



A Study of the impact of Clients' Perceptions of Stimuli and Service Quality on Organizational Image of Mellat Bank in Isfahan

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Abstract

In order to acquire a competitive advantage, companies and organizations should establish a relevant image. Managers can determine the extent of how satisfactory an understanding can be by studying the factors affecting the image and they may remove possible bad perceptions among the clients. Thus, the present study aims to identify those factors which might influence clients' perceptions. One prominent factor is the influential stimuli that affect consumptive behavior. This study explores the clients' perception of stimuli and service quality over the organizational image of Mellat Bank in Isfahan. Research population comprises all clients of the bank in Isfahan, setting sample size at 173 cases by using Cochran formula. To collect data, a questionnaire was used with Cronbach's alpha of 0.89 indicating its validity and reliability. Research results show that stimuli did have a significant relation with bank image. It also revealed a similar relation between service quality and image of Mellat Bank of Isfahan. Further, the results of Friedman test indicated that, in clients' perspectives, service quality of banks rates first in being influential over bank image while physical design rates as the last.

Key Words

Stimuli, Bank Image, Bank Design, Service Quality, Mellat Bank.

I. INTRODUCTION

Today one can easily observe the increasing worldwide competition in production-service enterprises. This rise in terms of service of the industries such as banks, hotels, insurance companies, etc, is clearly visible and helps complicate the recognition and retention of clients as well as understanding their behavior. Thus, the main challenge facing the involved businesses is the identification of those factors affecting clients' perception and behavior, demanding huge sums of investments to meet this challenge.

One important capability for companies to succeed in competition is the knowledge and skills of marketing whereby the influential factors may be identified. Influential stimuli are a top factor.

Motivators can affect customers' sentiments, anxieties and spirits; thus, causing the sale and success of a commodity. Of course, the opposite also holds true. Consumers pay attention to motivators through time, and suggest them to others. The consumer's perception of the company environment may also dramatically affect the customers' mood (Michon et al, 2005). Here, it can be said that the characteristics of the environment and product or service can affect the customers' behavior so that good design of the environment motivates customers to purchase without planning. The characteristics of the environment where a product of service is offered include design, social features as well as the features of the environment itself. The atmosphere and environment is the motivator that affects the consumers' favorite and may increase the purchase (Virvilaite et al, 2009). Unfortunately, lack of awareness of consumers' behavior can lead to missing such customers. This leads to the formation of an unfavorable impression of the company. Then, by identifying motivators that affect consumers' perception, we can affect the bank impression and implement our marketing strategies and plans based on the reactions and perceptions.

The company's impression is based on the company's performance and the customers' views. Customers keep various impressions of a corporation or a company in mind. In the field of services, these impressions mostly include customers' mental frameworks regarding the organization's impression (Orth and Green, 2009). The company's impression can indicate foreign information for potential and present customers, and it may or may not determine the selection of a trade name or company compared to another. Customers create knowledge plans of systems in order to interpret their perception of a company. A company's impression is an invaluable intangible asset which is difficult to imitate, and which can help to achieve a sustainable and distinguished financial performance. The final advantage of a company's impression is to render value or relationship with customers based on organizational relations, which leads to the creation of credit compared to other trade titles (skill, reliability and popularity) and a means for the clarification of organizational culture and intra-organizational values (Aaker, 1996).

This study, therefore, aims to investigate the impact of clients' perceptions of stimuli and service qualities on organizational image of Mellat Bank in Isfahan.

This study particularly probes the possible answers for the question whether clients'

perception of stimuli and service quality affects the bank's organizational image or not. First follows a theoretical background of the study and then survey results will be analyzed and discussed.

