Application of System and Transactional SQ Scale in Quality Assessment of Banking Services in Agri-Bank Branches of Rasht County

Reza Nourani*, Amir Hamed Rezaei,

Abstract The main purpose of this descriptive-survey research was to analysis Application of System and Transactional SQ Scale in Quality Assessment of Banking Services in Agri-Bank Branches of Rasht County. The statistical population of the study consisted of all Agri-Banks Costumers. Using Cochran's sample size formula for infinite population, 288 people determined as sample statistics. Random sampling technique was used as a sampling methoeds. Questionnaire was the main instrument of study that includes 2 sections. Section one was related to costumer personal charecteric data, section two to analyse service quality index. The questionnaire's face and content validities were confirmed by a panel of expert, and its reliability was estimated to be 0.875 by Cronbach's alpha. Data were analyzed by SPSS19 Softwarw Package at descriptive and inferential levels. The results show that education level affects on Agri-Banks Customers perceptions. Also, facilities have significant difference in the costumer perception about service quality. The results showed that 30.2 percent of costumers stated service quality is low, 35.1 percent of costumers stated service quality is average and 34.7 percent of costumer stated service quality is high. Also, the TOPSIS ranking results showed that Golsar, Sangar and Khoshkbijar Agri-Bank branch had highest rating of service quality indicators.

Keywords: Key Words: Service Quality, Service System Quality, Behavior Service Quality, Machine Service Quality, Service Transactional Accuracy, System and Transactional Service Quality Scale, TOPSIS Model

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