Identifying and Prioritizing the Needs of Tejarat Bank's Customers in the Target Markets

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ABSTRACT
The organizations to ensure the survival and protect their own interests have always sought in the wake of continuity of customers' visits and increase their number of customers. Repetitive individuals' visits in the form of customer represent an increase in the organization's income and it is accessible by relying on the customer-orientation. In this regard, in order to create long-term relationships with customers as well as provide services tailored to customers' needs, it must be necessary to meet customer's needs and expectations on the cornerstone of the organization. Data was collected by using Kano model and analyzed by SPSS software and the results states that for example the location of the branch in terms of ease of access and the location of the car park is only as one-dimensional needs. As well as specifying, the various sectors within the Bank represent mandatory requirements, and also neatness and cleanliness of the branches are indifferent needs and compliance units of complaints and criticisms are parts of grace needs that in the direction of the results, it presents a series of suggestions and guidelines to satisfied customers.

Received 10.09.2016   Revised 06.10.2016   Accepted 02.11.2016

INTRODUCTION

Social life and dense community of human beings require that different needs of each individual compacted by referring to other human groups. These needs divided to several sections such as food, clothing, housing, services of cultural, educational, medical, communication and other human needs. In this interaction, each person to supply his needs in the role of customer visits the supplier organizations and institutions. On the other hand, many social organizations form in order to supply human needs that meanwhile performing this task in the wake of the acquisition of profit to them, and in this regard, they try to repeat human beings' visits to that organization. It seems that the nearest route to the target point for the Organization as well as the most desirable method for customers is supplying the needs and expectations of the customers. The customers who put their basis of interactions with any organizations as material and spiritual interests and in the meantime, many people pay more for achieving respect and in the process of supplying the needs of life, they maintain their dignity in a superior position [1-4].

RESEARCH METHODOLOGY

The present study in terms of purpose is functional and in terms of collecting data is solidarity-correlation. The data is collected based on the researcher's questionnaire and the survey of experts and by using interviews with experts and specialists as field study.
In this research, it is used descriptive and inferential statistics methods in order to analyze the data obtained through questionnaires and interviews and features applications such as Excel and SPSS.
Research Questions:
What are the basic needs of Tejarat Bank's customers?
How is the prioritization of the needs of Tejarat bank customers?
The Domain of the Research
Thematic domain: It is the field of marketing and relationship with Tejarat Bank's customers.
Time domain: It is the late second half of the year 2014 and the early first half of the year 2015.

The location domain: Customers of Tejarat Bank in Mahshahr Port and the sample size for this study is 241.

EVALUATION AND ANALYSIS OF THE QUESTIONNAIRE

The frequency distribution of respondents answering to the positive question

Table 1

Completely agree	agree on	Impossible	opposite	Completely opposed	Customers' needs in a positive mode	
98	67	36	22	3	The location of the branch in terms of ease of access and car park	1
48	72	44	39	23	Given the different departments within the bank	2
53	80	52	26	15	Facilities (chairs, bill number and air conditioner)	3
71	95	38	22	0	Neatness and cleanliness branches	4
87	69	42	19	9	Location and good dispersion branches in the city	5
9	54	80	53	30	Easily access and make calls with the insurance branch	6
41	87	51	32	15	Adequate security for banks (Guardian, the protection system)	7
59	51	34	43	39	Keep the information confidential and to customer specification	8
69	43	46	45	23	Keep the information confidential and to customer specification	9
39	58	37	64	28	Customer support information (avoid fines ins)	10
58	50	43	34	41	Units deal with the complaints and criticisms	11
71	102	36	17	0	Staff to deal effectively with customers	12
77	58	47	29	15	The status of their appearance (sort of, justified)	13
84	68	51	23	0	Giving the customer time by staff	14
28	33	44	78	43	Knowledge and expertise Head of Branch	15
36	43	29	52	66	Inviting customers to participate in seminars	16
97	61	48	17	3	Courtesy branch staff in dealing with customers	17
39	34	59	56	38	Insurance subsidiaries proper working hours	18
77	51	27	43	28	Reducing loan interest	19
46	67	82	31	0	Speed and accuracy employees in banking operations	20
92	36	67	25	6	Lower wage foreign remittances	21
34	82	49	38	23	Increased duration of repayment	22
31	38	47	74	36	A chance to follow the latest news from the stock exchange, the price of gold and the center	23
88	69	56	13	0	Providing Internet banking services	24