II. LITERATURE REVIEW

The concept of image for a product or an organization means what a given client perceives from that product or organization either implicitly or explicitly (Koo, 2003). This makes the image a crucial variable which affects market movements, positively or negatively (Zeitham & Bitner, 1996). Some has defined the concept as the power to influence clients' perception of goods and qualities while others know it to be the general impact an organization produces in individuals' minds (Barich & Kotler, 1991). It refers to various aspects of organizational actual physic and behavior: the name of the organization, variety in terms of products and services, traditions, ideology and the practical, emotional impressions the staff make in clients' view. The practical facet refers to tangible characteristics which can be easily measured while emotional one mostly relates to mentalities, produced through feelings and perspectives out of personal experiences one achieves when interacts with a given organization as well as the contemplation of what constitute that organization's practical characteristics. It can be concluded that organizational image generally is the outcome of a bravura process in which people weigh a given company's characteristics against others.

The image is based upon the mutual interaction between a company and its clients. Every client makes his/her own particular view of the enterprise or company he/she deals with. In case of services, such subjective views mostly involve clients' mentality of brand image (Orth & Green, 2009). Company image can act as sign of external advertisement for present clients and would-be customers and adoption of a trade name, product label or any such designation may characterize a company with regards to other rivals. Customers develop their own knowledge systems or patterns to interpret what they know about a given company. Company image, then, is an invisible but highly valuable asset which cannot be copied easily and helps achieve stable and superior revenue. The final virtue of such company image is the possibility of assigning value to relationships or clients on the basis of organizational communications, leading to a relative credit over other trade names (skills, trustworthiness, and popularity) as well as propagating internal culture and values of an organization (Aaker, 1996).

On the contrary, identifying clients' perception of chief factors in shaping a company image is really difficult. Stimuli and service quality are among the factors shaping clients' perception and include the physical space and quality of the services offered.

The effectiveness of the relationship is an invisible value and entails products, services and results and forms the contingent interaction between client and seller. Variables affecting the quality of relationship in a given bank include:

Favorable ease for dealing loans, satisfaction of clients' requests, friendly attitude of staff towards clients (Zineldin, 2006), strong sympathy between staff and clients, acceptable service quality (Bagozzi and Phillips, 1982), relative ease of accessing bank services (Arora et al,

1985).

One major strategy which a service company may exploit to distinguish itself among rivals is stable superior service it offers. In fact, a number of companies have found it quite effective in bringing about strong and reliable competitive advantage which, in turn, leads to higher sale and income. Some service enterprises have gained legendary status by insisting on high quality service. This achievement only needs a proper answer for clients' anticipations. Usually, clients make a comparison between services offered at different places and what they expect. They would return to a given company only when the services they had seen equal or exceed their expectations.

Then it remains for the responsible company or enterprise to identify and evaluate the expectations. It must be noted that determining service quality is almost always more difficult than product quality.

Perceived quality of services: the service quality involves the actual perception of client from the services at the moment of deal and afterwards. Such perceptions can stand higher than, lower than, or equal to what clients expect in the first place. Satisfaction over a given offer is subject to the initial level of expectation and the actual perceived service.

Stimuli consist of feelings, emotions, and dispositions of clients. They may either boost or hinder the sale of a product. Gradually they also are recognized by customers who recommend them to others. Perception of Spatial features may also affect the disposition of a given client (Michon et al, 2000). Here, it is possible to note the influence of spatial features and product characteristics over clients' behavior. A proper environmental design may provoke the customer to purchase without prior intention. The environment of a business includes architectural, social and environmental specifics of that place. Atmosphere and environment form a factor that affects a consumer and may increase the sale (Virvilaite et al, 2009).

Noticing the intended or unintended stimuli that a company gives out and also the service quality and product value, clients develop certain perceptions that initiate particular responses and mentalities. Such perceived quality constitutes a competitive necessity so vital that many companies nowadays have turned to client-oriented quality as a strategic tool. It, however, is not the actual quality but rather a subjective appreciation of service or product in clients' view (Atilgan et al, 2005). Purchase of a given service or product depends on related behavioral attitude. Due to variety of output, sale agents are sometimes confused in identifying and understanding these behaviors. Loss of potential or actual customers may occur because of the lack of knowledge regarding consumers' behavior, leading to inappropriate image for the involved company. Then, identification of influential stimuli may be used to shape organizational image and conduct marketing plans or strategies according to such perception and responses.

