

Customer Satisfaction of Commercial Banks in North Cyprus: Branch Bank vs. Domestic Bank

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ABSTRACT

The purpose of this study is to evaluate level of service quality provided by the KOOP bank and İŞ bank and impact of this services on customers' satisfaction in North Cyprus.

In this survey, questions were designed based on the five point Likert scale model and distributed between 220 of customers but received only 209 of them. Furthermore frequency of results which have been created by SPSS explained the factors which have positive effect on customer satisfaction. These factors are environment, manner of staff, duty and promises, knowledge of employee, internet banking, security and speed and loan services.

Keywords: Customer satisfaction, impact of banking service quality

ÖZ

Bu çalışmanın amacı, KOOP bank ve İş bankasının servis kalite düzeylerini ve bu servislerin Kuzey Kıbrıs'ta ki müşteri müşteri memnuniyeti üzerindeki etkilerini ölçmektir.

Bu anket çalışmasında, sorular beş noktalı Likert ölçek modeline göre hazırlanmış ve 220 müşteriye dağıtılmış ancak 209 tanesinden geri dönüş alınmıştır. Bunun yanında, SPSS programıyla yaratılmış olan sonuçların sıklık dağılımları, müşteri memnuniyeti üzerinde pozitif etkisi olan faktörleri tanımlamıştır. Bu faktörler, çevre, personelin davranışları, görevler ve taahhütler, personelin bilgisi, internet bankacılığı, güvenlik, hız ve kredi servisleridir.

Anahtar Kelimeler: Müşteri memnuniyeti, Banka servis kalitesinin etkileri

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Chapter 1

INTRODUCTION

1.1 Background of the Study

This thesis aims to analyze the level of customer satisfaction in the banking industry in Northern Cyprus. Satisfaction is a critical concern for organizations. Determination of satisfaction is difficult, because it is a subjective concept (European Institute of Public Administration, 2008). Satisfaction depends on many factors and is different from person to person and also product to product. The concept of satisfaction in literature includes such attributes as value, quality and perception. For Zeithaml (1988) value is the significance attached to services based on their usage and the quantity paid in exchange. On the other hand, quality is meeting the needs and expectations of customers.

Customer satisfaction is one of the most necessary relationships for marketing theory and organization practice (Anderson et al. 2004; Bolton and Lemon 1999; Fornell 1992; Reichheld and Sasser 1990).

In today's competitive market, companies should produce high-quality products and services that can gain customer loyalty and satisfaction. Nowadays because of the strong relationship between product, service quality and customer satisfaction to achieve the profitability of company, customer satisfaction is the ultimate goal of business. There is a positive relationship between customer loyalty and profitability

and keeping customers happy is the key to organizational survival. There is a belief that it is worth spending on goods and services for loyal customer, because they encourage others to buy these services from bank as well. High customer satisfaction will lead to greater customer loyalty and stability. An increased in loyalty will raise sales and reduce operating cost and it also need lower marketing expenses, so it will increase profitability. Attracting a new customer is much more expensive than keeping an existing customer.

Customer satisfaction then is the foundation of success in business. In the competitive world, service procedure performance is the most important factor to obtain competitive advantage. Tamas Jones and Jones Kovesi (2010) stated that understanding the customers' voice is a key contributor to success of any organization that provides services. Customers and consumers are always looking for suppliers who provide goods or services which are better than others. If a company wishes to enhance customer satisfaction, it must be able to measure it. One of the most common methods for measuring customer satisfaction is assessing the needs and desires of goods and services which are provided by organizations. Customer satisfaction ensures a return on investment. Customers receive goods and services from suppliers and make a lot of profit for them. Without knowing the customer needs if the organization provide services which customers may not use it organization investment potentially lead to failure. In today's world, due to limited resources, organizations must have a plan for every dollar which they spend and the best way to success is to find customers who use the provided services. Customer satisfaction is one of the key factors in modern marketing and so customer behavior analysis is a major concern especially for marketing executives in the banking industry (Bennett and Rundle-Thiele, 2004). If the customers are satisfied with

particular goods or services, the probability that they use the service again increases (East, 1997).

Many customers refer to banks every day, and they expect, banks to supply different types of services. The banking industry such as other financial services is facing rapid market change, economic uncertain, new technologies, hard competition, financing crisis and increase in customers demand.

Some people have a simple relationship with the banks and their operations using one bank. Due to the different needs some people refer to several bank's services.

Nowadays, with the development of the banking industry, the bank customer's wallet full of credit cards and they prefer to carry less cash. Of course one should not forget that some people do not have any relationship with the banks and the financial system.

Banks are one of the most customer partial- service industries, therefore the services which they offer are the most important part. Changing customer needs and expectations are the major motive of bank services changes. For example the customers do not like to wait in lengthy queues and spend a lot of time for banking transaction. This change in the customer's expectation caused the banks create a new form of supply services such as ATM, phone and net banking.

Customer satisfaction theory explains how products and services supplied by a company are suitable to achieve or better customers' satisfaction. If companies have better understanding about customer's requirements, they would be able to make

more effective utilization of their limited resources through quality initiatives for the real needs and expectations of their customers. This research intends to ascertain the relationship between various type of service quality elements and customer satisfaction, by focusing on retail banking in North of Cyprus.

Titko and Lace (2010) emphasized that the degree of customer satisfaction depends on competition and the survival of banks, so banks are paying a lot of attention to their customers. According to the Stafford (1996) the banks are not like the other industries in product variety, they can only remain in the service market by providing excellent services.

Satisfied customers are considered as a free advertisement for the bank by advising other people to use their bank services. On the other hand, dissatisfied customers can make them tend to do not use the same bank.

The old customers by word of mouth will bring new customers without any cost, so they reduce marketing costs for banks. Keeping a satisfied customer is better than attract the new one because it reduces the cost substantially. Many studies have been shown that if a customer's satisfaction increase by 5 percent the average of profitability would increase by 50 percent. Accordingly, manager's in different organization try to lead the employees to do the best to keep their customers constant.

The most important branch factors which influence customer satisfaction in retail banking are, branch location, particularly staff and convenience. Consequently a

manager can learn that these factors are extremely important to stay competitive in today's banking world. (Abdolla M.Alhemoud, 2010).

A receptive attitude is a key component for giving the customer a positive image about the bank and the service provided. Assessments made show that the physical environment, structure, design and general atmosphere have the same effect in customer satisfaction. Consumer behavior is affected by personality such as age, life cycle, occupation, economic status and life style of the people (Kotler et all, 1999).

On the other hand Zeithaml and Bitner (1993), Kangis and Voukelatos (1997) argued that factors such as evidence of services, encounters, image and price constitute customers.

Satisfaction or dissatisfaction did not arise from the similar factors. The level of customer satisfaction will change if some factor of service quality get imported. Contrary if the quality of these factor decrease, it will cause customer dissatisfaction (Johnston, 1997).

According to Zeithaml et al (1993) customers evaluate services and products in the three stages: pre-purchase or search quality; experience quality and belief quality. Pre-purchased quality is the search which customer do before purchasing bank services, and includes features that customers observe feel or touch before buying. Experience qualities are features that customer assess after buying, belief quality are post-purchase features and third stage that called credence qualities, as well services that are difficult for the customer to estimate during the post-purchase period.

The important of the role of banks in economic development cannot be ignored. Banks are intermediate, they borrow money from customers, including individual and organization and lend to other customers. Banks also offer to customers' domestic trade and foreign investment in various fields. Overall the most important responsibility for banks is to do something which make customers feel more confident and secure.

Expectations is a key factor behind satisfaction. When clients have more expectations and bank could not prepare them, it caused dissatisfaction.

1.2 The Concept of Satisfaction

The expectations of the client and supplier together create the customer satisfaction with the service a use of goods received. Consequently, if the level of services and goods which customers receive are more than they expect, they will feel satisfaction, if not they will feel dissatisfaction. Today providing a high quality service or product will not be enough to ensure customer satisfaction. Organization should go further and attract the customer by conducting, business in a fair, patient and kindly manner.

Organizations must understand the client's feelings. Customer satisfaction is an emotional response that comes from understanding the difference between customer expectations and product performance.

1.3 History of KOOP Bank

The first co-operative society in North Cyprus was founded in 1909, and co-operative movement which is one of the strongest organize in the world was introduced in 20th century. .

Co-operative central bank was founded in 1937, with a purpose of providing credit for society members who need self-financing. In 1959, the Cyprus co-operative central bank and the co-operative movement were separated in two parts, as Greek and Turkish Cyprus. The co-operative central bank of Turkish site, obey the roles of North Cyprus central bank.

