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**GRADUATION PROJECT
(MAN 400)**

***“TOTAL QUALITY MANAGEMENT IN SERVICES & BANKING
SECTOR”***

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ABSTRACT

Purpose of this Study To emphasis on the importance of total quality management which has vital importance for the companies standing in our country, and for the service companies which has great importance in our country's financial life. To show that, quality culture can be gained via worker's and management's efforts. And to show that, total quality can only be achieved with the full cooperation of all workers of the companies. To tell the practice process of total quality management in service sector. Total quality management is affected very fast and easily from world's and country's conditions, customer relations are very short and mostly related with the benefits. And to examine the practice total quality management in turns of banking sector.

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CHAPTER1

1. INTRODUCTION

1.1 Importance of Working

- Nowadays, enterprises are dealing on two points intently.
- To try to be able to be a global enterprise in turns of quality not quantity. Being able to last in global world.
- Competition is fact of every field in today's world. And in current market conditions in order to be able to stand, enterprises need to complete their lacks for being a global actor.
- Let us see what is the main features of global enterprises:
- Being productive and productive working conditions
- Studies according to customers expectations and looking at the results improving the products. And getting the satisfaction of customers.
- Quality should be measurable and be under the control.
- According to the demand, to improve the merchandises and serve better.
- And, as a result of above lined features, to be able to compete in global market.
- If an enterprise wants to be a world wide company, not only management of the company but also all workers aim must be catching competition aim. Otherwise, even if company get closer the aims it will not be easy to stay in global market.
- Total quality management, clients demand is as important as organizations competition strategy. Total quality management is considered second industry revolution by many experts because it does not deal with finding mistakes but preventing upcoming problems.

1.2. Plan of the Study

This study composed of seven chapters.

First part is on the importance of study topic, aim and plan.

In second part, some information is given about the study.

In third part, quality culture concept is described. After importance of quality management is indicated, process of quality management culture is examined and planning of quality, quality organization and control of quality management concepts are explained.

In fourth part, principles of total quality management, total quality and human sources management relations are examined and some information is given about the process of practice in total quality management.

In fifth and sixth part, total quality management's trading and banking practices and improvements which are provided by quality is explained.

In seventh part, it is the final part and after study's over all consideration, results what we get and advises are take part.

CHAPTER 2

2. REVIEW OF THE LITERATURE

The topic of this thesis is total quality management and is useful to give some definitions which were made by both local and foreigner thinkers.

AZZOLINI and SHILLIABER (1993); in this study, it is obvious that customer satisfaction is directly related to the workers' satisfaction. And workers satisfaction will increase the benefits of the company.

BEGK D.W and YEAGER M. (1996); in the study, importance of team work is indicated. And some organizations are failed in team work and the reasons of failure stated and some opinions given how to overcome failure.

In some other writer's study, is told that leadership is the key point in success and leader style and practice of leadership is explained.

CHESER1994); Kaizen's study is mostly misunderstood and commented. Kaizen satates that what he says is not only continuation of improvement but also it has scientific and humanist aspects which provides them useful for all sectors, such as, industries, trade, policy, governmental works and anything else we can think where human beings take part in.

DICKENS (1994); In the case study, meaning of quality in the service sector, quality in industries, perfection in quality studies, factors that influence quality, quality planning, materials and techniques and quality management in hospitals are dealt with its samples.

ELMUTI and KATHAWALA (1994); W. Edwards is known as Japan management scientist and in this study. His quality understanding, management system, quality improvement and workers trainings are going to take place.

ERSEN (1997); In the study, in which the importance of qualified service and human beings for production are shown, total quality management and human sources relations are taken into consideration with all its aspects. And the ways which is going to be followed in management process by organizations are indicated.

FUSCO (1994); In this study, it is believed that improvements and corrections in education can prevent lots of upcoming problems. Darning study which are about education is explained.

JOHNSON S. (1993); In the study, the importance of leadership is emphasized and leadership types and their practice are introduced.

KEITH JR. (1994) In this study, MIS' (Management of Information Services) importance is indicated. And it is stated that MIS should be composed with TQM (Total Quality Management) and be QIS (Quality Information System). $MIS+TQM=QIS$ are balanced in this study, and conclusions are done on this case.

LAWLER E. and MOHRMAN (1985); In the study, it is claimed that although it total quality management has lots of advantages, there are also some restrictions. And advises are done to get the maximum benefit from total quality management.

MARTIN (1993); In this study, total quality management goals and practices in service organizations are shown clearly.

MASSNICK (1996); In the study, it is stated why customers must be the main aim of the all activities and why organizations should consider their customers before their share in market. All plans must be focused on customers and while planning, plans should not be operational but strategic. Importance of all above lined items are explained.

MCLAURIN L. and BELL (1993); In the study, it is claimed that; if total quality management is wanted to be successful, all customer needs and demands must be

analyzed very well. There are four steps in order to analyze customer demands and needs which is called as demanding cooperation system.

MERRON (1994); In this study, it is claimed that, most important critical point in total quality management is directing all workers to the same goal. And it is also claimed that, as long as all the staff is not directed to the same goal, an organization has little chance to be successful and can not be at the best performance. By the way, directing same goal also should serve each of the workers' aim, strategy, and cultural back round as well.

OZVEREN (1997); In the study, main points of the total quality management and Japan's approach to the total quality management are studied. And also, comparison between western countries and Turkey is done and total quality management practices, reasons that effect total quality management and practicing process is taken into consideration.

SARAPH V. and SEBASTIAN J. (1993); In the study, what is the quality culture, importance of the quality culture, when organizations need to change, processes of quality culture, leadership in quality, quality planning and the control of the quality dealt with.

SIMMERMAN J. (1993);In this study, it is indicated that, the improvement of the quality can be possible with the organizations mission, vision, goal's continuation. And if any organization wants to be successful and get more share in the market those above lined points are important.

VUPALAPATI AHIRE L. and GUPTA (1995); In this study, the close relationship between JIT (Just-In Time) and total quality management is explained and when they are used together they boost the success in the organizations.

YOSHIDA (1993); Inn this study, in order to get the customers trust, organizations must give the same quality in everywhere. And importance of the same quality is mentioned.

To be able to serve same quality, trainings are to be done and the importance of this circle is explained.

CHAPTER 3

3. DEVELOPMENT OF QUALITY CULTURE

In this chapter, after quality culture concept is defined, processes of quality culture will be examined. Moreover, quality planning, being organized for quality and concept of quality control will be taken up.

3.1. Importance of Creating Quality Culture

Quality management is a very serious effort for many companies anymore. Lots of companies, in order to increase the quality, for better product and process of service, adopt new approaches. But, company's quality culture, by other words, as long as the worker's and management's quality perspective do not change, new approaches may not be beneficial.

Researches show that, in turns of improving quality, not the technology but the management is the key point. An organization can only provide quality permanent, just by forming quality an assessment system. To improve company's quality culture, it is believed by many general managers that, it is management's duty.

3.2. Coverage of Quality Culture

Quality culture not only provides organizations existence in outside, but also, self-improvement of all aspects of organizations. It helps to learn quality as a whole.

Culture's roots are in deep and a permanent cultural change is events of chain. And this is one of the main points of the culture. In order to reach desired point in quality culture, first of all, quality goals must be stated clearly. Rewarding system should be established, proper technology should be prepared and important personnel problems must be cared.

But, before setting quality culture to the workers, administrators decide that change is required (Sebastian * Saraph, 1993, s.73).

3.3. Improving Process of Quality Culture

In the changing of the quality cultures there are six steps. They are called as the improving process of quality and also they are the principles of this management (Sebastian * Saraph, 1993, s.73).

- 1- In turns of quality features of rival companies is to be determined and fields which are most important to compete must be find out.
- 2- Proper organizational quality assessments must be stated according to the competence surroundings.
- 3- Target groups, which have universal quality assessments, must be determined.
- 4- To fix the current values of the target groups and to compare them with the desired values.
- 5- To introduce the desired quality values to the groups via formal or other ways. And fixing the possible ways of introduction.
- 6- Performance of target groups must be re-considered and some steps to be repated.

As a first, company management should determine the company's quality goals and to find out the rival companies quality process. After that, required steps must be determined in order to be able to compete (this is first step).

After that step, administrators duty is to determine the company's desired quality values (second step).

After determining the quality values, groups which are supposed to have those values are find out. And desired values are compared with the current values.

Then, necessary interferences can be made by the management in order to fill out the gaps in culture aspects.

As long as, company's working field change, management will have to repeat those steps again (Sebastian * Saraph, 1993, s.73). In the table 3.1. a task which is supposed to be used by administrators is available.

Table 3.1. Culture quality gaps analyze

Desired Quality Values	Target Group	Current Quality Values	Gap	Corrections
Administrator must believe that quality is a strategic changing	Upper management	Concession of administrator for quality	Yes	Consciousness of quality. And determining and related policies.
Workers Responsibilities should be burden on workers	production	Workers do not care about the quality	Yes	Proper man election, training, reinforcements.
Preparation In the choice of it price, quality and capacity must be cared.	To Buy	Just price is considered	Yes	Personnel must be trained about that and reinforcements should be used

Sources: Sebastian and seraph (1993), developing a Quality Culture, s. 75

3.4. Quality Planning

After estimating organization's duties, goals, rivals and customers' needs, the outcome we get shows extend of this point. All organization members should be aware of

company's duties and goals which are set by management. Administrators should reflect their anxiety on quality issues (Sebastian and Saraph, 1993, s.74-75).

3.4.1. Setting Quality Goals

Quality experts are offering different approaches about setting goals and quality planning. Each organization, should apply those different approaches according to their customer profiles.

3.5. Being Organized For Quality

In order to reach goals which are already set and to increase the quality, management should deal with all below lined rules. All those decisions are completing each other's gaps.

3.5.1. Structure of Organization

Company should organize itself in which quality is seen as priority. According to organization concept, not functional but benefit centered approaches are more suitable. Because, benefit centered have quick decision making ability. Moreover, in this approach, to coordinate sources, team work and having responsibilities provides better outcomes. Benefit centered organization's structure expand towards in width and less administrator ranges take place. Those kinds of organizations, encourage the middle class management, self-coordinated, self-conscious, quality centered individuals and groups (Sebastian and Saraph, 1993, s.74-75).

3.5.2. Personnel Hiring and Employment

Suitable mechanisms which provides suitable personnel hiring has a great impact, to improve the desired quality culture. High qualified personnel increase the company's quality perspective. Because, they have trained on quality culture, have statistic

knowledge, know quality methods and have desire to learn new critical concepts in turns of quality culture. Management candidates must have main understandings in modern quality philosophy and methods of quality. Above all, all candidates have to have desire to improve themselves in turns of quality culture.

3.5.3. Education and Improvement

In turns of successful quality performance, education is very important. Companies which are giving importance on quality, give quality education to the all levels of workers. In order them product high qualified products, companies give education-which let them be skillful, to their workers. By the way, workers should be educated on problem solving and quality statistics as well.

3.5.4. Work Design and Technology

In work design, goal should be not only productivity but also motivation of workers. Workers should be consent with their job. Enriching the work, changing works and expanding the scope are the work design ways.

3.6 Control of Quality

In order to redirect quality culture, administrators should examine about the company's quality culture history, work skills and quality requirements. After most suitable values determined, quality culture gaps can be found out.

CHAPTER 4

4. CONCEPT OF QUALITY IN BANKING SECTOR

In this part, by explaining total quality management's we will find out Total quality management's principles, and improvement reasons and relationship between human sources and total quality management.

4.1. Quality Concept

When it is traditionally considered, it is being in standards and being proper to functions. But, current quality definition is above that old version. Today's quality is departing from daily speeches and has a width meaning anymore. It is more flexible and dynamic. With it is those aspects, quality concept became on of the most strategic management weapon. Modern quality definition briefly is: quality what customer wants.

Now, let us expand this definition.

Quality is a skill which provides customers needs and expectations. Quality is a changeable concept. According to the people's improvement, habits and desires it takes different shapes. Goal in quality is to find out customers expectations and needs and produce required service before rivals.

There are lots of definitions about the quality. Among them there are some definitions which are accepted by international areas such as ISO's (International Standards Organization) definition "Quality is a skill which supply a product or service's all needs and expectations".

As a result quality is a strategic management weapon and can be defined as satisfaction of customer demands and reducing costs.