Table 2: The frequency distribution of respondents answering to the negative question

Completely agree	Impossible	Impossible	opposite of	Completely opposed	The needs of customers in negative mode	number
0	20	41	76	89	The location of the branch in terms of ease of access and car park	1
26	31	47	59	63	Given the different departments within the bank	2
73	50	62	28	13	Facilities (chairs, bill number and air conditioner)	3
15	43	78	51	39	Neatness and cleanliness branches	4
17	32	56	79	42	Location and good dispersion branches in the city	5
11	27	53	61	74	Easily access and make calls with the insurance branch	6
11	13	58	63	81	Adequate security for banks (Guardian, the protection system)	7
39	61	44	47	35	Keep the information confidential and to customer specification	8
21	34	83	37	49	Information services if the bank by phone or website.	9
9	28	54	59	76	Customer support information (to prevent fine)	10
18	27	53	76	52	Units deal with the complaints and criticisms	11
0	16	59	86	65	Staff to deal effectively with customers	12
7	28	57	46	88	The status of their appearance (sort of, justified)	13
0	23	51	73	79	Giving the customer time by staff	14
48	53	60	39	26	Knowledge and expertise Head of Branch	15
24	31	59	38	74	Inviting customers to participate in seminars	16
18	27	53	57	71	Courtesy branch staff in dealing with customers	17
28	37	72	50	39	Insurance subsidiaries proper working hours	18
37	61	56	44	28	Reducing loan interest	19
24	37	52	49	64	Speed and accuracy employees in banking operations	20
12	20	87	38	69	Lower wage foreign remittances	21
64	54	48	41	19	Increasing the time of repayment	22
26	32	54	48	66	A chance to follow the latest news from the stock exchange, the price of gold and the center	23
14	43	56	93	0	Providing Internet banking services	24

In order to convert customers' reviews to the information, it is used the matrix results of Kano evaluation table.

This converts two parts of each question to one response. The answers categorize in the Kano table in six categories. In this table (M) indicates mandatory requirements, (O) indicates one-dimensional features and (A) indicates attractive specifications of the product.

Table 3: Classifying and evaluating customers' reviews based on Kano model

Undesirable					Customer need (CR)	
Completely opposed	opposite of	Impossible	agree	Completely agree		
A	A	A	O	Q	Completely agree	Favorable
I	I	I	M	R	agree	
I	I	I	M	R	Impossible	
I	I	I	M	R	opposite of	
R	R	R	Q	R	Completely opposed	

There are varieties of techniques and methods for Kano questionnaire analysis and the identified needs' assessment, which in this study; it is written the analysis of the questionnaires based on the maximum frequency. The results of this research are in the following table.

Analyzing and Prioritizing the Identified Needs of Customers:
The basis of this model is based on the method of the maximum frequency. The procedure of this method is according to the table of classification about customers' reviews which are prioritized customers' needs based on assessment of the Kano table and the rule of (I<A<O<M) features. The table shows the prioritizing identified customers' needs of Tejarat Bank of Mahshahr.

Table 4: Classifying the customers' reviews based on Kano evaluation table

Priority	Symbol	Customer needs	Number
1	M	Given the different departments within the bank	1
2	M	Easily access and make calls with the insurance branch	2
3	M	Adequate security for banks (Guardian, the protection system)	3
4	M	Customer support information (to prevent fine)	4
6	M	Speed and accuracy employees in banking operations	5
6	M	A chance to follow the latest news from the stock exchange, the price of gold and the center	6
7	O	The location of the branch in terms of ease of access and car park	7
8	O	Courtesy branch staff in dealing with customers	8
9	O	The status of their appearance (sort of, justified)	9
10	O	Giving the customer time by staff	10
11	A	Possible and appropriate distribution branch in the city	11
12	A	Keep the information confidential and to customer specification	12
13	A	Information banking services through IVR or Web site	13
14	A	Units deal with the complaints and criticisms	14
15	A	Reducing loan interest	15
16	A	Lower wage foreign remittances	16
17	A	Providing Internet banking services	17
18	I	Neatness and cleanliness branches	18
19	I	Staff to deal effectively with customers	19
20	I	Knowledge and expertise Head of Branch	20
21	I	Insurance subsidiaries proper working hours	21
Delete	R	Facilities (chairs, bill number and air conditioner)	22
Delete	R	Increasing the time of repayment	23
Delete	Q	Inviting customers to participate in seminars	24

