Identification and Prioritization of the Indicators Influence on the Outward Views and Interior Installation from the Customer's Standpoint in Keshavarzi Bank of the Western Azarbayjan Province

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ABSTRACT─ Beauty in a smart way of combination with knowledge and innovation can produce success in our business. Therefore, the aim of the present research is identification and prioritization of the indicators influence on the outward views and interior installation from the customer's standpoint in Keshavarzi Bank of the Western Azarbayjan province. The statistical population of the present research includes 403 special customers of Keshavarzi Bank in western Azarbayjan. 200 subjects were selected through Cochran's formula as sample. The data collection instrument includes two questionnaires: a factor analysis questionnaire of the elements influence on the outward view and interior installation and outward view and interior installation questionnaire. The validity and reliability of these questionnaires were estimated and then distributed among samples. In order to analyze the statistical data, the descriptive and inferential methods were used. For categorization, summarization and interpretation of the data, the descriptive statistical method was used. In inferential level, the ratio test was used for assessing the outward view and interior installation of the bank. In order to answer the questions regarding the identification and prioritization of the factors affect the outward view and interior installation of the bank, the factor analysis technique was used by SPSS software. The results showed that the outward and interior installation of Keshavarzi Bank branches in western Azarbayjan is in a significant level. Moreover, 37 factors were identified out of 39 and they were categorized in 8 categories. It means, in terms of influence on outward view and interior installation, the factor 33 from the welfare category, factor 30 from the color and place categories, factor 27 from structural categories, factor 11 from interior category, factor 39 from customer-orientation, all three factors from interior installation, factor 4 from the outward category and factor 2 from the surface category were put in the first place.

KEYWORDS: outward view, interior installation, customers, Keshavarzi Bank

Introduction

Human beings love the beauty. Beauty in a smart way of combination with knowledge and innovation can produce success in our business. When the installation of our organization attracts the customers, makes them excited and attracts them (from any taste) to our business, we certainly put a step toward success. Knowing the location management methods, getting information from decoration engineering and awareness from the principled and perfect methods for decoration and techniques guarantees success in our business (Khuyeh , 2011, p.20). Every organization seeks absorbing customers and their satisfaction. This issue is very important especially regarding the banks because they are constantly in connection with customers. On the other hand, the competition is increasing among banks, interest- free loan organization and other forms of financial resource absorption. Thus, creating a competition benefit is necessary for banks. Paying attention to customer attraction and delivering new bank service are important factors in creating the competition benefit for banks, customer attraction and their satisfaction (Mohammadi, 2002, p.34). Bank is a customer-oriented organization that must attract the customers, increase their satisfaction and maintain them because customers are the bank's main asset. Without them bank is meaningless and cannot live any longer. In order to reach this goal, we should use new banking facilities and make a peaceful and confident atmosphere. The personnel and managers should also be confident about the organization and its goals (Ebrahimi Zadegan, 2006 , p.14). Accepting this issue is not difficult that the view has a more social visual importance among different concepts of building. The view of a building is its social aspect of the language by which it communicates with environment.

The importance of the study

Focusing on interior space and the plan's division types are important in an architectural structure. Designing a flexible place that

