Providing a Model for the Effect of the Supporting Factors of Value Creation and Service Quality on Customer Satisfaction with the Service among Iranian Mellat bank

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ABSTRACT

The present study is aimed to investigate the effective factors on customer satisfaction with services in a certain bank, by applying the recent approach of simultaneous measuring of service quality and supporting factors of value creation. The required field data of this study were collected by using a comprehensive questionnaire. The initial sample of this questionnaire was developed based on the theoretical grounds. Subsequently, after being reviewed and approved by experts, it has been purposefully completed by more than one thousand client's Mellat bank of Iran. The results of structural equation modeling test indicate that both service quality factors and supporting factors of value creation have a positive and significant effect on customer satisfaction with banking services but the effect of supporting factors of value creation is greater than the service quality factors.

KEYWORDS: Customer Satisfaction, Supporting Factors of Value Creation, Service Quality

1. INTRODUCTION

There are several reasons for refocusing businesses to enhance communications with customers. Among these reasons global competition, industry composition, turbulent markets, rapid changes in customers' performances and the demand for more flexibility are as prerequisite for a solid performance. Other market forces that have facilitated these trends include: greater differentiations in products and services, the need for having higher value, expanding support service, privatization and technological advances. In addition, the cost of attracting new customers is much higher than the cost of retaining the existing customers. In sum, these factors encourage the business for closer ties with current customers, increasing flexibility and reducing costs. According to Dwyer *et al*. (1987), neglecting background circumstances and communication process in customer and salesperson relationship are considered to be the most serious negligence in the marketing science. In fact, it is in response to these environmental changes that commercial banks strictly are trying to adapt their products and services effectively with the demands of customers.

Furthermore, to enhance the capabilities of competitiveness in such an environment, banks and financial institutions are looking to take an advantage of the tools and techniques of marketing planning. An overview of the prevailing trends in the Iran's banking system confirms the fact that the institutions providing financial services – include: State Banks, Private Banks, Credit and Financial Institutions, and Credit Unions – and also gradually moving towards a higher competitive level with more diverse products and financial services. In this situation, it is obvious that no bank or institution is able to offer all products to all customers and be considered as the best bank for all of them. Under such circumstances, the key to success for banks and credit and financial institutions is to create a higher net value for their customers in comparison to other competitors (net value means the total generated benefits for customers minus the clients' costs to enjoy the benefits). Several factors affect the net value perceived by customers of banking services. One of the most important factors among them is service quality factor. The gap in the quality of service is a very important issue because it represents the customers' general assessment of what they expect in comparison to with what they receive. Therefore, this study in order to cover this issue examines the role of different aspects of quality of banking services in customers' satisfaction or dissatisfaction. Moreover, previous studies illustrated that no drastic attempts were made to investigate the effects of other factors, apart from the components of service quality, in customers' satisfaction. Hence, this study in order to fill the gap in literature assesses how other factors, specifically named here as value creation's supporting factors, effect on customers' satisfaction.

