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The Impact of Waiting Time on Customer Satisfaction of Privileged Branch of Iran's Saderat Bank

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Abstract

The objective of this paper was to examine the impact of waiting time on customers' satisfaction of privileged Iran's Saderat Bank branches. This research is applied in terms of objective and descriptive-survey in terms of collecting the data. Population of study included all customers of privileged branches of Saderat Bank in Mashhad (code 15) that 386 of them were selected as sample of study using available non-random sampling method, and questionnaire was used to collect data. Items reliability was confirmed using Cronbach's alpha. Finally, data were analyzed using structural equation analysis method using the Amos software. Results of the analysis of the data showed that the model is fitted appropriately and the impact of perceived waiting time, the actual waiting time, customer satisfaction of waiting environment and waiting opportunity cost on customers' satisfaction of time was confirmed. In addition, the impact of customers' satisfaction of waiting environment and satisfaction level of waiting time on customers' satisfaction of bank services was confirmed. However, the impact of negative emotional reactions of customers on customers' satisfaction of bank services was rejected and customers' satisfaction of waiting time on negative reactions of customers became significant.

Keywords: *satisfaction of waiting environment, negative emotional reactions, waiting opportunity cost, perceived and actual waiting time, customer satisfaction of service and waiting time.*

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INTRODUCTION

Competition among institutions and firms to obtain more share of the market and customers' efforts to achieve higher satisfaction have caused that firms to look for obtaining privileged position in the market and customer to find clues to obtain the best suppliers. In this regard, banks is one of the most important firms and organizations that provide services in this area, and their role and importance in the economy and development of the country is not covered for any one. It seems that discovering the relationship between the two concepts of quality of service and customer satisfaction can improve the level of services provided by the banks on the one hand and customer satisfaction on the other hand (Hosseini et al., 2010). In today's competitive economy, customer-orientation and obtaining the customer satisfaction are the first trade law and ignoring it will lead to removal from the market. Companies always want to increase the satisfaction of their customers to obtain higher profitability by creating loyalty in them. For this reason, assessing the customer satisfaction is important. Customer satisfaction in achieved by comparing the customer expectations with performance of the supplier of the goods (Divandari and Delkhah, 2005) .One of the factors influencing the satisfaction of customers is waiting time. As customers lose their trust in organization due to getting unacceptable service and at undesired time, it is very important for organization to provide safe services at desired time for customers. Considering the effort made and recommendation for much working and improving the service provided for people both quantitatively and qualitatively, one model should be presented for improving the service provided for them, so that it can meet the needs of more clients and prevent the time and energy loss at the shorter time. In addition, it should increase the rate of providing the service by those who provide the service and decrease the mean waiting time of customers (Modiri and Anvari, 2012). When customers wait for long time, they might be unsatisfied with service providers and service providers might lose one or more sales, and even worse that it, they might lose the loyalty of the customer (Bielen and Demoulin, 2007) . Customer's waiting time to receive the service is the first direct reaction between customers and the process of continued serving. Therefore, appropriate management of waiting time is

more important than providing the service. In recent years, managers have made much effort to reduce the waiting time, and in some cases, they have been able to remove the waiting time by improving work processes or updating the service provider technologies. The reaction of the customers varies according to the customer's expectation from the process of providing the services. In situations where waiting is unavoidable, the managers of the organization will achieve high level of satisfaction (Najafi and Pirasteh, 2008). Therefore, paying attention to waiting time and understanding of the customers have great importance for companies. The waiting time refers to length of time that it takes so that customer to achieve his desired service. Waiting time has four aspects, including objective, subjective, cognitive, and emotional.

Actual waiting time: it is time spent before receiving the service that is calculated by chronometer by the customers (Taylor, 1994).

Subjective waiting time: it is estimate of customers of waiting time. In previous studies, the subjective aspects have been measured by perceived waiting time. It is not surprising that the estimated time depends on actual time spent (Pruyn and Smidts, 1998).

Cognitive aspects of waiting time: it refers to customers' evaluation of waiting time as acceptable, reasonable, and tolerable time. (Durrande- Moreau, 1999).

Emotional aspect of waiting: it involves the emotional response of waiting including excitability, fatigue, frustration, stress, pleasure, etc. (Hu and Tse, 1996).

