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## Article

# Determining the relationship between organizational reputation and citizens' behavioral intentions (case: Bank Shahr customers)

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## **Determining the Relationship between Organizational Reputation and Citizens' Behavioral Intentions (Case: Bank Shahr Customers)**

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**Abstract:** Organizational reputation is an intangible asset and is one of the most important and vital elements for the survival of the organization. The purpose of this study was to investigate the role of organizational reputation in the formation of citizens' behavioral habits. This research is descriptive-correlational study that investigates the behavioral habits of citizens based on the variable of organizational reputation. The statistical population consisted of Bank Shahr customers in Tehran city. 318 people were selected by simple random sampling. In order to measure organizational reputation, the standard questionnaire of organizational loyalty, Luoma-aho (2008) with 28 questions and in five dimensions of authority, respect, trust, efficiency, and relational services and to measure behavioral intentions of customers, the eight-item questionnaire of (Zhu and Hung 2012) were used. The reliability of organizational reputation questionnaire with Cronbach's alpha coefficient of 0.81 and customer behavioral intention questionnaire with 0.78 were confirmed. Descriptive analysis and data analysis were performed using Pearson correlation coefficient and stepwise regression analysis methods. The results of this study indicate that there is a significant relationship between organizational reputation and its five dimensions with behavioral intentions of Bank Shahr customers. Among five dimensions of organizational reputation, two dimensions of services and respect can predict the behavioral intentions of Bank Shahr customers.

**Keywords:** organizational reputation, behavioral intentions, citizens, Bank Shahr, customers

**JEL Classification:** E58, D23, M14, G21

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## 1- Introduction

In the era of wisdom, organizations compete in customer service to sell their products and services, which has led companies not only to seek new customers, but also to maintain their previous customers, because maintaining existing customers is far more cost-effective than absorbing new ones. In fact, the competition and the dilemma for survival and durability have become quite serious. In this regard, organizations, in addition to understanding the importance and impact of mental image on employee performance and attracting customers, must make decisions and actions to control and eliminate negative factors and develop positive factors. Optimizing mental image and organizational reputation are one of the most urgent and inevitable issues in the development and success of organizations and their development infrastructure (Ha et al., 2009). Organizational reputation is an estimate of value that, in its meaningful content, provides conditions for thinking, feeling and more positive behavior of interest groups towards the organization. Issues such as globalization, diminution, deportation, privatization, changing business culture and increasing product and service life cycle have introduced new concepts such as organizational reputation (Jackson, 2004). In the third millennium, organizational reputation has become more and more important, and it has become one of the focal points of managing organizations. Organizational reputation includes components that reflect the status of an organization compared to other similar organizations. It should be noted that the value of a business is not limited to the financial and physical assets available in the balance sheet, but the greater value of the business is shown in intangible assets.

Organizational reputation has the ability to create significant financial and non-financial benefits for organizations and considerably affect the success of organizations (Lewis, 2001). The impact of reputation in supporting organizational stability, profits, employee performance and loyalty, ease of absorption and reduction of transaction costs have been confirmed in numerous studies, all of which are attractive features for organizations to combat financial and political pressures (Harvey & Morris, 2017).

On the other hand, customer behavioral intentions include all the actions that consumers make in terms of obtaining, using, and disposing of goods or services after consumption. Buying a product or service, providing spoken information about a product or service to another person, trends after consuming a product and collecting information for purchase are all examples of consumer behavior. Regarding customer behavioral intentions, researchers believe that if customers' behavioral goals are positive, they can lead to customer loyalty, re-engagement and positive word of mouth advertising by customers, which will lead to increased business volume and profitability of the company and can play an important role in the company's success (Basir et al., 2016). In fact, in the present age, which is a quality and customer-oriented era, the customer, the purpose and purpose of work and customer orientation, will be the basis of all commercial and economic activities; in this regard, attention is drawn to customer behavioral intentions.

The establishment of private banks in the country has created a competitive environment among these banks in order to gain a greater share of the market and find a unique place. Banks should seek to

create a sustainable value in the minds of stakeholders and citizens and to preserve it for the long term so that they can remain lasting. The main focus of banks' competition is to attract more customers in order to equip more resources. Among the private banks of the country, Bank Shahr has been among the top three banks in provision of electronic services and payment systems in the past three years with the development of banknote counters and the provision of modern services in the country's banking system. Due to copying of other banks from new and updated electronic services, Bank Shahr should take effective steps to increase its diverse services and customer satisfaction. Therefore, this research seeks to investigate the relationship between organizational reputation and behavioral needs of Bank Shahr customers.

