20)/

IEEPJ Vol. 5, No. 1, 2023, 217-227 http://ieepj.hormozgan.ac.ir/

Psychology Journal

The Model of Excellence in the Quality of Educational-Cultural Services for Families Covered by Imam Khomeini Relief Committee: A Qualitative Study

Mehrdad Oulad¹, Gholamreza Vaeisi^{2*}, Jaafar Rahmani³

1- Ph.D. student of Management, Qom Branch, Islamic Azad University, Qom, Iran

2- Assistant Professor of the Department of Psychology and Education, Imam Sadegh Institute of Human Sciences (AS), Qom, Iran

3- Associate Professor and Academic Staff of Tolo Mehr Institute of Higher Education, Qom, Iran

* Corresponding author's Email: rezavaisi@gmail.com

Abstract: The purpose of this research is to provide a model of excellence in the quality of educationalcultural services for families covered by the Imam Khomeini Relief Committee. The present study is applied research in terms of purpose and qualitative research in terms of method. The strategy used was grounded theory and classification of information collected from experts. The intended statistical population consisted of experts familiar with the research topic (politicians and cultural educational managers of the Imam Khomeini Relief Committee). Sampling method was purposive and interview method was used to collect information. After interviewing 12 interviewees, theoretical saturation was achieved. Three types of open, axial, and selective coding were used in MAXQDA software for data analysis. The results revealed that the model of excellence in the quality of educational-cultural services for families covered by the Imam Khomeini Relief Committee has the main categories include executive policies, executive solutions, management departments, supervisory and control activities, educational and cultural quality improvement, employees related factors, equipment and educational environment and educational and cultural processes. At the end of the article, the findings were discussed and practical implications based on it were presented.

Keywords: Model of excellence, cultural and educational services, family, Imam Khomeini Relief Committee

Introduction

In order to be approved and recognized as valid, educational-cultural programs must achieve the correct judgment criteria of the standards (Scippo & du Mérac, 2021). In the current situation where we are faced with various educational systems, returning the educational quality to the standards is a complex and difficult matter; Therefore, a dynamic approach should be adopted in defining and measuring standards so that the quality of the institution or program under evaluation can be measured with them in the best way (Vigoda-Gadot et al., 2007). The establishment of the standard system in a country facilitates the infrastructures of the developers of superior quality and the logic of consumers' rights, and makes the logic of scientism, rationalism, and empiricism current in various dimensions of society's development processes (Dorça, 2015). The historical review of advanced countries or developing countries in economic prosperity and the transformation of the educational system shows the serious attention of managers and planners of these countries to standards and standardization in education and culture and its promotion among the society (Moosavi et al., 2021).

To guarantee the quality of educational and cultural services, two categories are most important: the education process and the performance of learners. This guarantee requires access to correct, accurate and sufficient information in order to make correct and appropriate decisions based on it, so improving

the quality of education is related to improving the decision-making process in the educational system, and decision-making itself requires a management information system (Galvis, 2018). For this reason, school-centered decision-making levels by reaching a collective agreement about policy, educational goals, educational needs, the needs of the labor market and employment and society on the one hand and resource mobilization and investment in education on the other hand plays an important role in improving the quality of education (Olorunsola & Olayemi, 2011).

Today, the concept of quality is the main concern of many organizations. In fact, in today's competitive world, organizations have to provide conditions that bring maximum satisfaction to their customers in order to survive and improve their position (Werdhiastutie et al., 2020). Kotler and Levy (2001) believed that a service is an intangible activity or benefit that an organization provides and does not involve the ownership of anything, and in other words, service production may or may not depend on physical goods. Low-quality goods and services that are lower than expected always cause the customers of the goods and the users of the services to find less credibility and trust in the suppliers of those goods and the providers of this service (Hussein & Kachwamba, 2011).