Cyprus Turkish Co-operative Central Bank offers a comprehensive range of retail, corporate and foreign banking services through its 14 branches and ATM network around the island, and its numerous correspondents abroad. In addition, the Bank offers credit card and Merchant POS account services to its customers directly or via its member Co-operative Societies. Call center and Internet Banking are the two recently introduced services of the Bank.

Today, Cyprus Turkish Co-operative Central Bank provides the services such as: acts as the Central Banker, It is the lender of last resort for Co-operative Societies involved in banking activities, to assist the agricultural development, as part of its strategy to build an integrated financial services group.

1.4 History of İŞ Bank

One of the biggest banks in Turkey is İŞ bank which has nineteen branches in North of Cyprus. It is provides a significant services of foreign and domestic banks. This bank has three corporate subsidiaries and by them it includes companies which are agriculture-based production.

Turkish Bank Group established its presence in Turkey by opening a branch of Turk Bankası Ltd. In Istanbul in 1982. In 1988, a second branch in Izmir became operational. England and Turkey branches that Turk Bankasi opened between 1974

and 1983 were converted to two autonomous banks called Turkish Bank A.S. in Turkey and Turkish Bank UK Ltd in England in 1991.

Turk Bankasi, which is a member of Turkish Bank Group with its 47 branches in total in three countries in Turkey, Northern Cyprus and England and an asset size of 1 billion 100 million USD and an equity of 180 million USD, provides its services by giving full care and diligence to the customer satisfaction backed by branches and ATMs.

İŞ bank has been made a remarkable contribution to the Northern Cyprus economy. In all branches of İŞ bank you can find a member who can speak English and s/he is ready to provide the foreign customers need.

İŞ bank provides the services such as: deposit account, investment services, consumer loans, payment, internet banking, ATM, mobile phone banking and money transfer.

1.5 Aim of the Study

The main objective of the research is to compare the perception of customer's satisfaction regarding the quality of İŞ bank and Koop bank services in North of Cyprus.

Particularly, the aims of the study are to:

- Asses the relationship between overall satisfaction and the quality dimensions of İŞ and Koop banks' services.
- Analyze the overall customer satisfaction of İŞ bank and Koop bank and compare the level of customer satisfaction the two banks.

- Identify the factors that affect the level of customer satisfaction
- Make recommendations to increase the level of İŞ bank and Koop bank customers' satisfaction.

1.6 Framework of the Study

The dissertation is organized as follows: this chapter (Chapter one) is the introduction which presents the: background of the study, the concept of satisfaction; brief information on Koop and İŞ bank history; and the aim and organization of the study. Chapter two surveys the literature comprising empirical studies and theories about customer satisfaction. Chapter three focuses on elements of customer satisfaction that includes: definition of customer satisfaction, customer satisfaction in banking industry, relationship between employee satisfaction and customer satisfaction, factors that measure customer satisfaction, dealing with customer and, finally globalization and customer satisfaction. Chapter five discusses service quality and customer loyalty which includes: definition of service quality, measuring service quality, service personal value, definition of customer loyalty, benefit of customer loyalty, word of mouth and last part is factors that increase customer loyalty. Chapter six discusses methodology and analysis. The last chapter is conclusion which summarizes the study and also recommendation.

Chapter 2

LITERATURE REVIEW

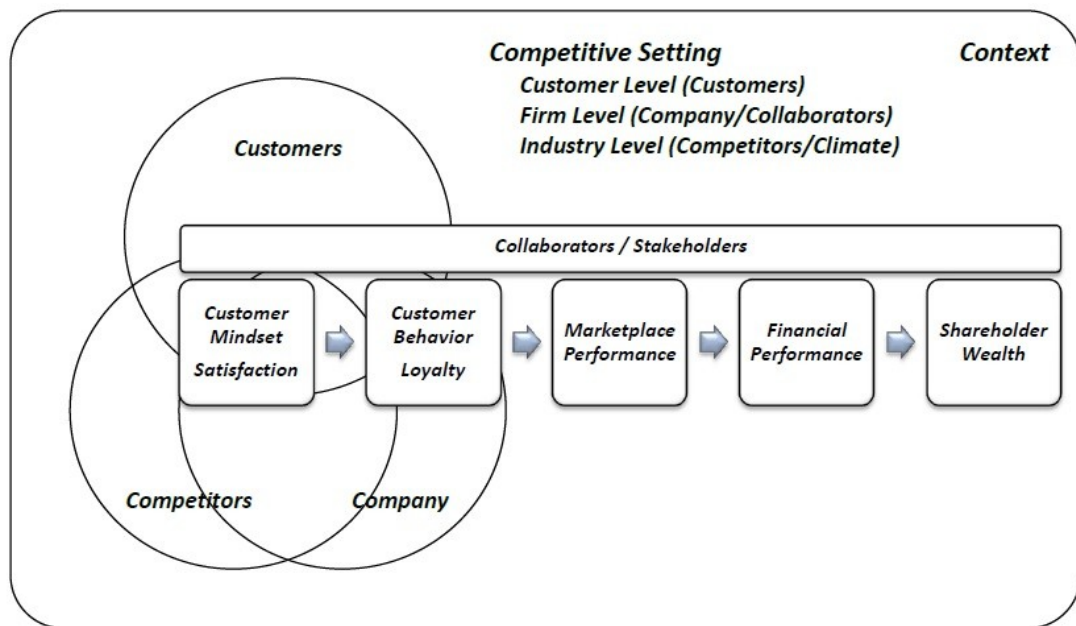
Since 1969 many studies have been done to find a suitable definition for customer satisfaction. In the last decades, researchers has been listed many different way to measuring the level of customer satisfaction. Sullivan and Anderson (1993) considered the customer satisfaction as a general way which should be convenient and provide the exception of customers. Oliver and Swan (1989) Argued that customer satisfaction is a view which consumer will evaluate that how goods or services meet to his/her expectation. Customer satisfaction can be defined as a post-consumption judgment about service and product quickly, comparing to pre consumption expectation, (Kotler, 1999).

The individual characteristics such as gender, age, and income and educational background can affect the level of customer satisfaction among product and services. Moreover, industry characteristics or category or type of industry are considered as factors which can affect the level of customer satisfaction. Since organization found customer satisfaction as a gold key for its business, it become one of the critical metrics in marketing. According to Kano (2002) the qualitative characteristic of product divided in below groups:

Basic quality (basic requirement): Basic requirement is the first class of proportions, that can only prevent customer to feel dissatisfy.

Functional requirements of the Kano model (performance quality): The functional requirement is the second category, which provide a customer satisfactions fulfilment. Moreover these products do not meet the customer dissatisfaction. In this category recognizing and incorporating the function of product which required is important, because it can provide the safety for economic situation in competing market.

Motivational requirements of the Kano model (attractive quality): Motivational requirements focus on customers' needs. In this category requirement are not be considered, hence there is no need to estimate the quality of requirement.



Note: Adopted from Srivastava et al. (1998) conceptual framework

Figure 1. Conceptual Framework

More than Forty years of marketing academic and practitioner research are indicative of the Importance of the customer satisfaction-loyalty association. In summary, the extant literature posits customer satisfaction generally conjectured to be an attitude summarizing customers' perceptions regarding their overall consumption

experiences as the primary driver of customer loyalty, usually conjectured to be a behavioral measure of future intentions to repurchase. That is, the literature indicates that customer satisfaction, also viewed as a customer mindset or attitude, leads to customer loyalty, regarded as a customer behavior. This association, if sustained, will lead to firms' product-marketplace performance and financial performance, thus creating shareholder wealth. (Figure1)

Although a lot of studies about satisfaction have been done, satisfaction is psychological state basically. Berry (1998) found ten quality value which have effect on the behavior of satisfaction. Worked done by Borat (2008) expanded the Berry's factors. He called them "ten domains of satisfaction", including quality, timeliness, value, efficiency, environment, commitment to customer, inter-departmental teamwork, ease of access, the behavior of front line and finally innovation.

These factors lead organization to improve and emphasize for organizational change. They are help improving the models which measure the satisfaction as a mixed model.

Garband (1998) showed that customer satisfaction equals intelligibility of performance divided by expectation of performance. Organization ask the customers to fill the questionnaire to have a good and clear perspective about the customer's expectation. By this firms can measure the level of satisfaction about this performance.

Hartl (2006) argues that despite the fact that people have different characters and different expectations, therefore their preference will become complex, so the firm

cannot predict the exact thing which they want. In many firms, organization try to find and adopt a strategy for customer to complain easily. Some believe that if companies have a clear view about the customers' their complaint, they can recognize the level of customer satisfaction regarding them product and services, (Fornell, 2007).

As Andreason, (2000) and Best, (2005) argued customer does not believe that organization will consider this complain, therefore these customers instead of complain, they will prefer to leave the company and they will stop their connection with that organization.