## 2- Literature Review

### a) Foreign Researches

Guchait et al., (2011) in a research entitled "Customer perceptions of corporate social responsibility of service firms: impact on customer attitudes and behavioral intentions" argued that if customer perceptions of the company's social activities are desirable or unfavorable; it will alter or affect the attitude of customers towards the quality of existing services. In addition, the results showed that customer perception of social responsibility of organizations has a positive and significant effect on their attitude and behavioral intentions and is influenced by the quality of existing services.

Trotta et al., (2011) in a research entitled "banking reputation and CSR: a stakeholder value approach" acknowledged that corporate social responsibility is a strong driver for creating an organizational

reputation and, consequently, creating an economic value for participation over time. There was also a direct link between social responsibility and organizational reputation, especially in banks, which is very important to shareholders' satisfaction.

Caliskan et al., (2011) in a research entitled "corporate reputation and financial performance: evidence from Turkey" investigated the relationship between organizational reputation and financial performance between 2000 and 2010. The ROI<sup>1</sup> and ROE<sup>2</sup> ratios were used to measure financial performance. The results indicated that although organizational reputation does not affect ROE, ROE can improve organizational reputation.

Agarwal et al., (2015) proposed measurement of organizational reputation and its outcomes and pointed out to results such as trust and respect from all stakeholders and society, the appearance of behaviors beyond the role of employees, the organization's sustainability, the creation of business ethics in the organization and the acceptance of social responsibilities by the organization.

Osman et al., (2016) in a research entitled "An Empirical Study of Direct Relationship of Service Quality, Customer Satisfaction and Bank Image on Customer Loyalty in Malaysian Commercial Banking Industry" stated that quality of service affects customer loyalty and behavioral intentions. Moreover, the value perceived by the customer is related to the services provided by the bank to the customer's behavioral intentions.

Ladhari et al., (2017) in a study entitled "the effects of emotional satisfaction on product perception and behavioral intentions" investigated the impacts of customer's

1- Return on Investment

2- Return on Exceptions

understanding on the quality of services and their emotional responses and their understanding of the quality of service and future behaviors of customers. This study shows that the quality of perceived service (reliability, accountability, assurance and empathy) and the service environment (space and design) both increase positive emotional satisfaction, which aims to increase customers' support, the possibility of subsequent purchases, and advertising by them.

#### *b) Iranian Researches*

Taleqani et al., (2009) did a research entitled "investigating the relationship between organizational reputation and personality characteristics of NIORDC<sup>1</sup> employees. They stated that NIORDC, as a credible organization for the people and its employees, has caused the people to compete with each other for recruiting such an organization. Organizations such as the oil company, which have embraced their lively leaders in the field of education and the spread of the culture of organizational reputation, not only observe the profound results of their organization, but employees of such organizations increase, sooner or later self-confidence in themselves, leading to the productivity of the organization. The method of this study is descriptive and correlational. The statistical population of the research includes employees of NIORDC. In this paper, it has been tried to explain the effect of organizational reputation on the personality traits of the staff of NIORDC. The findings of the paper indicated that there is a significant positive correlation between the center of internal control and self-esteem with organizational reputation. Furthermore, organizational reputation

shows an inverse relation with external control center and positive relationship with narcissism.

Motameni et al., (2010) did a research entitled "the impact of organizational reputation on the brand equity of service sector." In this research, data were collected through a questionnaire and stratified random sampling method. The hypothesis was investigated using exploratory factor analysis, correlation analysis and structural equation modeling. The analysis of the results showed that the company's reputation had a direct and significant impact on brand equity dimensions. Among the dimensions of brand awareness, perceptual quality, association of brand meanings and brand loyalty, the only brand loyalty factor affect brand equity positively and significantly. Therefore, service providers should focus on brand loyalty to their services and, in this context, use their organizational reputation as a unique competitive advantage. Through promotional sales and advertisement, they should also extend their organizational reputation and thus create a positive effect on customers' loyalty.