Zallaghi (2018) defined service quality as the discrepancy between the customer's perception of the service and his expectations. According to Quinn et al. (2009) service quality is vital for the survival and profitability of the higher education system. Getting feedback from customers is one of the basic steps to ensure and improve quality. The feedback obtained from customers helps to identify the areas in which there is a need for continuous improvement (Ramezanian et al., 2013). However, there is often a mismatch between the management's knowledge of the perceptions and expectations of service recipients and their real perceptions and expectations, and this causes damage to the quality of services. In the same route, educational quality is the result of a series of specific actions and operations that respond to specific social needs at a specific point in time and place (Bazargan et al., 2014).

Every organization needs trained and expert people who are one of the most effective factors in the economic, social and cultural development of any country (Fuller & Unwin, 2004). At the same time, achieving the organization's goals depends on the employees' ability to perform assigned tasks and adapt to the changing environment (Rezaie Siroos et al., 2021). Therefore, regarding the importance of education, the World Bank states that education is one of the most powerful tools to reduce poverty and inequality (Mundy & Verger, 2016). The life of organizations depends to a large extent on the knowledge and skills of employees, especially management, that the more timely and better the context is, the greater the ability of the organization to adapt to the changing environment (Sojasi Qedari et al., 2020).

After the Islamic revolution in Iran and the issue of " supporting the needy and the poor people" was given priority, the Imam Khomeini (RA) Relief Committee was established with the aim of helping the needy and deprived sections of the society. Respecting the dignity and sanctity of the beneficiaries, while fulfilling the tasks specified in the fundamental national documents, this institution has been diligent in dealing with the situation of the needy and protecting the deprived and orphans. To move in the field of preventing and combating poverty and creating employment and empowering clients and safeguarding the rights of the underprivileged it is expected to consider the approved programs in order

to strengthen the service to the target society and realize the components of empowerment and the flourishing of talents, strengthening the religious and revolutionary culture of clients and colleagues.

The Imam Khomeini (RA) Relief Committee in its cultural goals, in order to remove cultural poverty from the families under support and reduce the cultural effects of poverty in the supported society, for many years has included the training of life skills to make families healthy by implementing the family education plan as one of its important cultural programs (Mohraram et al., 2018). The geographical scope of the aid committee students is all over the country. Among the supported students, 1,350 of them are academic elites, and help to continue the education of the supported children, empowerment, self-sufficiency and economic growth of the clients, presence in social arenas, cultural services and their scientific and educational growth is on the agenda of this institution. Providing educational and educational services of the Committee to the children of the covered families started and continues since the establishment of the Committee. On this basis, the identification and special support of elites and top talents has been started for the past 10 years and is still being implemented. Every year, Imam Khomeini (RA) Relief Committee has allocated 515 billion Rials for the tuition fees of the sponsored students and paid them to the relevant universities, and in this regard, 127 billion Rials have been paid to them as educational allowances. Currently, 23% of the supported students are studying in the associate degree, 70% in the bachelor's degree, 6% in the master's degree, and about 1% are studying in the doctoral degree. With regard to the above introduction, it has taken cultural actions and paying attention to the issue of education for the 4.6 million community to be supported permanently and has chosen it as one of the three main and fundamental axes of its activities.

Provision of necessary training in the fields of religious issues and rulings, health issues, mental health, literacy, cultural and social issues are the vital purposes of this institute. So, considering the main mission and task of the Imam Khomeini (RA) Relief Committee in relation to the provision of culturaleducational services to the covered families and the lack of a model of excellence in the quality of educational-cultural services and the need to improve these services on the one hand and the ambiguity in their quality on the other hand, we decided to answer this problem in the form of designing and presenting a suitable and qualitative model, so as to satisfy the audience and perform the assigned tasks efficiently and to prevent the wastage of manpower and facilities. Therefore, the main problem is the lack of a model of excellence in the quality of cultural-educational services of the families covered by the Imam Khomeini (RA) Relief Committee, and considering having enough information on the need for improvement in the quality of educational-cultural services, the current study aimed to provide a model of quality excellence the educational-cultural services of the families covered by the Imam Khomeini (RA) Relief Committee. Based on this, we tried to answer the following questions:

- What are the components of the model of excellence in the quality of educational and cultural services of the families covered by the Imam Khomeini (RA) Relief Committee?

