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Agricultural bank performance, perceived quality, from the perspective of bank customers kermanshah province

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A R T I C L E   I N F O

A B S T R A C T

In today's world, enjoying favorable rates, and optimize existing resources, in order to achieve economic goals, a measure that reflects the degree of development of the communities. The present study was to investigate the causes of the financial decentralization farmers in Kermanshah Province; the Agricultural Bank has been done. Since the purpose of researching, identifying causes, the financing bank, the important role is to investigate the factors known, the Bank of experts and scholars, including quality of service, and customer satisfaction is discussed., in this regard, using the SERVQUAL model, which has five dimensions: tangibility, reliability, responsiveness, reliability and empathy that show quality of services provided, and the comparison between the quality of performance expected by bank customers to their satisfaction achieved, using descriptive and inferential statistics (nonparametric Wilcoxon test) to test the hypotheses, a sample of 375 persons from customers (with a deposit of three hundred million rials), Agricultural Bank of Kermanshah discussed, and hypotheses of the study, the significance level been confirmed, indicating that the quality of performance and expected service Agricultural Bank customers Kermanshah, there is no significant difference.

1. Introduction

In today's world, the level of optimal utilization of existing resources, in order to achieve economic goals, a measure that reflects the degree of development of the communities. Productivity in economic development strategies, today has a special place, so that the micro and the macro level, all the different groups that are associated with economic issues, and the promotion and development incentives, the thought of bloom, have particular interest. Given the pervasiveness of the global economic crisis, and there is a record in the financial markets, most companies involved in the competition, and in particular strategies to attract financing for their survival are, and knows the equipping resources to attract, Customer relationship is needed, the association an opportunity to build loyalty, and consequently, the development of goals and strategies, promotion of it. All financial institutions, especially institutions seeking greater profitability (particularly specialized public and private banks), the staff are in direct contact with the customer, the selection of power, their technical competence, behavior, appearance, and related education organizational goals, and the importance of creating the right context for creativity and innovation of its employees, take steps to meet the diverse and unique needs of their clients, and the other financial resources, one of which is laid, the basic to provide additional inputs and, finally, agricultural production, typically, manufacturers provide them with direct and indirect restrictions, are facing. The bank is one of the main suppliers of resources, are that they grant credit, capital requirements productive sectors, including agriculture can provide. Agricultural sector, like other sectors, in the early stages of economic development, is facing a shortage of capital. Agricultural Bank had, as a specialized bank, is responsible for a significant role in financing the agricultural sector, and the banking system, as most donor bank credit to agriculture sector plays an important role in financing, the bank As one of the nation's oldest credit and financial institutions, in the present condition of society, which is a lot of competition among banks and financial institutions and credit exists, can raise levels of quality of service, from the banking services offered, all the more in order to meet customer satisfaction, as well as to participate in the competition with other banks and institutions, with an awareness of the views and opinions of its users, in order to further reinforce strengths, and modify weaknesses of their work, hereby various stages of development and excellence in their organizations, to take steps to stronger and stronger, and its role in the progression to full color. The bank, in recent years a new approach, more active, and to realize the objectives of the government's economic and enterprise development in agriculture, as an organization that long, a considerable portion of the funds needed for the manufacturing units, service and activists, this section provides a special preference for young agricultural graduates and entrepreneurs in this sector are considered.

2. Theoretical framework

The last two decades of research in relation to the success of companies and organizations around the world and has been successful, it suggests that customer expectations of service quality in the organization as a strategic issue has been discussed and all activities of the organization, is to provide a coordinated, therefore, the most important measure of quality, excellence, raised in a competitive market, and its crucial role in maintaining a competitive position, and the economic viability of the organization, it is quite evident . The goods and services than in manufacturing products, are of particular complexity, so as to discuss the quality of service, equally complex that, when we talk about the quality of the product comes immediately in mind, the technical specifications of the goods, the durability and forms, but the quality of service and product quality, which is the same as the distance between the goods and services from there.