III. RESEARCH MODEL

Our model extracted from models designed by (Lympelopoulous et al, 2010) (Hsu et al, 2010), (Kumar & Kim, 2014), (Bai & Gao, 2014), (Nur Shahrulliza et al, 2014), (Chen & Hsieh, 2011).

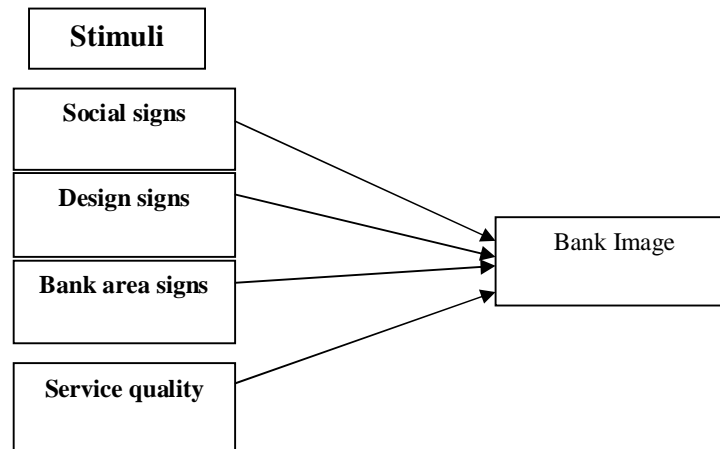


FIGURE 1. CONCEPTUAL MODEL

Research hypothesis:

- 1- Stimuli influence organizational image of Mellat Bank of Isfahan
- 1-1- Social factors influence organizational image of Mellat Bank of Isfahan
- 2-1- Design of bank area influences organizational image of Mellat Bank of Isfahan
- 3-1- Bank area signs influence organizational image of Mellat Bank of Isfahan
- 2- Perceived service quality influences organizational image of Mellat Bank of Isfahan

IV. RESEARCH METHOD

Present study is basically a practical survey. Since it explores the effect of clients' perceptions of stimuli and service quality on image of Mellat Bank of Isfahan, it is descriptive-correlational, done in Mellat Bank of Isfahan.

I. RESEARCH POPULATION AND SAMPLE

Statistical population consists of all clients at Mellat Bank of Isfahan. Being an obscure population, its size was determined by using Cochran Formula in infinite mode. 30 questionnaires were administered. Then size was achieved by variance of the initial sample.

$$n = \frac{z_{\alpha}^2 \times s^2}{d^2} \quad (1)$$

Where n is minimum size, z stands for 95% confidence level (1/96), and d stands for permissible error percentage (0/1).

S stands for maximum amount of variance (0/45) for variables which was calculated for 30 questionnaires distributed among clients of Mellat Bank of Isfahan.

Sample size was calculated by inserting the above values in the formula:

$$n = \frac{1/96^2 \times 0/45003}{0/1^2} = 173$$

II. RELIABILITY OF RESEARCH TOOLS

There are different ways to measure the reliability of the questionnaire and here we chose to set it by determining Cronbach Alpha coefficient as shown in the following formula:

$$\alpha = \frac{k}{k-1} \left(1 - \frac{\sum_{i=1}^k s_i^2}{s_t^2} \right) \quad (2)$$

Where

k =questions related to an index

s_i^2 =variance value of scores belonging to J question

s_t^2 =overall variance value of scores by each respondent

Given the fact that the closer this coefficient is to a proper numbers it shows higher reliability of questions, table 1 shows a relatively high reliability.

TABLE 1. CRONBACH ALPHA COEFFICIENT

Cronbach Alpha values	Variables
0.89	Whole of questionnaire
0.90	Organizational image
0.89	Social factors
0.88	Environmental factors
0.89	Design
0.89	Perceived service quality

V. DATA ANALYSIS

Research data were all deductive and descriptive. Statistics show a brief account of sample measuring's and allow us to infer some conclusions about the whole population. First, data were extracted from questionnaire and arranged. SPSS was utilized to analyze descriptive statistics. Correlation coefficient test determined whether research hypotheses were confirmed.