- What is the relationship between the components of the quality excellence model of educational and cultural services of the families covered by Imam Khomeini's relief committee?

Material and Methods

The current study was qualitative research that was performed via grounded theory. The intended statistical population was made up of experts familiar with the subject of the research (politicians and educational-cultural managers of the Imam Khomeini Relief Committee). The sampling method was theoretical sampling. Theoretical sampling is a well-known method in grounded theory studies to seek further data based on concepts developed from initial data analysis. This method includes following where the data have led to develop and improve the evolving theory during the analytical process. In theoretical sampling, events are sampled, not necessarily people. If people are also referred to, the main and key goal is to explore events. Although there is no specific rule for sample size in qualitative study, 6 to 8 units for homogeneous groups and 12 to 20 units for heterogeneous groups are suggested. The interviews continued until theoretical saturation was ensured. In this study, we reached saturation with 12 experts (politicians and educational/cultural managers of the Imam Khomeini Relief Committee. Sampling was done in the framework of the logic of the qualitative method and purposefully. Two methods of targeted and snowball sampling were used in sampling. Usually, in qualitative researches, in order to obtain the most information, purpose-based sampling is used, so the researcher chose participants who were so-called "rich in information". It means that based on the principle of qualitative research, samples were selected that presented a strong picture of the phenomenon under study.

The selection of participants was done based on the purposeful sampling method of senior managers and experts in the field of study in the university who were also willing to be interviewed. According to the prevalence of covid-19 disease and considering the limitations and respecting the principles of health protection, it has been tried to use other interview methods such as audio files, email and WhatsApp. Validity and reliability of research and its results are vital essentials to provide evidence of the quality of study in the organizational field. As there is variety within qualitative research methods and techniques, there is no generally accepted standards to measure validity in qualitative studies. Therefore, in qualitative research should assume a processual view approach of validity since it should not be the product of a single test or just one step in the research (Vafaei et al., 2023). Validity in qualitative research can have diverse meanings, such as precision, trustworthiness, appropriateness, and even as quality, and it can be described in a great diversity of terms. In the current study, the following methods were used to attain validity and reliability The interviews were carefully recorded and transcribed in detail, member control was used and data analysis and its results were presented to a number of experts and their reactions were used for results validity and researcher self-review was accomplished frequently during the data collection and analysis process. Also, the contents of the interviews were provided to three experts and an agreement was reached regarding the coding. Three types of open, axial, and selective coding were used in MAXQDA software for data analysis.

Results

After conducting the interviews, the content of the interviews was transcribed and the research indicators were extracted by open coding, axial coding and selective coding method (Corbin & Strauss, 1990). Based on this, the quality excellence model of cultural educational services for families covered by the

Imam Khomeini Relief Committee was developed. In Table 1, the findings related to the initial coding, in Table 2, the main themes and in Table 3, the identified main categories are presented.

Table 1	The findings re	elated to the	initial coding
I abit I.	The mungs it	Juica to the	minual counts

