

**Investigating the relationship between staffs' coping skills and  
customer satisfaction among branches of Sepah bank in  
Kerman,Iran**

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**Abstract**

This study set out to determine the relationship between staff's coping skills and customers' satisfaction among Sepah banks in Kerman, Iran with having management and psychological attitude toward the study. Copingskills regarding in this study is based on lazarus and Folkman coping skills model and include both side of emotion \_focused and problem focused of the issue. The results indicate that the participants in this survey were not able to manage the tension situations well.

**Key words:** coping skills, emotion \_based skills, problem \_based skills, customer satisfaction.

## Introduction

These days, by changing in family and social lives, emerging dangerous disease, growing environmental pollutions, war, competitions, and any matter of this kind could singly make lots of pressures on any individual life. Living in such a world needs skills, abilities, and proper schedule to ensure the stability and consistency of man against tensions to increase his health (Akhovat, Kavianian and Shafiabadi, 2002).

According to these matters, besides interactions and mental issues, the existence of necessary skills such as coping skills in order to control different cognitive and behavioral activities in crisis situations is manifested (Gahanshahi, 2011). Since job atmosphere and the situations running on it such as level of difficulty and time shift, noisiness, complexity, types of customers, injudicious expectations, and the quality of interactions with colleagues have a delicate and interconnected effect on job issues (Akhovat, Kavianian and Shafiabadi, 2002). It could have an increasing tension impact and negative influence on individuals. In domains of management dealing with issues relevant mutual understanding of organs and the people, is an inevitable matter and general satisfaction of customer as a factor is determined based on their encounter to the organs (Law, Hui and Zhao, 2004).

Banks are regarded as civil service organs as well that go forward on their affairs based on customer centered services. According to this spot Making customers satisfied is a compensatory strategy that bank systems should regard as the most important and key factor in their framework toward maintaining former customers and attracting the new ones (Ranjbrarian and Barari, 2009).

## Literature review

It is a fact that collecting data and getting information from people in different situation can change psychological facets (Soltani, 2002). In 1980s the term coping skills brought out in to psychology literature as an intervening factor related to pressure and psychopathy in 80s and was considered a lot (Shoakazemi, 2002). On this spot two main functions were regarded:

1. Consistent change in individuals and environment interaction

2. Controlling stressful excitement or physiological excitement (alizade, Davoodifar, Bardiozani and Alaei, 2010).

Since type of behavior is important in creating a sense of satisfaction among customers and this is one aspect of affective and cognitive evaluation of a consuming process; after assessment interactions between organs and customers the necessity of attracting/taking customers satisfaction was felt among organizations, Robert.F. Laberton (1993) substitute the model of 4c(customer) that was customer focused with 4p(product\_based). C4 is considered as a method for analyzing the experiences of customers that included as:

- 1) quality of human beings interaction abilities
- 2) quality of products
- 3) Way of delivery of physical services
- 4) Processes: customer based processes (Hosini, Ahmadinejad and Ghaderi, 2010)

In order to measure customer's satisfaction from staffs' skills, Servqual's quality model is the best model. This model has studied four parts of civil services: banks, credit cards companies, stock supplier companies, and mending (repairing) companies that is created by Parasorman (Soltani, 2002). Jamal and Naser also found positive and significant elements in their investigations such as empathy, confidentiality, reliability and tangible factors (Jamal A, Naser, 2002).

## Methodology

Coping skills Questionnaires of Mous and Billings were distributed among the bank staffs of 29 branches of Sepah banks in Kerman, Iran and Servqual questionnaires of customer satisfaction was distributed among the 384 clients of Sepah Bank branches. Then all the data inserted and analyzed by SPSS statistics software program and Pearson test.

## Methodology

Sample participants in this study included 192 staffs of 29 branches of Sepah bank in Kerman, Iran and all customers of these branches. Based on Morgan's table for determining sample size, for a given population of 192, a sample size of 127 were selected. Standard questionnaires of Mous and Billings distributed among staffs chosen randomly.

Since obtaining the exact number of customers was not possible because of Variable rate bank exchanges and sometimes due to confidentiality of the information, the highest rank of Morgan's chart which was available were 384 members, and standard Serokval questionnaires were distributed among them. After distributing 30 of above mentioned questionnaires, the reliability of them was determined by Cronbach's alpha (0.78) and equivalent to 0.86 for coping skills questionnaires .

This survey was conducted to investigate the functional aspects 20 SPSS software program and Pearson's test were employed to analyze obtained data.

#### Findings:

There is a relationship between staff's coping skills and customer satisfaction There is a relationship between staff's problem-based skills and customers satisfaction. There is a relationship between staff's excitement-based skills and customer satisfaction.

The main hypothesis formulated to investigate the relationship between staff's coping skills and customer satisfaction reported that this hypothesis by the use of Pearson test (table 1) with an average 2.72, a correlation coefficient of 0.066 and a significance level of 480/0 was not approved. The results obtained from the studies about coping skills and other areas, that were conducted by AminiKhoiee et al. [9] Farzin Rad et al. [19] SadeghiMovahed et al. [20] Hrshyn and Ying Tan [21] Atik and Crawford [22]. The relationship between problem-centered coping skills and customer satisfaction at the significant level of 713/0 and the correlation coefficient 0.035 reported no significance and is unable to cover any amount of change in customer satisfaction.

Correlation coefficient of 0.094 at a significance level of 0.317 and a mean of 2.89 indicates no relationship between emotion-focused coping skills and did not contribute to customer satisfaction . The results of this section were advocated by AminiKhuiiresearch(Farzin Rad,2008) and Narimani, et al (2002).

<b>Coping skills</b>	2.7241	0.47714
<b>Problem based coping skills</b>	2.5698	0.55360
<b>Emotion based coping skills</b>	2.8956	0.48582
<b>Customer satisfaction</b>	4.0174	0.47189

.....	Customers' Satisfaction	Coping Skills	Problem-based coping skills	Excitement-based coping kills
Customers' Satisfaction	1	0,066	0,035	0,094
Coping Skills	0,066	1	0,934	0,670
Problem-based coping skills	0,035	0,934	1	0,670
Excitement-based coping kills	0,094	0,891	0,670	1

## Findings

The current study indicates no relationship between coping skill domains and customer satisfaction.

## Discussion

This study set out with the aim of examination the relationship between domains of staff's coping skills and customer satisfaction and in all hypothesis an insignificant relationship was reported by findings.

Obtained negative results revealed that staffs in tension and stressful situations were not able to find a reasonable solution to resolve the current crisis. Therefore on occasions that a problem has occurred on the each side of customers, staffs, and organs. individuals were not able to perceive the situation or make understand each other correctly.

This research revealed that Sepah bank staffs who participated in this survey were not able to interact properly in the face of tension situations to find a reasonable solution to the crisis. Findings resulted from this dimension of current study could not allocate any portions of customers satisfaction. Regarding early burn out among bank staffs, establishing emotional and mental facilities for them, could be regarded as an amendment to the current situation that should be concerned on behalf of service organs including banks which are primary concern of this study.

### **Recommendations**

There is a factor named creative thinking in the field of problem-based coping skills to increase customers' satisfaction.

Physical environment can also create psychological comfort for the staffs, naturally, will give more satisfaction to the customers.

### **Limitations of the current study**

Due to novelty of this variable, in surveys conducted by internal and external sources, none of the variables associated with this category known by resources of management variables, The refore to compare the findings , the results of the studies done in the behaviorial science field has been used.

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