2.1 Factors that influence Customer Behavior

Although There are a lot of factors that influence consumers' behavior, Wilson (1992) have divided these factors into four; social, cultural, psychological and personal:

Social Factors: some factor are influence buying behavior of customer such as family, reference group, role of customer in social and family, (Wilson, 1992). As Kotler et al (1999) said the most important factor which can affect individual is family.

Cultural Factors: the consumption behavior of people is highly depend on their culture. Solomon et al (1999) divided cultural factor in two parts: social class and sub-culture. The social culture is values and symbols that make the people communication, and also enable them to interpret. By these factors people will be evaluated as members of society. Kotler et al (1999) considered Social class as factor that has a direct effect on people's perceptions, desires, needs and buying behavior.

Psychological Factors: factors such as perception, learning motivation attitude and beliefs. Wilson et al (1992) categorized the needs which, motivate people to feel satisfy in two groups: physiological and psychogenic. The former are needs such as hunger, thirst and comfort or discomfort. The latter are needs like belonging, esteems and recognition.

Personal Factors: the decision of individual weather to buy or not is significantly influenced by his/her characteristics. As Kotler et al (1999) said individual characteristic are age, gender, occupation, lifestyle, economic situation, personality, lifestyle and self-concept. Additionally, Engel et al (1993) argued that purchasing behavior can be determined by economic situation of person like income and salary. A person who has a high level of income is more likely to have a luxury life, but low earned people are not.

In today's competitive world, it is necessary for banks to provide their customers' need. They should pay most attention to their customer's complaints and comment regarding banking services. The basic policy that should be considered by banks is voice of customer.

According to Mesay Sata (2012), reverence for customer, good relationship with them, customers' survey, providing a good interaction with customers, solving their problems, providing good quality and high speed services should be matched by bank's policy. Banks must be sure about the customer satisfaction, because satisfy customer will be more loyal and consequently will bring more profit.

Not only banking is a service industry, it is contribute in some important personal decisions of its customers, such as saving for buying house.

Banks in order to attract and retain more customer should provide unique and high quality services. They must hire flexible and kind tellers or front line staff to support customers, to reach this goal manager of bank should find inventive ways to reward and encourage employees who exhibit high level of services to customer.

Chapter 3

CUSTOMER SATISFACTION

3.1 Customer Satisfaction

Customer satisfaction is largely described as the full meeting of expectations with respect to purchases. Customer satisfaction is the feeling or attitude of a customer towards a product or service after it has been used. Customer satisfaction is a major outcome of marketing activity whereby it serves as a link between the various stages of consumer buying behavior. Customer satisfaction is widely recognized as a key influence in the formation of customer 'Future purchase intention. Published marketing-related scholarly research on customer satisfaction is voluminous though less so for customer satisfaction in relation to the banking industry.

We can distinguish between two forms of customer satisfaction: cumulative and transaction specific. Cumulative satisfaction denotes a customer's overall evaluation of a product or service and is measured on a single-item rating scale. In contrast, transaction specific satisfaction refers to a customer's evaluation of different attributes of the product or service after having an experience with it.

Olorunniwo et al. (2006) conceptualized customer satisfaction as a customer's fulfillment response following the consumption experience. This response can be both evaluative and emotional-based. For Oliver (1993, 1997), customer satisfaction is an affective construct rather than a cognitive one and involves emotional

processes. This position is consistent with Westbrook's (1980) conclusion that customer satisfaction judgments are a function of affective (emotional) post-purchase responses (Alhemoud, 2010). Improving customer satisfaction, and thereby retention rates, can come from a variety of activities available to the firm. The existing evidence suggests that major gains in customer satisfaction are likely to come from improvements in (i) Service quality, (ii) Service features and (iii) Customer complaint handling.

Many international organizations and company pride themselves on customer satisfaction programs. These programs include facilities to make free calls to any phone in the office to facilitate customer communication and customer service staff deployment, which may trained employee to receive the phone calls, to be there.

The truth is that most dissatisfied customers do not complain. They can easily have their needs met by competitors. According to statistics, there are a lot of differences between the customer-oriented organization and others, in terms of the return on investment, sales growth, market share, reduce costs, increase stock prices, a reduction in truancy and customer retention, and customer's loyalty.

Note the following points are essential to demonstrate the importance of customer and preserving them (Behnood, 2012):

- The cost of attracting a new customer is five to 11 times keeping an old customer.
- Organizations must pay ten percent for increasing two percent customers.
- Customer satisfaction is a prerequisite for all subsequent corporate success.

- Customer satisfaction is a management priority against other objectives such as profitability, market share, and product development.
- A valuable asset for any organization, trust and confidence of their customers.
- To gain the confidence of customers, promise less than organization ability and act more than organization's promise.
- Producing a loyal customer is the most important factor for survival of any company.

The company should express its intentions accurately. It should distinguish the company from competitors and intentions should be written in simple language for clients. This should be achievable, because when company claims more than performance, it makes for customer dissatisfaction and employees will be faced with difficulties. Services or products that fails to meet needs, wants and expectations of customers is not ideal. Any organization or company must consider the right combination of good performance, good durability and reasonable price on each product or service. Organizations help clients to understand the relevance of prices and services and the only thing a company needs to do, is to ask them. Companies that do not keep customers satisfied are removed from the market in the long run.

3.2 Customer Satisfaction in Banking Industry

Many retail banks manage strategies aimed at customer satisfaction. Retail Banking is a service industry management focused on customers' money. A main component that forcefully drives the satisfaction of customers in the banking sector is the filling comfortable factor related to the features of a bank and the characteristic of its personnel. Rust and Zahorik (1993), Krishnan et al (1999) conducted different studies and put forward that satisfaction with the perceived product quality was the prime driver of overall customer satisfaction.

A growing number of retail banks are directing their strategies towards customer satisfaction. In fact, researchers Swinder Janda and Hong Youl Ha (2008) have demonstrated that customer satisfaction serves as a link to critical consumer behaviors, such as cross-buying of functional services, positive word-of mouth, willingness to pay a premium-price, and tendency to see one's bank as a "relationship "bank. These behaviors are proved to have a positive impact on key corporate outcomes, such as retention rates, average deposit amounts, cost to the bank of providing services, and future earnings. These results are consistent with a broader literature assessing the positive relationship between customer satisfaction and bank profitability (Alessandro & Busacca, 2009).

Investments in customer satisfaction, customer relationships, and service quality lead to profitability and market share. Customer satisfaction and high-quality service often result in more repeat purchases and market share improvements. Customer satisfaction leads to customer loyalty and this leads to profitability. The costs of customer acquisition are much higher than the costs of retention. Service quality is accepted as one of the basics of customer satisfaction (Abdulla M. Alhemoud, 2010).

3.3 The Relationship between Employee and Customer Satisfaction

The degree of positive feeling which individuals have about their job is job satisfaction. Much research shows the positive correlation between employee satisfaction and customer satisfaction. When an employee feels satisfied about her/his job, s/he will try the best to attract more customers. There are many ways that an employee can attract customer such as good relationship, email reply, good care and welcome for help.

The satisfaction of customers is necessary for a successful organization, and employee satisfaction is valuable to obtain the vision and task of the organization is necessary (Baker et al., 2000). Employee satisfaction is one of the most important factors in the service sector so the organization should be careful to increase the level of employee satisfaction. In an industry such as banking customers interact directly with employee behavior. The behavior of employees which leads towards customer staying or leaving is important. According to the research, satisfied employees can satisfy the customer (Johnston, 1997).

Long-term priorities for business development and Social Welfare programs influenced both the employee and the customer. Organizations may reach high levels of the quality of product or customers service if the employees feel satisfied.

3.4 Factors that Measure Customer Satisfaction

Many organizations measure the level of customer satisfaction in the following ways:

- Direct complaints by telephone, mail, e-mail
- Calls that are associated with product problems

Of course, it does not mean that customer satisfaction is measured just by customer asking, and the opportunity to avoid failure is not an opportunity for development and product innovation. Organizations may have specific data that provides information for the collection and analysis of the level of the customer's real satisfaction, Determine what is exactly finding important to companies customer. It is important the differences between customer's expectation and thing which actually want and what companies think they want can be helpful for companies.

Nowadays due to the fact the technology has improved a lot, there are a lot of alternative to questioners like email, in-person interviews, telephone calls.

How to conduct surveys of customer satisfaction and customer loyalty, improve decision making as effectively provides accurate and reliable data.

Importance of measurement of organization: determine customers' need is not sufficient, so organization must to identify the relation things which are important for customers. Organization should consider the importance of features of product that customers really want.