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2. THEORETICAL LITERATURE

2.1 Customers' Satisfaction

Customers' satisfaction is a feeling or attitude of a customer towards a product or service, after using it. Customers' satisfaction is the main result of marketers' activity, who acts as an agent during the different stages of the consumers' buying behavior. From both theoretical and practical perspectives, customer satisfaction is one of the most important issues for most marketers and researchers in the field of consumer behavior. Customer satisfaction is considered as a basis for success in today's highly competitive business environment. Accordingly, the importance of customers' satisfaction and maintaining them cannot be ignored in developing market-oriented and customer-centered strategies. In fact after the improvement in the quality of goods and services, customer satisfaction has become one of the most important goals of organizations. Various definitions have been provided by marketing theorists regarding the concept of customer satisfaction. Cutler defined customer satisfaction as a measure of the actual performance of a company to meet customer expectations. In his view, if the company's performance fulfills costumers' expectations, they would be satisfied, otherwise they would express discontent. Jamal and Naser (2002) stated that customer satisfaction is a feeling or an attitude of a customer towards a product or service, after using it. In general, customer satisfaction is regarded as the full realization of individual expectations. Customers' satisfaction is their attitudes or feelings about a product or service after using it. And it is considered as the main result of marketing activities in order to relate the different stages of consumers' buying behavior. In sum, customers' satisfaction is regarded as one of the most important factors affecting the formation of customers' next shopping intentions. Satisfied customers mostly talk to their friends and acquaintances about their optimal shopping experiences and in this manner they will create a positive and appropriate atmosphere through their oral advertisements. In addition, such behaviors directly affect the profitability of the organization. Researches have shown that, 96% of the customers never complain about the poor quality of products and services. And that 90% of these dissatisfied customers will not come back for further shopping. Diverse processes of customers' satisfaction formation can be classified in several models, which depict the relationship between customer satisfaction and its stimulation. The most reliable model for the formation of customer satisfaction is built upon expectation disconfirmation theory. According to this theory, customer satisfaction of products and services of an organization can be known as a result of two cognitive variables: expectations before purchase and conceptual inconsistencies after purchase. An expectation before purchase shows consumer beliefs about the anticipation of products and conceptual inconsistencies towards a product displays the distinction between pre-purchase expectations and post-purchase perceptions (Ingram, 1990). Based on this, whenever the customers perceive the compatibility between their expectations before receiving a product and their perceptions after receiving it, they will eventually feel satisfied. On the other hand, if the perceived performance is lower than the customer expectations, they will experience the dissatisfaction (Ingram, 1990; Bolton and Drew, 1991).

2.2 Factors Shaping Customer Satisfaction

As mentioned in the above discussion, the study on customer satisfaction is often closely associated with the measurement of service quality (Parasuraman *et al*., 1991., Kohli and Jaworski, 1990; Bitner and Hubbert, 1994; Cronin and Taylor,1992; Anderson and Sullivan,1993). Satisfaction yet is a feeling or an attitude that a customer will have after receiving the service. Service quality also means to provide services, equal or a higher than the expectations of the customer. However, a review of existing literature on this subject indicates the fact that understanding the relationship between customer satisfaction and their perceived service quality still remains a challenging problem (Parasuraman *et al*., 1991). A research stream believes that the customer satisfaction totally comes from the quality of received services (Parasuraman *et al*. 1988; Parasuraman *et al*., 1991; Bitner,1990). While, other researches pointed out that customer satisfaction would lead to offering high quality services. In other words customer satisfaction has priority over service quality (Anderson and Sullivan,1993; Cronin and Taylor,1992; Parasuraman *et al*., 1991).

An overview on the previous studies and researches regarding the evaluation of the amount of customer satisfaction with the services has shown that each of the different researchers has used diverse frameworks and consequently various factors and components in their studies. This study reviews some of most important ones among these researches.

In the mid-1980s, a study examined the parameters of service quality and the manner of evaluating the quality of services by customers based on the concept of the perceived quality of services (Parasuraman *et al*. 1988). SERVQUAL is one of the measuring service quality models which was first presented by Parasuraman. The model consists of 5 dimensions (tangibles, reliability, responsiveness, assurance, empathy) and 22 components. This model examines the gap between expectations and performance (Othman and Owen, 2002; Parasuraman *et al*. 1988).

In SERVQUAL model tangible and ostensible factors are related to the attractiveness of facilities, equipments and materials used by service firms and neatness and tidiness of personnel providing services.

Reliability or validity means that the service firms do offer an exact service, without the slightest error, at the first time. Also they do provide the services at the promised date. Responsiveness means that the personnel of the service firms are willing to help clients, answer their demands, inform them of the time the services are provided and offer prompt services. Assurance means that the behavior of the employee gives customers confidence and it makes them feel secure in service firms. It also means that employees are generally polite, courteous and knowledgeable enough to answer customers' questions. Empathy means service firms understand customers' needs and act according to their interests and have a convenient and desirable working hour (Othman and Owen, 2002; Parasuraman *et al*. 1988; Hamprecht and Brunier, 2011).

