The Effect on the Quality of Banking Services to Specific Customer Satisfaction
(Case Study: National Bank Branches in Guilan)

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ABSTRACT

The main objective of this study was to evaluate the quality of banking services on customer satisfaction in certain branches of National Bank is the province of quilan. The purpose of this research and applied research methods of the research is descriptive. Collecting data for this study, the researcher made questionnaire is used Thus the first 40 pre-test questionnaire among community members was After calculating Cronbach's alpha (99%) and the mean and standard deviation of the formula for determining sample size and placement of the infinite sample size was estimated to number 394 people. The study collected data using descriptive and inferential statistics software spss analyzed in two parts is The descriptive statistical data using mean, standard deviation, variance, maximum and minimum And inferential statistics in the data using Pearson correlation and multivariate regression with enter method were analyzed. Hypothesis testing results indicate that Independent variables of time spent to perform banking operations, employee attitudes and behavior, layout and equipment configuration database, the service guarantee, customer complaints procedures, tangible service and customer satisfaction, there is a significant relationship.

KEYWORDS: quality, customer satisfaction, tangible service.

1. INTRODUCTION

In years past, bankers know very little about the marketing It was the duty of banks to supply the required services. Bankers were forced to study in particular examined the accounts, savings, loans, or pay a safety deposit box. The bank building was built based on a picture of Greek temples. Within the bank were all serious and dry, and Cashiers were rarely smiling picture of the bank, before the era of marketing is The marketing concept in bank as measured by the market did not Advertising and promoting the concept of place, but instead opened And banks were faced with increasing competition for savings. Banks were the first to start advertising immediately found themselves confronted with competitors to imitate The bank learned that it's easy to attract people to the Bank It is difficult to convert them into loyal customers. The banks have learned to smile, and the distance between Jupiter and Cashiers were removed from the box-office Bank was re-designed interior space and the atmosphere was warm and friendly Even external architectural style of a Greek temple was changed. Banks are beginning to use their computers for optimal absorption and retention of their customers Friendly programs and improve the decoration of their competitors immediately began to run. Soon a friendly atmosphere so that banks Friendship, sensitivity and self-assertiveness as a factor in choosing a bank, the customers lost. Activities found during development banks that are in a situation that Changing needs of our customers to meet their financial To innovation in the products (services) to the new bank.(kazemi&mohajeri,2009) In recent years much attention has been serving the needs of customers with quality levels. High levels of customer service offered as a tool used to achieve competitive advantage. As customer awareness of services by banks and related standards of service, their expectations of services increases. As a result, banks and other financial institutions as customers increasingly sensitive to the quality service they received. In order to maintain long term relationships with satisfied customers, banks must understand how they can provide high quality service.(venous&safaeian,2002) In 2009 Rene Trasras and colleagues research with the goal of customer perceived value of professional services performed And the results were positive in the relationship between these two categories. In this regard, John Bkrv colleagues (2009) the research could Positive impact on the organizational and technological conquest of the CRM, customer satisfaction and to prove survival. Geri houvat & murrain Duncan (2002) as a case study in Australia, Relationship between service quality, and value received the customer relationship satisfaction and future intentions were positive. fury (2004) during the

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research to determine effective predictors of job satisfaction concluded. Between job satisfaction and quality of work life and there is a significant positive relationship. He concludes that the organizational climate as the quality of work life is the most important predictor of job satisfaction. Jamal and Naser (2003) about the relationship between service quality and customer satisfaction research and found that a Pakistani Bank This relationship is generally strong, although the relationship between customer satisfaction and service did not tangible dimensions. In a study of Cronin and Taylor (1992) have done, the relationship between service quality and customer satisfaction was examined. Finally, based on their analysis, they reported that the quality of service received, leads to customer satisfaction. Hsu in 2008 in an article titled "Developing customer satisfaction index for the States to implement the American customer satisfaction index," concluded that Customer expectations for quality and value of services received, positive effect on customer satisfaction levels will And level of customer satisfaction and positive relationship on customer loyalty. Williams et al in 2011 in an article titled "The attitude of non-loyal customers and loyal Khymat trade - trade is very different," found that There is an inverse relationship between price expectations on customer satisfaction, while the performance of services and significant positive effect on customer satisfaction Positivism and its direct relationship with customer behavioral intention. Matynhv and Brvnlay (1989) in their research found that customer satisfaction is a direct relationship with the location and access to the ATM. Their research shows that satisfied customers are middle of the ATM and machine downtime and customer dissatisfaction can lead to long lines at the ATM. In this research effort is intended to affect the quality of banking services on customer satisfaction in the province with the national bank branches So it results in decisions about Quality of banking services to use and profit from it maximized.