CONCLUSION
Banks as financial institutions naturally indicate rapid reaction to any changes in the economy and the technological environment. Doubtless the central role of banking systems in the function of economic systems is undeniable. The necessity of supplying the needs and expectations of the customer demands its supplying through visiting the organizations and institutions of goods and services. On the way of supplying these needs, there are expectations, which should meet from the suppliers of goods and services and to be addressed in the interaction with the customer as a necessity. The customer-oriented for gaining the intended successes is not only supplying the customers' needs, but also putting their expectations in the priority of organizations. They look at these expectations as a customer-oriented necessity. We explain these needs and expectations of Tejarat Bank's customers in city of Mahshahr on the following outlines.
Today, the number of companies increase, which are choosing the customer satisfaction as an indicator of performance evaluation. Today, the customer orientation has priority not only in industry but also in service organizations even the service-governmental organizations or social welfare organizations and day by day, it is more matches to the Juran's belief. According to Juran, the quality is the product success rates to cover the goal and purpose of using that product.

The Results of Questions

The first question: What are the needs of Tejarat Bank's customers in Mahshahr city?

In the following table, it is classified the needs of customers based on Kano model.

Table 5: identifying the needs of customers and their classification

Number	Customers' needs	Symbol
1	The location of the branch in terms of ease of access and location of car park	O
2	Distinguish the different sections within the bank	M
3	Welfare facilities (chair, currency counting and ventilation system)	R
4	Neatness and cleanliness of branches	I
5	Suitable location and dispersion of branches in the city	A
6	Easily access and contact with insurance branches	M
7	Appropriate security for bank (Guardian, protection system)	M
8	Keeping confidential the information and specifications of customers	A
9	Inform bank's services by interactive voice response (IVR) and internet sites	A
10	Customers support information (prevent to be fined)	M
11	Compliance unit of complaints and criticisms	A
12	Appropriate treatment of staffs with customers	I
13	Sort of staffs' appearance (neat, justified)	O
14	Emphasize the customers' time by staffs	O
15	The knowledge and expertise of Branches' chief	I
16	Inviting the customers to participate in seminars	Q
17	The politeness and courtesy of branches' staffs toward the customers	O
18	Appropriate working hours of insurance branches	I
19	Decrease the interest of facilities	A
20	Speed and accuracy of staffs in banking operation	M
21	Decreasing the amount of fee currency transfers	A
22	Increasing the duration of repayment of facilities	R
23	Ability to follow the latest news of bourse, price of gold,… from that center	M
24	Providing the Internet banking services	A

The second question: How is the prioritization of the needs of Tejarat bank customers in the city of Mahshahr?

Table 6: Prioritization the needs of the customers

Number	Customers' needs	symbol	Priority
1	Distinguish the different sections within the bank	M	1st
2	Easily access and making contact with insurance branches	M	2nd
3	Appropriate security for bank (Guardian, protection system)	M	3rd
4	Customers support information (prevent to be fined)	M	4th
5	Speed and accuracy of staffs in banking operation	M	5th
6	Ability to follow the latest news of bourse, price of gold,… from that center	M	6th
7	The location of the branch in terms of ease of access and location of car park	O	7th

8	The politeness and courtesy of branches' staff toward the customers	O	8th
9	Sort of staffs' appearance (neat, justified)	O	9th
10	Emphasize the customers' time by staff	O	10th
11	Suitable location and dispersion of branches in the city	A	11th
12	Keeping confidential the information and specifications of customers	A	12th
13	Inform bank's services by interactive voice response (IVR) and internet sites	A	13th
14	Compliance unit of complaints and criticisms	A	14th
15	Decrease the interest of facilities	A	15th
16	Decreasing the amount of fee currency transfers	A	16th
17	Providing the Internet banking services	A	17th
18	Neatness and cleanliness of branches	I	18th
19	Appropriate treatment of staffs with customers	I	19th
20	The knowledge and expertise of chief of Branch	I	20th
21	Appropriate working hours of insurance branches	I	21th
22	Welfare facilities (chair, currency counting and ventilation system)	R	Deleted
23	Increasing the duration of repayment of facilities	R	Deleted
24	Inviting the customers to participate in seminars	Q	Deleted

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