2.1. Quality models

Extensive studies in the past few years, the concept of quality service is done, and according to these studies, models have been proposed to assess the quality of services, for example Parsorman and others (1980) model as SERVQUAL] (Service Quality) ServQual [provided that the quality of service in terms of five dimensions: tangibility (Tangibles), reliability (Reliability), responsiveness (Responsiveness), reassurance (Assurance) and empathy (Empathy), is evaluated. (Jaoneston), the Model 1995 provides that, in due proportions, accountability, caring and friendly demeanor, as factors of customer satisfaction is considered. Dimensions known in the quality of traditional services, the perfect base for research on quality of service requirements, for example, in the area of measuring the quality of electronic services (Y & Duntoe), the 2001 standard entitled "Site Koval ', which consists of four dimensions: Ease of use, artistic design, processing speed, and security systems, to measure electronic service

quality are presented. In the year 2002 (Buttle & Aldlaigan), in some studies, quality banking services, a new scale "Systra. S. Q "have provided quality banking services to help four dimensions: quality of service, service quality, behavioral, quality car service, and health assessment services to exchanges. Zitaml, Parsorman and Malhotra, 2002, during the compilation of a comprehensive study, based on a previous study, five sets of related metrics, customer perceptions of service quality, provided they are content, availability information convenience and usability, graphic design, security, reliability and finish. In 2005, Zitaml and Parsorman, based on original research that had been done in the area of service quality in the traditional distribution channels, electronic service quality scale "A. S. Koval ', as the basis for the next seven, had suggested earlier Zitmal extension of that, this model focuses on evaluating the quality of online retail websites is that, in four dimensions, with 22 factors were presented. These dimensions include efficiency, completing the transaction, the availability of the system and maintain confidentiality. Also, in order to improve the service quality evaluation, and correction of internet retail websites, and web services quality evaluation in terms of customers, with a problem or an unusual outcome, the website treat a model as "A. S. Koval ', in terms of three dimensions: responsiveness, compensation, and communication, with 11 components offered. Typically, the evaluation of a site selling two models, ""A. S. Koval ', "and" A. S. Koval '', are used together. (NeikelHartheli & Teonyvard, Alhourdi, 2005), for evaluating the quality of automated banking model is presented that, five ATM services, services, telephone banking, internet banking service, basic services and the customer's perception of price, which, by the 26 components evaluated placed. The other model (Qoulire & BeinAstauc, 2006), was presented in three dimensions or quality of the interaction process quality, quality of output, or output, and quality improvement are evaluated. Business excellence models such as the model of the European Foundation for Quality Management Model, Malcolm Baldrige and the Deming model, and establishing strong communication mechanisms, and the line between these models and quality management system. (Hassan Zadeh and Najafali Nejad, 2008, p 86)

To measure service quality, there are various methods, models CAF (Common Assessment Framework), FQM (European Foundation for Quality Management), SQ (Service Quality), Model Charter Mark (Charter Marks), and maintaining such models them. General framework to assess CAF, in order to assess their organizations, are used. This model consists of nine assessment criteria that make up the overall logical framework, and provides the opportunity to assess all the actions associated with the operation to be conducted. The five criteria (leadership, policy and strategy, management, human resources and international cooperation, process management, and change), to evaluate the performance of components and formidable instruments (Enabler) is used, which represents the actions that the organization is doing so, to achieve better results. The other four criteria (customer results, people results, impact on society, the key results of the implementation and operation) directly used to evaluate the results. Business Excellence Model, as a general model applicable governmental non-commercial, non-profit organizations designed. In this model, the extent of the differences between the various organizations and between countries exists, is detected. The advantages of this model is the possibility of self-assessment. Self-assessment, the desire to improve services, strengthen the management, and the role of management and how to deal with the political section explains. Business Excellence Model EFQM, trying to assess the quality, or political preference policy, but senior management roles within organizations review. The model parameters are: leadership, policy and strategy, people, partnerships and resources, processes, customers, employees results, society results, and key performance indicators. (Alvani and Riahi, 2003, 113). Based on the model charter, marking the ten criteria including service standards, access and choice, fair, efficient use of available system resources, complaints and problems, the quality of their services, will be assessed. Maintaining the pattern that the process of identifying, understanding and adapting processes and functions of the organization, management, improving the efficiency and performance of the organization. (Ibid., 2003, 214)