Personnel's attitude and education have very important place in quality because they are in front of the target groups. Day by day, those aspects get more importance.

Company quality is to want to be described the best by the customers on that field. And it is a skill which aims to supply all the needs before the rival companies. To be qualified, companies should be ready for changes in the market and customers. Customers current needs should be considered and all logical risks should be taken to state company's quality. For the companies, which are producing concrete service, company quality did not make any sense in the beginning. But for the companies, which are producing abstract service, it is a vital point and maybe it is the company's quality by itself.

4.2. Total Quality Concept

In all works done in an organization, in order to meet customer demands, workers, works done and service quality is to be taken one. And all workers' attendance, goals and opinions should meet in certain common benefits and be improved.

According to the total quality approach, quality should be a way of living and life perspective. It should be person's work, organization, briefly, united with the life of that person.

4.3. Principles of Total Quality Management

Main principle of total quality management is lined below.

4.3.1. Upper Management Leadership

To practice total quality management can be possible just by upper management efforts and sample role. Features which a leader should have is (Time Management International, 1994, s.5):

- Difficulty in inside and outside customer perspective
- A clear missionary understanding
- Attention on timing
- Democratic thinking style
- Open to values and should be easily remembered
- Self-knowledge and being good at showing new ways
- Perfection in colleagues approach
- Strong communication skills
- Motivation skills
- Being able to give responsibilities to the workers and having problem solving skills
- Perfection of reinforcement strategy

Leadership is the one of the key point to reach the total quality management successes. According to the John D.W Beck and Neil M. Yeager, there are four types of leadership used by administrators. Each type is called as S1, S2, S3, and S4. they are just deciding methods but they are fulfilled in turns of communication skills and reinforcement aspects. Table 4.1 show four types of leadership.

Table 4.1 Four types of leadership.

<ul style="list-style-type: none"> • By giving responsibilities to the workers make them think on the solutions and supporting them by this way • To ask them questions to make them help analyzing and solving the problems. • To give workers information about receiving support when they needed 	<ul style="list-style-type: none"> • Giving chance to workers to take responsibilities according to their own skills. • To analyze and solve the problem, to search the knowledge • To appreciate the personnel who help solving problem and introduce them to the organization.
<ul style="list-style-type: none"> • To make them give their own decisions by themselves and help when needed. • To provide every possible way to improve relationships and communication. • To appreciate and reward the personnel who took responsibility. 	<ul style="list-style-type: none"> • To provide everyone to take responsibility. • To give information everyone, how and why work will be done. • To support all the efforts and to introduce the personnel who are good at doing what they are supposed to.

According to the S Johnson there are four types of leadership (Johnson, 1993, s.55).

- Director
- Instructor
- Participator
- Sharing the works

4.3.2. Customer Focused

Total quality management requires all the works done according to the customer demands and expectations. Before planning anything related with the organization, in order to be

successful customer centered goals should be set and not operational but strategic goals must be set (Massnick, 1996, s.95).

To provide permanent customer satisfaction and get their trust, all the workers' goal should be full satisfaction of customer. Customers should be assumed as the source of knowledge and be visited to learn what desire for better service (Skrabeck,1993,p. 88-89).

In order to reach the total quality management goals, not only outside customers but also inside customers-workers- should be satisfied.

4.3.3. Training of Workers

In order to get the customers trust, each personnel, who are in different sides of the organization, should give the best service. Because, each person has a different character and even two of them do not seem same, organizations should held training courses to be able to give same standards of quality. To serve qualifiedly, all the workers are supposed to have same training courses. And training not at random but in system should be done (Yoshido, 1993, p.29)

Japan's master on quality training Ishikawa says "quality starts and ends with education". One of the most important sides of quality management, especially in service sector, is qualified personnel. Education should be given from new beginner to the upper management, which means all workers. By the way, not only workers get the company's goals and policies but also have chance quality improvement efforts.

4.3.4. Team Work

To be able to give permanent and good service, from low level to upper level management, all the workers should work as a team not only in thinking but also in practice.

The reasons makes team unsuccessful (Beck and Yeager, 1996,p.27):

- Teams do not focus on the mission and do not work together in problem solving
- Because each member do not think with group soul it is not easy to reach a common point
- Not enough time and source given to solve the problem
- Because of the department policies, meetings are not held and works are not coordinate

4.3.5. Continual Improvement and Reform

Continual improvement and reforms are the one of he mile stones in the total quality management. Goal of quality working is to supply customer needs and expectations and by this way boosting their satisfaction. Satisfaction level should be followed and reforms or improvements should be done (Simsek, 1996, p.107).

4.3.6. Precaution Preventing Problems Before They Arise

Because continual improvement and reforms are the main points of the quality management, possible problems should be determined before they arise and be destroyed. The problem solving methods should be stated.

4.4. Kaizen Concept

Kaizen means continual improvement and reforms. Kaizen concept is a bridge between humanistic and scientific philosophy. Kaizen is a word which is used most commonly in Japan and accepted as the main stone of the all activities. Kaizen can be used in all fields such as, in trade, industry, policy, diplomacy, government and all other sectors (Cheser, 1994,p.23).

Figure 4.1 Kaizen Umbrella



- Tending to the customers
- Total quality control
- Robot technology
- Quality control circle offer system
- Automation
- Discipline in working place
- Cambon
- Quality improvement
- Production on time
- Zero error
- Small group activities
- Good worker relations
- Improving productivity
- New product development

Figure 4.1 Kaizen Umbrella, source: Cheser, 1994, Kaizen is more than continuous improvement, p.23

4.4.1. Elements in Kaizen Concept

Elements in Kaizen concepts are:

- In Kaizen's way, it is believed that by protecting current situation, always improving and reforming is vital.
- Information is open to anyone else
- Thinking and practicing works are done with the joining of every worker.

- Details are cared and little processes are made.
- Kaizen's humanist approach is aim successes with little punishments. But great effort is needed.
- Kaizen is an approach, which aims arrangement of process.

Table 4.2 continual developing methods are explained.

Continual Development

PROCESS ASSESMENT	PROCESS ANALYSIS	PROCESS IMPROVEMENT
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Process assessment: determining group and frames of process.	Getting the Benchmarking information.	For new solution forming plot regions and assessing results.
Determining customer needs and assessing performance processes	Solving the problems which are in the process. Determining alternation solutions.	Putting new solution in to practice.
	Adopting new solution to everyone in the organization.	

Table 4.2. Continual improvement methodology, source: Simsek, 1996, quality management, p.108

4.5. Total Quality Management's Effect on Increasing Competing

Total quality management is not only quality of product of service but also, concept of modern managing model.

While total quality management is increasing quality, on the other hand it increase productivity. Expenses done to get qualified service and product decrease wasting money

and decrease the cost. Costs which are going down with quality makes organization stronger in competing.

4.6. Relationship between Service and Product Quality

Service given in service sector is a concrete service and has a close relation with servers. Servers knowledge level, working discipline, successes in communication, skills, speed, education and risk management reflect the quality of service he gives. If products are qualified as well, this makes them easier to sell and bring service quality as well.

4.7. Total Quality and Human Sources Management

Organizations and communities, to win the fight, need to hire qualified personnel so that they can supply era's requirements in turns of human sources. Qualified workers are the key of the success in service sector.

4.7.1. Important Functions in Turns of Human Sources Management

Human sources unit should be able to manage and improve total quality. In order to reach and keep total quality, there are some functions to be followed. Let us see following functions (Ersen, 1997, p. 67-93).

4.7.1.1. Boosting Personnel Quality

Especially in service sector, quality of service is directly related with server. And that is why improving all level of personnel vital importance in companies (Caldwell, 1993, p. 117).

Companies' priority must be increasing personnel's quality. Whatever technology is used, as long as organizations do not care about personnel's quality education, company will have to pay more costs.

The best way of increasing personnel's quality is; to know them very well and to discover in which fields they are weaker. Discovering this is one of the duties of human sources. Companies which do not increase personnel's quality will have difficulties in forward steps. In the changing competence world, only organizations which are increasing personnel's quality will have advantage (Yilmaz, 1993, p. 5).

4.7.1.2. Providing Of Personnel Happiness

In customer centered companies, personnel happiness is as important as customer happiness. Because of this reason, first of all, personnel should be happy with the work and its conditions (Azzolinin and Shillaber, 1993, p. 75).

4.7.1.3. Providing Personnel Participation

By providing personnel's participation and making them to take responsibilities so that total quality could be reached. In order to obtain all personnel participation, if necessary, all old policy and strategies should be changed (Skrabec, 1993, p. 87).

4.7.1.4. Continual Improvement

Competence environment and customer demands are rendering companies to change their quality goals. So, because there are no limitations, in getting qualified outcomes, especially in market, lots of improvements and changes take place. In turns of those improvements, companies, to give better service and improve product quality, should do required studies in turns of continual improvement approach (Caielli, 1993, p. 22).

4.7.1.5. Increasing Productivity

In turns of determining of a country's life standards productivity has greater importance than all other factors. It is the best indicator of economical performances as well. By the way, being improved shows countries range in development lists (Herbst, 1975, p. 15).

Companies should not use temporary or artificial but permanent efforts in using human sources improvement. This means, productivity ways should find out carefully. After pointing proper potential fields and having intense studies on those fields, a proper increasing productivity can be assured. So, upper management should be determiner and supporter on productivity. And should follow below lined precautions (Arai, 1984, p.5)

- Determining productivity definition for company
- Determining productivity improving strategies and assessing them
- Perception of the productivity improvement
- To believe that for productivity fiscal source is necessary
- Perception of human sources effect on productivity
- Efforts in organizational changing

Companies, which are willing to give customer needs and demands, will be flexible, open to reforms and have skills to act, will always be in improving process. Its personnel will have qualified life standards (Sibson, p.42).

4.7.1.6. Production and Increasing Service Quality

Continual improvement and reforming are the main stones of the total quality. Because of this fact, product and service quality always should be improved. So, some skills and education should be given to workers.

4.7.1.7. Decreasing Errors

One of the biggest goals of total quality is; giving a product or service with zero error from beginning to end. And process should be well planned. But, process are not only important. In those process, workers should work sincerely and think how to do that job better. Using other sources effectively will reduce errors as well. When we want zero error, there are two elements; one of them is human sources and other is processes. Shortly, processes could be defined as, being organized to get what we plan and units we need to combine. Organizations, to use human sources effectively, arrange great education programs and aims to serve what customer wants with zero error (Sabuncu, 1994,p. 7).

4.7.1.8. Providing Customer Happiness

Total quality management's goal is customer satisfaction and happiness. Customer happiness can be provided by permanent quality. It is the results of qualified personnel and well administrators.

4.8. Quality Control Circles

Quality control circles were established by Dr. K. Ishikawa in 1960. It is a natural circle which is occurred by Japan's working together. Dr. Ishikawa, describe quality circles; it is a activity run by a small group. This small group always inspect, as a part of quality circle, all members of the company. And help them to self-improve themselves.

It is called as one of the modern management techniques, and in same working style, administrators and personnel come together as volunteer to analyze and solve the problems they confront. If goal is to improve product or service quality, quality circles named as solution groups, but if goal is to establish and effective management, it is called participation circles.

Quality circles are used as activities of quality control and main features behind those opinions.

- 1- To help the firm to make it better
- 2- Respect to human and to try to prepare a work place where is bright and full of happiness.
- 3- To act all human skills and in the and to find out all possibilities.

4.8.1. Goals of Quality Circles

In quality circles hearth, it aims to help individual's self improvement in turns of work skills, to prepare all personnel to compete with rivals and provide all personnel take place in decision making process. But, to reach all those goals are only possible with team work. Goals of quality circles;

- Boosting individual's motivation
- To encourage them to show their skills
- To make communication effective
- To provide workers, helping companies development

4.8.2. Quality Circle Organization

Quality circles are composed of small groups which consist 3-15 personnel. Main units in quality circle;

- Management committee
- Coordinator
- Guide
- Leader
- Members

Management committee; they determine group's activities and goals. By following activities, which are set by them, to take improvements under the control. It has a president. All decisions are taken by voting. Each member has one vote. Management committee should be established after deciding this system in the company.