1-Literature of study

Several factors affect customer satisfaction of service companies. One of the most important factors is waiting time to receive the desired service. The delay is an important issue for service providers, so that many service companies are concerned about the length of queues, since several studies show that waiting time has inverse relationship with customer satisfaction. This means that when customers underestimate the waiting time, their satisfaction increases. In this regard, Maister (1985) proposes the Services Law. First, when customers understand that their waiting has been according to expectations and prediction, they will be satisfied and service organization will take advantage of this impact (when a satisfied customer talks with his friends about the goodness of services provided by the organization). This impact is mutual, meaning that dissatisfaction in waiting can lead to notoriety. Second law of Meister implies that improving the bad mentality of customers on waiting is hard. Then, we review the domestic and foreign studies regarding the variables studied in this research.

1-1- Domestic studies

Despite the importance of the impact of waiting time on customers' satisfaction in the banking industry, little research has been conducted in this area in our country. We review some of the domestic and foreign studies conducted in this regard. Sagaeian (2015) investigated the impact of waiting time of providing services on the satisfaction and loyalty of customers at the state banks of Ahwaz city, which research results showed that the perceived waiting time has a significant positive impact on customers' satisfaction of waiting time. It means that if customers perceive the waiting time reasonable and acceptable, tolerating the waiting will be easier and more comfortable for them and their satisfaction will be higher. However, two other hypotheses on the impact of customers' satisfaction with the information provided about the delay on customers' satisfaction of waiting time and customers' satisfaction of the services were rejected. Additionally, customers' satisfaction of waiting environment significantly affects the customers' satisfaction of waiting time, but its impact on customers' satisfaction of the services was rejected. Other results showed that customers' satisfaction of waiting time has significant and positive impact on customers' satisfaction of services. This indicates that as waiting time of the customers is shorter, they will describe the service more desirable and they will have better feeling to it. Zivar et al (2012) examined the factors affecting customer satisfaction using the Srocoal model. In the article that is the result of a field study, the dimensions of quality of services provided by Mellat banks in the Isfahan city and the satisfaction rate of people of these banks services were studies. Results of this study also showed that four dimensions of reliability, accountability, warranty, and empathy had impact on customers' satisfaction of the quality of services provided by Mellat banks of Isfahan, but physical and superficial dimensions of the services had no impact on the customers' satisfaction of quality of services. Hosseini and Ghaderi (2010) presented the model of factors affecting the quality of the banking services. The mentioned research was conducted to identify factors affecting the quality of banking services. This study identified nine factors affecting the quality of banking service. In terms of importance, these nine factors include behavior of employees, competence, and skill of employees, innovation in banking services, profit, and facilities, accountability and providing banking services, the Bank's physical facilities, reliability, diversity in services, and easiness in service, respectively. Holbrook et al (2016) concluded that MRI investigated patients in a waiting environment with special features to create a good experience for them reduce the perceived waiting time during their presence. In addition, the result of the research showed that both shorter perceived waiting time and shorter actual waiting time obtained lower satisfaction scores. Nathalie and Demoulin (2013) in their research showed that the lack of approval of waiting affects the cognitive responses, but it has no impact on emotional responses. It was found that both the importance of the transaction and the opportunity cost of waiting affect the satisfaction of the waiting time, and the importance of intermediary transaction are for the relationship between the lack of approval of waiting and satisfaction level of the waiting time. Concern on delivery time and transaction concern increase negative emotional responses. Therefore, emotional responses and cognitive response determine the satisfaction of services. The opportunity costs of waiting increase the positive effect of waiting on the satisfaction of services. Antonides (2002) showed that people in different circumstances have different perception of waiting and the costs of waiting can affect the customer's reaction about waiting in a queue, since it increases the general costs of the services. For example, when customers wait for longer time back of the phone, costs increase. In addition, satisfaction of the waiting time leads to the satisfaction of the services .According to studies conducted by Durrande-Moreau (1999), actual time is the main stimulus for reaction to waiting, so that as its length increases, he will show higher negative response to waiting time. Studies conducted on the estimation of error indicate that as the waiting is shorter, error estimate will be more. In other words, actual waiting time has negative impact on the waiting experience .Pruyn and Smidts (1998) indicated that satisfaction of the waiting time plays mediating role between perceived time and satisfaction of services. In addition, when the satisfaction of waiting time is considered as determining factor of satisfaction of services, the effect of the perceived waiting time on satisfaction of services will be eliminated. In addition, environment attractiveness in addition to affecting the satisfaction of waiting time, affects the satisfaction of services. Houston et al (1998) showed a strong negative correlation

between waiting time and customer satisfaction of the quality of the services and waiting opportunity costs reduce the satisfaction of waiting time. In addition, the findings indicate that emotional reactions to waiting affect the overall satisfaction of service.