Abbasi et al., (2011) in a research entitled "Investigating the Effect of Bank Reputation on Customer Citizenship Behavior (Case Study of Agricultural Bank Clients in Kerman)" argued that as banks, like other organizations and service companies, cannot achieve significant production through substitution of capital, and such organizations can only guarantee their survival through the maintenance of their customers; therefore, customer satisfaction and loyalty, and above all, creating long-term relationships with customers are required for the success of the banks. In a complex and competitive world today, if banks can find their reputation in all

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1- National Iranian Oil Refining and Distribution Company

aspects of the quality of service, peoples, customer service, social responsibility and financial viability as well as marketing, due to this reputation, they can maintain their customers. Nowadays, customers are no longer the only buyer but can be a source of profit for any organization. If this source is satisfied with loyalty, it will conduct optional and out-of-the-box behavior, for example, of customer behavior, which is very profitable for organizations, while it will have no cost for the organization. Since loyal customers who show citizenship behaviors can be a major component of banks' success, this research examines the relationship between Bank's reputation in three dimensions (quality of services, customer orientation, and publicity) and customer behavior in two dimensions (helping other clients and assistance to the bank itself), despite the mediating variables such as customer honesty, customer satisfaction, customer loyalty, customer commitment, which according to the results of SPSS analysis, all the research hypotheses were confirmed in a way that the impact of all variables on each other is positive and according to the analyzes obtained from Amos it can be concluded that the research model has been generally approved. Regarding the coefficients of influence of the obtained variables, it can be concluded that reputation was mostly influenced by the quality of services and the highest impact of reputation was on customer satisfaction, but among intermediary variables, the most effect was on honesty on customer's citizenship behavior.

NasrEsfahani & Faghani (2012) in a research entitled "the relationship between social responsibility and organizational reputation (Case study: Iran Khodro Co.)"

acknowledged that individuals consider different criteria for choosing the organization that supplies their needs. One of these criteria can be social responsibility of the organization. The statistical population of the study consisted of master students of Isfahan University, 80 of them were selected as statistical sample. The research tool consisted of two types of questionnaires: the first questionnaire was used to measure organizational reputation and the second questionnaire was used to measure the level of awareness of social responsibility. The results showed that there is a significant relationship between social responsibility and organizational reputation in Iran Khodro Company.

Ardalan et al., (2016) in a study entitled "quality of electronic services and behavioral intentions; analyzing the mediator role of customer trust and perceived value" stated that the development of cyberspace has led to increased competition in this area and, consequently, increased customer expectations of received value. Hence, providing electronic services to influence customer behavioral intentions is very important. In this research, the relationship between the quality of electronic services with behavioral intentions (re-buying intention, oral advertising and willingness to pay more) was examined through perceived value and trust. The present study was conducted through a survey method. Respondents were selected from customers of Asia Tech Company. Finally, 384 questionnaires were collected and analyzed for statistical analysis using the Structural Equation Modeling Method by (AMOS). The results of the research showed that the quality of electronic services has a positive and significant effect on perceived value and trust. In addition, perceived value and trust affect

customer behavioral intentions positively and significantly. On the other hand, the quality of electronic services through perceived value and trust indirectly affect the dimensions of behavioral intentions, but directly correlated with the quality of electronic services and dimensions of behavioral intentions.

### 3- Theoretical Framework

Organizational reputation is perceptual images of key stakeholders from the organization's past and future activities and their overall demands on competing organizations. (Wartick, 2002). Organizational reputation is the common ground of stakeholder perceptions; how responsive an organization meets the demands and expectations of multiple stakeholders (Fombrun et al., 2000).

Organizational reputation is an external evaluation of an organization that is carried out by external stakeholders and has dimensions such as organizational perceptual capacity to meet its stakeholders' expectations, rational affiliation that a stakeholder has in the organization, and, in general, the primary image that stakeholders have from the organization (Waddock, 2000). The stakeholders of the organization include customers, employees, community and investors who seek reputation for products, services, workplaces, social responsibility or financial performance of the organization. In fact, at the outset, the term brand reputation was limited to brand identity, corporate identity, organization image, and other visual design elements, but gradually involved communication and all forms of behavior that were confronted with the external environment and the market (Raithel & Schwaiger, 2015).

Organizational reputation is a key factor in increasing customer satisfaction and stimulating customer behavioral goals. Whenever an organization arrives at a specific image that it wants to reflect and confirm that it can provide itself on the basis of this image, it must follow the perception of the public (Gardberg et al., 2017). Organizational reputation is the general assessment of the stakeholders of the organization over time, which is the result of the direct experience of the beneficiaries of the organization, any association or symbolization of the organization containing information about it, and the comparison of this information with the performance of other competitors (NajmRoshan et al., 2011).