2. State of Problem

One of the most important developments in the field of performance improvement in the last decade of the twentieth century occurred Subject to the Terms of measuring customer satisfaction as one of the main management systems in the institutions and business enterprises. Effort that today many performance management tools to enhance and develop customer-oriented attitude By researchers, experts, trade organizations, are Managers, which represents Now one of the most important factors in determining customer satisfaction in business success and profitability of organizations are considered(nasiry,1384) Most companies' satisfaction as intangible assets that are considered to be strong competitive advantages in many areas of the world created(Zadrozny,2006) Satisfaction, customer responses received to evaluate the differences between previous expectations and actual performance is(Tse and Wilton, 1988) Thus, customer satisfaction is related to perceptions their individuals simultaneously by culture, chocolate is refined(Imrie, 2005). Satisfaction is very effective in the field of culture(Ying and Chang, 2006) The trends and values, individual behavior can affect(rokeach,1973) In the framework of economic theory, banks can be considered a financial services firm that produces On the one hand, funds (deposits) to the depositors as a productive input and receive With the help of other inputs such as labor, capital and materials possible to use him, the output (facilities and other services) in the financial market as a finished product offers. Inputs, each with their price and consumer spending makes up the bank. Granted the same facilities, each with a specific interest rate is a rate that amounts related to revenues, the bank makes. In banks, and the main bulk of the cost of deposits for the bank's main income is derived from the facilities granted. Since the various deposits, rates and interest rates are different the same facility is not The composition of different deposits (resources) as well as different combinations of facilities (cost) for the different banks provide. In other words, the portfolio of resources and uses, a certain amount of the profits. Bank as an economic enterprise that the following The collection and use of the resource portfolio, which is the highest profits.(eshragi&salami,2005) It is expected that the formal institutions of credit facilities suitable for the transmission and development is accelerating. Especially with regard to the role of capital in combination with other factors of production are in the process can increase the efficiency And as an essential factor for the modernization and adaptation of new technology used(hashemitabar & et al, 2009) World Bank in the late 1970s and early 1980s, supply-side policies as credit protection has been emphasized. At that point, the World Bank report issued in connection with agricultural credit in developing countries. Evidence presented in this report indicate that the implicit transaction costs An important role in providing financial services since the early 1970s onwards has(hosseini & et al,2009) Adams stated in his study that many credit unions in developing countries belong to the government and political performance and efficiency has been low. Functioning of these institutions with heavy transaction costs, low real interest rates and complicated procedures and bureaucratic red tape and is accompanied (Adams D.W, 1982) One of the main objectives of government economic policy, pushing resources and bank credit to the productive activities and the capital, although the performance of the banking system does not fully realize the objectives of the Act, The banks' performance partly reflects higher allocation of loans and credit to productive sectors and the real economy. Iran due to structural problems in the banking system and economic sanctions that the inability to secure the financing of international routes have been Economic system relying to a

monetary system - banks have sharply increased and the effect of high interest rates on bank facilities investment and consequently on the macroeconomic variables in Iran have been(abbasinazhad & yari,2007) The development of competitive environment, banks are facing more challenges every day with the pleasant service today as Norms are very evident in the shops, restaurants & hotels come in, but recent studies show Needs are more complex customer needs in organizations such as banks, often in order to meet customers' expectations and failed.(yahyavi,2001) Studies show that many banks are not aware of the changing needs of our customers This factor has caused over a period of five years, 50% of its current customers lose(shamlo,2004) According to the National Bank of Iran has the highest number of branches in the other banks Bank branches in the province quilan with a population of this study was chosen. The main research question is as follows. The quality of banking services and customer satisfaction in a province quilan with respect to national bank branches are there?