Objectives and hypotheses

The main objective: identifying the impact of waiting time on customers' satisfaction in privileged branches of Iran's Saderat Bank

The secondary objectives:
Identifying the impact of actual waiting time on customer's satisfaction of waiting time
Identifying the impact of waiting opportunity cost on customer's satisfaction of waiting time .
Identifying the impact of perceived waiting time on customer's satisfaction of waiting time.
Identifying the impact of level of satisfaction of waiting time on negative emotional reactions of customers
Identifying the impact of negative emotional reactions on evaluation and satisfaction of bank services.
Identifying the impact of customers' satisfaction on waiting environment on rate of satisfaction of waiting time.
Identifying the impact of level of satisfaction of waiting time on customers' satisfaction bank services.
Identifying the impact of level of satisfaction of waiting environment on evaluation and satisfaction of bank services.

Research hypotheses

Main hypothesis: waiting time has impact on customers' satisfaction of privileged branches of Iran's Saderat Bank.

Secondary hypotheses
Actual waiting time has impact on customers' satisfaction of waiting time.
Waiting opportunity cost has impact on customers' satisfaction on waiting time.
Perceived waiting time has impact on satisfaction level of customers of waiting time.
Level of satisfaction of waiting time has impact on negative emotional reactions of the customers.
Negative emotional reactions of the customers have impact on evaluation and satisfaction of service.
Customers' satisfaction level of waiting environment has impact on their satisfaction of waiting time.
Customers' satisfaction level of waiting time has impact on their satisfaction of bank services.
Satisfaction level of waiting environment has impact on evaluation and satisfaction of bank services.

Definition of variables

-Perceived waiting time: it refers to total subjective, cognitive, and emotional waiting times
-Emotional reaction of waiting: in this study, the negative emotional responses include the feelings such as anger and frustration, etc.
- Satisfaction of waiting time: it refers to satisfaction level of the waiting time according to previous experiences of customers of waiting in terms of being reasonable.
- Waiting opportunity cost: it is opportunity cost that is called as economical costs, actual cost, or shadow cost. It is the cost imposed on the person for cash or non-cash opportunities lost.

-The satisfaction of waiting environment: satisfaction of waiting environment relates to locational position of the branch, size of waiting location, appropriate color and decoration, sufficient light, appropriate cooling system and ventilation, comfortable furniture, etc.

According to the theoretical foundations and the research literature, the conceptual model of research was developed as **[Figure 1]** shows.

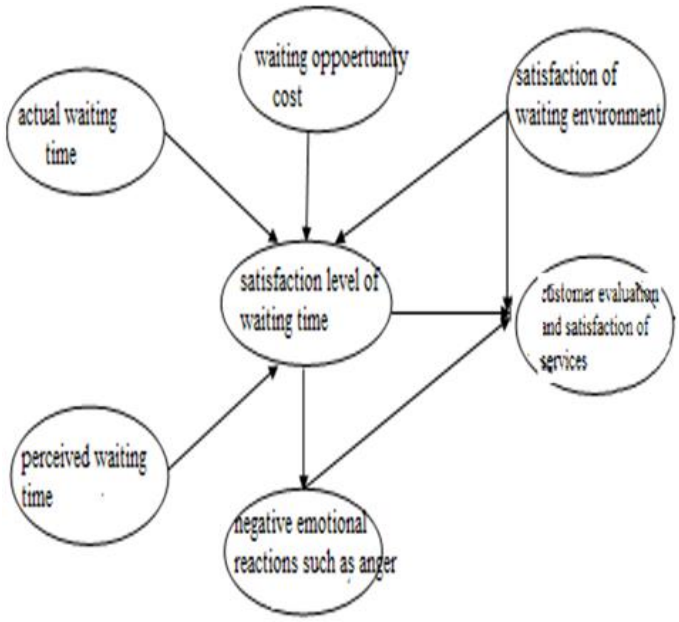

Figure 1- Conceptual model of study

METHOD OF STUDY

The present study is applied in terms of objective. The objective of this study was to investigate the effect of waiting time on customer satisfaction in privileged branches of Iran's Saderat Bank. It is also descriptive-survey study in terms of type. Population of the study included all branches of the Iran's Saderat Bank. As we know, sample is a part of population selected for investigation. The investigated sample included customers of privileged branches of Saderat Bank and the sampling method was available non-probability sampling method. Sample size of the study is infinite that according to the formula $n = \frac{z^2_{\frac{\alpha}{2}} . p.q}{d^2}$, sample size was determined to be 386 people