Personnel who are in the main parts of company should be in the committee. Coordinator is the natural member of this committee. Generally, upper staff administrators are in the committee. Ideal groups are composed of 7-8 personnel. If necessary number could be twice more. Main duties of management committee;

Increasing quality, decreasing costs, improving communication and explaining of those goals to quality circles.

- To act a grouping plan
- Fund arrangement
- Guide election
- Electing circle leader
- Making necessary preparations on leader and guide's education
- Introducing circle activities
- Providing important information to make circle evaluation possible and inspect circle activities.

Coordinator; is a person who is supposed to coordinate activities in an organization. Coordinator's main duty is to establish a strong relation between guide and management.

Guide; is a person who is directing and coordinating group's works. According to organization's size guide numbers could be more than one. There are some features that guides supposed to have.

A good guide should be a person who is providing strong communication between upper and lower management. By the way, a guide should be a good organizer.

- Should have main information about quality control and statistics.
- Should be a good educator and have persuading ability.
- Should be motivator, to direct, encouraging and good listener.
- If we look at the guide's duties;
- Apply the policies set by management.
- Provides leaders education.
- Gives report about circle activities to management.
- Supply good communication between management and circle.
- Become a supporter to the circle activities and help them when they confront with problems.
- A guide can be responsible from 10-15 circles.

Leader; is person who is in charge of education of circle members, help circle to work in cooperate and act. Each circle has a leader. Leaders should be open to communication and provide effective participation of circle members.

4.8.3 Features of Quality Control Circles

Main features of quality control circles are lined below.

4.8.3.1. Being Voluntary

In quality control circle being voluntary is important. If personnel do not think that they are doing with their own wish, it is very difficult to be successful (Simsek, 1996, p. 152).

4.8.3.2. Self Improvement

Administrators and leaders should always give importance on education and self-improvement of personnel. Personnel can improve their skills. Education level has a great importance on quality control circle.

4.8.3.3. Reciprocal Improvement

Workers are tend to improve themselves in their fields and this a narrow minded perspective. Meeting, in which other sector or department workers participate, can be held. Or foreign countries could be reach can be planned. All those activities are very important in reciprocal improvement.

4.8.3.4. Participation of All Members

Company's all workers should join in quality control circle. There are three steps in participation of all workers. In first step, everyone's participation should be provided. In second step is to provide everyone in continual participation of quality circle meetings. In last step is providing each member taking an activity (Simsek, 1996, p. 153).

4.8.3.5. Activity and Continuality

Competence environment requires continual improvement and activity a must.

4.8.3.6. Group Activities

Team soul is created via team works and this increase organization's productivity.

4.8.3.7. Using Quality Control Techniques

All the staff who are taking place in quality control circle, should be able to know all quality control methods via continual education.

4.8.3.8. Working Environment Activities

Circle works should not be out of work environment activities.

4.8.3.9. Freedom and Creativity

Creativity opinion has great impact on being successful. So circle members should be free to tell their opinions.

4.8.3.9. Quality Problems and Being Aware Of Them

Upper management and circle members should know that there is no continual perfection in any system. This prevents circle's being away of not developing. Successes are the motivation reason for personnel.

4.8.4 Process of Quality Control Circle Working

Main aim of establishing quality control circle is to increase the quality o product's or service. Other important goals are; making better working conditions, motivating workers, and personnel's communication to each other. Representative group, which is composed of administrator and workers, decide where to establish quality control circles and which problems to deal with. In table 4.4. we will see a sample of process of running.

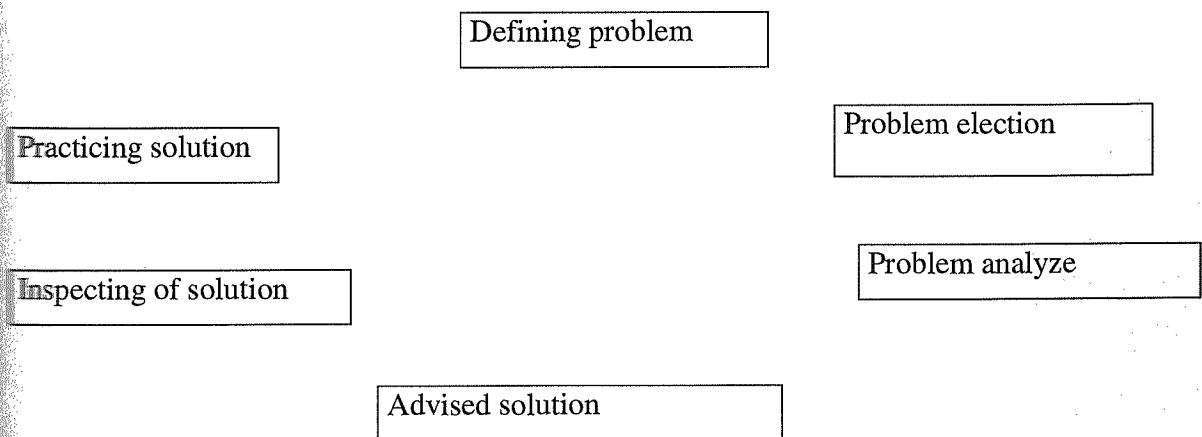


Table 4.4. Source; Simsek, 1996, quality management, p. 158

Usually, after choosing a problem, which has possible solution, management decide on practicing or not. And as a last, solution's performance is assessed. In problem analyze 80-20 principle is used. Meaning of this principle is; result's or problem's %80 activities are occur from %20 (Simsek, 1996, p.158).

CHAPTER 5

5. TOTAL QUALITY MANAGEMENT IN BANKING

Banking sector has a great influence in our country's economy and service sector. In this chapter, total quality management's practice in banking sector and improvements because of this method. Because, the bank does not to be named, instead of bank's real name, will be mentioned as the "bank".

5.1. Structure of Market

Banking is a sector which easily effected from countries and world's economical conditions. And, customer relations are short and mostly depend on benefits.

In banking sector, deciding time, introducing new products, work and money transfer times are very short when compared with lots of other sectors.

There are three types of banks in our country which are called as "Public banks, foreigner banks and private banks". In turns of their activities banks are divided in two, improvement and investment. Besides them, there are some specialized foreigner banks, which are small and middle measured, are interested in works which required qualified personnel and advance technology.

5.2 Service Groups in Banking Sector

As total quality management's main principle is full satisfaction of customer needs and demands, in the bank, which we examined, the main goal is to provide best service in first and coming services. And they are structured according to this principle.

In this customer centered bank, there are services in three main functions.

- Institutional banking
- Individual banking
- Investment banking

Target group of institutional banking is institutions and enterprises. In institutional banking, slogan credit, cash management, import and export works, invisible expenses, TL Credits and guarantee letters are served.

Target group of individual banking is, to help individuals who want to put their money to good use, to direct their money and provide credits as they need. Individual banking products are; treasure bonds, government transforming, movable possessions, credit cards, house and car credits, and stocks and bonds.

Target group of investment banking is, Turkish, foreigner institutions, enterprises and individuals. Main products of this department is; investment counseling, wallet management, presenting to public, company marriages and share taking and selling.

5.3. Units in Banking Organizations

The trading bank's units which we practice are lined in the below;

- 1- Institutional banking unit; it aims to meet companies, every kind of banking and expertise required fields.
- 2- Individual banking units; this unit helps individuals, who wants to use their depositions to be directed, by giving credits.
- 3- Investment banking; it is responsible with the capital market works of local, foreigner companies and individuals.
- 4- Fund management unit; it is in charge of banks currency and TL funds Managements and improving of products and marketing.
- 5- Correspondent units; it is in charge of finding money from abroad and improving of relations with foreign finance companies.

- 6- Human sources units; hiring employees, promotions, wages and wage rises, appointments and all kind of personnel works are the main works of this unit.
- 7- Law and subjects under the discussion; this units help all the units about law and the body of current laws.
- 8- Fiscal control and planning unit; this unit is in charge of yearly finance planning, aimed coordinating, following daily accounts actions, commenting of bank's budget and producing reports on decisions taken by upper management.
- 9- Administrative unit; this unit is in charge of supplying every kinds of banks needs such as papers, surveys and etc.
- 10- Fiscal works unit; this unit is responsible from every kind of correspondence with the Treasury and T.C central bank.
- 11- System and technology unit; this unit is responsible of bank's all computer system and rigging. And also responsible of improving technology needs.
- 12- Inspection unit; inspecting all branches of bank in certain times. Showing results and comments on the required fields.

5.4. Leadership

In total quality management, satisfaction is very important. So investing on technology and hiring qualified staff is very important. But as long as good leadership is not practiced success is not easy.

5.4.1. Taking Part in Total Quality Management

Bank is trying to take its personnel part in management and to assure this goal use below lined features.

5.4.1.1. Establishing Communication with Personnel

Banking is a service sector and it's the biggest capital is humans. In the bank, where we examined, total quality concept starts with this concept because of this good

communication is established with personnel and they are directed to take part in total quality management. To provide this, meetings are held in branches and current and possible up coming problems are determined and solutions are searched together. By the way, in those meetings, comments are done about how to improve service quality.

Every three months, general managers, general manager assistances, branch managers and unit managers meet and evaluate their performance and let their personnel about those meetings. At the end of year, balance meeting is held. Those meeting notes are recorded by unit manager and announce to the personnel.

General Manager or his assistances have direct communication by visiting branches a few times in a year. At the end of the year, unit performance dinners are held. Human sources managers visit branches al well. In those visits, either workers or customers can be under the survey and problems are defined.

Once a year, each personnel have self-evaluation meeting. In this meeting worker have chance to confront with his manager and talk about his expectations.

By the way, quality committee is established in main office and for continual improvement upper level managers meet a few times in a year. They talk about new views and reforms and give advices how to act better. Later on, committee announces all those taken decisions to their personnel via e-mails.

Magazine published by the bank is an important communication vehicle too. In this magazine, besides total quality management practices, every kind of news about staff, such as, sport events, trips, just married personnel and new opened branches. And interviews made with managers, jokes, education and culture articles also included.

5.4.1.2. Being Reachable By Workers

General Manager, his assistances, branch managers and unit managers' offices are close to the personnel. General Manager and his assistances are always with the personnel and their doors are always open to customer and personnel. Branch and unit managers are doing same as well. Main point of open door policy is, till the person feel satisfied, taking the topic up to the general Manager. It is an important part of bank culture. And as a result of this policy, each customer who is not satisfied with, can even go to General Manager.

By the way, arranged activities give chance to personnel to get into touch with all managers. It makes communication easier and better. In the meetings held in the branches, are the subject to direct answers all the questions and this is the best indicator of benefits of those meetings.

5.4.1.3. Being Sample in Behavior

In order to establish total quality philosophy, general manager, officials from inspection committee, branch and unit managers take part as a good sample. Goal of quality directing committee is; to coordinate all quality works, lead the workers, give needed education and give information via e-mails. In turns of establishing quality culture in bank, all the upper management should be a good sample.

In concerning all bank personnel problems, teams are established from different working classes. To take in those teams, willingness is encouraged. Teams, which are called as improvement teams, meet systematic and deal with a topic they take in to consideration. Decisions and outcomes are present to quality directing committee. This committee give certain decision about these advises. Upper level managers take part in improvement teams as a leader.

5.4.2. Improving Quality Culture

Because it is not easy to establish a quality culture without knowing what quality culture, it is not easy to establish it. In this bank quality culture is improved according to the values lined below.

5.4.2.1 Assessing Quality Conscious

In order to provide stable quality culture, bank hires qualified personnel. In hiring process, education level, self-abilities, foreign language, age, responsibility feeling and family past is searched. Because, a person who has all those features will be open to communication, team works, participation of units, helping others to get quality culture and their satisfaction is easier than the unqualified workers.

Because banking sector needs to improve and change continuously, in all activities improvement is the main key. Quality representatives are always making arrangements to provide continuously improvement.

5.4.2.2. Being Part in Quality Transferring Part

Total quality works should be always followed by management. One of the main goal of the quality committee, which held meetings every week, is to prepare reports and comments on the quality.

5.4.3. Encouraging Individuals and Groups

Because, bank organization has a horizontal shape and everybody knows each other, especially administrators, this provides determining successes easily and advantageously.

In bank, since there is open door policy, and via horizontal structure, defining successes are as defining as branches or departments.

To be able to know all branches, through educational meetings, is easier because personnel from different departments know each other better.

