Identifying the effective factors on delighting the retail banking customers with a focus on employees and customers (Keshavarzi bank of Tehran city)

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Abstract: Current research was carried out with the purpose of identifying the solutions of delighting the retail banking customers. This research is descriptive-survey which has been carried out with correlation method and in terms of purpose, it is practical. The statistical population of this research for responding to the questions of questionnaire includes the customers of Keshavarzi retail bank in Tehran city in spring and summer, 2015. Stratified random sampling has been carried out among the customers of Keshavarzi bank. The tools used in this research are the researcher-made questionnaire for assessment of delight rate of the bank customers, researcher-made questionnaire of effective factors on delighting the customers and information form of demographics. Apparent and content validity of the questionnaire was studied and confirmed by management professors. In order to study the reliability of the questionnaire, Cronbach᾿s alpha was used in this form that the questionnaire preliminarily was conducted on a random sample of Keshavarzi bank customers and its reliability was calculated and confirmed. In order to analyze the data, correlation coefficient and hierarchic regression were used. The results of hierarchic regression showed the factors related to employees (with retail factors of the employees professionalism, personality characteristics of employees) and the factors related to the customers (with retail factors of exceeded expectations, esteem needs fulfilled and customer personality type) have had the most share in explaining the delighting changes.
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1. Introduction and research problem

The feedbacks which are received from the customers are not always criticism and complaint; rather some of them are in order to appreciate of special service or giving thanks of unique and unexpected behavior. The customers don't talk about enough and suitable services which are according to their expectations; rather they complain or admire about that group of services which are really bad or perfect (Poul, 2000). Negative experiences and complaints have been always scrutinized and analyzed and solutions have been suggested in order in the direction of get better the services and ament the negative experiences so that the customers dissatisfaction can be reduced and this issue can propel them toward satisfaction. But to what extent have the admirable talks of customers been studied about positive services and experiences in order to trace the factors which have been led to excitement, emotion and delight of customers?

In recent years, the concept of delighting the customer has gone beyond the customer satisfaction, despite of this there are a few researches in this field (Torres and Kline, 2006). For many years, there was this imagination that satisfied customers are loyal ones, while the recent studies challenge the correctness of such claim. Customer satisfaction for loyalty and keeping the customer in today very competitive environment is necessary but it is not enough (Skogland and Sigua, 2004). Satisfaction is an ambivalent feeling. Satisfied customers don't remain with one company necessarily. Satisfaction of services or products of an organization neither gives priority to that organization, nor rejects it. While delighting the customer is to prepare a unique and special service which is the customer motive for giving priority and remaining with organization (Poul, 2000).

Presenting the services beyond the customers' expectations may exist in a limited number of organizations and therefore the customers are facing with fewer options to choose. Dissatisfied customers leave the organizations which aren't able to fulfill the expectations and there will be no risk for customer if that brand is missed. When the customer is satisfied, the risk of missing that brand is more for the customer, because the competitors should be able to present a comparable service or experience; but when the customer is delighted, the risk of the brand changing is very high because he/she expects to observe new services which are beyond his/her

expectations. Therefore the customer will have a high lack of certainty that whether new choice will be able to present this level of services or not. This issue will be doubtful for the customer when he/she faces with other choices. Therefore the customer delight may be an introduction on the customer loyalty (Torres and Kline, 2013).

As it is observed, delighting the customers is very important and no significant research has been accomplished in this field in Iran and if it was carried out, it would be few and sporadic. Therefore, the current research intends to study the effective factors on delighting the retail banking customers in Keshavarzi bank of Tehran city.