First, each research requires investigation of documents, Persian and Latin books, thesis, and especially valid papers and journals to provide appropriate theoretical framework to do research. For this purpose, library and internet were used. In addition, field method was used, since to measure and assess the research variables, questionnaire with 5-point Likert scale is used. To determine the face and content validity of the questionnaire, the view of some professors were collected and after reforms in text of the questionnaire, the final form of the questionnaire was developed. In order to assess the reliability

of the questionnaire, Cronbach's alpha coefficient was used and it was confirmed with value of 0.89 for total variables.

FINDINGS

After collecting data, it was determined that 75.4% of sample were male and 24.6% of them were female. This indicates that most of the respondents were male. In addition, most of them were in the age range of 31 to 40 years (35.8%). Findings showed that majority of the samples of the study had the bachelor level of education (35.5), and the waiting time to receive the service according to customers' view was 13.41 minutes.

Evaluating the measurement model using confirmatory factor analysis

After fitting the structural model of research, it should be examined that if 29 observed variables (including questions of the questionnaire) reflect the seven dimensions of actual waiting time, perceived waiting time, waiting opportunity cost, satisfaction of waiting time, emotional reaction, waiting environment, and satisfaction of services. Overall fit of the model is determined by confirmatory factor analysis (CFA). Obtaining weak fit in this stage indicates that that the model of measurement to be refined and prevent the investigation of the structural model with latent variable (Sadeghpour and Moradi, 2010). At this stage of the analysis, CFA is performed so that fit degree of the model, adequacy of factor loads, standardized residuals, and variances explained for observed variables to be determined.

[Table 1] shows the standardized coefficients along with significance values and other statistical indices. Standardized coefficients are the model coefficients transferred to the range pf -1 to 1, and it is possible compare them with various variables. As this table shows, P-value is higher than 0.05 per all regression coefficients, so all coefficients are significant at the level of 95% confidence.

Table 1- Results of research model measurement

Variables		Standardized coefficient	SD	P-value
Actual waiting time	Item	0/61	-	-
	Item	0/62	0/10	0.000
	Item	0/79	0/15	0.000
	Item	0/72	0/17	0.000
	Item	0/57	0/23	0.000
Perceived actual time	Item	0/74	-	-
	Item	0/77	0/09	0.000
	Item	0/61	0/08	0.000
Waiting opportunity cost	Item	0/99	-	-
	Item	0/53	0/04	0.000
	Item	0/99	0/02	0.000
Satisfaction of waiting time	Item	0/55	-	-
	Item	0/79	0/14	0.000
	Item	0/76	0/14	0.000
	Item	0/61	0/15	0.000
Emotional reaction	Item	0/85	-	-
	Item	0/86	0/05	0.000
	Item	0/68	0/05	0.000
	Item	0/45	0/06	0.000
	Item	0/47	0/07	0.000
Satisfaction of waiting environment	Item	0/66	-	-
	Item	0/77	0/08	0.000
	Item	0/70	0/10	0.000
	Item	0/58	0/08	0.000
	Item	0/68	0/09	0.000
Satisfaction of services	Item	0/68	-	-
	Item	0/67	0/09	0.000
	Item	0/63	0/10	0.000
	Item	0/58	0/10	0.000

[Table 2] displays the indices of above model fit. If the values of fir indices are at the desired range, it indicates the appropriateness of the model for collected data.

As shown in **[Tbale 2]**, all indices are at the desired range. Therefore, the appropriateness of the measurement model of the study in fitting to the collected data is confirmed, so at the next stage, the structural model was be fitted to the data.