VI. DESCRIPTIVE ANALYSIS OF RESPONDENTS

Analytical Results of analyses of demographic data are according to descriptive statistics of respondents among Mellat Bank clients, as shown below:

TABLE 2. DEMOGRAPHIC FREQUENCIES OF VARIABLES OF CLIENTS AT MELLAT BANK

Relative frequency	Absolute frequency	education
%2.3	4	High-school or lower
%22.5	39	Pre-university
%25.4	44	Associate's degree
%37.6	65	B.A & B.S
%8.7	15	M.A & M.S
%3.5	6	PhD
% 100	173	total
Relative frequency	Absolute frequency	Marital status
%67.7	116	married
%32.3	57	Single
% 100	173	total
Relative frequency	Absolute frequency	Interacting length
% 10.4	18	Shorter than 1 year
%32.4	56	1-3 years
%25.4	44	3-6 years
%31.8	55	Longer than 6 years
% 100	173	total
Relative frequency	Absolute frequency	employment
%28.3	49	State job
%27.2	47	Private sector
%30.6	53	Personal business
% 12.1	21	others
100	173	total
Relative frequency	Absolute frequency	Account type
%39.7	69	Term deposits
%30.1	52	Loan savings
%24.3	42	Current interest-free loan
%5.7	10	All types
100	173	total

I. RESEARCH HYPOTHESES TEST

Statistical hypothesis testing is devised to determine whether a given speculation about the sample is confirmed according to data analysis. Such speculation is typically related to amount of certain parameter in the population. Therefore, a statistical presupposition may or may not get accepted. It is necessary to know that sometimes such a presupposition may be accepted due to lack of insufficient evidence in the sample, preventing the elimination of that speculation. Here, Pearson Test and Regression analysis are used to examine the research hypotheses.

II. MAIN HYPOTHESIS

H0: there is a significant correlation between stimuli and organizational image of Mellat Bank of Isfahan.

H1: there is no significant correlation between stimuli and organizational image of Mellat Bank of Isfahan.

To explore a significant relation between two components we use Pearson Correlation Test. As shown in table 3, this test indicates a significant relation between stimuli and organizational image of the bank, with $0.05 = \alpha$, confidence level=95%, and correlation coefficient of 0/698. This coefficient indicates a positive, significant correlation (Sig = 0.000). There remains no strong evidence to reject zero hypothesis and that is confirmed: stimuli are influential over organizational image of Mellat Bank.

TABLE. 3. PEARSON CORRELATION TEST RESULTS: STIMULI AND ORGANIZATIONAL IMAGE IN MELLAT BANK

Sig	Correlation coefficient	Variable
0.000	0.698	Stimuli And Organizational Image In Mellat Bank

To further assure Pearson test result, Regression test was also used to test the result.

As shown in table. 4, the two variables are significantly associated, with significance level of lower than 0/05 and Beta=0.698, showing that any unit change in independent variable causes 0.968 change in dependent variable.

TABLE 4. REGRESSION ANALYSIS (STIMULI AND ORGANIZATIONAL IMAGE IN MELLAT BANK)

Sig	T	Standard coefficient	Nonstandard coefficient		Regression model
		Beta	Standard error	B	
0.000	7.989		1.023	8.170	Stable amount for variables
0.000	12.756	0.698	0.020	0.260	

III. SECOND RESEARCH HYPOTHESIS

H0: there is a significant correlation between service quality and organizational image of Mellat Bank of Isfahan

H1: there is no significant correlation between service quality and organizational image of Mellat Bank of Isfahan

As shown in table 5, Pearson correlation test shows that at $\alpha = 0.05$ and confidence level of 95%, there is a significant relation between service quality and organizational image. Pearson coefficient of 0.657 clearly shows a positive significant correlation (Sig = 0.000). Thus, there are no strong evidence against the zero hypothesis and it is confirmed: service quality affects organizational image of the bank.

TABLE. 5. PEARSON CORRELATION RESULTS OF SERVICE QUALITY AND ORGANIZATIONAL IMAGE OF MELLAT BANK

Sig	Correlation coefficient	Variable
0.000	0.657	service quality and organizational image of Mellat Bank

To further assure the Pearson test result, Linear Regression test was also brought in.