Excellency in customer service committee, which is established by quality directing committee, forms two improvements steps. The first one is concern with customers and second is for personnel. In the first form, customers are asked to identify, which is the best personnel and why, and asked to tell why the personnel they choice is the best.

Excellency in customer service committee, at the end of the month chooses the month's personnel according to forms filled out by customers. General Manager writes an article in every issue of the bank magazine, and mention about improvements and month's personnel, so all bank staff are informed about the successful personnel.

Some criterions defined by the Excellency in customer service committee to select the month's personnel.

- Although it is not his responsibility, to try to get more customers and by this developing bank's image.
- To make researches
- To behave gently, which will reduce complaints about the bank.
- To being careful possible legal problems, to help bank management.
- To make positive media advertisement.
- To bring solutions on behalf of the bank.
- To change customer problems a productive and satisfactory level.
- To be able to know human character and behave according to that.
- By following rivals new ways, to make advises about improvement.
- By following new technical improvements in banking sector, to give advises about how to be better.
- To try rivals ways and try to find out the best ways.
- To direct customer to the better ways.
- To transfer negative customer view to positive.
- Using his power in problem solving.

- Working more than he is supposed to and try to direct customers to use bank facilities more.
- To be able to lead a problem which out of his authority.
- To be able to use all proper communication methods. And in order to be helpful to the customer to create successful solutions.
- To represent bank very well.

In the form, which is prepared for the branch personnel, bank personnel are asked to tell opinions about how to be better. Questions such as, demands and advises how to serve better, what is the ways to reduce costs. If a personnel's offers are accepted, he is rewarded both by management and Excellency in customer service.

5.4.4. Supporting Total Quality with Proper Sources

In order to reach total quality, priorities are to be determined, and fiscal sources are to be declared clearly. Importance of those matters is lined below.

5.4.4.1. Being Helpful in Deciding Priorities in Improvement Process

In quality works, the most effective works are done by quality directing committee. While this committee directing all activities, should decide about priorities as well. On this matter, most powerful weapon of this committee is establishing improvement groups. Those groups, firstly finds all the problems and secondly put them into order according to their importance and as a last produce solutions. By the way, this group may predict the coming problems and take precautions. And they can determine the service and products to be able give required service. Main aims of the improvement groups, inspection, making better and establishing system. to make those steps scientist, management supply all needed books and magazines.

5.4.4.2. Providing Fiscal Support for Improvement Steps

Bank management think not be only supporting those steps but taking part in those steps. So, upper management had education about, total quality, its principles, group working and creativity in problem solving. In order to give those educational aspects, personnel are given the best opportunities such as, staying in the best hotel and traveling with the best conditions. Management use all possible opportunities in turns of finance for the quality management. After those educational meetings, it is found out that problem solving and determining are determined much faster.

5.4.4.3. Supporting Total Quality Participators

All improvement works are done in working hours and very rarely out of working hours. For the groups out of the Istanbul, e-mails are send and sometimes meetings are held in Istanbul. The most effective activities are done by quality representatives and they are both introduced and rewarded.

There are no limitations about participation of the workers to the total quality works. Everyone who wishes to be in can join. Mainly, all works are subject to be voluntaries.

5.4.5. Relations with Customers and Preparators

Bank has lots of customers who have different features. Goal is to make them satisfied every time. So that customer centered service style is improved.

5.4.5.1. Relations with Customers

Every institutional customers and individual customers have a customer representative. And branch managers and marketing department are always in touch with customers. General Manager and his assistances sometimes visit customers as well.

Observations taken by customer visitations are reported and send to main office. Institutional customers are visited every three months and their needs and expectations are found out and some improvement steps are taken if necessary.

Investment banking, giving to native and foreigner customers information about Turkey's capital and funds periodically. And prepare magazines both in Turkish and English and sending them to branches and customers.

5.4.5.2. Relations with Preparators

They are the people or company who\which are providing financial sources. First groups are deposits and funds customers. Each customer has a customer representative in branch and the most beneficial ones are visited by representatives.

Informer banks, which are supplying financial source, are very important ones as well. Banks, which has wide informer banks, has great advantages in both finding financial sources and foreign trade. The bank we are dealing with has a wide informer bank web and has a regular relation with them. To make those relations stronger, general manager and manager, who is in charge of informer banks, visit some leading informer banks. Moreover, informer banks are visited by bank foreign representatives regularly.

5.5. Management of the Workers

Because bank knows that customer satisfaction can be provided only by personnel satisfaction, they give great importance to the personnel.

5.5.1. Planning Human Sources and Improving

Human sources planning are composed of, hiring staff, satisfaction of workers, career development and educational studies.

5.5.1.1. Harmony Of Human Sources Strategies And Bank's Policies

Every branch\unit is responsible of their workers. But, coordination and direction are done by human sources and educational units. Those departments are in charge of hiring staff and career training.

Personnel committee, plan human sources strategies according to the bank's policies and strategies. Because, personnel committee members are administrators, policies and strategies are horizontal to the bank's general policies and strategies. committee's other duties are; state main policies about the staff, inspect the practices and decide on needed improvements.

5.5.1.2. Searches about Personnel Satisfaction

Personnel's satisfaction is important because it is the basis of the customers' satisfaction. For the sake of this goal, by human sources department and experts on this issue, questionnaires are done and personnel's satisfaction and expectations are determined. Those questionnaires are done systematic. Before doing any survey, questions are reconsidered and arranged according to personnel's feeling free to answer. After general evaluation of the survey, each unit and department evaluate survey by their side. Results are announced all personnel written. And all units and department are supposed to talk about results with management. Survey results are inspected by the personnel committee and decisions are taken for practice.

Besides those systematic surveys, some mini surveys are done in order to determine personnel's daily opinions as well.

While education department is deciding what to teach next year, they also arrange surveys to find out what education personnel needs.

5.5.1.3. Employing and Salary Policy

The service given in the bank is abstract and any service given by personnel will be called as bank's name, and that's why bank personnel's qualifications are very vital.

Qualified service can be given only by qualified personnel and this can be provided by employing correct ones. So, human sources plan their employing strategy according to above lined matters.

For the new opened branches, firstly it is announced in all branches and if there any who wants to go there, priority is given them. And new branches are good chance for the personnel who are promoted. Bank career training and promotions are not depend on any conditions.

For the new employees similar salaries are given with the old personnel whom are doing same job. In later years, personnel are paid according to their, performance, experience, working years and their department. Paying according their performance and willingness are the encouraging personnel.

5.5.1.4. Classification Of The Personnel According To Their Skills And Bank's Needs

Every duty needs different skills. Mostly what job needs are written but flexible. In performance assessment form, personnel's strong and weak sides are mentioned. And by means of those forms, personnel are trained according to their needs in turns of skills.

5.5.1.5. Hiring Personnel and Career Training Methods

The service given in the bank is abstract and any service given by personnel will be called as bank's name. This manner makes personnel more important. So, for the management qualified personnel and effective usage of the source are very important.

Interview is determiner in employing. There are four general places to hire. Hiring employees are shown in table 5.9. Details on interview forms are included in table 5.9 as well.

Table 5.8 hiring personnel.

Management Trainee	They are selected among candidates who have master degree. First elimination is done by human sources department and last one is done by general managers and his assistances.
Operation Management Trainee	OPS- are determined by written exams (language and general skills).
University Graduated Assistance\Expert	General skills and language exams are done. After first stage, human sources department makes first interview. If it is thought ok, managers who are going to work with candidate talks with him. Because there is a written definition of hiring, suitable ones are hired.
Workers who are not university graduated	Secretary and other personnel who are in charge cooking or etc. They are hired according to their skills (typewriting, cooking, looking etc).

In the bank, career training and promotions are not subject to any conditions. One of the main principles of the bank is; using bank's own sources for promotions. But, if there is needed an expert then outside sources are used. Units\departments advise about promotions and promotion committee decides about the personnel's promotion.

5.5.1.6. Training Works and Practices

Training unit, which is one of the units of the bank, train bank personnel intensively. This unit every year makes surveys about trainings and prepare for the next year. And by individual performance forms, what to train can be find out too. Personnel write what they need to those forms. Catalogs, which are prepared by training committee, are submitted to the departments and units. Personnel select the training program and if it is approved by management, they put it into practice.

Besides technical banking subjects, selling skills, risk management, time management, communication approaches, pricing methods and many methods about self-improvement training programs are prepared by training unit.

For the topics, which are seen very important, foreigner educators are supplied and private programs are done. For example, for the customer service excellence, foreigner experts, from an international training course, came and gave training to the personnel who speak English well.

Management trainee courses are given to the personnel who are called MT. They are given information about the banks all units and departments. After those trainees, they are settled down according to their skills. MT trainee is called as the master of the banking. Taking MT trainee or having duty as a MT has a great advantageous according to the others.

Trainees are sometimes practices as group works. Goal of this activity is; making personnel connected, uniting individual skills with group members, establishing society culture and giving staff chance to show their leadership skills. Improvement groups and other committees are requires team works and basis on setting up a system and improving creativity skills.

5.5.1.7. Inspecting Trainee Activity

To make next trainees more effective, after the trainee personnel's and educators' opinions are considered. And written assessments are done. Those evaluations are used to train again or make better.

MT trainees have a special importance for the bank management and it lasts almost five months. So, MT performances are inspected by the department or unit managers. And trainee unit managers held two meetings in the graduated year with the MT personnel. In those meetings, what they thought and what they are doing are compared. Those meetings have two importance, first it gives chance to improve trainee programs and second effective assessing of the MT personnel.

5.5.1.8. Determining Goals and Performance Inspection

Main policies and strategies are determined by the upper management. And proper goals are set from down to up. At the end of the year, each personnel offer a goal to upper side. Director makes required additions to the goals. After a few steps later, unit\department directors give those goals to the general manager. After general manager's additions, by taking all units and branches opinions bank's goals are set. As a result, an individual idea becomes bank's main goal after a few adaptations. This means, as long as individual's or unit's goals are horizontal to the bank's goals, they can be put into practice.

While determining branch's goals, region's position, economical structure, rivals and sector's financial conditions are considered. For example, after 1994 crisis, because providing inland sources are important, four new branches were opened and this unit got great importance.

5.5.1.9. Assessing Personnel Performance

Performance forms, which are prepared to find out the weak and strong aspects of the personnel, give chance to define what to train. At the end, worker and manager write about assessment. Inspector and inspected, after they talk, inspected has a great opportunity to improve his performance because; director gives offers about what to improve.

5.5.1.10. Encouraging Personnel to Be In Improvement Activities

Bank personnel, by being in improvement groups, fast solution teams, technical committee, selected as quality representative, advise-reward system, and in brainstorming meeting held by banking units can directly contribute to the bank's works.

5.5.1.11. Communication

In bank, there are effective horizontal, vertical and perpendicular communications. Communication is provided via, meetings, visits, through trainees, group works and e-mails. In the magazine submitted by the bank, announcements and surveys are done effectively.

E-mail system is the one of the important way of the communication. All personnel connected each others via PC's. this system provides, without papers, faster communication.

5.6. Sources

Bank sources', which are composed of information sources and financial sources, management explained below.

5.6.1. Information Sources

Bank's information strategies support bank's policies and strategies. in banking sector, fast and urgent information transfer are important. And that is why information and technology units are founded. The bank's system and technology have a good condition and bank is selling it's, those good aspects to the other banks which are willing to improve and itself.

System and technology unit; takes decisions about using of information sources and make assessments and newness. By the way, bank founded a back fostering system in order to effective usage of information sources.

Security of the information systems are provided with private software. To use that software, passwords are needed. Moreover, all the actions done are recorded.

In order to reach the information, bank follows system and technology unit's directions. Via Management information system (MTS), management get updated information instantly. To get the customers information, deductions, web and for other some big works special network is used.

Personnel get information via e-mails as their duty required. In the system every kind of information such as regulations, economical situation, and quality works and etc. moreover, via internet connections any kind of knowledge can be reached.

5.6.2. Fiscal Sources

Bank's main strategy is to get TL (Turkish Lira) from market (treasure, transforming, deposits, stocks and bonds and etc.). And to use this source as credits to investors. Moreover bank stock currency in order to get advantage to use it whenever needed.

5.6.2.1. Fiscal Strategies Should Support Bank's Policies and Strategies

The bank's main aim is to manage money source. Bank's profits and expenses are inspected in units and departments. And customers fruitfulness also reported.