To maintain a high level of customer satisfaction which organization should obtain:

- Good relationships with customers and focus on them.
- Provide a professional product and management of the network.
- Avoid conflict between the cultural norms of management and the director who has contact with customers and employees to create and maintain quality relationships.
- Identify opportunities to enhance relationships with the company's key customers.

There is an important problem in measuring the gap between the importance of product and degree of satisfaction. This gap is often decreasing profits.

3.5 Collision with Customer

Despite the organizational interest to provide the customer with what they need, it is wise to exercise caution Stephen Covey (1992) suggest a customer can have four types of collisions:

1. Clash win - win: that is both sides will benefit from the relationship.
2. Treated winner - loser: customers' feels they have been good customers, by they have not achieved what they want so are unhappy and angry.
3. Dealing loser - winner: there is a customer Demands, but organization will lose it. This way put the life of the organization in danger.
4. Dealing loser - loser: the misuse of powers on both sides. The services provides by organization are different from the customers expectation.

3.6 Globalization and Customer Satisfaction

In the last decade due to the fact that information technology has resulted in what is called a 'global village', in the sense that one can easily access to everything across borders. The business of all organization and firms has been affected by globalization. So they have many customers from all over the world and consumer satisfaction is required, at both domestic and international levels.

The appearance of worldwide production markets has given extensive access to a range of foreign products and services for clients and organizations. It is especially motion of goods, material and product between and inside national boundaries. Manufactured products increased more than 100 times in international trade. Therefore to retain the customers all over the world, customer satisfaction is compulsory.

Many techniques are used to evaluate customer satisfaction about some special company. Other organizations also consider factors such as employee satisfaction,

customer satisfaction and product quality as an essential part of their system because of globalization and strong competition.

Chapter 4

SERVICE QUALITY AND CUSTOMER LOYALTY

4.1 Service Quality

Service quality is a comparison of expectations with performance. Service quality is one of the important factors to determine measuring the success of industries. Marketers believe that service quality has really presented a substantial impact on customers to recognize competing companies and firms and it contribute efficiently to customer satisfaction (Zeithaml, Parasuraman, and Berry, 1985;, 1992; Marshal and Murdoch, 2001). Service quality compare the difference between expectation customer for service performance prior and their perceptions of the service received (Asubonteng et al., 1996). Service quality is the distribution of extraordinary or excellent service relative to consumer expectations (Zeithaml and Bitner 1996).

Evaluating the service quality is more difficult than goods quality. Quality appraisal are not made only easily on the result of a service; they also include estimation of the continuum of service delivery. Service quality can be determine by:

Reliability: when a service dependable and consist, it is reliable accuracy being honor about promises and performing the best service at the first time, all together will bring a reliability.

Responsiveness: the other suitable word for responsiveness is timeliness. The readiness and willingness of employee to providing service can be considered as a responsiveness.

Competence: the staff who offer services should be knowledgeable and have enough skills about that service.

Access: service should be easily accessible and customers do not need to waste time for it, managing time.

Courtesy: the personal especially front line staff should be polite respectful, careful and they should have a friendly relationship with customers.

Communication: by listening to customer and being patient and explaining the service for customers, organization should inform customers in clear language.

Credibility: the honesty, believability and personal characteristic of staff will bring the credibility.

Security: the services which offer to customers should be safe and secure. For customer it is really important to feel confidence about financial security and risk of them.

Understanding: this trait of service involves the staff's effort to provide the customer needs and requirement pay attention to clients and recognize the customer.

Tangibles: the services that can be seen and tangible such as physical factors, employee's appearance and services like receipt.

4.2 Measuring Service Quality

Models that is widely used in the measurement of service quality in the banking sector SERVQUAL and SERVPERF models. According to the SERVQUAL model (Parasuraman et al., 1988), service quality can be measured by identifying the gaps between customers 'expectations of service to be rendered and their perceptions of the actual performance of the service.

As (Parasuraman et al., 1988) said five dimensions of service quality are the base of SERVQUAL:

Tangibles: physical interior design and individual including appearance of employee provide physical environment. Service provider should try the best to exhibit the physical environment.

Reliability: when a service is reliable, it means that it could provide the needs of customer and it is accomplished on time and did not have any error at all.

Responsiveness: when the firms help it is client and provide efficient and quick services. On the other hand if the bank for no reason waste the time of customers, it will have negative effect on the perspective of quality.

Assurance: polite behavior of employees and service knowledge are characterize that make customer fill more confidence. The aspect of assurance are: providing ingredient, polite and respectful to the client, efficient communication with the client.

Empathy: willingness of firms to provide a good connection between employee and customer. Empathy including: Sensitivity, approachability, and effort to understand the customer's needs.

Cronin and Taylor carved out the SERVEPERF from SERVEQUAL in 1994. This model by using the customer's perception measures the quality of service. Cronin and Taylor argued that only perception is sufficient to measure the service quality, and like SERVEQUAL expectation should not be considered.

4.3 Service Personal Value

Lages and Fernandes (2005), Schwartz (1990) recommend and validate a four-component model of personal values in the service sector Based by conceptualization of personal values. Therefore, service personal values include value to a peaceful life, value to social integration and value to social recognition. When a consumer evaluates a service offered to him/her, these components of service personal values serve as criteria. Before a consumer make decision to buy a service the cognitive structure of consumer on the service will returned in his mind on the four levels:

Service attribute: customers appraise specific characteristic or benefits brought about to him/her by the service.

Service quality: the gap between expectation and the perception of real performance of the service, will be evaluated by customer.

Service value: Consumers estimate between the benefits that they receives and the cost to be paid.

Personal value: Consumers evaluate the personal value brought to him by using the services. When consumer incite to look for specific benefits of the service, the consumer will be motivated to consider and evaluate the lower levels like service quality.

4.4 Customer Loyalty

Customers' loyalty implication positive point of view about something (service, brand, store or a supplier) and a supporting conduct of that perspective. High level of participation in repurchase intention is Loyalty. In the definition of loyalty two approaches observed:

4.4.1 Perspective Approach

This method is based on this supposition that loyalty is derived from psychological intervention and is focused on some subjects like brand suggestions, repurchase intention, tendency to pay fees and persistence against better productions

4.4.2 Behavioral Approach

This approach describe customers' loyalty as a behavior (Yap et al, 2012). There are a lot of studies in concept of the relationship of satisfaction and loyalty.

In competitive world, services offered by competing companies are more alike to each other every day, and the customer service is independently excellent hardly surprising that in the long run as quickly innovator services are offered by competitors and imitation. Hence, investment in customer service is a useful and effective investment. Loyalty through, reduced costs to obtain new customers, reduce customer sensitivity to price, increased revenue and costs to meet customer procedure resulting in increased profitability of the company. According to Jacob and Kameez (1973), based on behavioral loyalty stigma occurs (not random), and by

the time the decision-making units or as part of an individual, family or organization is used Oliver (1999), loyalty is defined as follows loyalty to a strong promise to repurchase a product or service is considered superior in the future if the same brand or product to potential competitors could purchase their influences and marketing efforts. Berlin et al (2004) And Larson & Solana (2004) argue: "Loyalty to engage in a transaction with a customer for the purchase of certain goods and services to be repeated.

4.5 Benefits of Customer Loyalty

Loyal customers have several positive effects and benefits for organization that include:

- Decrease the sensitivity to price changes
- The benefits of customer lifetime value
- Reduce the cost of attracting new customers
- Recommend the organization to others.
- Increase limit to entry of new competitors

The customer receives a product or service from interaction know, before referring the customer to look at, organization have to consider that she is human, and the human dignity of all creatures in the management of any organization must be founded on human dignity.

4.6 Word of Mouth

Word-of-mouth is defined as a consumer to consumer communication about goods and services. As (Dean and Lang, 2008) said word of mouth should consider as an important factor especially in the distribution of information which are about new products. Particularly for organization that supply service and offer intangible and

confidence or experience based service word of mouth is significant effective. In these services customers are heavily rely and trust on the advices and suggestions that the customer who have been used and experienced service. Moreover, customer often rely each other more than firm, therefore (Ng et al., 2011) emphasize the importance of WOM. Katz and Lazarsfeld (1955) showed WOM is seven times more efficient than newspaper and magazine advertising, four times more efficient than personal selling and twice effective than radio advertising in influencing consumer to switch brands. Factors which have a positive effect on word of mouth communication:

- Ability of employee
- Innovation
- Reliability
- Physical evidence
- Price of product and services
- Convenience

The lack of previous factors has negative effects on word of mouth and consequently negative effect on customer satisfaction. The strong competition in the services sector, particularly the banking sector make the organizations sure that Using the latest innovations will bring achievements. According to (hereafter, WOM) word of mouth is one of the most influential factor which effect the service purchase decision that helps to accelerate the consumer adoption cycle, increase acceptance or rejection speed, and shows purchase intentions. In today's competitive market, creating demand for goods and services recognized as one of the greatest challenges faced by marketers. A lot of new ways have been created to increase the power of competition which can bring a high level of selling and profitability and also they make a

different kind of connection with their customers. This communication strategies designed to increase the number of clients and increasing the money which spent by customers (Silverman 2001). Thus, WOM is not only important to consumers, but marketers on its way to give customer satisfaction.