can have different functions in terms of installation so that the customer is more satisfied with the atmosphere. Using soft and removable dividers, clarity and painting based on the needs, material variety, noticing to the installation and the connection between different places are among the features that can enrich the plan and it can solve a part of the problems. A most part of our lives is spent in interior atmosphere. It actually gives building a spirit. Therefore, it can be said that the quality of the interior atmosphere directly affects out activities and on the other hand it affects our perspective, character and moods. Therefore, the goal of interior design is improving the physical and psychological performance of the atmosphere to make the place comfortable for living. The architectural place is useless without interior design and does not have the required efficiency (Sudmora & Zeng, 2008). Today, the discussion of the interior design is very important and it's taught as a distinct field. The designers use different patterns and ideas includes classic and modern. This field does not have any limitation in implementation and ambitious ideas can be realized in a way that it can be the subject of different art fields such as sculpture. The development in technology produced an efficient atmosphere in the society firstly due to the enhancement in installation and implementation issues and also due to the high efficiency and variety of the products. It makes the interior design an essential part of architectural environments. The interior architecture and paying attention to its details and decorations took an approach after many decades. It also tries to reveal the ancient architecture and combine it with new patterns. A subject that has been discussed for years and yet no result has been reached is that our ancient architecture is full of subtle ideas and innovation. Internal tiling with its distinct proportion and colors along with internal framework associate mystical atmosphere. It still kept its environmental value. On the other hands, interior design is very important due to the psychological standards. The scale of security, intimacy, excitement and peace of a place can be intensified or weaken by proper ways. People have different mental and psychological dependence and meeting their needs are prior in interior architecture. Therefore, the scientific approach along with creativities are the most important issues in creating balance and harmony between them. (Behroozi, 2008, p. 40). The fact prove its importance is that people live with different micro cultures in society and they are different in terms of personal variables (needs, attitudes and etc.). Consequently, different motives (including beauty) derive their behavior that can be taken into consideration (Rahmani, 1998, p.50). Paying attention to the interior design of the bank records an image in customer's minds. The framework atmosphere plays an important role along with the personnel services and technological facilities. Therefore, the duty of the creative designer is to combine ideas in a positive and innovative way and to focus on interior location. Thus, the outward view and interior installation of a bank plays an important role in attracting the customer's attention and profiting the bank. The aim of the current research is to identify the indicators and factors affect the interior installation and the outward view based on the customer's viewpoint and to offer suggestions to banks based on these indicators in designing banks.

The Purpose of the Research
The overall goal of the research is Identification and prioritization of the indicators influence on the outward views and interior installation from the customer's standpoint in Keshavarzi Bank of the western Azarbayjan province. In line with this goal, the following goals are followed:
1. Determining the properness of the outward view and interior installation from the perspective of customers of Keshavarzi bank branches in western Azajbayjan.
2. Identifying the indicators affect the outward view and interior installation from the perspective of customers of Keshavarzi bank branches in western Azajbayjan by using the factor analysis technique.
3. Determining the prioritization of the influential indicators on outward view and interior installation from the perspective of customers of Keshavarzi bank branches in western Azajbayjan by using factor analysis.

Methodology
The present research is applied in terms of goal and it's descriptive and factor analysis in terms of data collection. It's applied because it follows new knowledge that has the application about procedures in reality. It's descriptive because it describes and explains things. On the other hand, the present study is exploratory because it explores the indicators affect the outward view and interior installation from the perspective of customers of Keshavarzi bank branches in western Azajbayjan. In order to collect the data, two questionnaires are used based on the research variables and their operations. These are the questionnaire of influential questionnaire on outward view and interior installation and the factor analysis questionnaire of outward view and interior installation, in order to evaluate the reliability of the questionnaire, the Cronbach's Alpha was used. Therefore, 30 subjects were taken into consideration and the reliability of the questions (regarding the indicators affect the outward view and interior installation) were obtained 0.927 through SPSS software. The value of these statistics shows that the questions are highly correlative and they are also highly reliable.

Result
Adequacy of sampling
In the factor analysis it should be assured that the data can be used for analysis. To do that the KMO indicator and Bartlett's test were used.

Table 1: The Adequacy of Sampling.

KMO indicator	0/839
Bartlett's test	3648/616
Degree of freedom	741
P value	0.000

Table 2: Results and Extraction.

Extractions	Questions	Extraction	Questions	Extraction	Questions
0/618	27	0/699	14	0/684	1
0/588	28	0/692	15	0/578	2
0/658	29	0/509	16	0/656	3
0/562	30	0/651	17	0/638	4
0/595	31	0/514	18	0/582	5
0/538	32	0/664	19	0/659	6
0/579	33	0/643	20	0/660	7
0/558	34	0/672	21	0/597	8
0/618	35	0/630	22	0/645	9
0/617	36	0/542	23	0/695	10
0/700	37	0/677	24	0/749	11
0/529	38	0/629	25	0/580	12
0/551	39	0/552	26	0/603	13

Based on the results of the statistical analyses, it can be said that because 9 factors have special values higher than 1, they remain in the analysis. These 9 factors can explain around 62% of the variance of the variables. The total of the explained variance is around 61.824 %. In other words, the remained factors can be explained in 9 factors with 62%.

Table 3: The total rotated matrix of factor loading in extraction stage.