5.6.2.2. Improving Financial and Practice

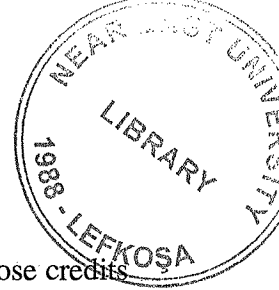
Financial improvements are dealt with in table 5.10. Main strategy is; reducing costs and increasing market share.

Board of Directors New Year Meeting	Previous year's assessments are done and new strategies are determined for the next year.
Administrators meeting	Last year's last six months are assessed and next year's first six months are planned.
Systematic meetings	Weekly macro economical and political positions are talked. And weekly strategies are evaluated and bank's performance is seen.
Performance evaluating forms	Unit management or managers give information about their performance.

5.6.2.3. Directing Financial Parameters to Developments

Banks main sources are; self-sources, foreign sources, inland and abroad sources, bank credits, Eximbank credits and deposits.

According to country's economical position, bank management can to add benefits of the year to the self-sources of the bank. But sometimes- especially when inflation is high, by supplying foreign source, to provide positive progress is aimed.



Credits provided from foreign countries are related with informer banks and those credits could be either cash or non-cash.

Every year credits are provided from Eximbank and they are opened to usage of bank customers.

Deposits- especially having no fixed term are the biggest benefit sources of the bank. Deposits interests are determined daily. One of the other biggest sources of the bank is the Fond. Fond management is done by fond management. Wallet costs and benefits are reported to management daily.

For the effective usage of the sources and management, branches in the bank use current interest system. In this system, branches know the benefits and costs of the sources. Branches, transfer their extra sources to fond management for the sake of their usage and they get plus interest. But the idle source is utilized as minus interest for the branches. Current interest ratios are determined by fond management according to market conditions, bank strategies and bank's cash flow.

Fond management is responsible of cash flow and balance management. Fond management is composed of two more units; currency (\$ and TL.) and marketing. TL unit is interested in TL position and balances, FX unit is interested in currency position and its balance. Marketing is responsible for fond management and has a bridge duty between branches. Administrators of this unit held meetings once a week and give reports to upper management. Marketing department transfers all economical news to all branches via computer system.

5.6.2.4. Assessing Investment Decisions

Investments decisions are taken into consider in management meetings, and other decisions except investment, are interested in upper management meetings. After

investment decisions are taken, required searches are done and reported to upper management.

Bank's the biggest investments are the technology and training personnel. Moreover, opening new branches and where to open new branch decision is the most important decisions of the management.

5.6.2.5. Quality Costs

Bank goal is to provide the best products without error. To prevent errors and studies done for the best service is a quality costs as well. For example; inspectors check and units self-check quality costs too.

Thanks to following system, by this way possible errors are seen via screen before customers confront with. Differences reports and daily reports are in this system as well. Training and technology expenses are considered as preventing errors costs as well and any support is done for preventing problems before arouse.

5.6.2.6. Financial Risk Management

Directing financial risks are the one of the biggest functions of the banks. Because banks main duty is mediating to trade works, buying and selling risks. Financial risks are; interests, rates of exchanges, country, firm and rival risks. Because of the bond risks and credits interests in this part are determined daily because of the rapid changes in those fields. Balance's passive part is deposit ratios are determined daily as well.

Because of the risk in rates in exchange, bank daily position is determined and by fiscal control management, bank daily benefit and loss ratios are calculated.

For the country risk, informer banks are deal with countries economical positions. For the risk of firm and rival bank, institutional units follow.

Institutional banking units, decides the limits, which are going to be given to firms, grades firms. Branches give credits according to those grades and limits. In crediting process, firms performance and balances are followed. After regular controls of the current credits situations, credit grades are revised. To get more benefits and work with middle class companies, which are more risky, is a financial risk strategy. By the way, instead of taking lots of risks taking less risks by big companies may increase bank's benefits as well. Institutional banking units, by analyzing different sectors, give risk reports about them.

5.6.2.7. Effective Usage of Sources Can Be Through Bank Policies And Strategies

Effective usage of the bank sources are only possible by having good relations with preparatory and by maximum usage of bank inventory and materials.

5.6.2.7.1. Relations with Perpartory

Continual quality and service can be possible only by good relationships with preparatory. There are four main titles in them.

Table 5.11. bank's preparatory

SOCIAL	<ul style="list-style-type: none"> • SECURITY AND CLEANING SERVICES • MEAL • PHOTOCOPY SERVICES • COURIER
TECHNOLOGY	<ul style="list-style-type: none"> • SYSTEM • SOFTWARE SERVICES
FINANCIAL	<ul style="list-style-type: none"> • TCMB • IMKB • TREASURE SECRETARY • WORLD BANK

	<ul style="list-style-type: none"> • EXIMBANK • SPK • INFORMER BANKS • REUTERS
ADMINISTRATIVE AND SPK INSPECTION	<ul style="list-style-type: none"> • CAPITAL MARKETING COMMITTEE • TCMB • TREASURE BANK INSPECTORS • INSPECTION FIRMS • COUNSELORS • UNIVERSITIES

In order to give qualified service, qualified staff is required. And the bank is aware of this fact. Bank's the most important source is universities. Especially MT (management trainee) personnel selected from the best students of the universities by long and tiring interviews.

Other important source is, informative banks. Bank has world wide informer bank network and this provide bank customers intention to work with the bank because via those possibilities customers choose the bank to work. To select potential informers and increasing productivity, a serious systematic works are done. Informers and Bank, by sending works to each other, share the risks. So, both sides policy is based on win and win strategy. While selecting informer banks, world respected magazines and institutions, which ranged first 1000 bank, are the determiners. Those institutions are The Banker, Duff and Phelps, Moody and Capitol Intelligences. Third world countries, former Soviet countries and high risk countries are followed in this list as well.

Sources provided from Eximbank are important. To evaluate those credits, a few times in a year, administrators held meetings to improve relations.

Because rapidity and trust are important, agreements are done with a country wide trusted courier company. This company's performance and summing reports are followed. By observing those facts, relations are developed.

5.6.2.7.2. Most Effective Usage of the Inventory Materials

In banking inventory materials are considered as, cash, stationery and printed materials. Optimum usage of the money is responsibility of bond management. Branches declare how much customers need money. Bond management provide needed source from Central Bank and submit to branches. Afternoon, branches send their more money to the bond management. Optimum usage of the money by branches is provided by current interest system. Bank's printed and stationery needs (check, guarantee, bankbooks, deductions and etc.) are supplied by administrative works unit. This unit calculates stock management by computers.

5.6.2.7.3. Managing Service Chain in Turns of Improvement

In banking, money, information and software always needed to be conditioned. Because of the money's cost, to keep is the main strategies of the branches. Branches declare how much money their customers needed to the bond management. Bank management supply needed money from Central Bank and give them to the branches.

Needed improvements are done via weekly meetings. Bank is a member of EFT (electronic bond transfer), which provides fast and trusted money transfer, and this system broaden to all branches and units.

Bank is a member of SWIFT which is a chain where all international operations are done.

Currency and ratios, which are very vital for banking, were used to transfer with fax machines and telephones. But after, establishing individual banking system, all those data began to be transfer via computers.

Other service element is software. Main principle for this is; each person must have PC and every new person are supposed to know software already.

5.6.3. Technology Practice and Optimum Usage of Technology

Bank's technology policy is; by using latest technology to have advantage against rivals. Each personnel have a PC on his desk. Last versions of the package programs such as, word, excel, e-mail are used. Thanks to this technology, each personnel can get the information easily.

Developed technology is always followed by system unit. New technology brings newness and those new systems and programs come with their new ways which let works done shorter.

Personnel are trained about technology. By those trainings, worker's effective computer usage is provided. Personnel, who are educated, give feedbacks to the system and technology unit and they develop gaps.

For the sake of system improvements, system staff visit branches to get what they offer and need. And according to their advises shape technology.

5.7. Customer Satisfaction

Bank's goal is; to meet customer satisfaction beyond their expectations. Bank customers are divided in to two as individual and institutional customers. Institutional ones are named as small, middle, big sized and many other institutional. Individual customers are persons. Each group has customer representatives.

5.7.1. Outside Customers Perceptions About Bank's Service, Product And Customer Relations

Customer representatives are always visiting customers to observe their expectations and needs. Moreover, human sources department held surveys to determine customer satisfaction. Features to find out customer satisfaction are determined by TUSIAD-KALDER, and it is on table 5.24.

Bank take cares about the results shown on the surveys and make coordination to give better service. Because, goal is not act after mistake is done but before it arouse.

5.7.2. Other Aspects That Bank Observed For Customer Satisfaction

Bank always watches out gaining and losing customer lists. To find out customer needs and directing right products to right ones are very important in individual banking. But, in institutional banking, by determining customer performance and taking care of benefits, to take risk is essential.

Both in individual and institutional banking visiting customers are done. Those visits are a guarantee for representatives to find out the problems where that are. Sometimes, branch manager and upper administrators join those visits.

Trust and being trusted are very vital in banking. So, in the customer service this fact is based and being stability and gaining both sides trust is very important for the bank. Indicators that bank follow for product and service stability are the results of inspection committee's outcomes. Those inspections are in all risk taking units and departments. They inspect the risk management, marketing and production progresses and how they applied them. Inspectors watch out for the stability of services to the individual and institutional customers.

Bank management takes care of customer complaints about and follow the corrections. Especially, because of the open door policy, customers can talk to bank manager and even manager of board of directors.

All the complaints about branches, which are directed to main office, are reported by management and send to all units, departments and branches every six months.

As a result of bank's customer centered management, giving answers to customer needs and demands are the priority. Bank always develops its services and products according to customer's demands. Bank's biggest rivalry advantage is to have special interest to every kind of customers.

In bank to prevent problems before they arise is essential. The most important features of those systems are laws and combination to international systems. Bank's product/service rules are under the guarantee of banking laws, Turkish trade law, loan laws and international agreements like ICC 500.m By the way, having high credits grades give bank chance to make international agreements like IFC. Those agreements have strong inspection policies and have many compulsories and brought new criterions. And that is why products served are under the guarantee. Bank never had any warning neither from Turkish banks nor foreigner banks.

In recent years interest in individual banking is increased and in main office a new department about individual banking was opened. This unit's duties are; making continual improvements to meet customer demands, supporting branches about technical topics and by developing new products to determine their marketing strategies.

5.8. Personnel Satisfaction

Bank's main goal is to provide outside customers satisfaction, and bank is aware that customer satisfaction is a result of personnel satisfaction. And that is why personnel satisfaction is very important for the bank.

5.8.1. Practices for Personnel Satisfaction

To provide external customer satisfaction, training programs are held, surveys are done to find out personnel motivation, dinner are arranged, personnel's offers dealt with, their direct joining is encouraged and open door policy is used for them as well.

Bank act with the principle, which is not me but we, held meetings and training courses for the satisfaction of each personnel and those events are declared by general manager.

Studies carried out about personnel's motivation, fiscal possibilities, training and development, career development, working guarantee, to be recognized, physical environment, authority sharing, joining decision taking process, questioning and their answers.

On the surveys it is found out that personnel want to have higher salaries. To determine the salary, two times a year, sector salary searches are done with the similar banks. By considering other banks price policy, rises are done two times in a year. Goal is keeping salaries above the sector average.

To increase personnel communication, group trainings are done and dinner meetings are held with closest branches. Managers and branch meetings, suitable environment is provided to hear personnel's demands and needs. Because of the opening of new banks and many bank passed from traditional banking to specialization banking, increased the qualified, trained and expert personnel needs. Bank keep reports about personnel epoch and make improvements to minimize this ratio.

Surveys are done to each personnel who are leaving the bank.

Some social supports are done form the personnel such as; personnel credits, insurance, overtime fees, lunch fees, transportation fees, health and cure fees and etc.

5.9. Effect on the Society

Besides external customer and personnel satisfaction, bank considers about society as well and plans activities according to them.

5.9.1. Society's Perception On Bank's Effect on Society

As a result of its strategy, bank prefers to go to customers directly and use advertisements rarely. Bank tries to do his responsibilities, duties to country, sector, environment and customers in quality approach. To find out society's perception about the bank surveys are done. Survey's main questions;

- 1- Local employment and approach to creating human sources
- 2- Their approach to useful studies about society, education and health
- 3- Supports provided for seminars, conference and for the scientists studies
- 4- Its effect on society by its approaches and institutional style and identify

5.9.2. Indicators That Bank Follow About Effect on Society

As a result of expanding policy, bank opens new branches and by providing new working fields, directing regions economical life.