Quality literature, the most common model for measuring service quality, the SERVQUAL scale, this research will be used.

2.2. Define the word research

2.2.1. Quality of service (Quality Service)

Scale for measuring the level of services provided, to what extent is consistent with customers' expectations. (Booms & Lewis, 1998,). Provide quality services, the means to follow the demands of clients on a constant basis. (Parasuraman & Zeithaml, 1998). Measurement of service quality, a fundamental prerequisite for improving quality. (Mohammadi and ei al, 2003)

2.2.2. Customer satisfaction (Clients Satisfaction)

Full financing needs and demands of customers at the same time, the same way that they want, and the result of that comparison before buying clients, the expected performance with actual performance and the performance fee paid to obtained. (Abdali and Fereydoon Far, 2007)

2.2.3. Focusing funding (financial resource centralization)

People gather deposits, the deposit of micro and macro, and the flowing of such deposits, the capital of disabled groups, community groups, to perform the activities defined, are transmitted. (Shaebani Kakroodi and Qolizadeh, 2010)

2.3. Literature

Mohajer (2009), to investigate the factors affecting customer satisfaction, quality of service, in the New Economy Bank Mashhad payment. In this study sought to identify factors affecting the ranking of 24 on customer satisfaction EN Bank Mashhad, on the basis of importance and satisfaction of the customer view of the banks. Findings suggest ranking factors identified from the consumer's perspective, based on factors and satisfaction factors, in 7 of EN Bank branch in the city of Mashhad, the empathy with the highest rank, and the factors Physically, the lowest score on customer satisfaction, was impressive.

Khaksari (2009), to evaluate the quality of telecommunication services to the province, of different dimensions, in order to retain and attract paying customers. In this study, the quality of telecom services in Kerman province, in various sectors, including fixed, mobile, data services, and the quality of services provided by offices, according to SERVQUAL conceptual model, and the six aspects of reliability responsibility, warranty or assurance, dimensions and physical appearance, and ease of access to services, are examined. The findings show that, between customers' expectations and the company's performance in relation to each of the six studies, there are significant differences that could indicate dissatisfaction full service telecommunications company is. Michel Donenli (2006), to assess the quality of services provided by Scottish police, using the SERVQUAL model of payment. Results showed that, when the fiscal deficit (the budget), because there in order to meet the expectations of citizens, the police knows this story well, and the formation of barriers to service quality standards, sees the ability of forces to achieve those standards, and to provide this level of service to residents, their promises. Pil Kim and colleagues (2010) examined the service quality evaluation, the department of Industrial Engineering at the University Hainang, SERVQUAL payment model. In this model, a model for measuring the quality of public services which, because of its high detection capacity, in the context described, is considered, some researchers about the performance of this model has been criticized, and measure the quality of other services, offers said. However, it is discussed that the diagnostic capacity of this model is its strong point, and compared with other models, the difference was analyzed by normal standards, it does not reflect. Single constraint model, understand Mistake of people and services are understood in this study, experimental tests and implications, to support this area of knowledge is presented.

2.4. The overall objective

Quality of performance and expected service to bank customers

2.4.1. Secondary objectives

1. tangible factors of yield, and expected customer service
2. Review the reliability, performance and expected customer service
3. Check the response function, and the expected customer service
4. Evaluation of reliability, performance and expected customer service
5. Check the sympathy factor, and expected customer service

2.4.2. The main hypothesis

1. the quality, performance, and expectations in providing services to customers of Agricultural Bank of Kermanshah there are significant differences.

