization of RESOURCES : IT IS THE MAIN ACTIVITIES OF FINANCIAL INSTITUTIONS AND BANKS THAT INCLUDED ATTRACT MONEY AND CAPITAL OF WISDOM, HUGE AND CUSTOMERS' EXTRA AND THEIR MAINTENANCE AS CURRENT AND SAVINGS LOAN ACCOUNTS, DEPOSITS OF SHORT-TERM INVESTMENTS, AND VARIETY OF DEPOSITS OF LONG-TERM INVESTMENTS IN BANK FINANCIAL STATEMENTS. (18)

VII. RESEARCH METHODOLOGY

RESEARCH METHODOLOGY IS DESCRIPTIVE TYPE OF CAUSAL. DESCRIPTIVE RESEARCH INCLUDED COLLECTION METHODS THAT THEIR PURPOSE IS DESCRIBE UNDER STUDY CONDITIONS OR PHENOMENA (11). THIS RESEARCH IN TERMS OF PURPOSE IS APPLIED. STATISTICAL POPULATION IS BANK CUSTOMERS GUILAN. FOR SAMPLING IS USED CLUSTER SAMPLING METHOD. THE SAMPLE SIZE ACCORDING TO UNLIMITED COMMUNITY WITH REFER TO MORGAN TABLE IS ESTIMATED 385 NUMBER. COLLECTION INSTRUMENT IN THIS STUDY IS THE QUESTIONNAIRE.

VIII. VALIDATED OF QUESTIONNAIRE

FOR DETERMINE THE RELIABILITY IN THIS RESEARCH IS USED THE CRONBACH'S ALPHA. HOWEVER, CRONBACH'S ALPHA BE CLOSE TO 1, QUESTIONS ARE MORE RELIABLE (16). THE RESULTS ARE AS FOLLOWS :

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TABLE 1:CRONBACH'S ALPHA OF QUESTIONNAIRE

IX. VARIABLE	X. PERCENT OF CRONBACH
XI. TANGIBLE FACTORS	XII. 81.4
XIII. DEPENDABILITY	XIV. 81.2
XV. ACCOUNTABILITY	XVI. 85.8
XVII. RELIABILITY	XVIII. 78.3
XIX. EMPATHY	XX. 85.3
XXI. DIMENSIONS OF BANKING SERVICES QUALITY	XXII. 88.7
XXIII. RESOURCE Mobilization	XXIV. 90.6

XXV. METHODS OF DATA ANALYSIS

DATA ANALYSIS IS PROVIDED IN TWO METHODS, DESCRIPTIVE STATISTICS EXPRESSION OF THE STUDIED SAMPLES PROPERTIES AND ALSO INFERENTIAL STATISTICS FOR DATA ANALYSIS BY SPSS SOFTWARE.

XXVI. HYPOTHESIS TEST RESULTS

THE MAIN HYPOTHESIS : THERE ARE SIGNIFICANT RELATIONSHIP BETWEEN DIMENSIONS OF BANKING SERVICES QUALITY AND BANKING RESOURCE Mobilization.

- H0 : THERE ARE SIGNIFICANT RELATIONSHIP.
- H1 : THERE AREN'T SIGNIFICANT RELATIONSHIP.

TABLE 2 :CORRELATION TEST BETWEEN DIMENSIONS OF BANKING SERVICES QUALITY AND BANKING RESOURCE Mobilization

MODEL	UNSTANDARDIZED		STANDARDIZED	T	SIG.
	B	STD. ERROR	BETA		
(CONSTANT)	1.390	.207		6.713	.000
DIMENSIONS OF BANKING	.670	.056	.523	11.999	.000

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ACCORDING TO THE OBTAIN RESULTS, IT CAN BE SEEN THAT AMOUNT OF SIG. IS LESS THAN %5. FOR THIS REASON THIS RELATIONSHIP WAS SIGNIFICANT, SO H1 IS ACCEPTED.

THE FIRST SUB-HYPOTHESIS : THERE IS A SIGNIFICANT RELATIONSHIP BETWEEN DIMENSION OF TANGIBLE FACTORS AND BANKING RESOURCE Mobilization.

H0 : THERE ARE SIGNIFICANT RELATIONSHIP.

H1 : THERE AREN'T SIGNIFICANT RELATIONSHIP.

TABLE 3 : CORRELATION TEST BETWEEN DIMENSIONS OF BANKING SERVICES QUALITY AND BANKING RESOURCE Mobilization

MODEL		UNSTANDARDIZED COEFFICIENTS		STANDARDIZED COEFFICIENTS	T	SIG.
		B	STD. ERROR	BETA		
	(CONSTANT)	2.587	.219		11.797	.000
	TANGIBLE FACTORS	.340	.059	.284	5.798	.000

ACCORDING TO THE OBTAIN RESULTS, IT CAN BE SEEN THAT AMOUNT OF SIG. IS LESS THAN %5. FOR THIS REASON THIS RELATIONSHIP WAS SIGNIFICANT, SO H1 IS ACCEPTED.