3. The necessity and importance of research

The key factor in achieving customer satisfaction and loyalty is good service The Organization practical purposes, one of the appropriate services based on customer expectations and needs to be planned can Be based on other principles of business organization to be successful, except for services based on understanding customer needs and expectations of interest in these facilities is not possible Integrate information collected from such organizations in order to provide appropriate services Accordance with the needs and expectations of customers and also provide analytical and statistical reports, which help Customer satisfaction is the main condition is maintained Although it can be more attention on customer satisfaction It also improves customer retention power(shahrestani,2008) Naser Jamal, and customer satisfaction as a feeling or attitude towards a product or service to a customer after using it to define(jamal&naser,2002) Commercial banks to measure their customer satisfaction and customer satisfaction Without prejudice to this ,Hope to be able to maintain its relationships with its trade and financial. Several reasons, customer satisfaction is very important in banking and financial services sector. Because these services are not visible, such as commodities and in some cases, Bank Customer Service before using these little opportunity to assess their quality. Moreover, the difficulty in evaluating services, means that Sometimes customers' credit records, according to a bank or financial institution, Measuring the quality of services provided by them are. The importance of quality in the banking and financial services markets to competition is the key to gain more share in the financial markets.

4. The research objectives

Managers of banks and institutions and through acquaintance with these factors in terms of their service activities, Improve customer satisfaction and the benefits it will be. The goals of this research are:

The main purpose: to measure the relationship between the qualities of banking services on customer satisfaction in a national bank branches in quilan

1 - a tangible measure of customer service on the National Bank branch in quilan province

2 - Evaluation of the impact of banking services on customer satisfaction guarantee national bank branches in quilan province.

3 - Evaluation of the layout and arrangement of new bank branches of National Bank customers in the guilan province

4 - Assessment of impact on customer satisfaction, customer complaints procedures of the National Bank branch in the quilan province

5 - Assessment of impact on customer attitudes and behavior Cashiers National Bank branches in the quilan province.

6 - Measure the time spent National Bank's branch banking operations on customer satisfaction in the guilan province

5. Conceptual of model

The opinions expressed within the entire study is based on. This network is a logical framework, descriptive and trained, including the relationships among the variables in the process such as interview, observation, and background of research are identified. Theoretical framework to clarify the relationships among variables. These relationships are the foundations of the theory that the direction of this relationship to characterize the nature envisioned Venice. As the theoretical framework forms the basis of history, Well as a theoretical framework in place reasonable basis for formulating testable hypotheses provides.(shadi dizaji,2011) Kim and Lee in an article titled "customer satisfaction with cost reduction programs" in the year (2011) found that Characteristics such as quality of service received tangible, reliability, responsiveness, service guarantee, customer satisfaction has a positive effect on service, understanding and

empathy. Hsu in 2008 in an article titled "Developing customer satisfaction index for the States to implement the American customer satisfaction index," concluded that Customer expectations for quality and value of services received, and makes a positive effect on customer satisfaction Direct and positive relationship between levels of customer satisfaction on customer loyalty. Kim and Lee and Hsu Research based on this research suggest the following model.
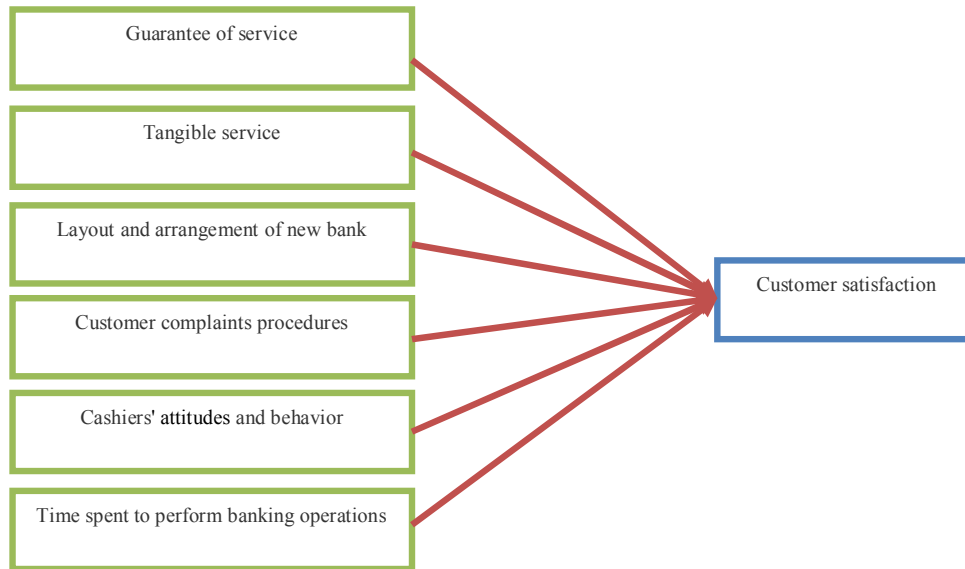

Figure (1). Proposed a model to investigate

6. Hypotheses

The conceptual model of the research hypothesis can be stated as follows:

6.1 The main hypotheses:

The quality of banking services and customer satisfaction has a direct relationship.