2. Literature Research:
2-1. The concept of delighting the customer

While industry practitioners have realized that mere satisfaction may not be sufficient, only a few researchers have attempted to define the concept of customer delight. They have explored the construct of delight from three perspectives: attitudinal, affective, and needs-based (Torres, 2014). Several studies provided a foundation for understanding the cognitive basis of delight. The study by Oliver et al. (1997) postulated that delight is a function of surprisingly high positive disconfirmation, arousal, and positive affect. Also stressing the disconfirmation paradigm, Patterson (1997) proposed that customer delight is where the experience goes beyond satisfaction and a pleasurable experience is attained. According to Keinningham et al. (1999), customers have a certain zone of tolerance. Performing beyond the upper thresholds of such a zone generates customer delight. As a cognitive approach of conceptualizing delight, Kwong and Yau (2002) identified 25 key drivers of customer delight based on five dimensions: justice, esteem, security, trust, and variety. Within the realm of affect-based definitions, Kumar et al. (2001) proposed that customer delight is composed of the emotions of joy, thrill, and exhilaration. Finn (2005) defined customer delight as an emotional response resulting from the element of surprise as well as positive high levels of performance. Finally, Schneider and Bowen (1999) suggested that customer delight is a function of the satisfaction of three human needs: security, justice, and self-esteem. In order to delight the customers, a correct understanding of human needs should be accomplished. In fact the justice and security needs are necessary for occurring satisfaction while esteem needs fulfilled will lead to delight them. Human needs approach in delighting the customers emphasizes on this issue that the customers can be delighted through esteem needs fulfilled; with this explanation that delighting the customers with

regard to the customers' needs and personality can be unique and special for each customer (Ekini, 2008).

The customer delight and satisfaction are separated concepts (Magnini, Wang, Kim, 2011). Delighting the customers is beyond their satisfaction and in fact it is a service which can be reminded as the pleasurable experience for the customers (Patterson, 1997). Delight is the result of joy and surprise and in opposite of outrage it is a mixture of angry and surprise (Plutchik, 1980). In addition to joy and surprise, high level of arousal plays an important role in delighting the customers (Oliver & Westbrook, 1993).

2-2. The differences of the customer satisfaction and delighting the customer

-Satisfaction is more cognitive; delight is more affective. Satisfaction is based on perceptions, while delight is more emotional. Delight is often associated with such emotions as arousal, joy, and pleasure (Berman, 2005).

- While satisfaction is schema-based, delight results from a recreated schema. Surprise results from a discrepancy between what we expect the series of events surrounding a goods purchase or use and its perceived performance. While satisfaction is based on meeting or exceeding expectations, delight requires out-of-the-ordinary performance (Berman, 2005).

-Satisfaction has a weaker memory trace than delight. Delightful experiences are much more memorable than experiences that are viewed as satisfactory (Berman, 2005).

- Consumers who feel joy (anger) as a result of being surprised will be happier (more angry) than if they had not been surprised. Thus, surprise will increase the intensity of both joy (positive surprise) and anger (negative surprise) (Berman, 2005).

-Satisfaction is based on fulfilling the expected; delight is based on fulfilling unexpected positive surprise-based occurrences. Satisfaction is based on meeting or slightly exceeding expectations, while delight occurs from features that are not expected or that add unexpected Utility (Berman, 2005)..

-One's experiences lead to actions that are consistent with the experienced performance levels. The memory trace and likelihood of action are low when one's expectations are merely confirmed. The memory trace and likelihood of action (repurchasing the good/service, word-of-mouth effects) increase as the difference between the expectation and the actual experience increases (Berman, 2005).

2-3. Literature Review:

According to Bell (1994): How the front line responds can very often turn disappointment into customer satisfaction, sometimes even into delight. Many firms experience service failures, however their responses might vary. By having proper policies and

well-trained employees in place, one can convert mistakes into opportunities to delight. Research tells us that a customer who has a problem elegantly corrected ends up more loyal than a customer who has never had a problem.

Cook et al (2002), in their research identified human factors such as professionalism of employees and friendly personality of employees for delighting the customers.

According to Berman(2005): view customer delight as when a customer's expectation is exceeded and includes a positive surprise. On a continuum Berman proposed four stages to measure post-purchase customer responses: outrage/pain, dissatisfaction, satisfaction, and delight. As customer emotions move through the continuum from negative to positive, customer loyalty is expected to ascend.

Torres and kline (2006), in their research presented a model for delighting the customer in hotel industry which can be applied for better understanding of customer relationship management process. They found the customer delight is a better measure of customer relationship management than customer satisfaction. Delight is likely to generate positive business results such as word-of-mouth communications, loyalty and increased profitability. This model presents the basic customer, employee, and organizational influences that lead to customer satisfaction and delight.

Torres and Kline (2013) tested their model empirically on several hotels by using of the customers letters feedback and created some changes in it. Based on this information the authors propose the following delight types: fulfillment delight, charismatic delight, professional delight, comparative delight, problem resolution delight. It was also found that the culture of an organization has an impact on the type of delight that is most prevalent.