THE SECOND SUB-HYPOTHESIS : THERE IS A SIGNIFICANT RELATIONSHIP BETWEEN DIMENSION OF DEPENDABILITY AND BANKING RESOURCE Mobilization.

H0 : THERE ARE SIGNIFICANT RELATIONSHIP.

H1 : THERE AREN'T SIGNIFICANT RELATIONSHIP.

TABLE 4 : CORRELATION TEST BETWEEN DIMENSIONS OF BANKING SERVICES QUALITY AND BANKING RESOURCE Mobilization

MODEL		UNSTANDARDIZED COEFFICIENTS		STANDARDIZED	T	SIG.
		B	STD. ERROR	BETA		
1	(CONSTANT)	2.235	.192		11.648	.000
	DEPENDABILITY	.420	.049	.400	8.522	.000

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ACCORDING TO THE OBTAIN RESULTS, IT CAN BE SEEN THAT AMOUNT OF SIG. IS LESS THAN %5. FOR THIS REASON THIS RELATIONSHIP WAS SIGNIFICANT, SO H1 IS ACCEPTED.

THE THIRD SUB-HYPOTHESIS : THERE IS A SIGNIFICANT RELATIONSHIP BETWEEN DIMENSION OF ACCOUNTABILITY AND BANKING RESOURCE Mobilization.

H0 : THERE ARE SIGNIFICANT RELATIONSHIP.

H1 : THERE AREN'T SIGNIFICANT RELATIONSHIP.

TABLE 5 : CORRELATION TEST BETWEEN DIMENSIONS OF BANKING SERVICES QUALITY AND BANKING RESOURCE Mobilization

MODEL		UNSTANDDIZED COEFFICIENTS		STANDARDIZED COEFFICIENTS	T	SIG.
		B	STD. ERROR	BETA		
1	(CONSTANT)	2.002	.172		11.658	.000
	ACCOUNTABILITY	.493	.045	.488	10.936	.000

ACCORDING TO THE OBTAIN RESULTS, IT CAN BE SEEN THAT AMOUNT OF SIG. IS LESS THAN %5. FOR THIS REASON THIS RELATIONSHIP WAS SIGNIFICANT, SO H1 IS ACCEPTED.

THE FOURTH SUB-HYPOTHESIS : THERE IS A SIGNIFICANT RELATIONSHIP BETWEEN DIMENSION OF RELIABILITY AND BANKING RESOURCE Mobilization.

H0 : THERE ARE SIGNIFICANT RELATIONSHIP.

H1 : THERE AREN'T SIGNIFICANT RELATIONSHIP.

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TABLE 6 : CORRELATION TEST BETWEEN DIMENSIONS OF BANKING SERVICES QUALITY AND BANKING RESOURCE Mobilization

MODEL		UNSTANDARDIZED COEFFICIENTS		STANDARDIZED COEFFICIENTS	T	SIG.
		B	STD. ERROR	BETA		
1	(CONSTANT)	2.373	.149		15.935	.000
	RELIABILITY	.420	.041	.461	10.143	.000

ACCORDING TO THE OBTAIN RESULTS, IT CAN BE SEEN THAT AMOUNT OF SIG. IS LESS THAN %5. FOR THIS REASON THIS RELATIONSHIP WAS SIGNIFICANT, SO H1 IS ACCEPTED.

THE FIFTH SUB-HYPOTHESIS : THERE IS A SIGNIFICANT RELATIONSHIP BETWEEN DIMENSION OF EMPATHY AND BANKING RESOURCE Mobilization.

H0 : THERE ARE SIGNIFICANT RELATIONSHIP.

H1 : THERE AREN'T SIGNIFICANT RELATIONSHIP.

TABLE 7 : CORRELATION TEST BETWEEN DIMENSIONS OF BANKING SERVICES QUALITY AND BANKING RESOURCE Mobilization

MODEL		UNSTANDARDIZED COEFFICIENTS		STANDARDIZED COEFFICIENTS	T	SIG.
		B	STD. ERROR	BETA		
1	(CONSTANT)	2.198	.150		14.693	.000
	EMPATHY	.471	.042	.500	11.279	.000

ACCORDING TO THE OBTAIN RESULTS, IT CAN BE SEEN THAT AMOUNT OF SIG. IS LESS THAN %5. FOR THIS REASON THIS RELATIONSHIP WAS SIGNIFICANT, SO H1 IS ACCEPTED.