6.2 Research sub-hypothesis is:

First hypothesis: there is a direct relationship between customer satisfaction and service guarantee.

Second hypothesis: there is a direct relationship between tangible service and customer satisfaction.

Third hypothesis: the layout and arrangement of parts, there is a direct relationship between bank and customer satisfaction.

The fourth hypothesis: the customer's complaints procedures and customer satisfaction has a direct relationship.

The fifth hypothesis: a direct relationship between attitudes and behavior, Cashiers and customer satisfaction there.

The sixth hypothesis: the time spent to perform banking operations and customer satisfaction has a direct relationship.

7. MATERIALS AND METHODS

The research involves a series of activities that have been properly and carefully thought come into force. Research involves the processes of search, review, test and experiment. These processes should be regular, carefully, critically, objectively and reasonably enforced. The end result is the discovery of new facts that will help us to deal with the problem.(socaran,2005) The purpose of this research and applied research methods, survey research, descriptive - analytic, is. In addition to describing the present situation to test hypotheses based on the predicted relationship based on looks And to determine the influence of variables and methods of inferential statistics is the correlation ORGANIZATIONS services and state institutions, especially banks used to be applied. In this research tool with which to assess and measure the variables of interest has been the researcher made questionnaire that between Samples are selected and their distribution over the variables to be measured. Using spss software are analyzed. We were also calculated Cronbach's alpha reliability because more than 99 percent.

8. The population and sample size

The population of this species can be defined: The population consists of all those elements in a specified geographical scale (Global or regional) with one or more common characteristics include population and sample

size(hafezniya,2006) National Bank branches in the province with 140 branches in which they www.bmi.ir information is available. To determine the sample size in this study is the first sample of the 40 questionnaires were used to After collecting and analyzing data and estimate the mean and standard deviation And the pricing formula for determining the sample size of the infinite, Sample size was estimated at 394 people. Method used for this study, sampling is a group or cluster. The first four parts of quilan province (north, south, east, west) into the 99 questions for each section, And to ensure a return rate of questionnaires on each of the 110 questionnaires were distributed The total of 440 questionnaires were distributed and collected questionnaires from 402 And finally, about 394 of them were analyzed.

8.1 The sample size determination formula:

$$n = \frac{(z\alpha_{/2})^2 * \delta^2}{e^2} = \frac{(1.96)^2 * (.5063)^2}{(.05)^2} \approx 394$$

9. Hypothesis testing

Raw data needed to describe and test hypotheses with the help of computers and software are extracted and then This software spss data analysis and data used in this study in two phases, will be converted. In the first stage of the analysis is descriptive, the data collected The table presents descriptive statistics and histograms, and the second Inferential analysis are tested using Pearson correlation and multiple regression analysis, the data are analyzed. Finally, the acceptance or rejection of each of the statistical theory of the comment. The results of descriptive statistics in Table 1 indicate that all variables have acquired a good average. 3 is expected that the average mean for all data obtained is more than 3 It is clear that all variables mentioned in the conceptual model of research are more important.

Table 1. Results of descriptive statistics

Descriptive Statistics							
	N	Minimum	Maximum	Mean	Std. Deviation	Variance	Skewness
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error
Guarantee of service	394	1.00	5.00	3.8723	.86249	.744	-.939	.123
Tangible service	394	1.00	5.00	3.0988	1.13783	1.295	-.026	.123
Layout and arrangement of new bank	394	1.00	5.00	3.0690	1.23020	1.513	.031	.123
Customer complaints procedures	394	1.00	5.00	3.1751	1.02270	1.046	.009	.123
Cashiers' attitudes and behavior	394	1.00	5.00	3.8580	.89561	.802	-.653	.123
Time spent to perform banking operations	394	1.00	5.00	3.5562	1.05721	1.118	-.458	.123
Satisfaction	394	1.00	5.00	3.7335	.82736	.685	-.526	.123

The distance scale is measured in this study was to test the hypothesis Pearson correlation test and multiple regression with the Enter method was used.