2.5. Auxiliary assumptions

1-1 tangible factors of yield, and expected bank customers Kermanshah province, there is a significant difference.

1-2 between reliability, performance and customer expectations Agricultural Bank of Kermanshah, there is a significant difference.

1-3 between the response function and the expected customer Agricultural Bank of Kermanshah, there is a significant difference.

Between 1-4 assured performance, and expected bank customers Kermanshah province, there is a significant difference.

1-5 between empathy and expected performance of bank customers Kermanshah province, there is a significant difference.

3. Research methodology

Validity and value of the method depends on knowledge, research in this as well, with the scientific principles that should be considered in the research process. The research method in this study is essentially quantitative. Variables and relationships between them, the main issue in the quantitative research. Furthermore, quantitative methods, have the advantage that they can be used before data collection, careful planning did not measure concepts, and the issues related to sampling, can be treated Research - descriptive comparison of field branch, and in terms of time, is considered a cross-sectional study. Described as a collection of procedures, their purpose, or the conditions of phenomena is described. Description can also conduct research to better understand the situation or to help the decision-making process is. (Sarmad and others, 2002, p 82). In this study, the difference between "variables service quality, and customer expectations" has been the Agricultural Bank, and the presence or absence of significant differences between these five variables, the degree of customer satisfaction, from the perspective of decentralization financial resources of favors. This research is also cross-sectional survey, since the cross-sectional method, data collection, on one or more characters at one point in time, through the sampling is done. (Sarmad and others, 2002, p 83)

The population and sampling, and data analysis: The population in this study consists of all branches of the Agricultural Bank, in Kermanshah province, which has over three hundred million rials deposit amount, the bank said. Sampling method used, cluster sampling, stratified random sampling is then. Also for hypothesis testing, and analysis of data, mainly descriptive and comparative methods, nonparametric Wilcoxon test was used.

Comparative analysis and analytical findings: The comparison between the variables are different looking, with the difference or lack of difference between the variables we examined the possible outcomes. 22-item questionnaire, were subjected to Wilcoxon test, using principal components to determine, whether between what is and what is expected of clients, there is a significant difference or not. Then the 5 dimensions of performance, by Parsorman and others, have been proposed, with what customers expect, was compared to the significant difference between the perceived quality of, and satisfaction or dissatisfaction of customers, constant be. To obtain analytical results of the comparative analysis between the two sets of variables, nonparametric (Wilcoxon test), have been identified., As the error coefficient 0.000, and the significant level of 0.05 is smaller, and it represents the model, a comparison between the quality variables, explains, and the hypothesis H0, assuming there is no difference between dependent and independent variables, the 95% confidence level (5% error) is rejected.

3.1. Analysis assumptions

The main hypotheses: the quality, performance and intended customers of Agricultural Bank of Kermanshah Province, there is a significant difference.

To test this hypothesis, we measured the following hypotheses, and finally the total sum, we arrive to the original hypothesis.

First statistical hypothesis: the tangible factors of yield, and expected customer Agricultural Bank of Kermanshah, there is no significant difference. $0 = \rho$: H0

angible factors of yield, and expected bank customers Kermanshah province, there is a significant difference. $0 \neq \rho$: H1

Average and sum of ranks for these two variables for the Z minus, equals, 126.12 and 10,090.00, and for the Z positive is equal, 117.69 and 18,830.00 which represents the difference between agents tangible performance, and

expected customer the 0.05 is significant, coefficient error 0/000 is. (Tangible factors function <intangible factors expected) The null hypothesis was violated, and no significant difference was established between the two variables, the first hypothesis (hypothesis r) is constant.

Table 1
tangible factors, performance and customer expectations, based on Wilcoxon test.