Open coding	Evidence	Open coding	Evidence
Determining and implementing administrative policies	Interview 3	Correct answer	Interview 11
Using modern technologies	Interview 5	Periodic training of employees	Interview 12
Establish and amend better laws	Interview 6	Responsibility	Interview 4
Accurate monitoring criteria	Interview 7	Empathy with families	Interview 10
Staff training	Interview 9	Moral issues	Interview 9
Individual ability	Interview 2	Employee effectiveness	Interview 6
Building trust in personnel	Interview 1	Rule of law	Interview 8
Employee culture	Interview 3	Professional skills	Interview 6
Better information	Interview 4	Criticism culture	Interview 2
Brainstorming sessions	Interview 6	Use of up-to-date equipment	Interview 1
Meritocracy	Interview 10	Establishing a suitable environment	Interview 10
Correct management principles	Interview 9	Technical quality improvement	Interview 7
Clarity of organizational goals	Interview 11	Proper education management	Interview 7
Moral Values	Interview 2	Supervision of various departments	Interview 2
Control environment	Interview 12	Focus on learning and teaching	Interview 11
Infractions	Interview 6	Process improvement culture	Interview 10
Human resources management	Interview 9	Serious attention to families	Interview 6
Hierarchies	Interview 12	Attention to the work mission	Interview 2
Systems integration	Interview 7	Determining administrative policies	Interview 1
Evaluation system	Interview 11	Understanding educational-cultural needs	Interview 1
Functional principles	Interview 6	Use of highly knowledgeable professionals	Interview 1

Table 2. The main themes

Main Category	Sub Category	
Executive policies	Determining and implementing administrative policies	
	Using modern technologies	
	Establish and amend better laws	
	Accurate monitoring criteria	
Executive solutions	Staff training	
	Individual ability	
	Building trust in personnel	
	Employee culture	
	Better presenting information	
	brainstorming sessions	
Administrative departments	Meritocracy	
	Correct management principles	
	Clarity of organizational goals	
	Moral Values	
	Control environment	
	Infractions	
	Human resources management	
Supervisory and control activities	Hierarchies	
	Systems integration	
	Evaluation system	
	Functional principles	
	Segregation of duties	
	Control mechanisms	

Improving educational and cultural quality	Use of highly knowledgeable professionals
	Understanding educational and cultural needs
	Taking criticism from families
	Correct response
	Periodic training of employees
Factors related to employees	Responsibility
	Empathy with families
	Moral issues
	Employee effectiveness
	Rule of law
	Professional skills
	Criticism culture
Educational equipment and environment	Use of appropriate and up-to-date equipment
	Establishing a suitable educational environment
	Technical quality improvement
	Proper education management
Educational and cultural processes	Supervision of various educational departments
	Focus on learning and teaching
	Process improvement culture
	Serious attention to families
	Attention to the work mission

Table 3. The identified main categories

Paradigm	Sub category
Contextual conditions	Educational equipment and environment
Causal conditions	Monitoring and control activities
Central phenomenon	Management department
Strategies and actions	Executive policies - executive solutions
Intervening conditions	Factors related to employees - educational and cultural processes
Consequences	Improving educational and cultural quality

Axial coding is the second stage of analysis in the GT. The purpose of this stage is to establish the relationship between the classes produced in the open coding stage. The relationship of other classes with the central class can be realized in six topics, which are phenomenon, causal causation, strategies, consequences, context, and intervening condition. Therefore, with the opinion of professors and experts, categories were determined from all the obtained indicators. From the qualitative analysis of the content of the interviews, 8 categories (main category) and 44 subcategories were obtained.

Categories of contextual conditions: Based on the results of the secondary coding of the research, the index of equipment and educational environment were selected as relevant categories in providing a model of excellence in the quality of educational-cultural services for the families covered by the Imam Khomeini (RA) Relief Committee.

Categories of causal conditions: Based on the results of the secondary coding of the research, the indicators of monitoring and control activities were selected as the categories of causal conditions in providing a model of excellence in the quality of educational and cultural services for the families covered by the Imam Khomeini (RA) Relief Committee.

Categories of the central phenomenon: Based on the results of the secondary coding of the research, the index of the management sector was selected as the central phenomenon categories in providing the

model of excellence in the quality of educational-cultural services of the families covered by the Imam Khomeini (RA) Relief Committee.

Categories of strategies and actions: Based on the results of the secondary coding of the research, the indicators of executive policies and executive solutions were selected as categories of strategies and actions in providing a model of excellence in the quality of educational and cultural services for families covered by the Imam Khomeini (RA) Relief Committee.