Table 2- fit indices for measurement model of study

Comparative fit index *(CFI)*	**Tucker-Lewis coefficient *)(TLI***	**Root mean square error of approximation *(RMSEA)***	**Standardized root mean square residual *(SRMSR)***	χ^{2} / df
0.92	**0.91**	**0.054**	**0.072**	**2.13**

***X²/ df ≤ 3 ;TLI , CFI ≥ 0/90 ;RMSEA ≤ 0/09 ;SRMSR ≤ 0/10* desired values :**

352df = ***751 X²=0.04***

Table 3- fit indices for measurement model of study

Comparative fit index *(CFI)*	**Tucker-Lewis coefficient *)(TLI***	**Root mean square error of approximation *(RMSEA)***	**Standardized root mean square residual *(SRMSR)***	χ^{2} / df
0.91	**0.91**	**0.066**	**0.087**	**2.68**

***X²/ df ≤ 3 ;TLI , CFI ≥ 0/90 ;RMSEA ≤ 0/09 ;SRMSR ≤ 0/10* desired values :**

365df = ***979 X²=0.69***

As Table 3 shows, all indices ar at the desired range. Therefore, the appropriateness of the structural model of study in fitting to the collected data is confirmed. Therefore, this model can be used to test the research hypotheses. In the next section, research hypotheses will be tested using structural equation model.

Testing research hypotheses

In the current study, one main hypothesis and 8 secondary hypotheses were developed that they are examined in this section using the research model results. First, secondary hypotheses are answered, and then main hypothesis is answered.

To test the hypotheses, the results of the research model are used. Part of the results relates to above hypothesis shown in **[Table 4]**

Table 4- Results of investigating the secondary hypotheses of the study

secondary hypotheses	Path coefficient	P-value	Determination coefficient	Result
Actual waiting time has impact on customers' satisfaction of waiting time	0.17	0.008	0.029	Accepted
Waiting opportunity cost has impact on customers' satisfaction on waiting time	0.20	0.000	0.04	Accepted
Perceived waiting time has impact on satisfaction level of customers of waiting time	0.41	0.000	0.17	Accepted
Level of satisfaction of waiting time has impact on negative emotional reactions of the customers	0.50	0.000	0.25	Accepted
Negative emotional reactions of the customers have impact on service evaluation and satisfaction of it	- 0.05	0.48	- 0.05	Rejected
Customers' satisfaction level of waiting environment has impact on their satisfaction of waiting time	0.41	0.000	0/17	Accepted
Customers' satisfaction level of waiting time has impact on their satisfaction of bank services	0.50	0.000	0/25	Accepted
Satisfaction level of waiting environment has impact on evaluation and satisfaction of bank services	0.46	0.000	0.21	Accepted

According to Table 4, if the P-value is less than 0.05, it indicates that hypothesis is significant at the confidence level of 95%. On the other hand, the positive path coefficient value indicates the positive impact of the investigated hypothesis.

The main hypothesis: waiting time has impact on satisfaction of customers of privileged branches of Iran's Saderat Bank.

The waiting time includes two parts of actual and perceived waiting time. However, according to the research model (1), the actual waiting time and waiting time indirectly (through satisfaction of the waiting time) affect customer satisfaction. **[Table 5]** presents these indirect effects.

Table 5- results of investigation of main hypothesis

Indirect effect		Path coefficient	P-value
Actual waiting time ←	Customers' satisfaction of services	0.05	0.022
Perceived waiting time ←		0.13	0.003

As shown in Table above, p-value for indirect coefficient between actual waiting time and satisfaction of services is 0.022 that is lower than 0.05 and the p-value for indirect coefficient between perceived waiting time and satisfaction of services is 0.003 that is lower than 0.05.

Therefore, indirect impact of actual waiting time and perceived waiting time on satisfaction of services is significant.

On the other hand, during the investigation of first and third hypotheses, it was found that the impact of actual waiting time and perceived waiting time on satisfaction of waiting time is significant. In addition, during the investigation of seven hypotheses, the impact of waiting time on satisfaction level of services was found significant. Therefore, according to significance of the mentioned direct and indirect impacts, the result of main hypothesis can be stated as follows.

Waiting time has impact on satisfaction of customers of privileged branches of Iran's Saderat Bank.

CONCLUSION

This study was conducted ti examine the impact of waiting time on satisfaction of customers of privileged branches of Iran's Saderat Bank. Statistical analyses showed that the obtained model in this study was significant and the theory proposed by the researcher on waiting time of the customers has significant role on satisfaction of banking services was approved. According to hypotheses proposed in this study, we examine the results.

