

Evaluating the Customer Satisfaction with Sina Bank Employees' Communication Behaviors

Dr. Seyyed Abdollah Sadjadi Jaqaragh¹, Mohammad Mohseni Mehr²

1- Islamic Azad University, Science and Research Branch, Department of Media Management, Tehran, Iran

2- Islamic Azad University, Central Tehran Branch, Department of Social Communication Sciences, Tehran, Iran

Abstract

In this study, the degree of customer satisfaction with regard to Sina Bank's employees and their communication behaviors, in the branches located in city of Tehran has been evaluated by using the survey and descriptive method. The statistical population consists of the patrons of these branches. The samples are those patrons who have referred to the branches of Sina Bank and were accessible. 50 questionnaires have been pretested to ensure the reliability of the questionnaire by using Cronbach's alpha coefficient which showed a high Cronbach's alpha reliability coefficient of 0.90. The results of the survey indicate that: There is a significant relationship between communication skills of employees of Sina Bank and the degree of customer satisfaction; There is a significant relationship between employees' intimate behavior toward clients and the degree of satisfaction of Sina Bank's customers; There is a significant relationship between having adequate knowledge and skills for employees to reply to customers' inquiries and the degree of satisfaction of customers with regard to Sina Bank's employees; There is no significant relationship between customer's age and gender, and the degree of satisfaction with regard to Sina Bank's employees.

Keywords: *Satisfaction, Customer, Communication Behaviors, Sina Bank*

Introduction

Relationship — and in the broader sense, communication — is the basis of human social life. Communication is an attraction comes from social nature of each and every one of human beings and makes them meet their individual and social needs.

With the dimensions of social life extended, the human communication has been changed and emerged in new forms. Responding the needs of human being in today's urban life is more focused on the organization rather than face-to-face personal relations – though the organization itself comes from the social relations. So the human beings meet their needs in a new form of human relations.

But human communication, in its new format, is not apart of its inherent philosophy, as it is still essential in today's life of human beings to meet their needs. Though the organizations in new societies look for complicated solutions to help human beings meet their needs or some of their needs, they show off the results of their work by the human forces connected directly to the people. Hence again it shows the importance of communication skills for those organizations offering their services by line forces.

In other words, the philosophy of every organization is related to responding the needs of which it has undertaken. Therefore the existence of organizations depends on satisfying the people who use the services. As such, the line forces of organization concern very more roles in reaching the satisfaction rather than the staff forces.

¹ . Assistant Professor

² .M.A student, corresponding author, m82m85@yahoo.com

Banks as one of the major units providing monetary resources continue to attract customers and measuring their satisfaction. Sina Bank is an example which is not excepted to this rule.

This Private Bank as one of the banks active in the country, faced with difficulties in communication between line forces and customers and is trying to fix them up. Therefore in this study is to evaluate the effect of communication behaviors of Sina Bank staff on the degree of customer satisfaction in city of Tehran in order to achieve necessary solutions by using the results.

There are some theses written and compiled in the graduate level in Islamic Azad University and other universities of the country related to the topic of this survey directly or indirectly. Some of them are as follows:

"Evaluating The effect of learning human communication on the relation between the employees of Tejarat Bank and the customers" is a thesis written by Mostafa Akbarpour in 1384.

Abstract: The purpose of this survey was to evaluate the effect of short-time learning courses on the efficiency and professional knowledge of employees with regard to providing more satisfaction of customers in the bank's branches as well as examining the appropriateness of these courses with learning needs of the employees and presenting the results of the survey. The sampling method of the researcher was random sampling and the research method was descriptive (field research) and the questionnaires was used as measuring tool. The statistical population was 593 persons from the employees of Tejarat Bank who have passed at least 90 percents of the human communication courses.

The results of the survey show that the learning activities had not been adequate enough for them nor have acceptable consequences. This survey has noted the necessity of revision in curriculums and educational activities of the bank at least in its branches.