The perception of organizational reputation is impossible without awareness and understanding of complexity of perceptions, beliefs and inferences about the company. Moreover, these inferences, beliefs and perceptions are not sustainable but unpredictable. The reputation of the company is as a result of the interaction between the activities and reactions of the outside world to the actions and statements of the company. Organizations communicate with their customers through communications, advertising, public relations, websites, brands, logos and other tools (Ferris et al., 2017).

Organizational reputation has three basic components: the recognition of the name, the general feeling of the firm and a set of associative ones. Without these three factors, one cannot say that there is a reputation.

Regarding the identification of a name, one can say an organization is known when popular general think about it. The recognition of the name, or in the sense of being visible in the media, refers

to recall, recognition, knowledge and awareness, all of which reflect the state of the public diagnosis. In fact, publicly recognized organizations have a distinctive feature, and are well-known for issues of public interest that have an organizational reputation. The general feeling of the firm is raised with three main branches of social expectations, corporate personality and trust (Fombrun et al., 2000).

Company associations are evaluated by factors such as quality of management, the quality of products and services, innovation, the value of long-term investment, financial audiences, the ability to attract and retain talented individuals, community accountability and informed use of assets (Gardberg et al., 2017).

Organizational reputation is affected by what the organization understanding, beliefs about what is expected of the organization in the future, and perceptions about the overall utility of the organization (Lange et al., 2011).

There are three main approaches to measure organizational reputation: the social expectations that people have; second, the personality traits of the organization that people associate with the company and the third level is the trust or distrust of the people to the company (Walsh et al., 2017).

According to Fombrun and Van Riel (2004), organizational reputation has six dimensions: 1. emotional attraction: A company is liked and respected by customers and stakeholders. 2- Products and services: Understanding the quality, innovation, value and reliability of the company's products and services. 3. Financial performance: how profitable and use of opportunities in the company is. 4. Visions and leadership: how strong

is a leading company and a how clear is its vision. 5. Working environment: Understanding how well the company operates and what it does for its employees. 6. Social responsibility: Understanding how good the company is about good citizens in terms of society, staff and environment (Fombrun & Van Riel, 2003).

The characteristics of successful organizational reputation include: The principle of differentiation: A successful reputation is when organizations have a distinct position in the minds of stakeholders. 2- Principle of Focus: A strong reputation comes when organizations organize all their activities on a single topic. 3. Compatibility principle: An organization with a reputation for success that supports all its activities and its connections with the suppliers of resources and stakeholders. 4- Principle of identity: A strong reputation comes when the performance of the organization is in a context that is consistent with the principles, nature, and philosophy of its existence. 5. Principle of Transparency: An organization is reputable whose objectives and performance are clear and transparent (Fombrun & Foss, 2001).

According to Luoma-aho (2008), the dimensions of the reputation of organizational reputation are authority, respect, trust, efficiency and service. The authority factor is to measure the degree of customer-friendliness of the organization versus the bureaucratic nature of the organization. The respect factor evaluates the extent to which the organization is respected socially and internationally. Trust determines the level of organization's trustworthiness and organization's activities in line with collective benefits. The efficiency factor measures the speed of the process of doing things in the organization, the progression of affairs



based on the program, the integrity of the organization, and the transparency of the organization's goals. The service agent evaluates the degree to which the activities are aligned with the rules and regulations, the accountability of the organization to meet its expectations, and the extent to which the organization seeks to meet the needs and demands of the client.

Customer behavioral intentions are an important factor in the success of marketing and advertising strategies of organizations, which is the correct understanding of consumer behavior. Only an organization can survive when it can meet consumer needs and wants with a correct and comprehensive understanding by customers that illustrates the importance of consumer study (Kotler, 2000).

Consumer behavior involves people and what they are buying, why and how they are bought, marketing, and marketing mix and markets. All decisions and marketing processes should be based on consumer behavior and it is impossible to make key marketing decisions without understanding and paying attention to consumer behavior (Bujisic et al., 2014).

Consumer behavior is the study of processes when individuals, groups, products, services, ideas or experiences are selected, bought, used, or abandoned to meet their needs and desires. Consumer behavior involves various psychological and social processes that exist before and after purchasing and consuming activities. These behaviors describe how to make purchasing decisions and how to use the goods or services they buy (Sweeney et al., 2015). Consumer behavior is mental and emotional processes, as well as physical activities of those who buy or

use goods and services to meet their specific needs and wants (Bearden, 2006).