Categories of intervening conditions: Based on the results of the secondary coding of the research, the index of educational and cultural processes and factors related to employees were selected as the categories of intervening conditions in providing a model of excellence in the quality of educational and cultural services for families covered by the Imam Khomeini Relief Committee.

Categories of consequences: Based on the results of the secondary coding of the research, the promotion of educational and cultural quality was selected as the outcome categories in providing the model of excellence in the quality of educational-cultural services of the families covered by the Imam Khomeini (RA) Relief Committee.

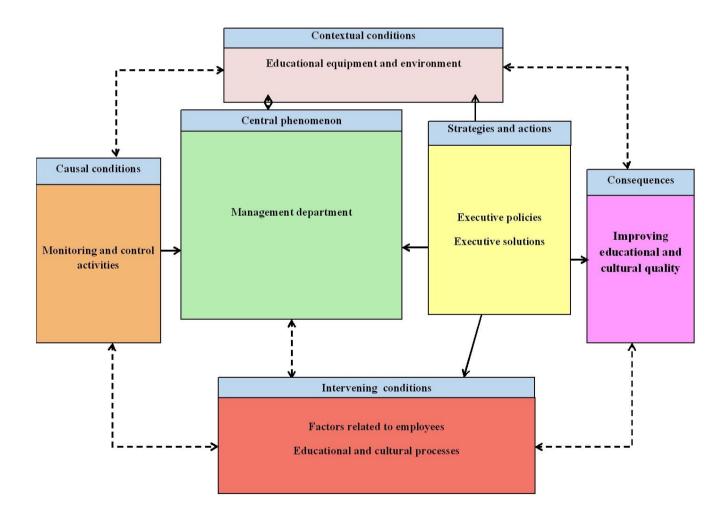


Figure 1. Model of excellence in the quality of educational and cultural services of families covered by the Imam Khomeini Relief Committee

Discussion

The results indicated that the excellence model of the quality of educational and cultural services of the families covered by the Imam Khomeini (RA) Relief Committee has the main categories of executive policies, executive solutions, management departments, supervisory and control activities, promotion of educational and cultural quality, factors related to employees, equipment and educational environment and educational and cultural processes. These results were consistent with the findings of previous studies (Fatehrad et al., 2021; Vadoodi et al., 2021). Today, one of the main challenges facing educational institutions is improving the quality of their educational processes. Therefore, for the management of these educational institutions, it is necessary to determine new strategies and plans to better manage the current processes.

In addition, in the field of decision-making, the situation is also changing, because the complexity of educational institutions is increasing. Therefore, the improvement of educational quality depends on the use of new knowledge and decision-making in complex conditions, as well as in keeping with the advancement of technology (Chalaris et al., 2014). Every organization needs trained and expert people who are one of the most effective factors in the economic, social and cultural development of any country. At the same time, achieving the organization's goals depends on the employees' ability to perform assigned tasks and adapt to the changing environment (Galvis, 2018). Therefore, regarding the importance of education, the World Bank states that education is one of the most powerful tools to reduce poverty and inequality (Gille, 2012). At the same time, the life of organizations depends to a large extent on the knowledge and skills of employees, especially management, that the more timely and better the context is, the greater the ability of the organization to adapt to the changing environment (Sojasi Qedari et al., 2020).

Creating changes and managing changes in the educational system requires the employment of managers who, in addition to knowledge, ability and professional knowledge in the fields of management based on human relations, can realize the missions and ideals of higher education, and the factors related to managers have a decisive and alternative role. They have inevitability in the success or failure of organizations. Leaders of excellent organizations create the mission, vision, values and basic principles of training and improvement of the organization's human resources and the y ars as models in the culture of excellence and motivate employees to train, learn, support and appreciate them. The leadership style is effective on the excellence of the organization, because the leadership style is effective on the culture and performance of the employees, among them, the servant leadership style will have the greatest effect (Jaafari Fekrat & Hosseini Shakib, 2018).