"Evaluating the solutions of human communication skills of employees in the insurance section of the Social Security Organization in Tehran with regard to customer satisfaction" is a survey accomplished by Nasrin Aslani in 1385.

Abstract: This survey is looking for the reasons and skills could enhance the employees' communication as well as examining the amount of works done for culture-building and also to evaluate the organizational behavior.

According to the results of the survey, there is no significant relationship between the graduate level of the employees and customer satisfaction, so having high level of education is not merely a factor of satisfying the clients. In this survey commitment and conscience work of the employees has been evaluated and shown a high good level.

"Evaluating and explanation of the factors affecting customer satisfaction in Post Bank; Case study: Post Bank of Khorasan" is a survey accomplished by Ali Asqar Nikoo in the faculty of management in Tehran University in 1381.

In this survey it is indicated that the existence of the service firms depends on customer satisfaction, so the Post Bank tries to provide the satisfaction of its customers as it is the point at the beginning and the end and it is the most important and serious goal in every activity of the bank's employees.

Some of the research hypotheses are: There is a significant relationship between the services offered by the Post Bank and customer satisfaction; there is a significant relationship between the functions of the bank employees and customer satisfaction.

"A comparative evaluation of customer satisfaction between Parsian Bank and Saderat Bank in city of Tehran" is another thesis written by Mozh'gan Khosroudad, a student of the faculty of economic and social sciences in Al-Zahra University, in 1381.

In this survey, the descriptive survey method has been used and the statistical population was all of the customers who had an account in both of the banks, Saderat and Parsian. The cluster sampling has been done in the branches of these two banks in different areas of the city and the customers have been randomly selected. According to the results of the hypothesis testing, there is a significant relationship between customer satisfaction with regard to the employees of Parsian Bank and that of Saderat Bank. The customer satisfaction level in Parsian Bank was higher than Saderat Bank. According to the survey results, the higher customer satisfaction in Parsian Bank in comparison with Saderat Bank shows the effectiveness of more customer orientation in private sectors towards governmental organizations.

Methodology

In the present study, the descriptive survey method is used. The statistical population is all the patrons of Sina Bank's branches in Tehran who has referred to the bank branches for various reasons and has used of the different services in the bank. Though the statistical population was the clients of the bank branches, the clients of Sina Bank branches since the 1st day to the 7th day of the month Mehr in the current year (1390) has been considered, because of the indefinite number of statistical population. In this survey, the sample was the patrons of Sina Bank branches in Tehran who were accessible. 384 questionnaires have been distributed randomly to the clients of the bank branches in Tehran. For confirming the validity of the questionnaire, the initial plan of the questionnaire had been given to the thesis supervisor and the bank experts and the comments and viewpoints of them had been used to make the final questionnaire. For confirming the reliability of the questionnaire, a pretest has been performed in 50 of the questionnaires using Cronbach's alpha coefficient which showed a high Cronbach's alpha reliability coefficient of 0.90.

Results and Discussion

Hypothesis 1: There is a significant relationship between communication skills of employees of Sina Bank and the degree of customer satisfaction

Table 1. Two-dimensional frequency distribution of relationship between communication skills of employees of Sina Bank and the degree of customer satisfaction

The degree of customer satisfaction		Communication skills of employees			Total
		High	Medium	Low	
high	Frequency	117	51	4	172
	Percent	68.00%	29.70%	2.30%	100.00%
medium	Frequency	30	73	10	113
	Percent	26.50%	64.60%	8.80%	100.00%
low	Frequency	7	32	18	57
	Percent	12.30%	56.10%	31.60%	100.00%
sum	Frequency	154	156	32	342
	Percent	45.00%	45.60%	9.40%	100.00%

Table 2. The results of Chi-square test for evaluation of the relationship between communication skills of employees of Sina Bank and the degree of customer satisfaction