As shown in table. 6, there is a significant relation between these variables, with significance level of lower than 0.05 and Beta=0.657, suggesting that in case of 1 unit change in independent variable, there is 0.657 unit change in dependent variable.

TABLE 6. REGRESSION ANALYSIS (SERVICE QUALITY AFFECTING ORGANIZATIONAL IMAGE)

Sig	T	Standard coefficient	Nonstandard coefficient		Regression model
		Beta	Standard error	B	
0.000	6.525		1.179	7.694	Stable amounts of variables
0.000	11.405	0.657	0.040	0.458	

IV. TESTING SECONDARY RESEARCH HYPOTHESES

The first hypothesis of this category is: social factors affect organizational image of the bank. In statistical terms, this may be phrased as below:

H0: there is a significant relation between social conditions and organizational image of the bank.

H1: there is no significant relation between social conditions and organizational image of the bank.

Pearson test results revealed that social conditions and organizational image of the bank are significantly associated with correlation coefficient of 0.749 when $\alpha=0.05$ and confidence level is 95% (significance level is 0.000). Therefore, zero presupposition is rejected and 1 presupposition is confirmed (Table. 7). So, it is possible to maintain that social conditions do affect organizational image of Mellat Bank.

TABLE 7. PEARSON TEST RESULTS: SOCIAL CONDITIONS AND ORGANIZATIONAL IMAGE OF THE BANK

Sig*	correlation coefficient	Variable
0.000	0.749	social conditions and organizational image of the bank

According to Table. 8, the significant relation found between the two variables is approved for values less than 0.05 when Beta=0.749, showing that a mere unit change in independent variable is followed by 0.749 unit change in dependent variable.

TABLE 8. REGRESSION ANALYSIS (SOCIAL CONDITIONS AND ORGANIZATIONAL IMAGE OF MELLAT BANK.)

Sig	T	Standard coefficient	Non-standard coefficient		Regression model
		Beta	Standard error	B	
0.000	6.525 11.405	0.749	1.179 0.040	7.694 0.458	Stable amount Social factor

The second hypothesis of this category is: environmental factors affect organizational image of the bank. In statistical terms, this may also be phrased as below:

H0: there is a significant relation between environmental factors and organizational image of the bank.

H1: there is no significant relation between environmental factors and organizational image of the bank.

Pearson test results (Table. 9) revealed that environmental factors and organizational image of the bank are significantly associated, with a correlation coefficient of 0.598 when $\alpha=0.05$ and confidence level is 95% (significance level is 0.000). Therefore, zero presupposition is rejected and 1 presupposition is confirmed. So, it is possible to maintain that environmental factors do affect organizational image of Mellat Bank.

TABLE 9. PEARSON TEST RESULTS: ENVIRONMENTAL FACTORS AND ORGANIZATIONAL IMAGE OF THE BANK.

Sig	Correlation coefficient	Variable
0.000	0.598	environmental factors and organizational image of the bank

According to table. 10, the significant relation found between these two variables is approved for values less than 0.05 when standard Beta=0.598, showing that a mere unit change in independent variable is followed by 0.598 unit change in dependent variable.

TABLE 10. REGRESSION ANALYSIS (ENVIRONMENTAL FACTORS AND ORGANIZATIONAL IMAGE OF MELLAT BANK.)

Sig	T	Standard coefficient	Non-standard coefficient		Regression model
		Beta	Standard error	B	
0.000 0.000	10.734 9.746	0.598	1.035 0.067	11.106 0.657	Stable amount environmental factors

V. RANKING FACTORS SHAPING ORGANIZATIONAL IMAGE OF MELLAT BANK

As presented in the table below, respondents have expressed their idea about chief factors that affect organizational image of Mellat Bank. Mean and Friedman test are utilized to rank more precisely.

Table 13 presents the result values of Friedman test which uses the mean values to score each factor. Here, service quality ranks as the main factor which shapes organizational image of Mellat Bank while bank spatial design ranks the least important.