First hypothesis: the layout and arrangement of parts, there is a significant relationship between bank and customer satisfaction.

According to Table 2 shows that the sig = / 000 < / 05 is. Therefore, with 99% confidence interval H_0 is rejected and H1 is approved and this relationship is meaningful. Also on the table to be highly variable correlation between satisfaction and the layout and arrangement of the National Bank of New 78 / 7 percent is This indicates a direct relationship between two variables. On the other hand the ratio between variable and satisfaction with the layout and arrangement of new bank of /619 is This indicates that the independent variables of the 61 / 9 percent of the dependent variable to predict.

Table 2. Correlation coefficient between the layout and arrangement of bank products and customer satisfaction

Correlations		Satisfaction	Layout and arrangement of new bank
Satisfaction	Pearson Correlation	1	.787**
	Sig. (2-tailed)		.000
	N	394	394
Layout and arrangement of new bank	Pearson Correlation	.787**	1
	Sig. (2-tailed)	.000	
	N	394	394
**. Correlation is significant at the 0.01 level (2-tailed).			

Second hypothesis: the guarantee of service and customer satisfaction, there is a significant relationship. According to Table 3 shows that the sig = / 000 < / 05 is. Therefore, with 99% confidence interval H_0 is rejected and H_1 is approved and this relationship is meaningful. Also on the table, the correlation between two variables can be said to be guaranteed and Services National Bank Customer Satisfaction 70 /3percent, which indicates the relationship between two variables. On the other hand the ratio between the two variables of service and guarantee customer satisfaction with /494 is Independent variables showed that the rate of 49 /4% of the dependent variable to predict.

Table 3. The correlation coefficient between the guaranteed level of service and customer satisfaction

Correlations		Satisfaction	Guarantee of service
Satisfaction	Pearson Correlation	1	.703**
	Sig. (2-tailed)		.000
	N	394	394
Guarantee of service	Pearson Correlation	.703**	1
	Sig. (2-tailed)	.000	
	N	394	394
**. Correlation is significant at the 0.01 level (2-tailed).			

Third hypothesis: the relationship between tangible service and customer satisfaction are significant. According to Table 4 shows that the sig = / 000 < / 05 is. Therefore, H_0 is rejected with 99 percent confidence interval, and the H_1 is approved and this relationship is meaningful. Also on the table, the correlation between two variables can be said to be tangible services National Bank of customer satisfaction 81/6 percent, which indicates the relationship between two variables. Hand, tangible variable coefficient of determination between the service and customer satisfaction equal to /665 is Independent variables showed that the rate of 66/5% of the dependent variable to predict.

Table 4. The correlation coefficient between tangible service and customer satisfaction

Correlations		Satisfaction	Tangible service
Satisfaction	Pearson Correlation	1	.816**
	Sig. (2-tailed)		.000
	N	394	394
Tangible service	Pearson Correlation	.816**	1
	Sig. (2-tailed)	.000	
	N	394	394
**. Correlation is significant at the 0.01 level (2-tailed).			

The fourth hypothesis: between customer satisfaction and customer complaints procedures, there is a significant relationship.

According to Table 5 shows that the sig = / 000 < / 05 is. Therefore, with 99% confidence interval H_0 is rejected and H_1 is approved and this relationship is meaningful. Also on the table between two variables can be said of our complaints procedures And customer satisfaction in the National Bank 81 / 7 percent is The other hand, the coefficient between two variables, procedures, customer complaints and customer satisfaction equal to /667 is Independent variables showed that the rate of 66 / 7 percent of the dependent variable to predict.

Table 5. the correlation between customer satisfaction and customer complaints procedures

Correlations		Satisfaction	Customer complaints procedures
Satisfaction	Pearson Correlation	1	.817**
	Sig. (2-tailed)		.000
	N	394	394
Customer complaints procedures	Pearson Correlation	.817**	1
	Sig. (2-tailed)	.000	
	N	394	394
**. Correlation is significant at the 0.01 level (2-tailed).			

The fifth hypothesis: between attitudes and behavior, there is a significant relationship between Cashiers and customer satisfaction.