Total Votes	Average Rating	Number		
10090.00	126.12	80a	Negative Ranks	Performance of concrete - concrete to be
18830.00	117.69	160b	Positive Ranks	expected
		135c	Ties	
		375	Total	
			Tangibility expected. Objective function <tangibility expected	
			Tangibility performance. Tangibility Performance> tangibility expected	
			c. Action = tangibility expected	

Table 2
tangible factors, performance and customer expectations, based on Wilcoxon test.

Tangibility performance - tangibility expected	
-4.149a	Z
.000	Asymp. Sig. (2-tailed)
a. Based on negative ranks.	
b. Wilcoxon Signed Ranks Test	

Decision: The above table shows, the level of significance (Sig) to 0.000, that is, less than 0/05, and therefore 0 = ρ: H0 at a significance level of 0.05, is rejected . Therefore, the null hypothesis (H0) rejected and research hypothesis (H1) is verified.

Conclusion: the tangible factors, and expected bank customers Kermanshah province, there is a significant difference.

Statistical theory II: the reliability, performance and customer expectations Agricultural Bank of Kermanshah, there is no significant difference. 0 = ρ: H0

Between reliability, performance and expected key customers of Agricultural Bank of Kermanshah, there is a significant difference. 0 ≠ ρ: H1

Average and sum of ranks for these two variables, the Z value is negative is, 29.33 and 528.00, and for the Z positive is equal, 17.77 and 462.00, which represents the difference between the variables in the 05/0 is significant that, coefficient error 0.000 is. (Reliability, performance> reliability expected)

The null hypothesis was violated, and no significant difference between the two variables was established, and the second hypothesis is proven.

Table 3
reliable performance - reliability expected, based on the Wilcoxon test.

Sum of Ranks	Mean Rank	N		
528.00	29.33	18a	Negative Ranks	Reliable performance - reliability expected
462.00	17.77	26b	Positive Ranks	
		331c	Ties	
		375	Total	
			a. Perceived trustworthiness <trustworthiness expected	
			b. Perceived Reliability> dependability expected	
			c. Perceived reliability = reliability expected	

Table 4

reliable performance - reliability expected, based on the Wilcoxon test.

Reliable performance - reliability expected	
-.396a	Z
.000	Asymp. Sig. (2-tailed)
a. Based on positive ranks.	
b. Wilcoxon Signed Ranks Test	

Decision: The above table shows that significant amount equal to 0.000, which is less than 0.05, and therefore $0 = \rho$: H0, at a significance level of 0.05, is rejected.

Conclusion: performance, reliability, and customer expectations Agricultural Bank of Kermanshah, there is a significant difference.

Statistical Hypothesis III: Third statistical hypothesis: the response function, and expected customer Agricultural Bank of Kermanshah, there is no significant difference. $0 = \rho$: H0

The response function, and expected bank customers Kermanshah province, there is a significant difference. $0 \neq \rho$: H1

Average and sum of ranks for these two variables, the Z value is negative, with 13.06 and 313.50, and for the Z positive is equal to 11.50 and 11.50 which represents the difference between the variables at the level of 0.05 is significant that, coefficient error 0.000 is. (response function <response exp) The null hypothesis was violated, and no significant difference between the two variables was established, and the third hypothesis is proven.

Table 5

response function - the expected response based on Wilcoxon test.

Sum of Ranks	Mean Rank	N		
313.50	13.06	24a	Negative Ranks	Response function - the expected
11.50	11.50	1b	Positive Ranks	response
		350c	Ties	
		375	Total	
			a. Perceived Response> response expected	
			b. Perceived Response> response expected	
			c. Answer = the expected response	

Table 6

response function - the expected response based on Wilcoxon test.

Response function - the expected response	
-4.435a	Z
.000	Asymp. Sig. (2-tailed)
a. Based on positive ranks.	
b. Wilcoxon Signed Ranks Test	

Decision: The above table shows that significant amount equal to 0/000, that is, less than 0/05, and therefore $0 = \rho$: H0 at a significance level of 0/05, is rejected.