Torres studies (2014) showed the drivers of customer delight can be different based on gender. Some customer delight drivers such as friendliness, problem resolution, and flexibility are universal in nature. Some elements in customer delight experience are noted to be gendered. Overall, men show a preference towards the satisfaction of individual needs. In contrast, women's delightful experiences were typically associated with friendliness and professionalism.

Arguably, with time customer expectations might arise and delight may be more difficult to attain. Research by Goswami and Sarma (2014) addressed this phenomenon by using a framework developed by Rust and Oliver (2000). That framework included three types of delight: 'assimilated delight' (associated with recalling and accepting previous delightful experiences as the norm), 'reenacted delight' (which

suggest that a person might retain positive stimuli associated with a delightful experience and such elements will likely result in the guest being delighted again), and 'transitory delight' (more random in nature). The researchers discovered that customers who always expect similar value addition in each subsequent visit are more likely to be happy. Nevertheless, the study also found significant differences based on national origin, age, and income (Goswami & Sarma, 2014).

3.Variables studied in the frame of a conceptual model:

The conceptual model of the research is a conceptual pattern based on theoretical relations among a number of factors which have been recognized important in the research issue. The model presented in this research (figure 1) with adjustment has been taken from a model which has been presented by Torres and Kline in 2006 and 2013 and it has been published in:

International Journal of Contemporary Hospitality Management.

4. Research questions

A. What are the factors related to customers in order to delight the retail customers in Keshavarzi bank?

B. What are the factors related to employees in order to delight the retail customers in Keshavarzi bank?

5. Methodology

This study is a descriptive survey research was conducted by correlation method and from the view point of its target is applied one. Statistical population of this research includes all customers of Keshavarzi bank in Tehran city in spring and summer, 2015. Sample size according to Cochran formula for unlimited statistical population was obtained equal to 384. Stratified random sampling was carried out among the Keshavarzi bank customers of Tehran city. In this form that from 110 branches of Keshavarzi bank in Tehran city, 20 percent of branches were chosen from north, south, east, west and center regions of Tehran city by researcher and with regard to the probable loss of questionnaires, 500 questionnaires were distributed in these branches that finally 330 usable questionnaires were collected.

5-1. Research tools

-Native questionnaire for assessment of delight rate of Keshavarzi bank customers (delight assessment questionnaire).This researcher-made tool totally has 14questions which have been made with the purpose of assessment of delight rate of retail customers in keshavarzi bank.

-Native questionnaire of effective factors on delighting the retail customers of keshavarzi bank. This tool is researcher-made and has 28 questions which have been made with the purpose of determining the effective factors in delighting the retail customers of Keshavarzi bank.