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XXVII. CONCLUSIONS

EFFECT INTENSITY DIMENSIONS OF BANKING SERVICES QUALITY ON THE BANKING RESOURCE Mobilization IS EQUAL TO %52.3. ACCORDING TO BETA DIRECTION OF THIS IMPACT IS STRAIGHT. ALSO THE COEFFICIENT OF DETERMINATION BETWEEN TWO VARIABLES IS EQUAL TO 0.274. EFFECT INTENSITY TANGIBLE FACTORS FROM DIMENSIONS OF BANKING SERVICES QUALITY ON THE BANKING RESOURCE Mobilization IS EQUAL TO %28.4. ACCORDING TO BETA DIRECTION OF THIS IMPACT IS STRAIGHT. ALSO THE COEFFICIENT OF DETERMINATION BETWEEN TWO VARIABLES IS EQUAL TO 0.081. EFFECT INTENSITY DEPENDABILITY FROM DIMENSIONS OF BANKING SERVICES QUALITY ON THE BANKING RESOURCE Mobilization IS EQUAL TO %45.1. ACCORDING TO BETA DIRECTION OF THIS IMPACT IS STRAIGHT. ALSO THE COEFFICIENT OF DETERMINATION BETWEEN TWO VARIABLES IS EQUAL TO 0.212. EFFECT INTENSITY ACCOUNTABILITY FROM DIMENSIONS OF BANKING SERVICES QUALITY ON THE BANKING RESOURCE Mobilization IS EQUAL TO %48.8. ACCORDING TO BETA DIRECTION OF THIS IMPACT IS STRAIGHT. ALSO THE COEFFICIENT OF DETERMINATION BETWEEN TWO VARIABLES IS EQUAL TO 0.238. EFFECT INTENSITY RELIABILITY FROM DIMENSIONS OF BANKING SERVICES QUALITY ON THE BANKING RESOURCE Mobilization IS EQUAL TO %40. ACCORDING TO BETA DIRECTION OF THIS IMPACT IS STRAIGHT. ALSO THE COEFFICIENT OF DETERMINATION BETWEEN TWO VARIABLES IS EQUAL TO 0.16. EFFECT INTENSITY EMPATHY FROM DIMENSIONS OF BANKING SERVICES QUALITY ON THE BANKING RESOURCE Mobilization IS EQUAL TO %50. ACCORDING TO BETA DIRECTION OF THIS IMPACT IS STRAIGHT. ALSO THE COEFFICIENT OF DETERMINATION BETWEEN TWO VARIABLES IS EQUAL TO 0.25. IN GENERAL, THE RESULTS OBTAINED ALL RESEARCH HYPOTHESES WERE CONFIRMED.

XXVIII. SUGGESTIONS OF RESEARCH

1. DUE TO INCREASED COMPETITION BETWEEN BANKS AND FINANCIAL - CREDIT INSTITUTIONS AND CAPITAL MARKETS PROVIDE SERVICE IN ADORNED ENVIRONMENTS AND HAVING PHYSICAL AND PSYCHOSOCIAL AND SOCIAL PARAMETERS OF THE STANDARD IS DETERMINING FACTOR IN Mobilization OF BANKING RESOURCES.
2. MAKE SURE IN CUSTOMERS THROUGH DESIRED BEHAVIORS AND MAINTAINING THEIR SECRETS, CUSTOMERS' FEEL SAFE IN THEIR INTERACTIONS WITH BANKS AT THE TIME OF PARTICIPATION OR BENEFIT FROM SERVICES PROCESS CAN STRENGTHEN THEIR FEEL CONFIDENT.
3. SHOWING GENUINE INTEREST FOR SOLVE THE CUSTOMER'S PROBLEM IN LESS TIME, PERFORMED REFORMS IN BANKING SERVICES IN FIRST TIME, PRESENTING FINANCIAL REPORTS BE LEAD TO INCREASE LOYALTY, AND THEREFORE WILL BE RISING BANK FUNDING.
4. MATCHING TOOLS AND SERVICE DELIVERY PROCEDURES WITH CULTURE, ATTITUDES AND KNOWLEDGE OF THE PEOPLE.
5. EXPANDING THE USE OF VIRTUAL BANKING FACILITIES FOR SPECIFIC CUSTOMERS.

XXIX. SUGGESTIONS FOR FUTURE RESEARCH

1. IDENTIFICATION OF NEW BANKING SERVICES AND THEIR IMPLEMENTATION FEASIBILITY IN MELLI BANK
2. REVIEWS HUMAN RESOURCES QUALITY IN ORGANIZATION'S ACTIVITIES AND ITS IMPACT ON ORGANIZATION FINANCIAL PERFORMANCE.
3. REVIEWS OF EMPLOYEE BEHAVIOR FACTORS IN CUSTOMER LOYALTY.
4. STUDY OF EFFECTIVE FACTORS ON THE DEPOSITS IN THE BANKING SYSTEM
5. PROVIDED OPERATIONAL MODEL FOR ASSESS BANKING SERVICES QUALITY IN BRANCHES

XXX. LIMITATIONS OF RESEARCH

1. MULTIPLICITY AND GEOGRAPHICAL DISTRIBUTION MELLI BANK BRANCHES IN THE BRANCHES
2. CUSTOMERS' LACK OF COOPERATION IN RESPONDING TO QUESTIONS
3. TIME CONSTRAINTS FOR IMPLEMENTATION OF RESEARCH

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