Assessment of the relationship between the quality of banking services based on SERVQUAL model with customer satisfaction (Case Study: Maskan Bank of Mazandaran Province)

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ABSTRACT

The aim of this study is to investigate the relationship between Maskan bank service quality and customer satisfaction by using of the SERVQUAL model in the Maskan Bank of Mazandaran province. In this study, statistical population is all the customers, which in the course of two months of January and February 2014, referred to Maskan Bank supervision of Mazandaran, which the number of people are estimated at around 6000 people. Among the statistical population, according to Morgan table were selected 361 people as a sample. To select the statistical sample in this study, we used simple random sampling method. The research method in this study is descriptive-survey. To analyze the data, we are using the Kolmogorov-Smirnov, T test, Fisher and Friedman test. The results of analyzing research data showed that there is not a significant difference between expectations and perceived service from the customer perspective of Maskan Bank supervision of Mazandaran province in reliability dimension. There is not a significant difference between expectations and perceived service from the customer perspective of Maskan Bank supervision of Mazandaran province in responsiveness dimension. There is not a significant difference between expectations and perceived service from the customer perspective of Maskan Bank supervision of Mazandaran province in tangible items dimension. There are significant differences between the five elements affecting on the quality of service (tangible items, reliability, responsiveness, assurance and empathy) to influence on the quality of services provided by Maskan Bank supervision of Mazandaran province and assurance dimension, which has more importance and then assurance dimension is the least important.

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Peer review under responsibility of **UCT Journal of Management and Accounting Studies**