Conclusion: Overall response performance, expected bank customers Kermanshah province, there is a significant difference.

3.2. Four statistical hypothesis

The confidence, performance and customer expectations Agricultural Bank of Kermanshah, there is no significant difference. $0 = \rho$: H0

The confidence, performance and customer expectations Agricultural Bank of Kermanshah, there is a significant difference. 0 ≠ ρ: H1

Average and sum of ranks for these two variables, the Z value is negative, with 24.10 and 506.00, and for the Z positive is equal, 15.22 and 274.00, which represents the difference between the variables, the level of 0.05 is significant that, coefficient error 0.000 is. (Perceived confidence <reassurance expected)

The null hypothesis was violated, and no significant difference between the two variables was established, and the fourth hypothesis is proven.

Table 7
expected confidence - confidence, perceived by Wilcoxon test.

Sum of Ranks	Mean Rank	N		
506.00	24.10	21a	Negative Ranks	Expected confidence - confidence
274.00	15.22	18b	Positive Ranks	and perceived
		336c	Ties	
		375	Total	
			a. Perceived confidence <reassurance expected	
			b. Perceived confidence> reassurance expected	
			c. Confident assurance =the expected performance	

Table 8
expected confidence - confidence, perceived by Wilcoxon test.

Expected confidence - confidence and perceived	
-1.662a	Z
.000	Asymp. Sig. (2-tailed)
a. Based on positive ranks.	
b. Wilcoxon Signed Ranks Test	

Decision: The above table shows that significant amount equal to 0.000, that is, less than 0.05, and therefore 0 = ρ: H0, at a significance level of 0.05 is rejected.

Conclusion: confidence, performance and customer expectations Agricultural Bank of Kermanshah, there is a significant difference.

Statistical Hypothesis V: the sympathetic function, and expected customer Agricultural Bank of Kermanshah, there is no significant difference. 0 = ρ: H0, the harmonious functioning, and expected bank customers Kermanshah province, there is a significant difference. 0 ≠ ρ: H1 Average and sum of ranks for these two variables, the Z value is negative is, 34.43 and 1308.50 for the Z positive is equal, 20.12 and 402.50, which represents the difference between the variables in the 0.05 is significant that rate error ratio 0.000 is. (empathy function <empathy expected) The null hypothesis was violated, and no significant difference was established between the two variables, and the fifth hypothesis is proven.

Table 9
expected confidence - confidence, perceived by Wilcoxon test.

Sum of Ranks	Mean Rank	N		
1308.50	34.43	38a	Negative Ranks	Expected empathy - empathy
402.50	20.12	20b	Positive Ranks	perceived
		317c	Ties	
		375	Total	
			a. Empathy expected <empathy perceived	
			b. Empathy expected> Perceived Empathy	
			c. Expected = perceived empathy	

Table 10

expected confidence - confidence, perceived by Wilcoxon test.

Expected empathy - empathy perceived	
-3.553a	Z
.000	Asymp. Sig. (2-tailed)
a. Based on positive ranks.	
b. Wilcoxon Signed Ranks Test	

Decision: The above table shows that significant amount equal to 0/000, that is, less than 0/05, and therefore 0 = ρ: H0 at a significance level of 0/05 is rejected.

Conclusion: empathy, performance, and expected bank customers Kermanshah province, there is a significant difference.

The main statistical hypothesis: the quality of the performance, as expected, the Agricultural Bank of Kermanshah customer service, there is no significant difference. 0 = ρ: H0

The quality, performance, and expectations in providing services to customers of Agricultural Bank of Kermanshah, there is a significant difference. 0 ≠ ρ: H1

Average and sum of ranks for these two variables, the Z value is negative, with 1.05 and 3/00 for the Z positive is equivalent, 182/50 and 65700.00, which represents the difference between the variables the 0/05 is significant, coefficient error 0.000 is. (Quality Performance> Quality Expected) The null hypothesis was violated, and no significant difference between the two variables was established, the main hypothesis is proven.