Bank helps some persons and institutions. Especially brilliant but poor students are rewarded by bank. For this aim personnel informed. So, if there are any person who wants to help foundations, can just say management and help as much as they want.

5.9.3. Protecting Sources and Active Support for Works

Bank gives importance electricity saving. Inside and outside temperature are balanced and when limits are passed automatic systems start to turn off. Water saving is provided via special materials. Non-used computers are turned of in lunch times. In order to

prevent paper wasting recycling method is used. If there is a paper which is mistakenly wrong copied, it is done paper money-box.

5.9.4. Environmental and Ecologic Effect

Because, bank is not an industrial factory, it gives almost none waste to environment. Nevertheless, bank believes that protecting conscious of ecology and environment is very important. And bank contributes as much as possible. The bank have joint some planting campaigns.

Bank does not give anything harmful to surroundings. Computer screens are donated by low radiation materials. To decrease the volume of the light producer silencers are used.

5.10. Work Results

Because banks are financial institutions, what they do is in the financial. Results which were done through bank's goal and strategies are lined below.

5.10.1. Financial Indicators

Cash flow is sector's main function. There is an organic relation between bank's financial indicators and results. Bank's work outcomes are the results of financial strategies. every three months meetings are held by upper management for the bank's financial performance and they compared what they plan and what happened. Revisions, action plans and balances are done.

While comparing goals and performance, rivals performance is considered. While determining bank's place in sector; bank's total active, own sources, deposits and benefits are taken into interest.

Bank has a good place in its sector and although, Turkey's credit note is downed, bank still finds international credits easily.

In turns of banking, currency flowing is very important and an indicator. Because, the bank has specified in international trade, bank provides lots of currency and help country's economical life.

5.10.2. Non-Financial Indicators

MIS (management information system) is recording detailed records about bank's all activities. Those records are helping to rule bank according to financial activities and also, helps to management of operational activities and reducing their costs.

Bank's technological back round produce reports, to help bank's quality approaches and improvement structure, daily, weekly, every fifteen days, monthly. Those reports help bank to find out its needs.

Financial capacities have a great effect on stating bank's strategies and those strategies are determined in certain periods. And those are compared with what really happened. Because there is not detailed information in capacity, market share lot can not be determined exactly. So, to determine market share lot, IMKB and bank association's indicators are essential.

Speed, truth and technology have great impact on banking transactions. Continual improvements are done in systems and there are observed developments about this and this let bank give better service.

To give instant answer bank's technologic problems, technology unit has personnel in every branches and an assistant. So, problems are to be solved in a short time.

By those improvements, overtimes and unit transactions are reduced.

Bank has never got any warning about miscalculating or disorders.

Wrong data entrances are time wasting and it is called as unsuccessfulness. After system improvements, all the misinformation entrances are followed as unqualified costs and to prevent coming problems precautions are taken.

To give works balanced, individual work distribution analysis are done. In this analysis, personnel's production, error percentage and capacity are measured. This system provides effective usage of human source.

Transactions have service standard and doing time. Those times are followed carefully and it is seen that improvements make good trends in developments. Bank's goal is to answer customers in same day, but if not possible because of the misinformation the next day.

Bank's doing its best in specialization fields and getting adopted easily changes in the sector. And has a pioneer strategy in producing new products and supplying demands of customers.

Main goal of this survey is to measure satisfaction of customers in service quality. This survey was done in 27 jan.2005 by enterprises and merchants. 20 were included in this survey and their answers and results are shown below.

According to the results which show customer satisfaction. General service quality and dependence in TRNC

6.1 Basic Finding

- (1) Never
- (2) Disagree
- (3) Uncertainty
- (4) Agree
- (5) Most

1) This sample show us; the customers is indecisive to purchase services out looking of That Bank

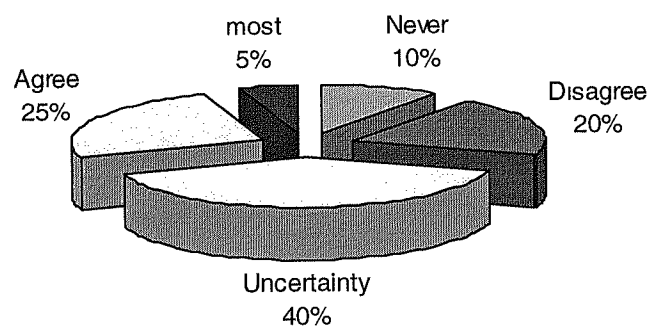


Figure 6.1: Out Looking of the Bank

2) And this sample show us; the inside design of bank is not important to customer's attract attentions.

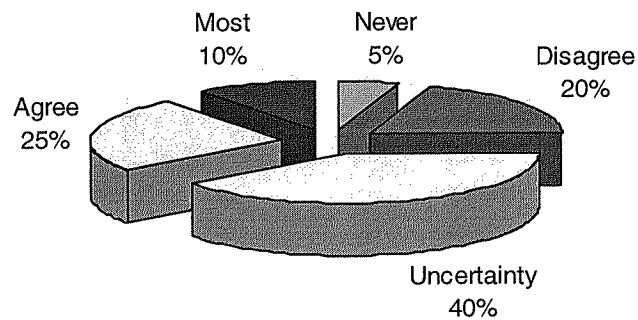


Figure 6.2: Bank Design to Attract Attention (%)

3) The most of people says, personnel custom is very favorableness.

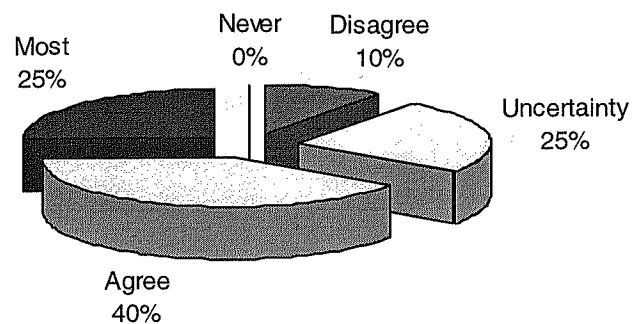


Figure 6.3: Staff of the Bank Favorable Customer (%)

4) The people generally agree to clean inside of Bank.

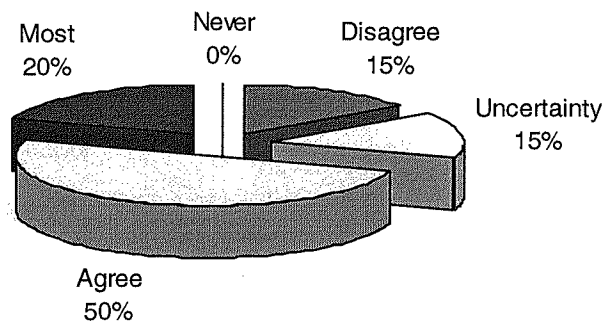


Figure 6.4: The Inside of the Bank Large and Clean (%)

5) This sample shows us; the person says, the staffs have necessary information to respond of our questions.

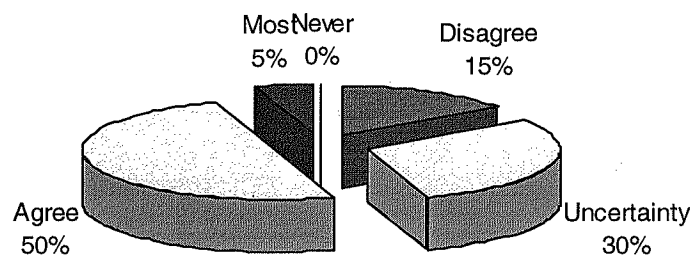


Figure 6.5: Personnel of Bank Have Enough Inform (%)

6) But this sample shows us; the staff is not smiling face and kind.

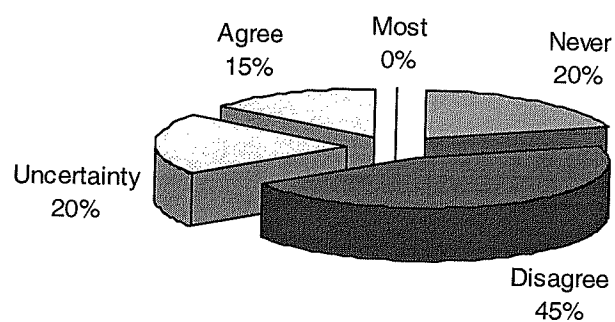


Figure 6.6: Personnel of Bank Polite and Merry (%)

7) At here; Most of people agree, the staff have experienced.

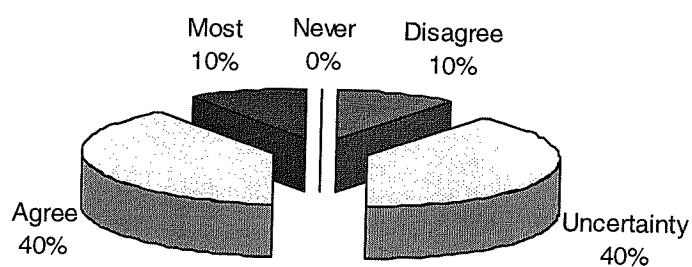


Figure 6.7: Personnel of Bank Experienced (%)

8) The most of people says; they are not sure to transaction the staff doing true.

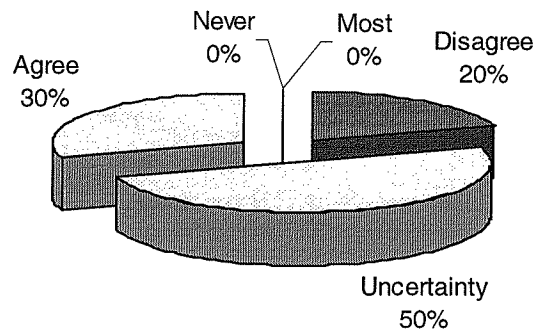


Figure 6.8: Staff Win Confidence of Customers (%)

9) This sample has same respond and that is consistent for sample 6, the staff has not behaved to tolerance.

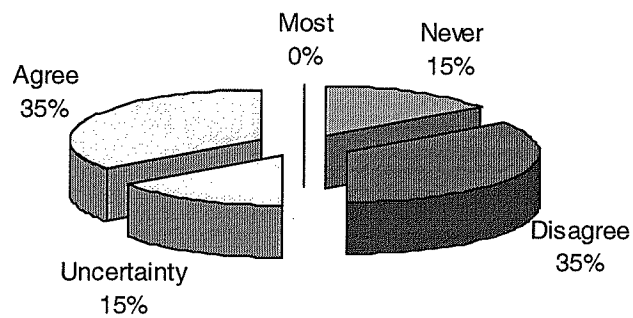


Figure 6.9: Staff Is Indulgence (%)

10) And this sample is consistent for sample 9; the staff is not good behaving to customers.

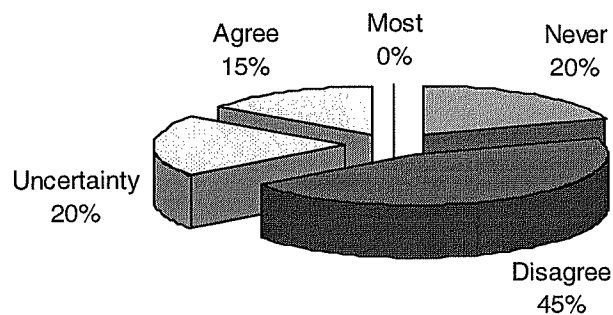


Figure 6.10: Staff to Welcome of Customers (%)

11) This sample has same respond for sample 9 and 10, the personnel of Bank does not show sincerely to customers.

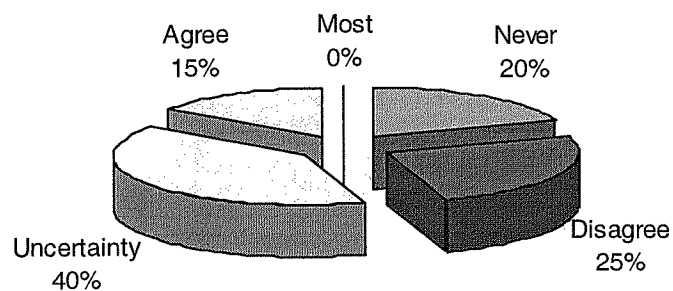


Figure 6.11: Staff and Customers Sincerely (%)

12) There is an important point at here most of people responded, they waiting a long time to their transaction.