Customer behavioral intentions can be desirable or undesirable. Desirable behavioral intentions often lead to an increase in the volume of the business, positive word of mouth, the willingness to pay insurance premiums, and vice versa. Researchers acknowledge that the financial and future position of companies depends on the development of customer-oriented behavioral desires. A better understanding of customer behavioral habits has become an important concern for marketers (Cronin et al., 2000).

The customer's behavioral intentions are reflected in their perceptions of the performance of service providers in terms of service and whether customers will stay or leave that company in the future. Three dimensions of re-purchasing, oral advertising, and willingness to pay more are introduced as dimensions of behavioral intentions. Repurchase means to repeat the customer's purchase of a specific brand after using the same brand or customer's belief in continuing to buy from a specific company in the future. The willingness to pay more; that is, the customer tends to repeat his activity and purchase from the company, even if prices are rising. Oral advertisements are face-to-face communication between the recipient and the sender, which the recipient receives from the non-commercial channels regarding the product or service name (Ladhari et al., 2017).

#### **4- Research Method**

The present research is applied in terms of purpose and is descriptive-correlative in terms of method. This research was conducted in the second half of 1395 in Bank Shahr Branches in Tehran.

The statistical population consisted of customers of Bank Shahr in the city of Tehran, which have at least one account at Bank Shahr. The sample size is 318 ones selected by simple random sampling.

In this research, for measuring organizational reputation, the standard questionnaire of organizational loyalty of Luoma-aho (2008) was used with 28

questions and in five dimensions of authority, respect, trust, efficiency and interpersonal services. To measure the behavioral intentions of customers, Zhu and Hung (2012) was used. To assess the reliability of the questionnaire, Cronbach's alpha was used and the values obtained in Table 1 were expressed.

**Table1. Cronbach's alpha test for reliability of the questionnaire**

Variables	Number of questions	Cronbach's alpha
Authority of the organization	5	0.78
Organizational respect	5	0.75
Organizational trust	4	0.83
Organizational efficiency	4	0.73
Organizational services	5	0.85
Organizational reputation	28	0.87
Customer behavioral intentions	8	0.78

As it can be seen, Cronbach's alpha for all variables is more than acceptable level for application purposes, which is 0.7. Therefore, it can be said that the questionnaire has a credible reliability. In order to analyze the data according to the continuous scale and the distance between the data and after ensuring the normal distribution of data, Kolmogorov Smirnov test, parametric tests of Pearson correlation and stepwise regression were used.

**5- Research Findings**

Demographic survey of 318 people from Bank Shahr customers showed that 26.66% of the respondents had a bachelor's degree, 50% had a master's degree and 23.43% had a doctorate. 30% of human resource managers had a work experience of less than 10 years, 36.66% had a work experience of 10 to 20 years and 33.34% had a work experience of over 20 years (Table2).

**Table2. Frequency distribution and percentage of studies according to demographic characteristics**

Demographic features		Number	Percentage
Education	Diploma and lower	146	46
	Bachelor	102	32
	Master and higher	70	22
Age	Under 30 year	78	25
	31 to 50	153	48
	More than 51	87	27
Gender	Female	140	44
	Male	178	56

In examining the first question, is there a significant relationship between organizational reputation and its dimensions (authority, respect, trust, efficiency and service) with the behavioral intentions of Bank Shahr customers? "R" calculated at  $P < 0.01$  indicates a positive and significant relationship between organizational reputation and its dimensions with behavioral intentions of Bank Shahr customers (Table 3).

Furthermore, the calculated "r" indicates a positive and significant relation between authority, respect, trust, efficiency and service with the behavioral intentions of

Bank Shahr customers at the level of  $P < 0.01$ . The correlation coefficient between five areas of authority, respect, trust, efficiency and service with behavioral intentions of bank customers was 0.888, 0.867, 0.874, 0.874, and 0.859 respectively. In other words, based on the findings of the research, it can be admitted that as five areas of authority, reverence, trust, efficiency, and services Bank Shahr are higher, the behavioral intentions of the Bank Shahr customers will also improve (Table 3).