4.7 Factors That Increase Customer Loyalty

The secret to success business is find out the factors that have a positive effect on the customers. After supply services, effective follow-up will be start immediately, when organization call their customers to appreciating them and ask about quality of products or services. There are several ways that organizations can be remained in the customer's mind:

1. Let customers know what organization are doing for them: This can be in the form of a newsletter mailed to customers or by telephone which is informal way. Customers may not notice to all the things that organization do for them therefor they should be informed.
2. Remember and recognize the customer's personality: employees should try to remember their customer's business problem and personality.
3. Keep it personal: the personal touch will be loosed if organization communicate with their customer by email and voice mail. Therefor company should plan meeting and conferences to visit their customers.
4. Remember special occasions: Send regular customers birthday cards, anniversary cards, holiday cards or sending email and message.

Chapter 5

METHODOLOGY AND ANALYSIS

5.1 Methodology

The present research used a descriptive survey design. The objective of this surveys is to list and find real information that describes a customer satisfaction, recognize the key factors of consumer satisfaction and also exhibit the impact of the service quality on customer satisfaction in the services sector.

5.1.1 Sampling Design

The sample consists of 209 customers who are using in the KOOP and İŞ bank's services in North Cyprus. The questionnaires were completed in 3 weeks from different customers including students and local people.

The survey was distributed during the period November – December 2013.

5.1.2 Questionnaire includes:

The questions are arranged to recognize the various variables contributing in customer satisfaction. I developed the questionnaires which has been built of the five Likert scale to found that how satisfied are the customers, the factors which affect the level of their satisfactions.

The five points Likert scale were used in the customer's questionnaire are:

1: Highly agree, 2: Agree, 3: No satisfy Nor dissatisfy, 4: Disagree, 5: Highly disagree

The first section of questionnaire focuses on information such as: Gender to recognize percentage of male and female, Age: to find the customers age group Number of years that they have been working with bank, Education: to find the level of education.

The second section of Questionnaire focus on the level of customer satisfaction in terms of:

Environment: it reviewed Office environment in terms of features, design and cleanliness that include questions number from 1 to 5 respectively; the bank has modern looking equipment, the bank's physical features are visually appealing, the bank's reception desk employees are neat appearing, Branch is very clean and tidy, the personnel cloths are tidy and clean.

Manner of staff: it examines the level of customer satisfaction related employees behaviors that include questions number from 6 to 16 respectively; Employees smile and establish eye contact when I enter the bank, Employees do not speak with an angry expression or high volume, Branch personnel is genial and friendly, The branch personnel are polite and formal while they are talking to each other and to customers, I am greeted / acknowledged when I enter the bank, My questions and problems are handled quickly and efficiently, Employees are courteous and responsive on the phone, The bank has employees who give your personal, attention, Employees remember my name after going more than once, Employees ask you if you want beverage, Employees are looking at my face while I am talking.

Duty and promise: involve Responsibility and honoring promises that include questions number from 17 to 22 respectively; When the bank promises to do something by a certain time, it does so, When you have a problem, the bank shows a sincere interest in solving it, This bank provides its service at the time it promises to do so, Employees in the bank tell you exactly when the services will be performed, Employees in the bank are always willing to help you, Employees in the bank are never too busy to respond to your request.

Knowledge of employees: it reviewed the banks staffs regarding the knowledge and information which required customers that include questions number from 23 to 26 respectively; Employees in the bank have the knowledge to answer your questions, The employees of the bank understand your specific needs, The teller / bank officer has a good knowledge of their bank products and services, The teller / bank officer offer additional products.

Internet banking and facility: it perused the bank services including internet banking, mobile banking and ATM and also advertising, that include questions number from 27 to 37 respectively; Internet banking is comfortable and secure to use, It is easy to navigate through the page, The structure of online content is easy to follow, The bank Has lots of ATM in many places, and menus can easily be understandable, I feel convenient with shopping card, I can use the shopping card 24/7, This bank Has lots of branches all over, I can have all my transactions made by telephone banking, Most of the time I use online services, I like to receive electronic statements and account notices, it is important to me the bank use the visual materials such as pamphlets.

Security and speed: involves confidentiality, financial security, physical safety and speed, that include questions number from 38 to 42 respectively; Employees take care of my transactions quickly and accurately, You feel safe in your transactions with the bank, I waste my time in branch queue, I find transaction services secure, Even very busy at that moment, later on takes care of my transaction and inform me about what happened.

Loan service: it examined the loan process that include questions number from 43 to 46 respectively; I can receive my loan's easily, The bank pay me loan very soon, I can handle the loan installment, I am satisfied with loan services.

Loyalty: it peruses the factors that influence customer loyalty that include questions number from 47 to 52 respectively; I would recommend my Bank to a friend, I say positive things about the bank to other people, I intend to continue being a customer of the bank for a long time, I will encourage friends and relatives to use the service offered by the bank, I like this bank Whether the branch is crowded or vacant, Although I don't like the bank any more, I cannot leave because I have been working for so many years with them.

Conclusion: the last question ask overall customer satisfaction by; Overall, I am satisfied with the bank services.

5.2 Data Analysis

Cronbach's Alpha was used to test the reliability of the instrument. The standard value of reliability is 0.7. As it is obvious from the table 1 Cronbach's Alpha for Koop bank was 0.952 and for İŞ bank was 0.920 which are both more than standard value(0.7) therefor they are reliable.

Table 1. Reliability Statistics

	Cronbach's Alpha	Number of item
KOOP BANK	0.952	57
İŞ BANK	0.920	57

Table 2. Frequency Table of Gender. Age. Education and Work Experience

		Koop bank				İŞ bank			
		f	%	Valid %	Cumulative %	F	%	Valid %	Cumulative %
Gender	female	47	46.1	46.1	46.1	44	41.1	41.1	41.1
	male	55	53.9	53.9	100.0	63	58.9	58.9	100.0
	total	102	100.0	100.0		107	100	100.0	
Age	18-24	15	14.7	14.7	14.7	25	23.4	23.4	23.4
	25-35	58	56.9	56.9	71.6	61	57.0	57.0	80.4
	35-44	24	23.5	23.5	95.1	20	18.7	18.7	99.1
	45-54	5	4.9	4.9	100.0	1	0.9	0.9	100.0
	total	102	100.0	100.0		107	100	100.0	
Educational background	Diploma and below	11	10.8	10.8	10.8	8	7.5	7.5	7.5
	Under graduate	25	24.5	24.5	35.3	35	32.7	32.7	40.2
	Post graduate or above	66	64.7	64.7	100.0	64	59.8	59.8	100.0
	Total	102	100.0	100.0		107	100	100.0	
How many years have you been working with this bank?	less than 1	9	8.8	8.8	8.8	14	13.1	13.1	13.1
	1-3	44	43.1	43.1	52.0	50	46.7	46.7	59.8
	3-7	21	20.6	20.6	72.5	26	24.3	24.3	84.1
	7-10	11	10.8	10.8	83.3	11	10.3	10.3	94.4
	more than 10	17	16.7	16.7	100.0	6	5.6	5.6	100.0
	Total	102	100.0	100.0		107	100	100.0	

As table 2 indicated 53.9% of customers were male whereas 46.1% of them female in Koop bank while in İŞ bank 58.9% of customers were male whereas 41.1% of them were female.

It has been observed from the data in table 2 that majority of Koop bank's customers (56.9%) and İŞ bank (57%) were in age 25-35 years whereas those who were in the age of 35-44 years were 23.5% in Koop bank, 18.7% in İŞ bank and 18-24 years old

customers were 14.7% in Koop bank, 23.4% in İŞ bank while just 4.9% of Koop bank's customers and 0.9% of İŞ bank's customers were in 45-54 age group.

As table 2 showed, 10.8% of Koop and 7.5% of İŞ bank's customers were diploma and below, 24.5% of Koop and 32.7 of İŞ bank's customers were undergraduate while 64.7% of Koop and 59.8 of İŞ bank's customers were postgraduate or above.