According to Table 6 shows that the sig = / 000 < / 05 is. Therefore, with 99% confidence interval H_0 is rejected and H_1 is approved and this relationship is meaningful. Also on the table to be highly variable correlation between attitudes and behavior of Cashiers Cashiers and customer satisfaction in the National Bank, 48/2 percent, which indicates the relationship between two variables. Coefficient between two variables to determine the attitudes and

behavior of the hand, Cashiers and customer satisfaction with /232 is Independent variables showed that the rate of 23 / 2% of the dependent variable to predict.

Table 6. The correlation between attitudes and behavior, Cashiers and Customer Satisfaction

Correlations		Satisfaction	Cashiers' attitudes and behavior
Satisfaction	Pearson Correlation	1	.482[**]
	Sig. (2-tailed)		.000
	N	394	394
Cashiers' attitudes and behavior	Pearson Correlation	.482[**]	1
	Sig. (2-tailed)	.000	
	N	394	394
**. Correlation is significant at the 0.01 level (2-tailed).			

The sixth hypothesis: the time spent to perform banking operations and customer satisfaction, there is a significant relationship.

According to Table (7) can be seen that the sig = / 000 < / 05 is. Therefore, with 99% confidence interval H_0 is rejected and H_1 is approved and this relationship is meaningful. Also on the table can say that the correlation between two variables, time spent to perform banking operations and National Bank of customer satisfaction 75 / 5 percent, which indicates the relationship between two variables. The coefficient of determination between two variables, time spent on hand to perform banking operations and customer satisfaction with /570 is This represents 57 percent of the independent variables can predict the dependent variable.

Table 7. The correlation between attitudes and behavior, Cashiers and Customer Satisfaction

Correlations		Satisfaction	Time spent to perform banking operations
Satisfaction	Pearson Correlation	1	.755[**]
	Sig. (2-tailed)		.000
	N	394	394
Time spent to perform banking operations	Pearson Correlation	.755[**]	1
	Sig. (2-tailed)	.000	
	N	394	394
**. Correlation is significant at the 0.01 level (2-tailed).			

9.1 Multivariate regression

In order to predict the scores of brand loyalty to the independent variables of multiple regression(and the method Enter) was used. The following table specifies the general regression of the independent variables on loyalty.

Table 8. Results of multivariate regression

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.861[a]	.742	.738	.42375	2.203
a. Predictors: (Constant), Time spent, attitudes, layout, service assurance, investigation procedures, tangible service					
b. Dependent Variable: Satisfaction					

ANOVA[b]					
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	199.525	6	33.254	185.190	.000[a]
	Residual	69.493	387	.180		
	Total	269.018	393			
a. Predictors: (Constant), Time spent, attitudes, layout, service assurance, investigation procedures, tangible service						
b. Dependent Variable: Satisfaction						

Coefficients[a]		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	1.989	.122		16.262	.000
	service assurance	-.174	.052	-.181	-3.352	.001
	tangible service	.190	.052	.261	3.672	.000
	Layout and arrangement of new bank	.242	.034	.360	7.143	.000
	investigation procedures	.339	.055	.419	6.184	.000
	Attitude	-.053	.031	-.057	-1.678	.001
	Time spent	.060	.043	.077	1.405	.001
a. Dependent Variable: Satisfaction						

According to the results in Table (8) can be seen that there is a linear relationship between independent variables and the dependent variable. The most important factor determining the criteria that it can explain the relationship between two variables x and y this value is always between 0 and 1. If $r^2 = 1$ indicate that the regression line could change the ratio of x to y to be independent of changes And $r^2 = 0$ is shown that if the regression line has never failed to change the y to x is independent of changes. If the coefficient of determination, the square root we say the value of the correlation coefficient. Strong correlation between the type of relationship, direct or reverse shows. Since r^2 is always between 0 and 1 square root of the always between 1 and 1 - is. The results of regression model, coefficient of determination and correlation models respectively 0/742, 0/861. The last column of Table Model Summary, camera test - Watson's model shows. Test Durbin- Watson obtained for the model 2 /203's. If the statistics camera - Watson between 1 / 5 to 2 / 5 is, assuming H0 can not be denied; Is the lack of correlation between model errors are acceptable. So in this case, the lack of correlation between the errors of the model is confirmed. The results of analysis of variance, regression output information for the model is intended to show. If a significant F statistic is small, then the independent variables on the dependent variable explained that well. Since the model F <0 / 05 are independent variables as well have been able to explain the change in the dependent variable. Also according to the level of significant variables in all the sig <0 / 05 is Thus, the independent variables of time spent to perform banking operations, employee attitudes and behavior, Layout and arrangement of new bank guarantee of service, complaints procedures and tangible customer service have a significant impact on customer satisfaction.