**Table3. Correlation coefficient between organizational reputation and its dimensions with behavioral intentions of Bank Shahr customers**

Predictive variable	Criterion variable	The correlation coefficient	Sig	N
Authority	Customer behavioral intentions	0.767	0.000	318
Respect		0.880	0.000	
Trust		0.774	0.000	
Efficiency		0.656	0.000	
Services		0.889	0.000	
<b>Organizational reputation</b>		0.879	0.000	

In order to investigate the second question: "Are predictive dimensions of organizational reputation (authority, respect, trust, efficiency and service of the organization) capable of predicting the behavioral intentions of the Bank Shahr customers?" and also determine the relative share of each of the predictive variables (organizational reputation dimensions) in prediction of the behavioral intentions of bank customers, stepwise regression was used.

In this method, using the partial regression coefficient (Beta), the causality

factor, i.e., the direct effect of the independent variable on the dependent variable is analyzed.

In the second step, the service and respect variables were entered simultaneously into the equation. The results showed that by entering the variable of respect, the share of services varied from 0.888 to 0.530, and the share of each service and respect variables was 0.830 and 0.373, respectively. In fact, the results of the table in the second step indicate that the service variable (0.530) and respect (0.337) predict the behavioral intentions of Bank Shahr customers (Tables 4 and 5).

**Table4. Regression analysis to determine the share of predictor variables of organizational reputation in predicting behavioral intentions of Bank Shahr customers**

Step	Variable	R	R2	B	Beta	T	Significance level
Step1	Services	0.882	0.779	0.737	0.882	33.189	0.000
Step2	Services	0.891	0.793	0.442	0.530	6.565	0.000
	Respect			0.365	0.373	4.683	0.000

**Table5. Results from the ANOVA table**

	SS	df	MS	F	Sig
Regression	99.114	1	99.114	1101.533	0.000
Remaining	28.163	313	0.090		
Total	127.278	314			
Regression	100.964	2	50.482	598.563	0.000
Remaining	26.314	312	0.084		
Total	127.278	314			

**6- Conclusion and Discussion**

This research aimed to investigate the relationship between organizational reputation and customer behavioral intentions in Bank Shahr. The results indicated that there was a significant and positive relationship between organizational reputation and customer behavioral intentions. The findings of the research indicate that there is a positive and significant correlation between the dimensions of organizational reputation (authority, respect, trust, efficiency and organization services) with behavioral intentions of Bank Shahr customers. In other words, as the reputation of Bank Shahr increases; the behavioral intentions of the Bank Shahr clients improve.

In addition, the results of stepwise regression showed that in the first step, the service variable provided by the bank was more than other variables able to predict customer behavioral intentions. In this regard, the variable of organizational services refers to the fact that as far as the customers' expectations of the bank are

matched by the banking services with the services provided; the services offered are higher than those of other banks are. As banking activities are more consistent with the rules and regulations of the bank, the bank is more responsive, and the different levels of service are more consistent with customer expectations, thus, the behavioral intentions of bank customers will be better.

As the results of the research showed, in the second step, respect is able to predict the behavioral intentions of Bank Shahr customers. In this regard, organizations that are respected by their customers and have national and international reputation, their customers' behavioral intentions are also better. In fact, among the five dimensions of organizational reputation, only two dimensions of service and respect are able to predict the behavioral intentions of Bank Shahr customers.

According to the results, the following suggestions are presented:

- The expansion of Bank Shahr branches, as well as convenient access to

them in terms of positioning, as well as providing a more attractive and relaxing environment in the bank.

- Customers' credit ratings and services tailored to each individual's circumstances, such as giving credit and facilities in accordance with their customers' requirements and the type and banknote counters, self-banking, non-payment of installments, and other telephone and Internet services, which lessens the need for customers to visit the branch.

- More focus on deploying ATMs and out-of-branch ATMs in crowded centers, nurturing skilled, knowledgeable, enthusiastic, and interested employees and interested in engagement, resource management and physical environment.

- Increased attention to speeding up banking services by bank staff

- Increasing efforts to improve and motivate staff and lead in activities

- Continuous improvement of banking processes, based on identifying the opportunities and needs of customers and markets through analyzing operational data and international model organizations

- Creating a common method to ensure the development of the use of new and alternative technologies in the bank

- Continuous evaluation of customer satisfaction with the Bank's performance and services

- Establishing a system for measuring, monitoring and improving the bank's reputation

- Investigating the factors affecting the increase of organizational reputation of Bank Shahr

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