The table 2 illustrated most of customers who filled the questionnaires, have been worked with bank 1-3 years (43.1% of Koop bank and 46.7% in İŞ bank), 20.6% and 24.3% of them 3-7 years has been worked whit Koop and İŞ banks respectively, whereas 8.8% of Koop bank and 13.1% of İŞ bank customers have been worked whit their bank less than 1 year and customers who worked whit Koop and İŞ banks 7-10 years were 10.8% and 10.3% respectively and 16.7% of Koop bank, 5.6% of İŞ bank customers started using these banks more than 10 years ago.

Table 3. Environment

	Koop bank				İŞ bank			
	N	Mean	Std. Deviation	Variance	N	Mean	Std. Deviation	Variance
B1	102	2.6667	.94746	.898	107	2.4393	.91298	.834
B2	102	2.9118	.96578	.933	107	2.4393	.82619	.683
B3	102	2.3627	.98292	.966	107	2.2991	.99257	.985
B4	102	2.4314	1.01970	1.040	107	2.2243	.90396	.817
B5	102	2.1373	.92318	.852	107	2.0841	.88084	.776
Average mean		2.5019				2.2972		

As can be seen in the table 3 customers of Koop bank were less satisfied than İŞ bank regarding the modern equipment (MK=2.6667, MI=2.4393), physical features

(MK=2.9118, MI=2.4393), clarity of branches (MK=2.4314, MI=2.2243) and personal cloths (MK=2.1373, MI=2.0841).

From the table 4 it's obvious that customer of both banks are satisfied with the manner of staff, but customers of Koop bank (M=2.7985) were more satisfy in compare to İŞ bank (M=2.8317). Customer of both bank mentioned that employees have eye contact and they do not speak angrily. Customers are greeted and acknowledged when they enter the bank and their question or problems are handled quickly. The bank's customers believed that bank's employees are polite and also responsive on phone and they give them personal attention, but they do not remember the customer's names.

Table 4. Manner of Staffs

	Koop bank				İŞ bank			
	N	Mean	Std. Deviation	Variance	N	Mean	Std. Deviation	Variance
C1	102	2.6078	1.21180	1.468	107	2.7383	.95499	.912
C2	102	2.3725	1.12507	1.266	107	2.2150	.97156	.944
C3	102	2.4314	1.09463	1.198	107	2.5888	.99008	.980
C4	102	2.5294	.96170	.925	107	2.3925	1.03484	1.071
C5	102	3.1373	1.28232	1.644	107	3.1589	1.15047	1.324
C6	102	2.9118	1.16978	1.368	107	2.9626	1.09824	1.206
C7	102	2.4706	1.10540	1.222	107	2.6542	1.09977	1.209
C8	102	2.7353	1.24222	1.543	107	2.7664	1.12081	1.256
C9	102	3.3725	1.31195	1.721	107	3.4579	1.19969	1.439
C10	102	3.8333	1.33560	1.784	107	3.7383	1.17631	1.384
C11	102	2.3824	1.12614	1.268	107	2.4766	.96491	.931
Average mean		2.7985				2.8317		

Koop and İŞ bank's customers believed that when the bank promise to do something, it does so at the time it promise. They mentioned that bank's employees are sometime busy and do not respond their questions. Totally, In terms of duty and

promise the customer of İŞ bank (M=2.4906) were more satisfy than Koop bank (M=2.5996).

Table 5. Duty and Promise

	Koop bank				İŞ bank			
	N	Mean	Std. Deviation	Variance	N	Mean	Std. Deviation	Variance
D1	102	2.4118	.89391	.799	107	2.4860	1.05834	1.120
D2	102	2.5588	.98074	.962	107	2.5794	1.06432	1.133
D3	102	2.4608	.96135	.924	107	2.4393	.98266	.966
D4	102	2.6569	1.01956	1.040	107	2.3925	.94925	.901
D5	102	2.5588	1.11314	1.239	107	2.4766	.96491	.931
D6	102	2.9510	1.33036	1.770	107	2.5701	.98203	.964
Average mean		2.5996				2.4906		

Table 6. Knowledge of Employee

	Koop bank				İŞ bank			
	N	Mean	Std. Deviation	Variance	N	Mean	Std. Deviation	Variance
E1	102	2.4510	1.14863	1.319	107	2.3364	.96097	.923
E2	102	2.5882	1.11118	1.235	107	2.6168	1.03381	1.069
E3	102	2.4510	1.02085	1.042	107	2.4579	.99319	.986
E4	102	3.2745	1.16174	1.350	107	3.0654	1.14324	1.307
Average mean		2.6911				2.6191		

As table 6 indicate from the customer's point of view, employee of İŞ bank and Koop bank employees of bank have the knowledge to answer their questions and they understand customer's needs. Moreover, the teller offer additional services. From the calculated average mean it is obvious that customers of İŞ bank (M=2.6191) were more satisfied than Koop bank's customers (M=2.6911) regarding knowledge of employees.

It was observed from the table 7 that İŞ bank's online system (AM=2.3687) can satisfy their customers more than Koop bank (AM=2.8914). In detail, for both bank's customers internet banking is comfortable and secure and the structure of online is easy to follow. Unfortunately the Koop bank's customers were not satisfied with the shopping card and they could not use their cards in all places. The results showed that the number of Koop bank's ATM are not enough for its customers. Customer of both bank prefer to not use the telephone banking services (MK=2.9118, MI=2.9252). According to the above table, İŞ bank's customer (M=2.5981) were more lean to use the internet banking than customer of Koop bank (M=3.1078).

Table 7. Internet Banking and Facility

	Koop bank				İŞ bank			
	N	Mean	Std. Deviation	Variance	N	Mean	Std. Deviation	Variance
F1	102	2.5490	1.35433	1.834	107	2.2243	1.12693	1.270
F2	102	2.5294	1.24046	1.539	107	2.3832	1.13806	1.295
F3	102	2.4412	1.19879	1.437	107	2.4019	1.03577	1.073
F4	102	3.8196	1.45548	2.118	107	2.4019	1.21204	1.469
F5	102	3.9765	1.33618	1.785	107	2.1682	1.09446	1.198
F6	102	2.5686	1.45228	2.109	107	2.0935	1.12042	1.255
F7	102	3.0588	1.50131	2.254	107	2.4486	1.32632	1.759
F8	102	2.9118	1.28281	1.646	107	2.9252	1.30818	1.711
F9	102	3.1078	1.46177	2.137	107	2.5981	1.34487	1.809
F10	102	2.4412	1.31686	1.734	107	2.1682	1.06829	1.141
F11	102	2.4020	1.36621	1.867	107	2.2430	.99850	.997
Average mean		2.8914					2.3687	

Table 8. Security and Speed

	Koop bank				İŞ bank			
	N	Mean	Std. Deviation	Variance	N	Mean	Std. Deviation	Variance
G1	102	2.4314	1.05783	1.119	107	2.3645	.97509	.951
G2	102	2.2255	.98410	.968	107	2.1308	.83648	.700
G3	102	2.3824	1.21903	1.486	107	2.4112	1.19711	1.433
G4	102	2.3824	1.21903	1.486	107	2.4299	1.03807	1.078
G5	102	2.7255	1.20360	1.449	107	2.8224	1.33751	1.789
Average mean		2.4294				2.4317		

The result in table 8 shows that customers of Koop bank (AM= 2.4294) are more satisfied than İŞ bank (AM= 2.4317) regarding security and speed of bank because customers of İŞ bank (M=2.4112) waste more time in branch queues than Koop bank customers (M=2.3824) and also the Koop bank's transaction service security (M=2.3824) were more than İŞ bank (M=2.4299).

Table 9. Loan Services

	Koop bank				İŞ bank			
	N	Mean	Std. Deviation	Variance	N	Mean	Std. Deviation	Variance
H1	102	1.3431	1.69738	2.881	107	2.0374	1.66498	2.772
H2	102	1.3137	1.71759	2.950	107	1.9813	1.58995	2.528
H3	102	1.1078	1.54732	2.394	107	1.8692	1.55457	2.417
H4	102	1.2549	1.68091	2.825	107	2.0654	1.60935	2.590
Average mean		1.2545				1.9883		

Loan services of Koop bank (AM=1.2545) was better than İŞ bank (AM= 1.9883) there for Customers of Koop bank are more satisfied than İŞ bank. As table 9 indicated, clients of Koop bank (M=1.3431) can receive their loan quicker and easier than İŞ bank clients (M=2.0374).

Table 10. Loyalty

	Koop bank				İŞ bank			
	N	Mean	Std. Deviation	Variance	N	Mean	Std. Deviation	Variance
I1	102	2.7157	1.31539	1.730	107	2.2991	.95379	.910
I2	102	2.7549	1.23028	1.514	107	2.3551	1.03934	1.080
I3	102	2.6961	1.19230	1.422	107	2.4019	1.07159	1.148
I4	102	2.9020	1.14762	1.317	107	2.5888	1.08986	1.188
I5	102	2.9314	1.36621	1.867	107	2.7196	1.21154	1.468
I6	102	2.8235	1.37453	1.889	107	2.8318	1.13674	1.292
Average mean		2.8039				2.5327		

Customers of İŞ bank (M=2.2991) will recommend and encourage other people to use their bank more than Koop bank customers (M=2.7157), hence Customers of İŞ bank (AM= 2.5327) are more loyal than Koop bank's customers (AM=2.8039).