Main hypothesis: waiting time has impact on satisfaction of customers of privileged branches of Iran's Saderat Bank. Results of the study revealed that waiting time (perceived and actual

waiting time) is one of the key factors in evaluating and satisfaction of customers' satisfaction of services. This result is similar to results of studies conducted by (Holbrook et al, 2016), (Nathailie and Demoulin, 2013) (Smidth and Pruyn 1998) and Sagaeian (2015)

Secondary hypothesis 1: Actual waiting time has impact on customers' satisfaction of waiting time. Results of study indicated that actual time with path coefficient of 0.17 has significant and positive impact on customers' satisfaction of the waiting time. It suggests that as actual waiting time is shorter, it will lead to more satisfaction of the customers. This result is in line with results of studies conducted by (Holbrook et al 2016) and (Durrande-Moreau, 1999).

Secondary hypothesis 2: Waiting opportunity cost has impact on customers' satisfaction on waiting time. Results of the present study showed that waiting opportunity cost with path coefficient of 0.20 has significant and positive impact on customers' satisfaction of the waiting time. The longer waiting time of customers in the bank causes delay in doing their daily tasks leading to their lack of satisfaction of waiting time. This result is in line with results of studies conducted by (Houston et al 1998) and (Antonides, 2002).

Secondary hypothesis 3: Perceived waiting time has impact on satisfaction level of customers of waiting time. Results of the present study showed that perceived waiting time with path coefficient of 0.41 has significant and positive impact on customers' satisfaction of the waiting time. It means that as customers perceive the waiting time reasonable, acceptable, and rational, not only waiting will be easier for them, but also they will experience higher satisfaction. This result is similar to results of studies conducted by (Holbrook et al, 2016), (Nathailie and Demoulin, 2013) (Smidth and Pruyn 1998) and Sagaeian (2015).

Secondary hypothesis 4: Level of satisfaction of waiting time has impact on negative emotional reactions of the customers. Results of the present study showed that satisfaction of waiting time with path coefficient of 0.50 has significant and positive impact on negative emotional reactions. It means that when waiting time is not acceptable for customers, they will show negative emotional reaction to waiting time that the above result is inconsistent with results of the study conducted by Nathalie and Demoulin, 2013).

Secondary hypothesis 5: Negative emotional reactions of the customers have impact on evaluation and satisfaction of services. Results of the present study showed that negative emotional reactions (such as anxiety and anger) with path coefficient of 0.05 have no significant impact on evaluation and satisfaction of services. This result is in inconsistent with results of the studies conducted by (Houston et al, 1998; Nathalie and Demouline, 2013).

Secondary hypothesis 6: Customers' satisfaction level of waiting environment has impact on their satisfaction of waiting time. Waiting environment and bank decoration that were among the variables of the study showed that customers satisfaction of waiting environment has significant and positive impact on customers' satisfaction of waiting time with path coefficient of 0.41. This result was similar to results of studies conducted by (Holbrook et al 2016), (Pruyn and smidth, 1998) and Hoseini and Ghaderi (2010), and unlike with results of Ziaei et al (2012) and Sagaeian (2016). In other words, the presence of calm and relaxed and pleasant environment makes the tolerating the waiting easier for customers and they consider it as a part of service and value added to the services

Secondary hypothesis 7: Customers' satisfaction level of waiting time has impact on their evaluation and satisfaction of bank services. Results of the study revealed that the level of satisfaction of waiting environment with path coefficient of 0.46 has positive and significant impact on evaluation of satisfaction of bank services. This result is in line with results of study conducted by (Pruyan and Smidth, 1998) and inconsistent with results of studies conducted by Ziaei et al (2012) and Sagaeian (2015).

Secondary hypothesis 8: Satisfaction level of waiting environment has impact on evaluation and satisfaction of bank services. Other results showed that customers' satisfaction of waiting time with path coefficient of 0.50 has significant and positive impact on their satisfaction of bank services. This suggests that customers consider the waiting time as part of the service. In other words, as the waiting time to receive the service is shorter, they will describe the service more desired and they will have appropriate feeling to it. This result was in line with results of studies conducted by (Pruyn and Smidts, 1998), (Antonides, 2002), (Nathalie and Demoulin, 2013), (Holbrook et al, 2016), and Sagaeian (2015).