Considering that the results showed that the model of excellence in the quality of educational-cultural services of the families covered by the Imam Khomeini (RA) Relief Committee has the main categories of executive policies, executive solutions, management departments, supervisory and control activities, improving the quality of education. and cultural factors are related to employees, equipment and educational environment and educational and cultural processes, it is suggested that officials and policy makers pay more attention to executive policies and provide effective solutions to improve the quality

of educational-cultural services. In this mission, management departments have important responsibilities and must ensure the implementation of these strategies with careful monitoring and control. It is also suggested that the training equipment be updated and the training of the employees be carried out periodically so that the educational and cultural processes and trends are carried out correctly. It is suggested to compare several organizations and the services provided by them in future studies. Interested researchers can examine the effects of extra-organizational factors on educational and cultural components.

Conflict of interest: The authors state no conflict of interest in the study.

Acknowledgment

Authors thank and appreciate all those who have cooperated in this research.

Financial sponsor: The authors acknowledge that they have not received any financial support for all

stages of the study, writing and publication of the paper.

References

- Bazargan, A., Dadras, M., & Yousefi Afrashteh, M. (2014). Construction and Validation of an Instrument to Measure the Quality of Academic Services to Students [Original]. *Quarterly Journal* of Research and Planning in Higher Education, 20(2), 73-97. <u>http://journal.irphe.ac.ir/article-1-</u> 2351-fa.html
- Chalaris, M., Gritzalis, S., Maragoudakis, M., Sgouropoulou, C., & Tsolakidis, A. (2014). Improving quality of educational processes providing new knowledge using data mining techniques. *Procedia-Social and Behavioral Sciences*, 147, 390-397.
- Corbin, J. M., & Strauss, A. (1990). Grounded theory research: Procedures, canons, and evaluative criteria. *Qualitative Sociology*, *13*(1), 3-21.
- Dorça, F. (2015). Implementation and use of simulated students for test and validation of new adaptive educational systems: A practical insight. *International Journal of Artificial Intelligence in Education*, 25, 319-345.
- Fatehrad, G., Mohammadkhani, K., & Mosleh, M. (2021). Identifying factors affecting the quality of education (based on brain-based learning). *Educational Administration Research*, 12(47), 41-52. <u>https://jearq.riau.ac.ir/article_1924_55be82e644239d63e8eb6148a446beae.pdf</u>
- Fuller, A., & Unwin, L. (2004). Young people as teachers and learners in the workplace: Challenging the novice–expert dichotomy. *International journal of training and development*, 8(1), 32-42.