8	7	6	5	4	3	2	1	Questions
							0/624	5Question
							0/633	28 Question
							0/495	29 Question
							0/500	31Question
							0/724	33Question
							0/633	34Question
							0/731	35Question
							0/530	36Question
							0/504	37Question
						0/696		17Question
						0/616		18Question
						0/667		19Question
						0/618		22Question
						0/597		30Question
					0/571			21Question
					0/626			23Question
					0/618			25Question
					0/455			26Question
					0/741			27Question
				0/608				7Question
				0/658				10Question
				0/651				11Question
				0/511				15Question
				0/448				16Question
			0/406					8Question
			0/578					14Question
			0/637					24Question
			0/632					39Question
		0/606						9Question
		0/598						12Question
		0/693						20Question
	0/751							1Question
	0/687							2Question
	0/522							32Question
0/633								3Question
0/633								4Question
0/661								6Question

Friedman test regarding the factor 1

The Friedman test along with the rating of the factor's indicators show the significance and priority among them. It means, an indicator that has the least mean rate, has the most significance and priority. Therefore, the following tables show the rate of each question.

Table 4: The Friedman Test Regarding the Indicators of Factor 1

The Mean Rate	Indicator	Friedman Test	
5/55	34	200	Numbers
5/41	31	60/160	Chi2
5/37	36	8	Degree of freedom
5/30	37	0/000	P value
5/00	29		
4/86	35		
4/72	5		
4/45	28		
4/35	33		

Among the indicators, the factor 1 of the 33th indicator has the most significance and priority.

The Friedman's test regarding the factor 2

Table 5: The Friedman's Test Regarding the Indicators of the Factor 2

The Mean Rate	Indicator	The Friedman's Test	
3/12	18	200	Numbers
3/05	19	7/146	Chi 2
3/01	17	4	Degree of freedom
2/99	22	0/128	P value
2/83	30		

Based on the table 5, the p value (0.128) is higher than the p value for the test confirmation (0.005). It shows that the difference, significance and priority among the indicators of second factor of question 30 is high.

The Friedman test regarding the factor 3

Table 6: The Friedman Test Regarding the Indicators of the Factor 3

The Mean Rate	Indicator	Friedman Test	
3/25	25	200	Numbers
3/05	26	18/553	Chi 2
3/00	23	4	Degree of freedom
2/93	21	0/001	P value
2/77	27		

Among the indicators of the third factor, the indicator 37 is the most significant indicator.

The Friedman's test regarding the factor 4

Table 7: The Friedman Test Regarding the Indicators of the Factor 4

The Mean Rate	Indicator	Friedman Test	
3/27	7	200	Numbers
3/12	16	21/166	Chi 2
2/99	10	4	Degree of freedom
2/84	15	0/000	P value
2/78	11		

Table 7 shows that the indicator 11 has the most significance among the indicators of the factor 4.

The Freidman test regarding the factor 5

Table 8: The Friedman Test Regarding the Indicators of Factor 5

The Mean Rate	Indicator	Friedman Test	
2/67	8	200	Number
2/61	14	30/148	Chi 2
2/56	24	3	Degree of freedom
2/16	39	0/000	P value

The table 8 shows that among the indicators of factor 5, the indicator 39 is the most significant indicator.
The Friedman test regarding the factor 6

Table 9: The Friedman Test Regarding the Indicators of Factor 6

The mean rate	indicator	Friedman test	
2/04	9	200	Numbers
2/00	20	1/210	Chi 2
2/97	12	2	Degree of freedom
		0/546	P value

According the table 9, the obtained p value (0.546) is bigger than the p value for confirming the test (0.005) and it shows that the there's no difference, significance and priority among the indicators of factor 6. These indicators are in the same significance level.
The Friedman test regarding the factor 7

Table 10: The Friedman Test Regarding the Indicators of Factor 7

The Mean Rate	Indicator	Friedman Test	
2/13	6	200	Numbers
1/99	3	12/443	Chi 2
1/88	4	2	Degree of freedom
		0/002	P value

Table 10 shows that the indicator 4 has the most significance over the other indicators of the factor 7.
The Friedman test regarding the factor 8

Table 11: The Friedman Test Regarding the Indicators If the Factor 8

The Mean Rate	Indicator	Friedman Test	
2/17	1	200	Numbers
1/98	32	19/957	Chi 2
1/85	2	2	Degree of freedom
		0/000	P value

Regarding the indicators of the factor 8, it can be said that the indicator 2 is the most significant indicator.
The Friedman test for determining the priority of factor 8

Table 12: The Friedman Test Regarding the Indicators of Factor 8.