Recommendations based on results of the study

According to the hypothesis 1 that states actual waiting time has impact on customers' satisfaction of waiting time (the third priority with path coefficient 0.17) hypothesis 2 that sates waiting opportunity cost has impact on customers' satisfaction on waiting time (the second priority with path coefficient 0.20), and as 80% of the customers have stated that time is very valuable for them, it is recommended that:

1. Occupational analysis to be performed, occupation description and procurement of employment conditions to be specified, and according to them, the employment and selection process to be conducted accurately. Then, training, and continuous and regular improvement and occupational rotation are recommended to increase the efficiency of employees and thus the servicing process.

2- It is recommended that the speed of performing the works to be increased by continuous designing and reviewing of bank software systems, reengineering of the systems (re-engineering of the working processes to achieve productivity and competitive advantage) and simplification of the performing the works.

3- By using electronic servive enrichment (diversity, speed, security, and easy use of bank electronic services), its training, and promoting by new service banking kiosks and expert people, the time and cost of the customers are saved and their satisfaction increases. On the other hand, it can prevent crowded branches, increased quality of in presence services, and management of their relation with customer, and finally increased market share and profitability of banks, and it provide benefits for shareholders and depositors.

4- The internal design and architecture of the branches should be performed accurately so that the desk of heads, deputies, and officials accountable to be located at the most available location for the customers so that they can access them easily. This can help them their tasks to be performed at the lowest time and they can monitor all events occur in the bank and employees, and use management room merely meetings and talk with particular customers.

5- Stationary, receipts, and required forms in sufficient numbers and accessible to customers and coworkers could lead to savings in time.

6- Copying machine in branch can play significant role in saving time and customers' satisfaction and while many of banks think that it is costly, by increased opening the accounts, reducing the defects in identity documents, increased customers' satisfaction, and advertising, these costs not only can be compensated, but also it leads to value added.

According to the hypothesis 3 that states perceived waiting time has impact on satisfaction level of customers of waiting time

(first priority with path coefficient 0.41), in order to increase the customers' satisfaction of waiting time, these cases are recommended for banks.

1. It is recommended for banks to make the waiting time acceptable and tolerable by installing and initiating turn-giving devices and performing the customers' task only based on the turn that customers receive.
2- By installing modern banking services kiosk at the entrance of the branches that are in charge of promotion and training the modern banking services and guiding the customers, it is recommended for them to save the time of customers.
3- In line with respect to time of customers, it is recommended that any type of miscellaneous operation to be performed by the kiosk under the same title that the mentioned kiosk and other employees to help other kiosks at peak hours, and if possible, allocation of separate budget unique for particular customers will be also helpful.
4- As many of customers protest that despite great number of employees in branch, few of them handle the receiving, and payment and affairs of the employees. Therefore, it is recommended that internal architecture and designs of the branches to be so that employees who are not dealing directly with customers, such as accounting and legal offices are not at the vision of the customers, so that waiting cannot be difficult for them that leads to stress and anger.
5- Finally, it is stated that lack of using the employees, except for necessary cases especially in receiving and payment kiosks, mobile phone or social networks while providing the services can significantly reduce the perceived waiting time by customers. Therefore, it is suggested that branches phone calls to be answered by employees who are not in direct relation with customers and they to be answered shortly at the presence of customer. According to hypothesis 4 that states the level of satisfaction of waiting time has impact on negative emotional reactions of the customers, by observing the cases mentioned, the customers' waiting time can be made acceptable and tolerable and prevent creation of negative emotional reactions and creation of stress in branches.

According to the hypotheses 6 and 8 stating customers' satisfaction level of waiting environment has impact on their satisfaction of waiting time (first priority with path coefficient 0.41) and customers' evaluation and satisfaction of services, it is recommended that banks to make the waiting time tolerable and acceptable for customers through following suggestions:

Providing facilities such as optimal air conditioning systems, appropriate cooling-heating systems, appropriate furniture and chairs at sufficient number, water cooler, keeping branches tidy, appropriate appearance of the staff and useful entertainment tools, such as TV, brochures, scientific, educational, new, and sport newspapers, magazines, etc.
According to Hypothesis 7 that states customers' satisfaction level of waiting time has impact on their satisfaction of bank services, we conclude that according to factors affecting satisfaction of waiting time mentioned above, and solutions provided to improve it, certainly quicker and high quality accountability will have significant role in maintenance and mobilization of resources and customers' satisfaction.

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