- Galvis, Á. H. (2018). Supporting decision-making processes on blended learning in higher education: literature and good practices review. *International Journal of Educational Technology in Higher Education*, 15(1), 1-38.
- Gille, V. (2012). Education spillovers: empirical evidence in rural India. *Indian Growth and Development Review*, 5(1), 12-43.
- Hussein, A., & Kachwamba, M. (2011). Low quality products in developing countries' markets: Is it one of globalization challenges. *International Review of Social Sciences and Humanities*, 2(1), 26-36.
- Jaafari Fekrat, A., & Hosseini Shakib, M. (2018). Examining the effect of servant leadership on organizational culture, organizational commitment, organizational citizenship behavior and employee performance. *Journal of Human Resource Management*, 8(3), 45-68. http://www.jhrs.ir/article_80128_68f9b4520feec618f2fecbd629430374.pdf
- Kotler, P., & Levy, S. J. (2001). Broadening the Concept of Marketing. *Marketing: Critical Perspectives* on Business and Management, 1, 110.
- Mohraram, S., Mahboobi, M. R., & Abdolahzade, G. (2018). Determinants of Success of Entrepreneurial Clients in Agricultural Employment Creation Plans of the Imam Khomeini Relief Committee in Golestan Province [orginal]. Social Welfare, 18(68), 225-259. <u>http://refahj.uswr.ac.ir/article-1-3185-fa.html</u>
- Moosavi, H., Ghorchian, N., & Jaafari, P. (2021). Providing a model to promote the role of universities in sustainable development. *Educational Leadership & administration*, *15*(1), 97-136. <u>https://edu.garmsar.iau.ir/article 682437 b11161ad123b60c7f9b7c503309c44d9.pdf</u>
- Mundy, K., & Verger, A. (2016). The World Bank and the global governance of education in a changing world order. *The handbook of global education policy*, 335-356.
- Olorunsola, E., & Olayemi, A. O. (2011). Teachers participation in decision making process in secondary schools in Ekiti State, Nigeria. *International Journal of Education Administration and Policy Studies*, *3*(6), 78-84.
- Quinn, A., Lemay, G., Larsen, P., & Johnson, D. M. (2009). Service quality in higher education. *Total Quality Management*, 20(2), 139-152.
- Ramezanian, M., Faraji, R., Khoshnevis, F., & Danesh Sani, k. (2013). A survey on service quality in university sports' facilities based on SERVQUAL model (Case study: University of Guilan). Sport Management and Development, 2(1), 65-83. https://jsmd.guilan.ac.ir/article_710_e5702c7bd30b9aeb913c53f1efba69f5.pdf
- Rezaie Siroos, S., Imani, M. N., & Sharifi, A. (2021). Provide a Model for Predicting Return on Investment in Training and Improvement of Human Resources Based on the Components of Organizational Culture and Professional Competence. *Iranian Journal of Educational Society*, 6(2), 92-102. https://doi.org/10.22034/ijes.2021.242034
- Scippo, S., & du Mérac, E. R. (2021). Criterion Validation of the Scales of Autonomy, Collaboration, Empathy, Problem-solving and Self-confidence of the 3SQ. Soft Skills Self-evaluation Questionnaire

Adapted for Lower Secondary School. Journal of Educational, Cultural and Psychological Studies (ECPS Journal)(24), 193-210.

- Sojasi Qedari, H., Mahmoodi, H., & Shirmohamadi, M. (2020). An analysis of the quality of educational services provided for rural administrators (A case study of Dehyars in Nasrabad District, Torbat Jam County) [Research]. *Journal title*, 20(57), 147-167. <u>https://doi.org/10.29252/jgs.20.57.147</u>
- Vadoodi, S., Hamedani, S., & Taghvaei Yazdi, M. (2021). Designing and validating a model for the impact of the quality of educational services on student burnout (Case study: Ardabil universities). *The Journal of Modern Thoughts in Education*, 16(2), 118-148. https://jmte.riau.ac.ir/article_1952_9da7b1d6022e3eb5a378773a5a6fb6b5.pdf
- Vafaei, T., Samavi, S. A., Whisenhunt, J. L., & Najarpourian, S. (2023). An investigation of self-injury in female adolescents: a qualitative study. *Quality & quantity*, 1-24.
- Vigoda-Gadot, E., Beeri, I., Birman-Shemesh, T., & Somech, A. (2007). Group-level organizational citizenship behavior in the education system: A scale reconstruction and validation. *Educational Administration Quarterly*, 43(4), 462-493.
- Werdhiastutie, A., Suhariadi, F., & Partiwi, S. G. (2020). Achievement motivation as antecedents of quality improvement of organizational human resources. *Budapest International Research and Critics Institute-Journal (BIRCI-Journal) Volume*, *3*, 747-752.
- Zallaghi, A. (2018). Investigating the effect of electronic banking acceptance components on new services development and financial performance of the Maskan Bank of Lorestan Province. *Revista Publicando*, 5(16 (2)), 89-107.

BY NO This work is licensed under a Creative Commons Attribution-Noncommercial 4.0 International License

S

(cc)