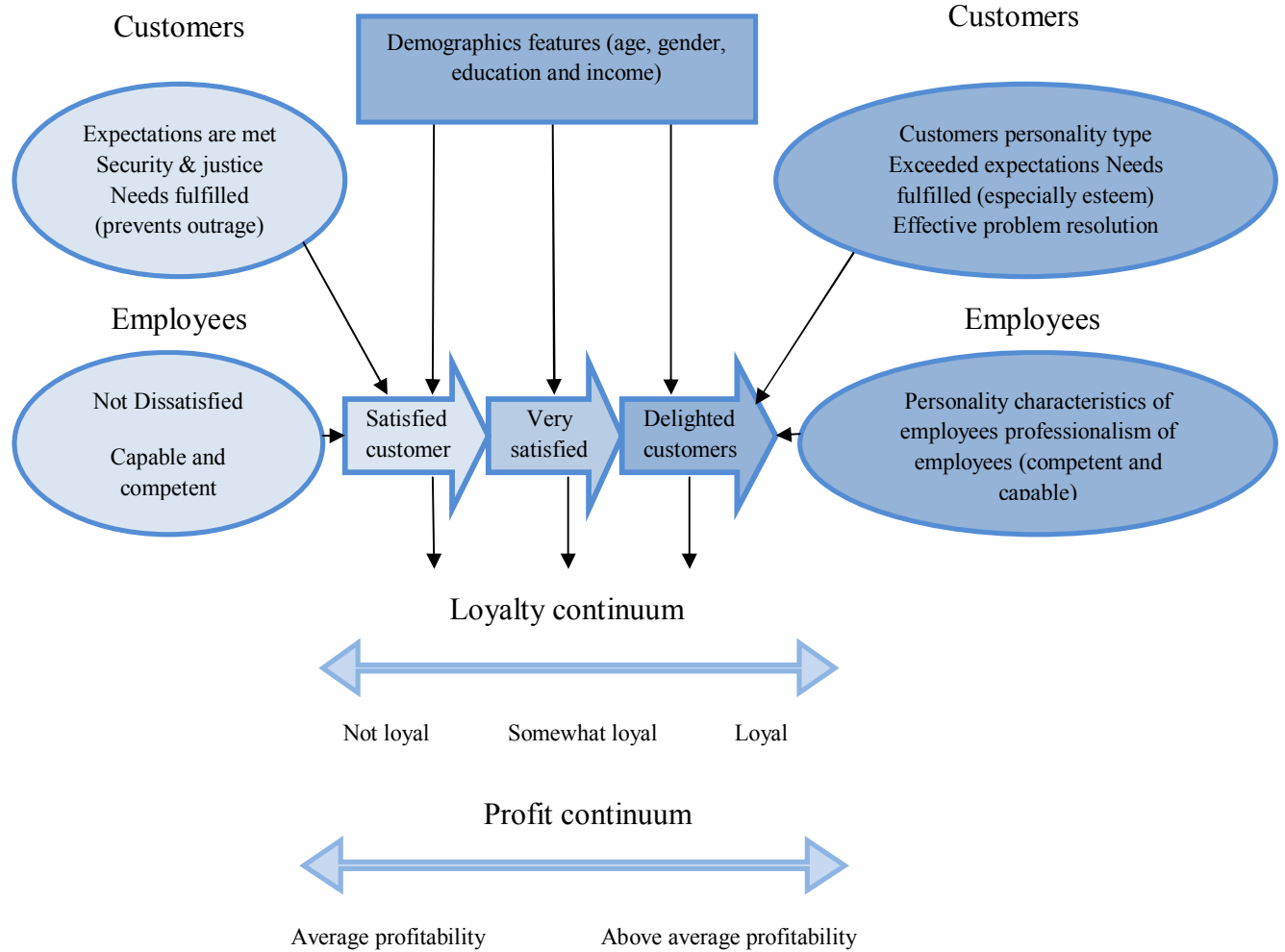**5-2. The stages of making and determining the validity and reliability of questionnaire**

Figure 1. Conceptual model (taken from Torres and Kline in 2006 and 2013 with adjustment)

Table 1. the abstract results of calculating the internal homology with Cronbach alpha test for studying the reliability of the research tool

Subscales title	The number of questions	Mean	Standard deviation	Cronbach alpha	Correlation coefficients								
					1	2	3	4	5	6	7	8	9
1.* Customer delight	14	26.36	12.06	0.96	1.00								
2. Customer personality type	5	10.26	3.84	0.88	0.65	1.00							
3. Esteem needs fulfilled	5	10.09	4.23	0.87	0.75	0.75	1.00						
4. Effective problem resolution	3	8.25	5.45	0.80	0.47	0.47	0.54	1.00					
5. Exceeded expectations	4	9.72	4.13	0.88	0.68	0.66	0.73	0.43	1.00				
6. Personality characteristics of employees	6	11.26	4.57	0.93	0.73	0.77	0.73	0.59	0.51	1.00			
7. Professionalism of employees	5	9.81	4.55	0.91	0.77	0.64	0.75	0.48	0.57	0.77	1.00		
8. * Factors related to customer	4	38.43	14.63	0.86	0.75	0.84	0.89	0.77	0.83	0.78	0.72	1.00	
9. * factors related to employees	2	21.07	8.57	0.87	0.80	0.75	0.79	0.57	0.58	0.94	0.94	0.80	1.00

*The main subscales of tool. In subscales of factors related to customers and factors related to the employees, the intention of the number of questions is the number of retail factors.