Table 11. Conclusion

	Koop bank				İŞ bank			
	N	Mean	Std. Deviation	Variance	N	Mean	Std. Deviation	Variance
J1	102	2.6176	1.13490	1.288	107	2.2804	.97897	.958

As the table 11 showed totally customers of İŞ bank (M= 2.2804) were more satisfied than Koop bank (M=2.6176) Customers.

Table 12. Frequency of Conclusion

	Koop bank				İŞ bank			
	F	Percent	Valid percent	Cumulative percent	F	Percent	Valid percent	Cumulative percent
Highly satisfy	14	13.7	13.7	13.7	21	19.6	19.6	19.6
satisfy	41	40.2	40.2	53.9	49	45.8	45.8	65.4
No satisfy nor dissatisfy	26	25.5	25.5	79.4	28	26.2	26.2	91.6
dissatisfy	12	11.8	11.8	91.2	4	3.7	3.7	95.3
Highly dissatisfy	9	8.8	8.8	100.0	5	4.7	4.7	100.0
total	102	100.0	100.0		107	100.0	100.0	

It has been observed from the data in table 12 that 13.7% of Koop customers were highly satisfied, whereas 40.2% of them were satisfied, 25.5% were no satisfy nor dissatisfy, 11.8% of customers were dissatisfied and only 8.8% of customers were totally dissatisfied, while in İŞ bank the majority of employee of customers were highly satisfied by 19.6% and 45.8% of customers were satisfied, whereas 26.2% of

İŞ bank customers in the average level of satisfaction, 3.7% of customers were dissatisfied and 4.7% were highly dissatisfied with the İŞ bank.

Chapter 6

CONCLUSION AND SUGGESTION

In the last fifty years determination of customer satisfaction became necessary for organization's success and banks are not an exception. In this study I examined the level of customer satisfaction and compare the degree of it in Koop and İŞ Bank which are domestic and foreign bank respectively.

Results indicated that 53.9% of customers who filled the questionnaires were men whereas 46.1% of them women in Koop bank while in İŞ bank 58.9% of customers were men whereas 41.1% of them were women. The majority of Koop bank (56.9%) and İŞ bank (57%) were in age 25-35 years whereas those who were in the age of 35-44 years were 23.5% of Koop bank, 18.7% of İŞ bank and 18-24 years old customers were 14.7% in Koop bank, 23.4% in İŞ bank while just 4.9% of Koop bank's customers and 0.9% of İŞ bank's customers were in 45-54 age group.

Customers with diploma or below degree of education in Koop bank were 10.8% and 7.5% of İŞ bank, 24.5% of Koop and 32.7 of İŞ bank's customers were undergraduate while 64.7% of Koop and 59.8 of İŞ bank's customers were postgraduate or above.

Most of the customers who filled the questionnaires, worked with bank 1-3 years (43.1% in Koop bank and 46.7% in İŞ bank), 20.6% and 24.3% of them has been

worked with Koop and İŞ banks respectively for 3-7 years, whereas 8.8% of Koop bank and 13.1% of İŞ bank customers have been worked whit their bank less than 1 year and customers who worked whit Koop and İŞ banks 7-10 years were 10.8% and 10.3% respectively and 16.7% of Koop bank, 5.6% of İŞ bank customers started using these banks more than 10 years ago.

It has been observed from results customers of both bank were satisfied with bank's environment, but in general İŞ bank's customer were more satisfied Koop bank's customers regarding the modern equipment, physical features, clarity of branches and personal cloths.

The bank's customers believed that bank's employees are polite and they handle their problem and they are responsive on phone and also they give them personal attention. In compare to İŞ bank Customers, Koop bank customer were more satisfied regarding manner of staff.

In terms of duty and promise the customer of İŞ bank were more satisfy than Koop bank.

Customers of İŞ bank reported the higher level of satisfaction in compare to Koop bank regarding knowledge of bank's employees.

From the customer's point of view İŞ bank's online system is better than Koop bank. Customers of Koop were dissatisfied with shopping card and number of ATMs. Therefore, Koop bank should develop the shopping card system and create more ATMs around each city.

Totally, due to the fact that there is no traffic and rush hours in North Cyprus, people prefer to go to the branches directly instead of using internet services.

Customers of İŞ bank are more loyal in comparison to Koop bank's customers. They said that they will recommend to other people to use this bank.

In the contrary, customers of Koop bank were more satisfied than İŞ bank customer in terms of security and speed of bank. Additionally, as customer of Koop bank can receive their loan easier and quicker than İŞ bank they reported that loan services of Koop bank are better than İŞ bank therefor, Customers of Koop bank are more satisfied than İŞ bank.

In conclusion, 13.7% of Koop customers were highly satisfied, whereas 40.2% of them were satisfied, 25.5% were no satisfy nor dissatisfy, 11.8% of customers were dissatisfied and only 8.8% of customers were totally dissatisfied, while in İŞ bank the majority of employee of customers were highly satisfied by 19.6% and 45.8% of customers were satisfied, whereas 26.2% of İŞ bank customers in the average level of satisfaction, 3.7% of customers were dissatisfied and 4.7% were highly dissatisfied with the İŞ bank.

All in all, İŞ bank customers are more satisfied than Koop bank customers.

I would suggest that Koop bank should improve its internet service and also create more ATM kiosks around each city of north Cyprus. As customers of Koop bank were not satisfy with shopping card system so this bank should developed the shopping card system.

Due to the fact that customer of İŞ argued that they cannot receive their loan easily and also it takes a lot of time to bank pays the loan, so İŞ bank should simplify the process of its loan services.

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APPENDICES

Appendix A: English Questionnaire

Gender:

Female male

Age: 18-24 25-35 35-44 45-54 55-64 65 and above

Educational Background:

Diploma and below undergraduate postgraduate or above

How many years have you been working with KOOP bank?

Less than 1 1-3 3-7 7-10 more than 10

1: Highly agree

2: Agree

3: No satisfy nor dissatisfy

4: Disagree

5: Highly disagree

Environment:	
The bank has modern looking equipment.	① ② ③ ④ ⑤
The bank's physical features are visually appealing.	① ② ③ ④ ⑤
The bank's reception desk employees are neat appearing.	① ② ③ ④ ⑤
Branch is very clean and tidy.	① ② ③ ④ ⑤
The personnel cloths are tidy and clean	① ② ③ ④ ⑤
Manner of staff:	
Employees smile and establish eye contact when I enter the bank.	① ② ③ ④ ⑤
Employees do not speak with an angry expression or high volume.	① ② ③ ④ ⑤
Branch personnel is genial and friendly.	① ② ③ ④ ⑤
The branch personnel are polite and formal while they are talking to each other and to customers.	① ② ③ ④ ⑤
I am greeted / acknowledged when you enter your bank.	① ② ③ ④ ⑤
My questions and problems are handled quickly and efficiently.	① ② ③ ④ ⑤
Employees are courteous and responsive on the phone.	① ② ③ ④ ⑤
The bank has employees who give your personal attention.	① ② ③ ④ ⑤
Employees remember my name after going more than once.	① ② ③ ④ ⑤
Employees ask you if you want beverage	① ② ③ ④ ⑤
Employees are look at my face while I am talking.	① ② ③ ④ ⑤
Duty and promise:	
When the bank promises to do something by a certain time, it does so.	① ② ③ ④ ⑤
When you have a problem, the bank shows a sincere interest in solving it.	① ② ③ ④ ⑤
This bank provides its service at the time it promises to do so.	① ② ③ ④ ⑤
Employees in the Koop bank tell you exactly when the services will be performed.	① ② ③ ④ ⑤
Employees in the bank are always willing to help you.	① ② ③ ④ ⑤