The Mean Rate	Factor	Friedman Test	
5/36	6factor	200	Numbers
5/13	7 factor	112/501	Chi 2
5/02	8 factor	7	Degree of freedom
4/49	2 factor	0/000	P value
4/42	4 factor		
4/40	3 factor		
3/75	1 factor		
3/44	5 factor		

According to the table 12, the factor 5 has the most priority and significance among other factors affect the outward view and interior installation.

The Ratio Test

In order to analyze the ratio of the people who are agree or disagree with the 8 influential factors on outward view and interior installation, the Binominal test (ratio) was used. It means that, subjects who were completely agreed or partly agreed were categorized in a group (group 2) and those who were completely disagreed, partly disagreed and neutral were categorized in another group (group 1). The cut-off point for dividing the groups were considered number 3 which is related to the "no comment" alternation. This test is used when we want to analyze a special ratio in the population.

H_1: p≠50%   and H_0: p=50%   p=50%

Table 13: The Results of the Ratio Test.

		Frequency	Perceived ratio	Ratio test	P value
Factor 1	Group 1	20	0/10	0/50	[a]0/000
	Group 2	180	0/90		
Factor 2	Group 1	6	0/03	0/50	[a]0/000
	Group 2	194	0/97		
Factor 3	Group 1	13	0/07	0/50	[a]0/000
	Group 2	187	0/94		
Factor 4	Group 1	21	0/11	0/50	[a]0/000
	Group 2	179	0/90		
Factor 5	Group 1	30	0/15	0/50	[a]0/000
	Group 2	170	0/85		
Factor 6	Group 1	9	0/05	0/50	[a]0/000
	Group 2	191	0/96		
7 Factor	Group 1	9	0/05	0/50	[a]0/000
	Group 2	191	0/96		
Factor 8	Group 1	13	0/07	0/50	[a]0/000
	Group2	187	0/94		

Based on the table 13, it can be said that factor 2 is the most difference between the two groups because it shows that most subjects were agreed with this factor's indicators compared to the other factors.

Conclusion

In order to identify and prioritize the factors affect the indicators of the outward view and interior installation, the factor analysis was used. According to the findings of the research, 17 main and significant factors were recognized. Their value was estimated higher than 1 and 9 factor out of 17 were recognized as the main factors. Based on the results of the statistical analyses, it can be said that since 9 factors have values higher than 1, they remain in the analysis. These 9 factors can explain 62% of the variable's changeability (variance). The total explained variance is 61.824%. In other words, the other factors can be explained with 62% in 9 factors. In this stage, all factors and variables are identified. Here, each question is related to factor based on the highest correlation. Based on the results of the factor variance, the questions can be categorized in 9 categorizations. The questions that their value is less than 0.4 are omitted and each question is marked based on the highest correlation related to the factor in each categorization. The results showed that the outward view and interior installation of west Azarbayjan's Keshavarzi banks are in the significant level (p=0.001). Moreover, 37 factors out of 39 were identified and classified into 8 categories. in other words, in terms of effectiveness on outward view and interior installation, factor 33 in the welfare category, factor 30 from the color and place category, factor 27 from structural category, factor 11 from interior category, factor 39 from customer-orientation category, all three factors in interior installation category, factor 4 from the outside category, factor 2 from the surface category were in the first place.

Practical Suggestions
1. Using light music for customers.
2. Using photogrammic views (variable in day and night in terms of color)
3. Card to card transaction using POS devices without price limitation and card type.
4. The mute queue system using colors for illiterate people.
5. Using a computer with a fast internet for customers so that they get busy and don't feel the time.
6. 6. Using face to face counters in a way that there would be no way of transferring illness, bad breath and no way of hearing the voices.

Suggestions for Further Research
1. Since the subject of the present research is the customers of Keshavarzi bank in west Azarbayjan, it can be suggested that the researchers use this study in Keshavarzi bank of other cities. Therefore, by comparing the results of different studies the generalization would be more reliable.
2. Since the present research studied the customers of Keshavarzi bank in west Azarbayjan province, it's suggested that other researchers use the same study for other banks in different provinces of the country so that by comparing the results of different studies make the generalization more reliable regarding the results.
3. In the present research, for identifying and prioritizing the indicators affect the outward view and interior installation the factor analysis is used and it's suggested that the future researchers use other techniques such as AHP.

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