Because the assessment tool of the customers delight and also the assessment tool of effective factors on delighting the customer which has been applied in this research is a researcher-made tool, at first its reliability and validity needed to be confirmed. With studying the theoretical and investigative background, the effective factors on delighting the customers were identified, then in order to make these factors native, semi-structured interview was accomplished with experts and customers of Keshavarzi bank. Finally the factors related to the customers (with retail factors of exceeded expectations, esteem needs fulfilled, customers personality type, effective problem resolution) and factors related to employees (with retail factors of the employees professionalism, personality characteristics of employees) were identified. After that a questionnaire with 60 questions was compiled. The apparent and content validity of questionnaire was studied by management professors; finally according to the opinions presented by professors and eliminating and merging some factors and some verbal and conceptual changes which were exerted in the questionnaire, the number of questions was reduced to 47 questions. Then, the questionnaire was primarily conducted on a random sample of 70 customers of Keshavarzi bank and its internal homology was calculated through Cronbach alfa for each factor and each retail factor was calculated. Correlation of each subscale with total score of each factor was calculated. Also total reliability was calculated and the role of each question in increasing or decreasing the reliability was determined that finally except of one of the questions, all questions had suitable role in stability of high level of reliability for subscales. With eliminating this question, final questionnaire was compiled with 46 questions (14 questions for assessment of delight rate of bank customers, 28 questions for assessment of effective factors in delighting, 4 questions for demographics features). It is necessary to be said each question was scored by 5-degree Likret scale from completely disagree to completely agree in direct form. Table 1 shows the abstract results of calculating the reliability with Cronbach alpha.

5-3. Data analysis method

In calculation of data, at first step descriptive statistics including mean, standard deviation were calculated by **SPSS** program. Then for responding to the research questions, at first Pearson correlation test of correlation coefficients between the variables was calculated (with SPSS program). These results were used for calculating the role of each anticipator variable in explaining the variance of criterion variable (delighting customers) without considering other anticipator variables. At next stage, the role of

anticipator factors in interaction with each other for explaining the changes of the criterion variable was calculated by using of hierarchic Regression analysis (with SPSS program). In this test, variables with priority of the most correlation level with criterion variable and the least relation level with anticipator variables existing in model entered to the calculation operation.

6. Research findings
6-1. Demographics features

In this research, 4 cases of demographics variables including age, gender, education and income were calculated. From 330 persons, 29 percent of the research sample included women and also 71 percent of the sample have been men. In terms of education, 35 percent of the sample size in bachelor՚s degree, 34 percent in diploma degree, 19 percent in associate degree and 12 percent in master degree and higher had been educated. In terms of income, customers with monthly income of ten to twenty millions Rial and the customers with monthly income of more than forty millions Rial have allocated the most sample size (41 percent) and the least sample size (5 percent) to themselves respectively. In men and women, the age average has been 35.94 and 35.17 respectively. Therefore there wasn't significant difference in age average of two groups of men and women. Also correlation coefficients were calculated between demographics features and delighting the customers (table 2).

Table 2. The abstract results of correlation coefficient between demographics features and delighting the customers

Variable	1	2	3	4
1. Delighting	1.00			
2.Age	0.15*	1.00		
3. Gender (women1, men2)	0.21**	0.20**	1.00	
4. Education	- 0.26**	-0.05	-0.24**	1.00
5. Income	- 0.15*	0.23**	-0.08	0.40**

Coefficients marked with * at alpha levels between 0.01 to 0.05 and coefficients marked with **, at the alpha level of less than 0.01 are meaningful.

Among demographics features, the most level of relation with delighting the customers has belonged to the education (r=-0.26), gender (r=0.21), age (r=0.15) and monthly income (r=-0.15) respectively. According to these results, the customers with higher education have had lower delighting levels. Also men have been more delighted than women. Older persons have been more delighted than younger persons. Also with increasing of monthly income, the levels of the customers delight have been reduced. In order to determine this issue that totally the demographics

features have explained how much of delighting changes, the results were calculated by using of hierarchic Regression (table 3).

Table 3. Hierarchic Regression results for calculating the role of demographics factors of customers in delighting them

Model	R	R^2	Standard error of estimate	R^2 changes	F changes	df1	df2	Statistical meaningfulness
Education	0.25	0.06	0.06	0.06	15.20	1	328	0.0005
Education + gender	0.31	0.09	0.09	0.03	8.62	1	237	0.004
Education+gender+age	0.31	0.10	0.09	0.01	1.03	1	236	0.31
Education+gender+age+income	0.32	0.10	0.09	0.004	1.21	1	235	0.27

As the results of table3 show, demographic features could explain 9% of changes in delighting (R=0.31). Among them, only two variables of education (with 6% increase in ability to explain the model) and gender (with 3 percent increase in ability to explain the model) have played roles (P<0.05) but the role of two variables of age and income in interaction with education and gender factors haven't had necessary meaningfulness (P>0.05).

6-2. Respond to the research questions

A. What are the factors related to customers in order to delight the retail customers of Keshavarzi bank?

For responding to this question, at first the correlation coefficients between factors related to customers(as an anticipator variable)and delighting (as the criterion variable) were calculated, and it was determined all factors related to the customer have had positive and meaningful relation with delighting (P<0.05), (Table 4).