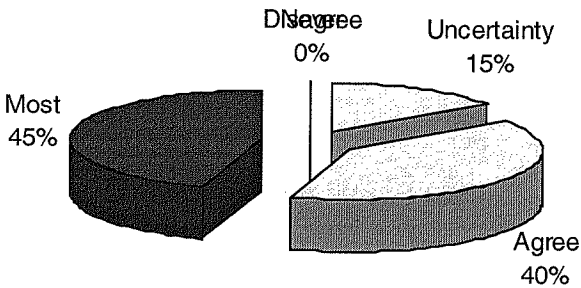


Figure 6.12: Customers to Make Wait Long Time (%)

13) This sample is consistent with above; the transaction is not to carry out at the moment.

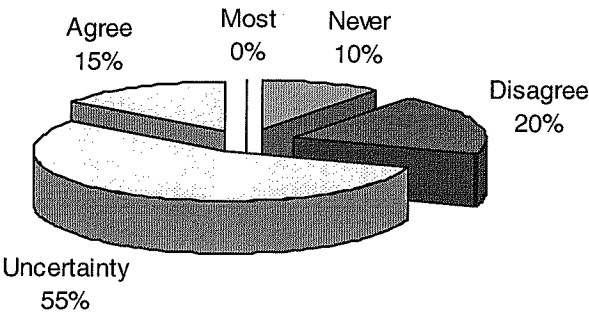


Figure 6.13: To Carry Out That Transaction Almost By Staff (%)

14) This sample supported above of sample the staff can't help to customer in every time.

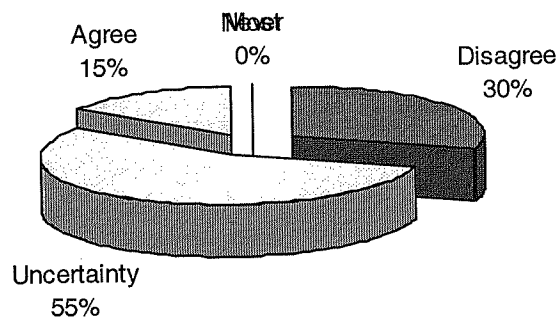


Figure 6.14: To Carry Out Help for Customers by the Staff (%)

15) And this sample show us, customers is not satisfaction of the staff behave.

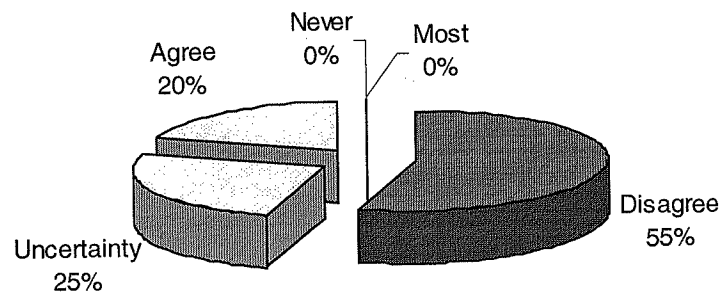


Figure 6.15: Staff Interested With Customers One By One (%)

16) The customers say, the staff unwillingly to solve of customers problem.

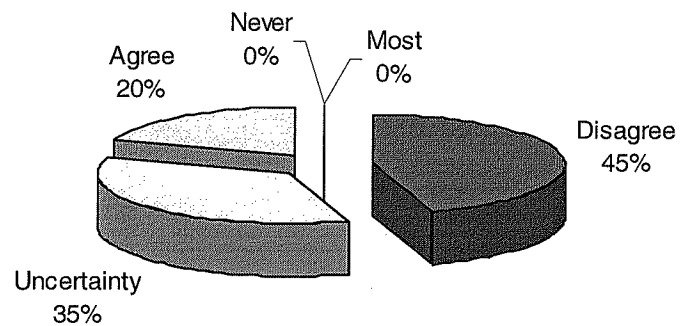


Figure 6.16: Staff in order to Problem of Customers (%)

17) According the customers, the staff makes right operation.

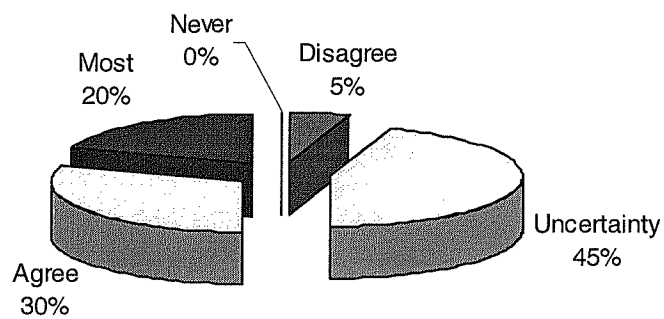


Figure 6.17: Staff to Make Transaction Perfect (%)

18) The customers believe of secret transaction by the staff.

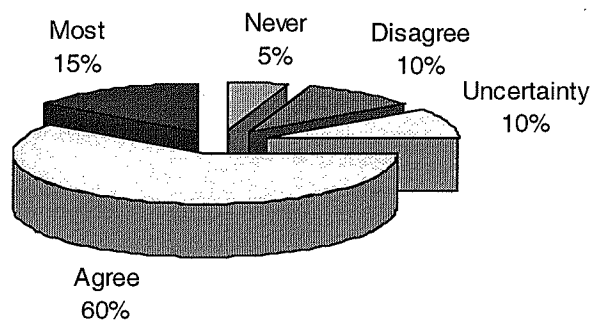


Figure 6.18: Staff to Keep Secret Transaction (%)

19) At here; the most of customer to given information is true by the staff.

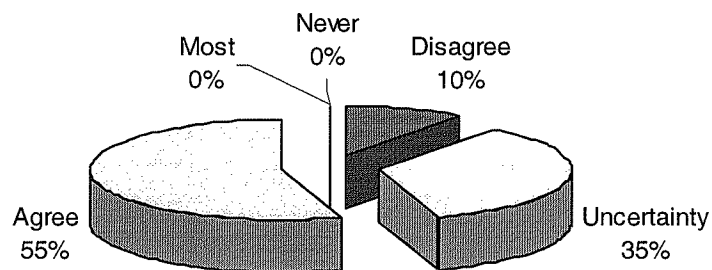


Figure 6.19: Staff to Give Information Perfect (%)

20) The people not sure of given true information financial position of Bank.

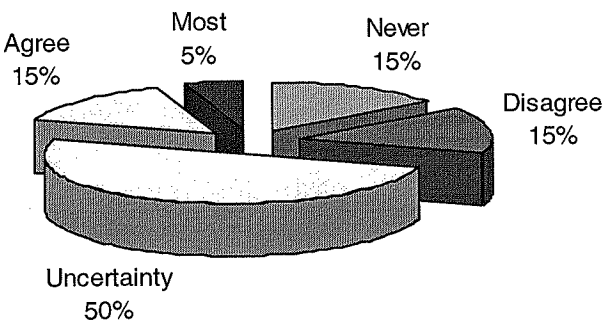


Figure 6.20: Staff to Give Information Financial Position of Bank (%)

21) There is a general concept about the bank. The customers are satisfaction for services of Bank.

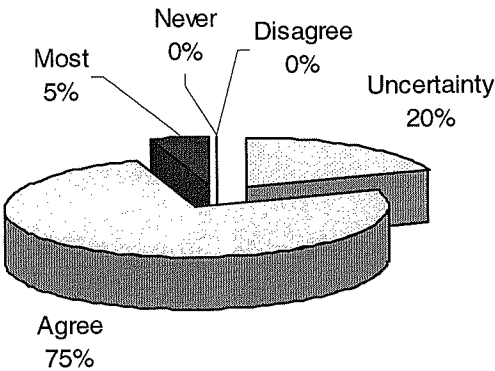


Figure 6.21: Services of Bank Is Good In General (%)

22) This sample is consistent for sample 1, 2 and 3 and people says positive things about the staff custome and Bank's inside design.

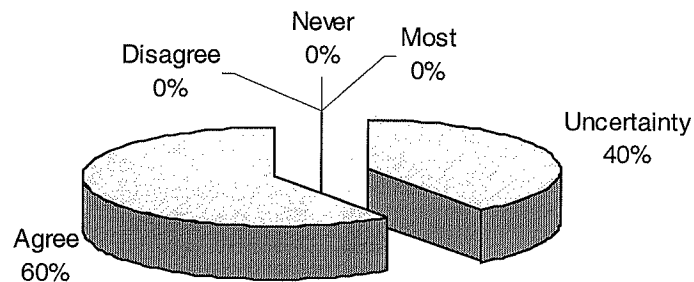


Figure 6.22: Staff Custome and Design of Bank (%)

23) This sample show us; the staff's behave is not enough for customers.

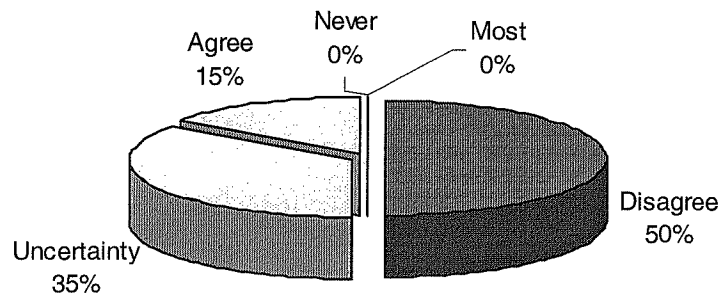


Figure 6.23: Staff Give Right Inform and Conduct (%)

24) The staff doing transaction unwillingly.

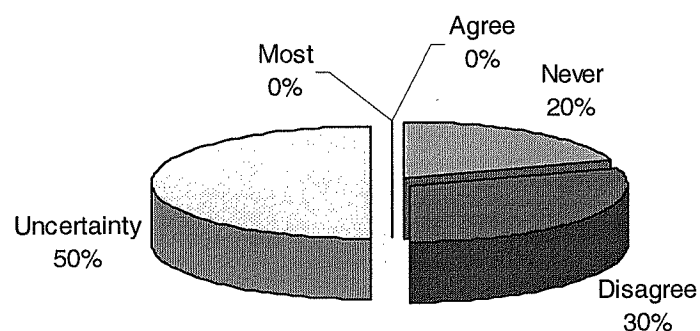


Figure 6.24: Staff to Show Understanding to Customers (%)

25) That sample shows us; that is consistent for sample 8. the point of view is same, the staff doing true transaction.

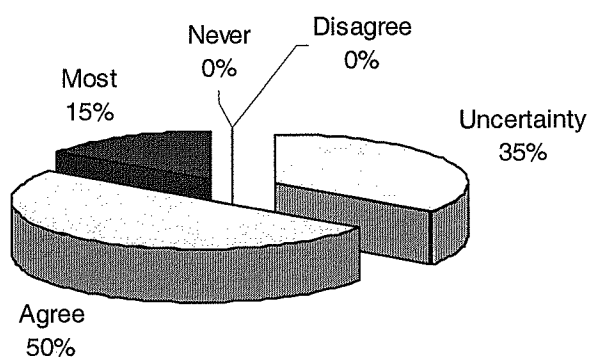


Figure 6.25: Staff Make Right Transaction (%)

26) The Customers generally says positive things related their Bank for other person.

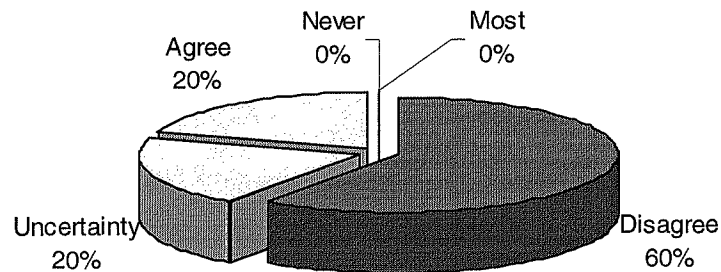


Figure 6.26: I don't Say Positive Related Bank to Others (%)

27) This sample is consistent for sample 26, the people doing recommendation their banks for other people.