TABLE 13. MEAN VALUES AND FRIEDMAN RANKINGS OF EFFECTIVE FACTORS IN LOYALTY OF CLIENTS OF MELLAT BANK

Friedman Rankings	Mean	Factors	
1	3.88	Service quality	1
2	3.06	Social conditions	2
3	1.84	Environmental factors	3
4	1.22	Bank spatial design	4

The third hypothesis of this category is: design affects organizational image of the bank. In statistical terms, this may also be phrased as below:

H0: there is a significant relation between design and organizational image of the bank.

H1: there is no significant relation between design and organizational image of the bank.

Pearson test results (table. 11) revealed that design and organizational image of the bank are significantly associated with correlation coefficient of 0.482 when $\alpha=0.05$ and confidence level is 95% (significance level is 0.000). Therefore, zero presupposition is rejected and 1 presupposition is confirmed. So, it is possible to maintain that design does affect organizational image of Mellat Bank.

TABLE 11. PEARSON TEST RESULTS: DESIGN AND ORGANIZATIONAL IMAGE OF THE BANK

Sig	Correlation coefficient	Variable
0.000	0.482	design and organizational image of the bank

Significant correlation ≤ 0.05

According to Table 12, the significant relation found between these two variables is approved for values less than 0.05 when standard Beta=0.482, showing that a mere unit change in independent variable is followed by 0.482 unit change in dependent variable.

TABLE 12. REGRESSION ANALYSIS (DESIGN AND ORGANIZATIONAL IMAGE OF MELLAT BANK.)

Sig	T	standard coefficient	Nonstandard coefficient		Regression model
		Beta	Standard error	B	
0.000	13.015		1.046	13.614	Fixed amount design
0.000	7.185	0.482	0.084	0.603	

VI. CONCLUSION

As mentioned before, social factors of a given bank refer to staff number and their appearance and behavior. The staff can demonstrate the service quality by adopting a friendly and respectful demeanor and put on a splendid appearance and outfit. Good appearance and proper behavior as well as their personality and skills in performing tasks are important attraction factors. Casual clients may turn into permanent one only if bank staff treat them with sympathy and interest or with decorous respect and a smile on the face.

The clerks with friendly ties with clients are much more active and effective in creating an attractive atmosphere. Such conditions bring about favorable changes in clients' views, an instance where social conditions affect clients. So, organizational image of a bank may undergo changes due to some social conditions.

In the study, bank spatial design bore on organizational image of the bank. In this respect, visual elements such as colors, physical facilities shaped what clients perceived as organizational image, initiating a positive response. Such elements can entice the luxurious and top-quality services in clients' minds even before they do any deals. As studies suggest, color selection can strongly affect the clients and therefore marketing agents must consider the façade and interior colors very carefully because they influence the customers greatly.

Physical assets and facilities of a given bank also bear on what the clients think and prefer and organizational image of bank. Good physical facilities must meet clients' needs and encourage them to spend more time in bank. Positive opinions and pleasant experiences are also shaped by interior arrangements and partitions. Studies suggest that people particularly appreciate clean, orderly places.

Here, it was found that bank environment has significant association with its organizational image. Like area design, bank environment may either attract or deter the clients and affect, positively or negatively, satisfaction, service quality and organizational image as perceived by clients. Environmental factors include background elements of bank area which affect clients' unconscious. Those bank officials who take these factors into account secure far stronger clients than those who do not.

Perceived service quality significantly associated with organizational image of Mellat Bank of Isfahan. What clients understand does provoke versatile responses in them. Clients might repeat interactions if they get satisfied with quality of services available in a given bank. Results indicate that once clients have high opinions of value and quality of services offered in

a bank, then it is more likely that they use these services again and recommend the bank to others. Findings in the present study are in line with those studies by Chen & Hessen (2010) and Nalchi Kashi et al. (1391). If clients are satisfied with service quality and have a positive perception of that, then they will stay loyal and eventually organizational image of bank attains a better position.