Table 11

perceived quality, quality is expected, based on the Wilcoxon test.

Sum of Ranks	Mean Rank	N		
300.50	15.02	20a	Negative Ranks	- Perceived quality and
105.50	13.19	8b	Positive Ranks	expected quality
		347c	Ties	
		375	Total	
			a. Perceived Quality> Quality Expected	
			b. Perceived Quality> Quality Expected	
			c. Quality = expected performance	

Table 12

perceived quality, the quality expected by Wilcoxon test.

- Perceived quality - quality expected	
-2.362a	Z
.000	Asymp. Sig. (2-tailed)
a. Based on positive ranks.	
b. Wilcoxon Signed Ranks Test	

Decision: The above table shows that significant amount equal to 0.000, that is, less than 0.05, and therefore 0 = ρ: H0 at a significance level of 0.05, is rejected.

Conclusion: The quality, performance and customer service expected at the Agricultural Bank of Kermanshah, there are significant differences, the result is a summary of the five sub-hypotheses. The quality of their performance, which is less than the expected service quality, customer dissatisfaction represents the will of all sizes.

4. Conclusions

Banks as a firm aims to maximize its profits, financial and banking activities are performed. Much of the bank's revenues from fees facilities that are provided. Obviously, these facilities by mobilizing public deposits, are provided. Thus, according to the client's key success factors, which is a bank, the bank is a bank more successful, well able to understand customers' needs, and the proper way to act on their needs, so that competition from

other competitors:, hijack. The leading banks, offering innovative banking services, specifically designed to comply with the requirements of customers, and the art of identifying what the customer wants, and produced it, the best way to customers. In the present study, we have tried, the difference between the quality of services provided, and expected, so there's satisfaction or dissatisfaction of customers, measure, and through it, the Agricultural Bank of decentralized funds in Kermanshah Province, the presumption should be that we measure a concept, a reminder of the precious Word (1999, Kelvin), it will be said, when you get what you measure, and describe it numerically represents your knowledge about it. But I can not make sense to quantitatively describe your knowledge about it is inadequate, and you may, in cases where the amount of knowledge, but you can hardly claim to have knowledge about it . In this study, the results of surveys and questionnaires, to confirm the main hypothesis of this research led to the following: The main hypothesis - the quality, performance and intended customers of Agricultural Bank of Kermanshah Province, there is a significant difference. The first hypothesis of the study, the review found no significant difference between the tangible factors, and expected customer Agricultural Bank of Kermanshah, deals. The purpose of the project, this hypothesis has been that the quality of services, customer satisfaction is the extent of the sensible, will be affected. Results obtained using the Wilcoxon test, a significant difference between what the customer perceives, and what to expect of the show, the quality of services, through the mediation process, including modern equipment, facilities, systems turn Overall, money counting machines, ATM and increase customer satisfaction, the service will be the Agricultural Bank. The second hypothesis of the study, the review found no significant difference between reliability, performance and customer expectations Agricultural Bank of Kermanshah, deals. The purpose of the project, this hypothesis has been that the quality of services, customer satisfaction is the extent of the reliability may be affected. Results obtained using the Wilcoxon test, a significant difference between what the customer perceives, and what to expect, shows that, in fact, the quality of services through intermediary processes, including timely implementation of promised services, Employees interested in solving problems, doing things the accuracy, integrity and confidentiality of employees and increase customer satisfaction, the service will be the Agricultural Bank. The third hypothesis of the study, the review found no significant difference between the response function and the expected customer Agricultural Bank of Kermanshah, deals. The purpose of the project, this hypothesis has been that the quality of services, the extent to customer satisfaction, accountability of the Bank, will be affected. Results obtained using the Wilcoxon test, a significant difference between what the customer perceives and what they expect to show that the quality of service through an intermediary processes such as data accuracy, speed and prepared to meet the staff, the willingness to help customers and increase customer satisfaction, the service will be the Agricultural Bank. The fourth hypothesis of the study, the review found no significant difference between the assured, and expected customer Agricultural Bank of Kermanshah, deals. The purpose of the project, this hypothesis has been that the quality of services, the extent to customer satisfaction, after making sure the bank will be affected. Results obtained using the Wilcoxon test, a significant difference between what the customer perceives, and what to expect, shows that, in fact, quality of service, mediated through processes such as the level of security, integrity and support staff the client, the client's interest and attention, the accuracy of the bank accounts and increase customer satisfaction, the service will be the Agricultural Bank. The fifth hypothesis of the study to evaluate the performance of empathy, and expected customer Agricultural Bank of Kermanshah, deals. The purpose of the project, this hypothesis has been that the quality of services, customer satisfaction is the extent of the communion, will be affected. Results obtained using the Wilcoxon test, a significant difference between what the customer perceives, and what to expect, shows that, in fact, the quality of services through intermediary processes such intimate relationships with customers, cooperation and consultation with the client, attention, and understanding customer feedback and increase customer satisfaction, the service will be the Agricultural Bank. According to the studies that have been done, quality of service, customer satisfaction, two to two, one-two hand strong relationship with each other, which encompasses comprehensive means that, ultimately creating a desirable level of, a mutual commitment to each customer and the bank, leads. In order to develop agriculture and related activities, shall be supported and encouraged encourages farmers to conduct their savings, the Agricultural Bank, which definitely enhances the financial strength of the bank, and mobilized its resources will be.