Employees in the bank are never too busy to respond to your request.	① ② ③ ④ ⑤
Knowledge of employees:	
Employees in the bank have the knowledge to answer your questions.	① ② ③ ④ ⑤
The employees of the bank understand your specific needs.	① ② ③ ④ ⑤
The teller / bank officer have a good knowledge of your bank products and services.	① ② ③ ④ ⑤
The teller / bank officer offer additional products.	① ② ③ ④ ⑤
Internet banking and facility:	
Internet banking is comfortable and secure use.	① ② ③ ④ ⑤
It is easy navigate through the page.	① ② ③ ④ ⑤
The structure of online content is easy to follow.	① ② ③ ④ ⑤
The bank Has lots of ATM in many places, and menus can easily be understandable.	① ② ③ ④ ⑤
I feel convenient whit shopping card.	① ② ③ ④ ⑤
I can use the shopping card 24/7.	① ② ③ ④ ⑤
This bank Has lots of branches all over.	① ② ③ ④ ⑤
I can have all my transactions made by telephone banking.	① ② ③ ④ ⑤
Most of the time I use online services.	① ② ③ ④ ⑤
I like to receive electronic statements and account notices.	① ② ③ ④ ⑤
I t is important to me the bank use the visual materials such as pamphlets.	① ② ③ ④ ⑤
Security and speed:	
Employees take care of my transactions quickly and accurately.	① ② ③ ④ ⑤
You feel safe in your transactions with the bank.	① ② ③ ④ ⑤
I waste my time in branch queue.	① ② ③ ④ ⑤
I find it more secure.	① ② ③ ④ ⑤
Even very busy at that moment, later on takes care of my transaction and inform me about what happened.	① ② ③ ④ ⑤
Loan services:	
I can receive my loan easily.	① ② ③ ④ ⑤
The bank pay me loan very soon.	① ② ③ ④ ⑤
I can handle the loan instalment.	① ② ③ ④ ⑤
How satisfied you are with loan services.	① ② ③ ④ ⑤
Loyalty:	
I would recommend my Bank to a friend.	① ② ③ ④ ⑤
I say positive things about the bank to other people.	① ② ③ ④ ⑤
I intend to continue being a customer of the bank for a long time to come.	① ② ③ ④ ⑤
I will encourage friends and relatives to use the service offered by the bank.	① ② ③ ④ ⑤
I like this bank Whether the branch is crowded or deserted.	① ② ③ ④ ⑤
Although I don't like the bank any more, I cannot leave because I have been working for so many years with them.	① ② ③ ④ ⑤
Conclusion:	
Overall, I am satisfied with the bank services	① ② ③ ④ ⑤

Appendix B: Turkish Questionnaire

Cinsiyet:

Kadın Erkek

Yaşınız: 18-24 25-35 35-44 45-54 55-64 65 and above

Eğitim Durumu:

Lise ve altı Lisans Yüksek Lisans ve üstü

KOOP bankası ile kaç yıldan bu yana çalışıyorsunuz?

0- 1 1-3 3-7 7-10 10 <

1: Kesinlikle katılıyorum

2: Katılıyorum

3: Karasızım

4: Katılmıyorum

5: Kesinlikle katılmıyorum

Ortam:	
Banka modern görünümlü ekipmanlara sahiptir.	① ② ③ ④ ⑤
Bankanın fiziksel görünümü güzeldir.	① ② ③ ④ ⑤
Bankanın resepsiyon (karşılama) masası çalışanları düzgün, temiz görünümlüdür.	① ② ③ ④ ⑤
Çalışanların kıyafetleri temiz ve düzenlidir	① ② ③ ④ ⑤
Personelin Tavrı / Davranışı:	
Ben bankaya girdiğimde çalışanlar gülümser ve göz teması kurar.	① ② ③ ④ ⑤
Banka çalışanları kızgın bir ifadeyle ya da yüksek sesle konuşmazlar.	① ② ③ ④ ⑤
Şube personeli güler yüzlü ve sıcaktır.	① ② ③ ④ ⑤
Şube personeli birbirleri ile ve müşteri ile konuşurken nazik ve resmidir.	① ② ③ ④ ⑤
Bankaya girdiğinde, banka çalışanlar tarafından karşılanırım.	① ② ③ ④ ⑤
Benim soru ve problemlerim hızlı ve etkili bir biçimde ele alınır.	① ② ③ ④ ⑤
Çalışanlar telefonda nazik ve duyarlıdır.	① ② ③ ④ ⑤
Bankada müşterilere kişisel önem veren çalışanlar vardır.	① ② ③ ④ ⑤
Ben bankaya birden fazla geldikten sonra banka çalışanları benim adımları öğrendi ve hatırladı.	① ② ③ ④ ⑤
Banka çalışanları bir şey içer misiniz diye sorarlar.	① ② ③ ④ ⑤
Ben konuştuğumda banka çalışanları yüzüme bakarlar..	① ② ③ ④ ⑤
Görev (yükümlülük) ve Söz (vaat):	
Bir banka belli bir zaman diliminde birşey yapmayı vaat ediyorsa, yapar.	① ② ③ ④ ⑤
Eğer bir sorunuz varsa, banka sorunun çözümü için samimi bir ilgi gösterir.	① ② ③ ④ ⑤
KOOP bankası servisi söz verdiği zaman diliminde yapar.	① ② ③ ④ ⑤
KOOP bankası çalışanları servisin ne zaman verileceği konusunda bilgi verir.	① ② ③ ④ ⑤
Banka çalışanları her zaman size yardımcı olmak için isteklidir.	① ② ③ ④ ⑤

Banka çalışanları sizin taleplerinizi karşılamak için asla çok yoğun değildirler	① ② ③ ④ ⑤
Çalışanların bilgisi:	
Bankada çalışanlar sorularınızı yanıtlamak için yeterli bilgiye sahiptir.	① ② ③ ④ ⑤
Banka çalışanları sizin özel gereksinimlerinizi anlar.	① ② ③ ④ ⑤
Veznedar/ banka memuru bankanın ürün ve hizmetleri ile ilgili iyi ve yeterli bilgiye sahiptir.	① ② ③ ④ ⑤
Veznedar/banka memuru ek ürünler sunar.	① ② ③ ④ ⑤
İnternet Bankacılığı ve Kolaylık:	
İnternet bankacılığı kullanımı rahat ve güvenlidir.	① ② ③ ④ ⑤
İnternet bankacılığında sayfada gezinmek kolaydır.	① ② ③ ④ ⑤
Online içerik yapısını takip etmek kolaydır.	① ② ③ ④ ⑤
Birçok yerde fazla sayıda ATM vardır ve menüler kolaylıkla anlaşılabilir.	① ② ③ ④ ⑤
Ben alışveriş kartı ile kendimi rahat hissediyorum.	① ② ③ ④ ⑤
Ben alışveriş kartını 7/24 kullanabilirim.	① ② ③ ④ ⑤
KOOP bankasının her yerde birçok şubesi vardır.	① ② ③ ④ ⑤
Ben telefon bankacılığıyla bütün işlemlerimi yaptırabilirim.	① ② ③ ④ ⑤
Ben çoğu zaman online servisleri kullanırım.	① ② ③ ④ ⑤
Elektronik ortamda açıklama ve hesap bildirimini almak isterim.	① ② ③ ④ ⑤
Banka hizmetlerinde kullanılan görsel materyaller (broşür gibi) benim için önemlidir.	① ② ③ ④ ⑤
Güvenlik ve Hız:	
Çalışanlar benim işlemlerimi çabuk ve tam olarak yerine getirirler.	① ② ③ ④ ⑤
Bankada işlemlerimi yaparken kendimi güvende hissediyorum.	① ② ③ ④ ⑤
Şube kuyruklarında zamanım boşa geçiyor.	① ② ③ ④ ⑤
İnternet bankacılığımı daha güvenli buluyorum.	① ② ③ ④ ⑤
Çalışanlar o an çok meşgul olsalar bile, daha sonra işlemlerime gereken önemi verirler ve beni olup bitenler hakkında bilgilendirirler.	① ② ③ ④ ⑤
Kredi Hizmetleri:	
Ben kolayca kredi çekebilirim.	① ② ③ ④ ⑤
Banka bana krediyi kısa zamanda öder.	① ② ③ ④ ⑤
Kredi taksitlerimi ödeyebilirim.	① ② ③ ④ ⑤
Kredi hizmetlerinden ne kadar memnunsunuz?	① ② ③ ④ ⑤
Sadakat:	
Bankayı başka bir arkadaşına öneririm.	① ② ③ ④ ⑤
Ben diğer insanlara banka hakkında pozitif şeyler söylerim.	① ② ③ ④ ⑤
Uzun bir süre daha bankanın müşterisi olma niyetindeyim.	① ② ③ ④ ⑤
Ben arkadaş ve akrabalarımı banka tarafından sunulan hizmetleri kullanmaları için teşvik edeceğim.	① ② ③ ④ ⑤
Kalabalık da olsa ıssız da olsa bu bankayı seviyorum.	① ② ③ ④ ⑤
Bankayı artık sevmesem de, onlarla uzun yıllardır çalıştığım için bu bankadan ayrılamam.	① ② ③ ④ ⑤
Genel olarak, banka hizmetlerinden memnunum.	① ② ③ ④ ⑤