Table 4. The results of descriptive statistics and correlation coefficients between factors related to customers and delighting the customers

Variable	Descriptive Statistics		Correlation Coefficients			
	Mean	Standard deviation	1	2	3	4
1. Delighting	57.48	9.41	1.00			
2. Customers personality type	20.70	3.60	0.72**	1.00		
3. Effective problem resolution	12.29	2.43	0.64**	0.70**	1.00	
4. Esteem needs fulfilled	20.48	3.71	0.76**	0.77**	0.76**	1.00
5. Exceeded expectations	57.48	9.41	0.75**	0.60**	0.54**	0.67**

Coefficients marked with * at alpha levels between 0.01 to 0.05 and coefficients marked with **, at the alpha level of less than 0.01 are meaningful.

With regard to these results, all these factors could be useful explainer for delighting independently. In more exact words, esteem needs fulfilled with 58 percent (r=0.76, r^2=0.58, P<0.05), exceeded expectations with 56 percent (r=0.75, r^2=0.56, P<0.05), personality type of customer with 52 percent (r=0.72, r^2=0.52, P<0.05) and effective problem resolution with 41 percent (r=0.64, r^2=0.41, P<0.05) have had the most share in explaining the delighting changes respectively.

But in order to find the effective role of these factors in interaction with each other in explaining the delighting changes, the results were calculated with hierarchic Regression. In order to calculate the hierarchic Regression, anticipator variables with priority of the most relation with criterion variable and the least relation with anticipator variable existing in the model entered to Regression model. Table 5 shows the results of hierarchic Regression.

Table 5. The abstract results of hierarchic Regression for calculating the role of factors related to the customers in delighting

Model	R	R^2	Standard error	R^2 changes	F changes	df1	df2	Statistical meaningfulness
Esteem needs fulfilled	0.76	0.58	6.14	0.58	443.79	1	328	0.0005
Esteem needs fulfilled+ exceeded expectations	0.82	0.68	5.35	0.10	105.65	1	327	0.0005
Esteem needs fulfilled+ exceeded expectations + personal type of customer	0.84	0.70	5.14	0.03	28.04	1	326	0.0005
Esteem needs fulfilled+ exceeded expectations + personal type of customer + effective problem resolution	0.84	0.71	5.13	0.005	1.95	1	325	0.16

As it is observed, three first factors with entering to the model could play the meaningfulness role in increasing the ability to explain the model (P<0.05), but the factor of effective problem resolution couldn't play meaningful role among them (P>0.05). The factors related to customer in a combination of three factors (esteem needs fulfilled, exceeded expectations, personality type of the customer) could explain 70 percent of criterion variable changes (delighting).

B. What are the factors related to the employees in order to delight the retail customers in Keshavarzi bank?

In order to respond to the second question, at first the correlation coefficients between the factors related to employees (as anticipator variable) and delighting (as the criterion variable) were calculated and it was determined that both factors related to the employees have had positive and meaningful relation with delighting (P<0.05), (Table 6).

Table 6. The results of descriptive statistics and correlation coefficients between factors related to employees and delighting the customers

Variable	Descriptive Statistics		Correlation Coefficients		
	Mean	Standard deviation	1	2	3
1. Delighting	57.48	9.41	1.00		
2. Personality characteristics of employees	25.22	4.15	0.75^{**}	1.00	
3. Professionalism of employees	20.75	3.65	0.79^{**}	0.77^{**}	1.00

Coefficients marked with * at alpha levels between 0.01 to 0.05 and coefficients marked with **, at the alpha level of less than 0.01 are meaningful.

With regard to these results, all of these factors could be useful explainer for delighting independently.In more exact words, the professionalism of employees with 62percent(r=0.79, r^2=0.62,P<0.05)and personality features of employees with 56 percent (r=0.75, r^2=0.56, P<0.05)have had the most share in explaining the delighting changes respectively. But in order to find the effective role of these factors in interaction with each other in explaining the delighting changes,the results were calculated with hierarchic regression (Table 7).