Test	Value	Degree of Freedom	Level Significance	of Spearman correlation rank
Chi-square	101.469	4	0.000	0.504

The value of Chi-square statistic is equal to 101.469 and the degree of freedom is 4 with a level of significance of 0.000. As the level of significance is less than 0.01, the first hypothesis is confirmed with 99% of ensuring and 1% of error. So, there is a significant relationship between communication skills of employees of Bank and the degree of customer satisfaction. Furthermore the degree of Spearman rank correlation of these two variables is 0.504. It indicates the average relationship between the two variables. With attention to the above table, those who believed that the communication skills of the employees are high had an adequate satisfaction of the bank.

Hypothesis 2: There is a significant relationship between customer's age and the degree of satisfaction with regard to Sina Bank's employees.

Table 3. Two-dimensional frequency distribution of relationship between customer's age and the degree of customer satisfaction

The degree of customer satisfaction		Age of Customer					Total
		20-30	30-40	40-50	50-60	60+	
high	Frequency	50	44	36	9	4	143
	Percent	35.00%	30.80%	25.20%	6.30%	2.80%	100.00%
medium	Frequency	42	39	35	25	1	142
	Percent	29.60%	27.50%	24.60%	17.60%	0.70%	100.00%
low	Frequency	10	5	6	1	0	22
	Percent	45.50%	22.70%	27.30%	4.50%	0.00%	100.00%
total	Frequency	102	88	77	35	5	307
	Percent	33.20%	28.70%	25.10%	11.40%	1.60%	100.00%

Table 4. The results of Chi-square test for evaluation of the relationship between customer's age and the degree of customer satisfaction

Test	Value	Degree of Freedom	Level Significance	of
Chi-square	13.581	8	0.093	

The value of Chi-square statistic is equal to 13.581 and the degree of freedom is 8 with a level of significance of 0.093. As the level of significance is more than 0.05, the second hypothesis is not confirmed. So, there is no significant relationship between customer's age and the degree of satisfaction with regard to the bank's employees.

Hypothesis 3: There is a significant relationship between customer's gender and the degree of satisfaction with regard to Sina Bank's employees.

Table 5. Two-dimensional frequency distribution of relationship between customer's gender and the degree of customer satisfaction

The degree of customer satisfaction		gender		
		male	female	total
very high	frequency	15	6	21
	percent	71.40%	28.60%	100.00%
high	frequency	80	54	134
	percent	59.70%	40.30%	100.00%
medium	frequency	86	75	161
	percent	53.40%	46.60%	100.00%
low	frequency	17	12	29
	percent	58.60%	41.40%	100.00%
very low	frequency	4	0	4
	percent	100.00%	0.00%	100.00%
total	frequency	202	147	349
	percent	57.90%	42.10%	100.00%

Table 6. The results of Chi-square test for evaluation of the relationship between customer's gender and the degree of customer satisfaction

Test	Value	Degree of Freedom	Level of Significance
Chi-square	5.997	4	0.199

The value of Chi-square statistic is equal to 5.997 and the degree of freedom is 4 with a level of significance of 0.199. As the level of significance is more than 0.05, the third hypothesis is not confirmed. So, there is no significant relationship between customer's gender and the degree of satisfaction with regard to the bank's employees.

Hypothesis 4: There is a significant relationship between employees' intimate behavior toward clients and the degree of satisfaction of Sina Bank's customers

Table 7. Two-dimensional frequency distribution of relationship between employees' intimate behavior toward clients and the degree of customer satisfaction

The degree of customer satisfaction	Employees' intimate behavior toward clients						
	very high	high	medium	low	very low	total	
high	frequency	25	90	56	10	1	182
	percent	13.70%	49.50%	30.80%	5.50%	0.50%	100.00%
medium	frequency	3	34	60	19	5	121
	percent	2.50%	28.10%	49.60%	15.70%	4.10%	100.00%
low	frequency	1	8	29	19	7	64
	percent	1.60%	12.50%	45.30%	29.70%	10.90%	100.00%
total	frequency	29	132	145	48	13	367
	percent	7.90%	36.00%	39.50%	13.10%	3.50%	100.00%