5. Suggestions

Since the results of a research hypothesis, suggesting that the quality of service and customer satisfaction, there was a significant relationship.

There are action plans to strengthen quality culture, the banks required to appear. Hence, the implementation of a program to strengthen quality culture requires attention to quality program implementation and follow established Quality Steering Committee, comprised of quality teams (quality circles) is. Groups of self-assessment, to determine the quality of each part are involved, and documentation and benefits, inform the customer satisfaction research groups (internal and external customers of the bank), and judged the bank expert consultants Quality and ongoing training for managers and employees. Due to the increasing demands and expectations of customers, service quality, and thanks to dramatic advances in information technology, as well as how to allocate loans to customers, and creating newer, more diverse needs of customers, is worth a information system should be established, and at different intervals, the bank will obtain information from clients, and then analyze their results to inform senior managers of the Bank shall, to the most appropriate plan to customer satisfaction, to all employees to convey instructions to the bank. Quality of services, leading national and international competition in the field, will be. Hence, the clients of the bank's services, they do not satisfy the need through other banks, will eliminate the causes of decentralization of financial resources would be. In order to comply with customer culture, and raise productivity levels, and monitor compliance with proper execution services, settlement of complaints systems, in order to respond to complaints, to help monitor the efficiency and quality of service is required.

• Banks similar to this research, trust levels of customers service system responsiveness, degree of certainty, and the amount of physical facilities, regularly studied, and identify potential weaknesses and vulnerabilities of systems, strategies and programs compiled, in order to eliminate confusion and potential problems, design and implement. It should be noted that, in view of the financial transactions in the banking system and the sensitivity of customers, simply by structural mechanisms, may not be the level of customer satisfaction, promoted. But besides the structural mechanisms, cultural mechanisms need to be this way indicators of mental, cognitive, perceptual and behavioral customer also affected. It is necessary to increase customer satisfaction, an efficient information system that consistently meet customer information needs to be created in the database, and the task of continuous communication with customers, and posting all regulations, instructions and information customers need to be responsible.

Selection and recruitment of qualified personnel, and selected individuals who have a spirit of responsibility and accountability, and evaluating employee performance, based on customer-oriented measures undertaken.

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