Table 7. The abstract results of hierarchic Regression for calculating the role of factors related to the employees in delighting

Model	R	R^2	Standard error of estimate	R^2 changes	F changes	df1	df2	Statistical meaningfulness
Professionalism of employees	0.79	0.62	0.62	0.62	544.90	1	328	0.0005
Professionalism of employees+ personality characteristics of employees	0.82	0.68	0.67	0.05	51.52	1	327	0.0005

As it is observed, both factors with entering to the model could play meaningful role in increasing the ability to explain the model (P<0.05). Therefore totally the factors related to the employees with effective role-playing of both their components could explain 68 percent of the criterion variable changes (delighting).

7. Discussion and conclusion

Current research was accomplished with the purpose of identifying the effective factors in delighting the retail banking customers. Generally two groups of factors in delighting the customers were studied:

A. Factors related to the customers (with retail factors of exceeded expectations, esteem needs fulfilled, personality type of the customers, effective problem resolution). The results of hierarchic Regression showed, three retail factors of exceeded expectations, esteem needs fulfilled and personality type of customers have had meaningful role in increasing the ability to explain the model respectively, but retail factor of effective problem resolution couldn't have a meaningful role in increasing the ability to explain the model, consequently this retail factor was eliminated from the model.

B. The factors related to the employees (with retail factors of professionalism of employees, personality characteristics of employees). The results of hierarchic regression showed that both factors of professionalism of employees and personality characteristics of employees have had meaningful role in increasing the ability to explain the model.

Another finding of this research is in the field of demographics features. The results of hierarchic Regression showed two variables of education and gender have had meaningful role in increasing the ability to explain the model, but the role of two variables of age and income in interaction with

education and gender factors haven't had necessary meaningfulness.

Although no similar research which can study the effective factors in delighting the retail banking customers, wasn't found but generally the results of this research are aligned with the results of Peterson (1997), Schnieder and Bowen (1999), Kumar et al (2001), Keinningham (2001), Cook et al (2002), Berman)2005), Finn (2005), Ekini et al (2008), Magnini et al (2010), Kim (2011),Wang (2011), Torres and Kline (2006, 2013) researches. Also no research which can be aligned with this research results in the field of demographics features wasn't found, but comparing the results of this research with the results of Torres (2014), Gosvami and Samra (2014) researches is thinkable.

7-1. Suggestions

According to the results of this research, one of the effective factors in delighting the customers is to recognize the personality type of customers and unique behavior appropriate with personality characteristics of each customer; therefore it is necessary that the banks hold training courses for their employees with a focus on recognizing the personality types of customers, because making a good and respectful connection with customers is completely different with making an effective connection. For example: how should we make an effective connection with bad-tempered, aggressive, stressful, hasty and angry customers? Through what way can we resolve the anxiety, doubt and hesitance of some of the customers and attract their trust? How should we react in facing with the personality types of customers like critical, strict, dominant, kind, skeptic and..? In this regard, using of Enneagram model can be helpful in identifying the personality type of customers and making an effective connection with them.

The other point is the esteem needs fulfilled. Banks should pay more attention to the customers feeling and their motivational needs. For esteem needs fulfilled, we should be out of the bank and its facilities and take a trip to the customers˒ mind.

With regard to the results of this research, the employees have remarkable share in delighting the customers, therefore the employees recruitment methods should be revised. Managers should select and recruit the employees who have a talented personality for delighting the customer that in this regard, the personality test can be helpful. There are several personality theories in psychology. One of the most valid theories of personality is five-factor personality theory which is known with five large factors and it was presented by two psychologists who live in United States named Costa and McCrae in the late 80s and it was assessed again in the early 90s. The banks at first should identify the suitable personality

characteristics for banking job and then they should recruit employees with these characteristics. If the employees who are in direct connection with customers, are trained well, have charisma and friendly personality, are wise and professional, they can convert the faults to the opportunities for delighting the customers by suitable policies.

The research was accomplished on the retail banking customers, it is suggested that a study to be accomplished in order to identify the solutions of delighting the companies customers of banks. Also it is suggested in future researches, the solutions of delighting the employees to be studied too; because in order to have delighted customers at first we should have delighted employees. Also, a research should be accomplished in order to study the relation between delighting the customers, profitability and loyalty so that the costs and benefits of delighting the customers can be determined. The next researchers should consider this issue that what other factors are effective on delighting the customers in banks. The next researchers can study the personality characterisics of employees who prepare the field for delighting the customers. Statistical population in this research is related to the retail customers of Keshavarzi bank in Tehran city, therefore its generalization with other populations should be accomplished carefully.

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