10. Conclusion

Now that a lot of effort to improve performance management tools and customer-oriented approach developed by researchers, Managers are experts in the trade organization that represents Now one of the most important factors in determining customer satisfaction and success of organizations in business, profitability is considered. Strong correlation between satisfaction and variable layout and arrangement of the National Bank of New 78 / 7 + percent, which indicates the relationship between two variables. On the other hand the ratio between variable and satisfaction with the layout and arrangement of new bank of /619 is This indicates that the independent variables of the 61/ 9 percent of the dependent variable to predict. Given the strong and positive relationship between two variables is better The attractive layout and a different branch within the branch and also Special attention is the branch of internal decoration. The results with the results Manray &manray in an article entitled, "Customer switching behavior in the field of banking services" in the year 2007 has been consistent. The layout and arrangement of new bank and customer satisfaction and a positive relationship exists. The correlation between two variables of service and guarantee customer satisfaction in the National Bank 70 / 3 + percent, which indicates the relationship between two variables. On the other hand the ratio between the two variables of service and guarantee customer satisfaction with /494is Independent variables showed that the rate of 49 / 4% of the dependent variable to predict. Given the positive relationship between these two decisions should be made to customers on their deposits are safe. The results with the results of Kim and Lee in an article titled "Customer satisfaction with cost reduction programs" in the year (2011) have done is consistent. Thus, service and guarantee customer satisfaction and a positive relationship exists. Correlation between two variables being highly visible national bank customer service and satisfaction 81 / 6 + percent is This indicates a direct relationship between two variables. Hand, tangible variable coefficient of determination between the service and customer satisfaction equal to 665 / is Independent variables showed that the rate of 66 / 5% of the dependent variable to predict. Given the strong relationship between two variables is positive and the ATM Adjacent to large commercial installations, training and the creation of money through the internet and get paid. The results with the results and Nasr & Jamal (2003) about the relationship between service quality and customer satisfaction research, a Pakistani bank, they are consistent. Direct and positive relationship between two variables, there are tangible customer service and satisfaction. The correlation between two variables, procedures, customer complaints and customer satisfaction in the National Bank 81 / 7 + percent, which indicates the relationship between two variables . The other hand, the coefficient between two variables, procedures, customer complaints and customer satisfaction equal to /667 is Indicating that the independent variable of 66 / 7 percent of the dependent variable to predict. Given the strong and positive relationship between two variables It enables direct communication with senior management and organization, there is Active units, up to date and responsive to customer complaints and feedback occurs. The results with the results Manray &manray in an article entitled, "Customer switching behavior in the field of banking services" in the year (2007) have done is consistent. Direct and positive relationship between customer satisfaction and complaints procedures there. Highly variable correlation between attitudes and behavior of the National Bank Cashiers and Customer Satisfaction 48 / 2 + percent is This indicates a direct relationship between two variables. Coefficient between two variables to determine the attitudes

and behavior of the hand, Cashiers and customer satisfaction with /232 is Indicating that the independent variables of the 23 / 2% of the dependent variable to predict. Given the positive relationship between these two decisions should be taken to Behind the counter or desk staff regularly attend and work clothing for employees and have a good symmetry. The results of this research results in manray&Manray article titled "Customer switching behavior in the field of banking services" in the year (2007) have done is consistent. Direct and positive relationship between attitudes and behavior and satisfaction that there Cashiers. The correlation between two variables, time spent to perform banking operations and customer satisfaction in the National Bank 75 / 5 + percent is this indicates a direct relationship between two variables. The coefficient of determination between two variables, time spent on hand to perform banking operations and customer satisfaction with/570 is Indicating that 57 percent of independent variables can predict the dependent variable. Given the strong and positive relationship between two variables is better Customer time and reduce the time Customer expectations to receive banking services is important. The results with the results of Hsu in 2008 in an article titled "Developing an index for online customer satisfaction: Customer satisfaction index matching the Americans" have done is consistent. Direct and positive relationship between time and satisfaction for its banking operations there.

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