Table 8. The results of Chi-square test for evaluation of the relationship between employees' intimate behavior toward clients and the degree of customer satisfaction

Test	Value	Degree of Freedom	Level of Significance	of Spearman correlation	rank
Chi-square	80.595	8	0	0.45	

The value of Chi-square statistic is equal to 80.595 and the degree of freedom is 8 with a level of significance of 0.000. As the level of significance is less than 0.01, the fourth hypothesis is confirmed with 99% of ensuring and 1% of error. So, there is a significant relationship between employees' intimate behavior toward clients and the degree of satisfaction of the bank's customers. Furthermore the degree of Spearman rank correlation of these two variables is 0.450. It indicates the average relationship between the two variables. With attention to the above table, those who believed that the employees were intimate to the clients had an adequate satisfaction of the bank.

Hypothesis 5: There is a significant relationship between having adequate knowledge and skills for employees to reply to customers' inquiries and the degree of satisfaction of customers with regard to Sina Bank's employees

Table 9. Two-dimensional frequency distribution of relationship between having adequate knowledge and skills for employees to reply to customers' inquiries and the degree of customer satisfaction

The degree of customer satisfaction		having adequate knowledge and skills for employees to reply to customers' inquiries			total
		high	medium	low	
high	frequency	104	48	3	155
	percent	67.10%	31.00%	1.90%	100.00%
medium	frequency	50	87	26	163
	percent	30.70%	53.40%	16.00%	100.00%
low	frequency	0	19	14	33
	percent	0.00%	57.60%	42.40%	100.00%
total	frequency	154	154	43	351
	percent	43.90%	43.90%	12.30%	100.00%

Table 10. The results of Chi-square test for evaluation of the relationship between having adequate knowledge and skills for employees to reply to customers' inquiries and the degree of customer satisfaction

Test	Value	Degree of Freedom	Level Significance	of Spearman correlation	rank
Chi-square	90.462	4	0	0.489	

The value of Chi-square statistic is equal to 90.462 and the degree of freedom is 4 with a level of significance of 0.000. As the level of significance is less than 0.01, the fifth hypothesis is confirmed with 99% of ensuring and 1% of error. So, there is a significant relationship between having adequate knowledge and skills for employees to reply to customers' inquiries and the degree of satisfaction of customers with regard to the bank's employees. Furthermore the degree of Spearman rank correlation of these two variables is 0.489. It indicates the average relationship between the two variables. With attention to the above table, those who believed that the employees had adequate knowledge and skills for replying to customers' inquiries had an adequate satisfaction of the bank.

Conclusion

The present survey has been implemented in order to evaluate the degree of customer satisfaction with regard to Sina Bank's employees and their communication behaviors, in the branches

located in city of Tehran. There were a total number of 384 persons who participated in this survey. Other findings of the survey are as follows: Most of the respondents were in the range of 20-30 years old. The number of females was more than males in this survey. The majority of persons were workers of private companies; Most of the respondents had a degree of Master of Science; Most of them were connected to the Sina Bank less than 5 years; Most of the respondents were habituated in the east of Tehran; Most of the respondents had an income between 5,000,000 to 10,000,000 Rials; Most of them related to middle classes in terms of social and economic points; Most of the participants had a short-term savings account. The results of the tests relating to hypothesis 1, 4 and 5 show that the employees of the Sina Bank were aware of the importance of communication skills and having appropriate knowledge and skills with regard to the clients; and where they used these skills to communicate the customers, they have provided their satisfaction. The results of the hypotheses 2 and 3 show that there is no relationship between the age and gender of the customers and their degree of satisfaction with regard to Sina Bank's employees and it is most related to their behavioral status.

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