VII. SUGGESTIONS

With regard to the results obtained from the research, the following suggestions and information can be given to the bank managers:

The findings achieved from hypotheses 1 test emphasized the importance of personality and appearance of employees and their valuable role in winning customers' satisfaction and loyalty. The vital force in service organizations is the employees. The forefront employees who are producers of services and deal with customers directly are considered advantages in the organization. One of the most important issues service organizations face and should deal with is how to motivate service employees. The quality of services depends on how employees' interact and contact customers; and these employees' view and their behavior with customers have a remarkable effect on the customers' perception of the quality of services, and as a result of their satisfaction. Hence, special attention should be paid to selecting employees who are in contact with the customers, and select those who have some outstanding ethical features with proper appearance. Among the required skills for bank employees, one can point out oral, auditory, feedback and suitable behavior when facing criticisms levelled by customers.

An organization should try to keep the customers' face and human personality by dealing with them politely, happily and with tact; and pave the way for customers' response to his behaviors. The emergence of some personality features by employees can be effective in establishing a successful relation with the customers.

The findings achieved from hypotheses 2 test emphasized the importance of colors used in the bank and their attraction for customers in addition to the attractive arrangement and structure of interior parts in the bank branch. From among important and remarkable points regarding the design and arrangement is the type of their arrangement. The results obtained from the research indicate that people pay special attention to the cleanness, tidiness and accessibility of devices and equipment required in a bank.

The findings achieved from hypotheses 3 test emphasized the importance of bank environment and its attraction for customers and the effect of illumination and music on customers.

1-Designing banks necessitates arrangements one of the most important of which is illumination. Illumination plays a special role in interior decoration design of a work place. It is light that welcomes customers and gives them comfort. Sometimes it is a diagram of pictures, sometimes it designates situations, and occasionally it separates the margins, and

specifies differences in applications. Each part of a bank and work place has its unique features, with regard to which, special illumination should be considered so that it specifies that feature. Light has an important role in reviving the atmosphere of work and business. Using suitable and monotonous light in a bank destroys the boredom and suffocation of the environment.

2-Attention to the culture and record of music in Iran and using music in commercial environments, which is the focus of this study, has an outstanding role in the consumers' behavior. Of course, it is worth mentioning that managers must pay sufficient attention to the selection of type of music so that they can promote the customers' level of satisfaction. The type of music has an important role in customers' behavior and the length of time they spend in the bank. In brief, a survey of literature in this area shows that music can have a remarkable effect on the customers' speed of purchase and section of services and welcoming new services and the time they spend in the bank. Studies conducted regarding the relationship between music and consumers' behavior has mostly formed based on listeners and their appreciation of music and individuals; sentimental relations to music. In this regard, based on the results obtained from previous researches, the following items are indicative of the effect on music on customers' behavior:

- Music is related to customers' sentimental, physical and attitudinal reactions in commercial environments.
- The effect of loud-speakers in transferring music in commercial places

3-Music can affect the customers' mood and attitude. Overall, individuals' mood can be positive or negative. It can also be affected by external factors particularly music. Happy music can make individuals' mood lively and delightful but sad music can adversely affect customers' purchase. In this regard, customers' mood can also be affected by music played in commercial environments, or even it can turn a happy atmosphere into a boring one or vice versa. For this reason, music can directly affect customers' purchase.

4-Most large service institutes make customers pay more money for purchasing by playing mild and soft music. Based on this, mild and romantic music has the most effect on the customers, and mentally stimulates the sense of purchase in them.

2-4-5-With regard to the results obtained in the present research, the following suggestions seem to be necessary for future researches:

- In future studies, other indices and theories affecting customers' behavior can be studied.
- With regard to the result of this research, the international impression of the bank can be studied through international customers' behavior.
- In order to increase the capability of generality of the research results, more banks in the country or several special provinces, particularly with regard to their size and duration of

activities are suggested to be studied.

- Designing a model applicable in other businesses and service activities such as tourism services (hotels, restaurants, travel agencies) and communication services
- Studying the physical atmosphere of the bank and its effect on attracting and keeping customers are among other issues worth thinking about.
- The effect of music on customers' behavior in the bank is suggested to be studied with regard to cultural factors.

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