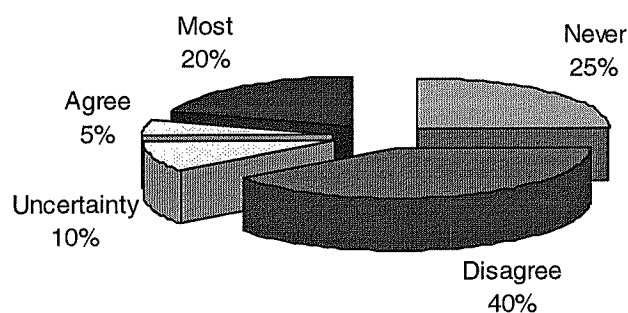


Figure 6.27: I don't Advise That Bank for Somebody's (%)

28) This sample is consistent for sample 26 and 27, the people advise services of bank to theirs.

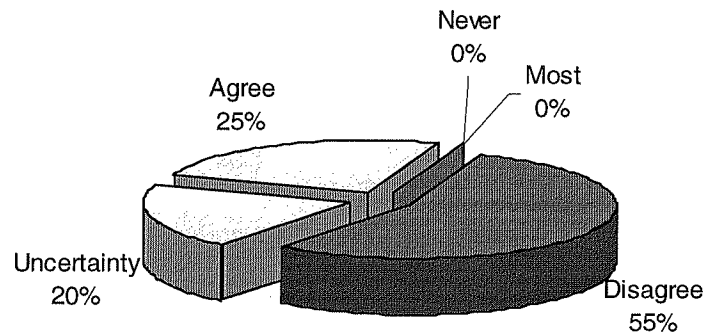


Figure 6.28: I don't Encourage Purchase Services to My Friend (%)

29) For this sample; People is not sure for purchase of bank services first of all.

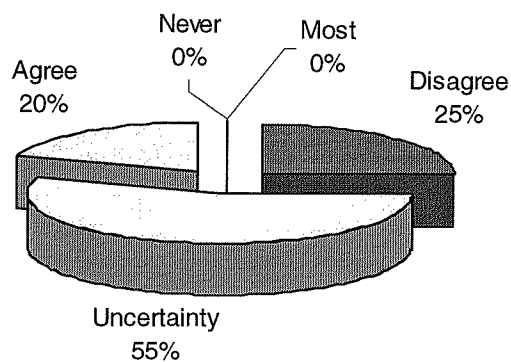


Figure 6.29: I don't Think Purchase Services of Bank First of All (%)

30) At here; the most of people gives same respond, the people not sure to purchase of Bank services in the future.

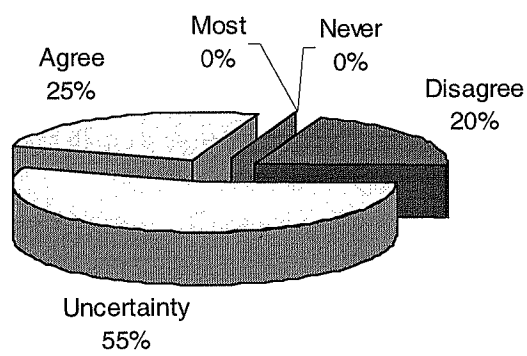


Figure 6.30: I don't Purchase Services That Bank In Future (%)

CHAPTER 7

7. CONCLUSION

Bank's visual aspects are not very important for the customers but being clean and broad had positive effects to them. Personnel are qualified but not good at conducting to the customers. Mostly long lines are disturbing customers. One of the major problems are not responding demands quickly and on time by personnel. Customers are sure that sums are kept secret. It is observed that personnel are not correctly informed about bank's financial structure. Generally customers are content with the bank and give positive comments about the bank.

There are competences in all sectors. Our country needs qualified personnel and human sources to be able to compete in Europe union and customs union. In this study, it is emphasized that, for qualified service and product, quality culture should be established. It is stated that, to make quality permanent, upper management should believe in that and provide support constantly. Results and advises from this study;

- 1- Quality is a process in company. In can be practiced by joining of all personnel.
- 2- Quality is a management style. Instruction giving by administrators is not management. Managing is being leader in technology extent and be ruler to that. Every person's conscious is the guarantee of quality. Administrator should believe that quality is continual improvements and act leadership function. Leader is a person who is, directing, educating, training, motivating and appreciating personnel to solve the problems.
- 3- Quality is moral. It is a strong element to appreciate and motivate people. This is called quality leadership as well. Programming and charts are not quality improving steps.
- 4- Quality requires continual improvement and development. Quality improving programs should be digested by all personnel and their attendance. Because there is not quality improving limits, goaled points are always changed by the market. Because of this fact, to improve quality and continue are vital.

- 5- Quality is an economic way which goes to productivity and benefits. Quality provides productivity and each worker's aim should be working with none error.
- 6- Quality is applied as a whole of customers and preparatory. Quality is a whole with leadership. Quality can not be at random but by leadership methods.
- 7- Quality is composed of individual and team works. As long as there is no a connector between department works and individual works, quality is without owner.
- 8- Quality is customer satisfaction. Quality is the satisfaction of product or services.
- 9- Quality boosts competence power.
- 10- Quality and newness are related each other. Quality can be reached in quality improving stage. Quality should not considered as correcting errors. Quality starts with understanding of customer expectations.
- 11- Quality is important. Problems are solved before they arouse.
- 12- Quality is being effective and doing works fast and correct.
- 13- Quality is being flexible. It is being ready to the changes and demands.
- 14- Quality and costs are whole and can not be called separately. There is no contradiction between them. Quality is the only way of reducing costs.
- 15- For successful and permanent product and service, from top to down all personnel should think and practice same.
- 16- In the basis of the total quality, respect opinions and understanding of continual improvement. So, personnel should be trained to act this goal. Workers should appropriate quality culture. And suitable goals and strategies are to be set for quality culture.
- 17- Banking sector is easily effected country's and world's economical conditions, and its policies and strategies are to be ready to change and improvements. So, because total quality management is the only way to keep continual improvements and changes and it is used in banking.

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APENDIX : Sample of Questionnaire

ANKET FORMU İÇİN AÇIKLAMALAR

Bu araştırma, KUZHEY KIBRIS TÜRİK CUMHURİYETİ'nde faaliyet gösteren bankalarla ilgili genel hizmet kalitesi, müşteri tatmini ve müşteri (bağlılığına) ilişkin düşüncelerinizi ortaya çıkarmayı amaçlamaktadır.

Anketin tahmini cevaplama süresi en fazla 10-15 dakika arasında değişmektedir. Anketin doldurulması kısa zaman aldığı için, lütfen hiçbir soruyu atlamadan soruları yanıtlamaya çalışınız. Elinizde bulunan anketteki soruların herbiri bir yargıda bulunmaktadır. Dolayısıyla soruların yanlış veya doğru diye cevabı yoktur. Beşli ölçekler kullanılarak hazırlanan bu sorularda, sizin bir banka müşterisi olarak sorulara katılım düzeyinin ölçülmesi hedeflenmiştir.

Nihat SALLAHOĞLU

Yakın doğu üniversitesi

İşletme ve Ekonomi Fakültesi

LEFKOŞA, K.K.T.C

I. Bölüm

Örnek Soru-Anket nasıl "doldurulacak?"

Anket için açıklamalar bölümünü okuduktan sonra, lütfen aşağıdaki soruları size uygun gelen seçeneğe göre işaretleyiniz.

- (1) Hiç katılmıyorum
- (2) Katılmıyorum
- (3) Katılıp katılmadığımdan emin değilim
- (4) Katılıyorum
- (5) Kesinlikle katılıyorum

Banka çalışanları müşterilere karşı nazik ve güler yüzlüdürler.	1	2 x	3	4	5
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Bu soruda cevaplayıcı 2 nolu seçeneğin üzerine X işareti koyarak, "katılmıyorum" şeklinde görüş belirtmiştir.

1. Banka binasının görsel anlamda albenisi vardır.	1	2	3	4	5
2. Bankanın iç tasarımının görsel bir çekiciliği vardır.	1	2	3	4	5
3. Banka çalışanlarının kılık ve kıyafetleri düzgündür.	1	2	3	4	5
4. Bankanın iç mekanı geniş ve temizdir.	1	2	3	4	5
5. Banka çalışanları işlemferinizle ilgili sorularınızı ceyaplayacak bilgiye sahiptirler.	1	2	3	4	5
6. Banka çalışanları müşterilere karşı nazik ve güler yüzlüdürler.	1	2	3	4	5
7. Banka çalışanları tecrübe sahibidirler.	1	2	3	4	5
8. Banka çalışanları titizlikle yaptıkları her türlü işlemde müşterilere güven vermektedirler.	1	2	3	4	5
9. Banka çalışanları müşterilere karşı hoşgörülüdürler.	1	2	3	4	5
10. Banka çalışanları müşterileri iyi bir şekilde karşılıamaktadırlar.	1	2	3	4,	5
11. Banka çalışanları ile müşteriler arasında sıcak bir ilişki vardır.	1	2	3	4	5
12. Banka müşterilerini. uzun süre kuyrukta bekletmemektedir.	1	2	3	4	5

1. Bölümün Devamı.

- (1) Hiç katılmıyorum
(2) Katılmıyorum
(3) Katılıp katılmadığımdan emin değilim (4) Katılıyorum
(5) Kesinlikle katılıyorum

13. Banka çalışanları müşteri işlemlerini anında yerine getirmektedirler.	1	2	3	4	5
14. Banka çalışanları müşterilere her zaman yardımcı olmaktadırlar.	1	2	3	4	5
15. Banka çalışanları müşterilerle birebir ilgilenmektedirler.	1	2	3	4	5
16. Banka çalışanları müşteri sorunlarını çözmede isteklidirler.	1	2	3	4	5
17. Banka çalışanları müşteri işlemlerini hatasız bir şekilde yapmaktadırlar.	1	2	3	4	5
18. Banka çalışanları müşterilerin banka ile ilgili işlemlerini gizlilik esasına dayanarak yapmaktadırlar.	1	2	3	4	5
19. Banka çalışanları müşterilere tm ve doğru bilgi vermektedirler.	1	2	3	4	5
20. Banka müşterilerini finansal yapısıyla ilgili doğru bilgilendirmektedir.	1	2	3	4	5

II. Bölüm

Lütfen aşağıdaki seçeneklerden en uygun alanını işaretleyiniz.

	Çok kötü	Kötü	Emin değilim	İyi	Çok iyi
1. Bankanın hizmetleri genel olarak	1	2	3	4	5

	Hiç tatmin olmadım	Tatmin olmadım	Emin değilim	Tatmin oldum	Çok tatmin oldum
2. Banka çalışanlarının kıyafeti ile bankanın fiziki iç ve dış tasarımından	1	2	3	4	5
3. Banka çalışanlarının bilgisi ve müşterilere karşı tutumlarından	1	2	3	4	5
4. Banka çalışanlarının müşterilere karşı hevesli davranış ve empati göstermelerinden	1	2	3	4	5
5. Banka çalışanlarının işlemleri güvenilir ve doğru bir şekilde yapmalarından	1	2	3	4	5

II. Bölümün Devamı.

	Fazla mümkün değil	Mümkün değil	Emin değilim	Mümkün	Fazlasıyla mümkün
6. Banka ile ilgili diğer kişilere olumlu şeyler söylemem	1	2	3	4	5
7. Benim önerimle ilgilenen bir kişiye bankayı tavsiye etmem	1	2	3	4	5
8. Bankanın hizmetlerini satın almaları için arkadaşlarımı ve yakınlarımı teşvik etmem	1	2	3	4	5
9. Bu bankanın hizmetini satın almayı ilk tercih olarak düşünmem	1	2	3	4	5
10. Gelecekte bu bankanın hizmetini daha fazla satın almam.	1	2	3	4	5

III. Bölüm

A. Cinsiyetiniz

Kadın ()
Erkek ()

B. En son bildirdiğiniz

eğitim kurumu

ilköğretim ()

Ortaöğretim ()

iki Yıllık Meslek Yüksek Okulu ()

Yüksek Okulu / Fakülte ()

Yüksek Lisans i Doktora ()

C. Yaşınız

() 18-27

() 28-37

() 38-47

() 48-57

() 58-67

() 68 ve üzeri