Levesque and McDougall (1966) classified tiny components that affect offering service to customers into three main factors of service quality includes service specifications, customer satisfaction and future intentions. Service quality factor itself is divided into two main subcategories, tangible and communicative components. Also service specification factor is categorized into empowering and competitive components and tiny components related to customer satisfaction and future intentions are placed under the third factor. In another study Idris and Almahmeed (1997) tried to identify and study 27 effective components affecting the customers' selection and evaluation of institutions providing credit and financial services. Table 1 displays the list of these components.

Table 1: Components Affecting Customer Satisfaction in Selecting Different Banks

Bank fortunes	Personnel reliability	Internal governance
Employee Performance	Information availability	Working hour
Emergency financial assistance	Equipment inside branches	Facilities and car parking
Banking specialty	Providing consultation	Attractiveness of branches
Friendly manner of staff	Creative service	Islamic banking service
Reputation	Safety of money	Loan policies
Staff and customer communication	Product variety	Deposit interest rate
Bank information of company's business	Availability of branches	Effective advertisement
Providing fast service	Rates and Fees Facility	
Overseas Branches		

Kaynak and Harcar (2005) studied selection factors of a commercial bank which were classified in 6 general categories. Table 2 shows selection factors of a commercial bank by Kaynak and Harkar (2005) as follows.

Table 2: Selection Factors of a Commercial Bank

| Factor 1- bank employee attitudes: |
|---|
| **Employee attitudes in busy days** |
| **Professional and knowledgeable staff** |
| **Bank acceptance draft** |
| **Friendly manner of bank employees** |
| **Professionalism of staff** |
| **Politeness of employees** |
| **Trust in branch manager** |
| **Employees' timely and fast response to colleagues** |
| **Factor 2 - bank service rate:** |
| **Lower fee for current account** |
| **Lower interest rates for loans** |
| **Bank fees** |
| **Fast and efficient service** |
| **Factor 3 - additional services offered by the bank:** |
| **Back up account for additional money taking** |
| **Financial advisory services** |
| **Wide variety of services** |
| **Bank's working hour** |
| **Factor 4 - trust in bank:** |
| **Trust and credit of the bank** |
| **Correcting errors and mistakes** |
| **Releasing accurate bills** |
| **Factor 5 - positive image of the bank:** |
| **Convenience of equipments and interior furniture** |
| **Bank reputation** |
| **Recommendation of friends and family** |
| **Factor 6 - ease of access** |
| **Closeness of branches to houses and working places** |
| **Parking** |
| **Ease of access to ATM** |

Alfansi and Sargeant (2000) in their study regarding factors affecting customer satisfaction with institutions offering credit and financial service identified and studied 39 components in 8 categories of: (1)

Core products, (2) Additional benefits from products, (3) Tangible factors, (4) Promotional incentives, (5) Rates, (6) Convenience, (7) Security, and (8) Technology.

3. Theoretical Framework and Conceptual Model of the Research

Investigation and inquiry conducted in various research studies concerning recognition of methods for measuring customer satisfaction confirm that in each of them various factors and dimensions were used. In this study, Conceptual framework is used in the direction of explaining the factors affecting the satisfaction of financial service customers. Accordingly, and as observed, with providing this conceptual framework, researchers have tried not only to study the recognized dimensions of service quality but also to investigate the other dimensions of service quality which are labeled here as supporting factors of value creation. They are considered as foundations and mechanisms that the customer experiences beside service quality factor and the combination of these two factors will lead to the creation of value for customers. These components include the ease of access (time required to reach the branch, ease of finding the branch, branch's working hours, and the distance with other banks); basket of goods and services (variety of deposits, convenience and flexibility in providing facilities, attraction, usefulness and easiness in using electronic services); rates and prices (deposit interest, facility profits, Fees and other costs); marketing communications (information in branches, advertising nationally and synchronizing claims with facts); and credit and reputation of the bank (Hamprecht and Brunier, 2011).

It should be noted that all the constituent components of the factor were extracted from investigations conducted in theoretical literature and earlier research and were approved by the experts before being used in this study.
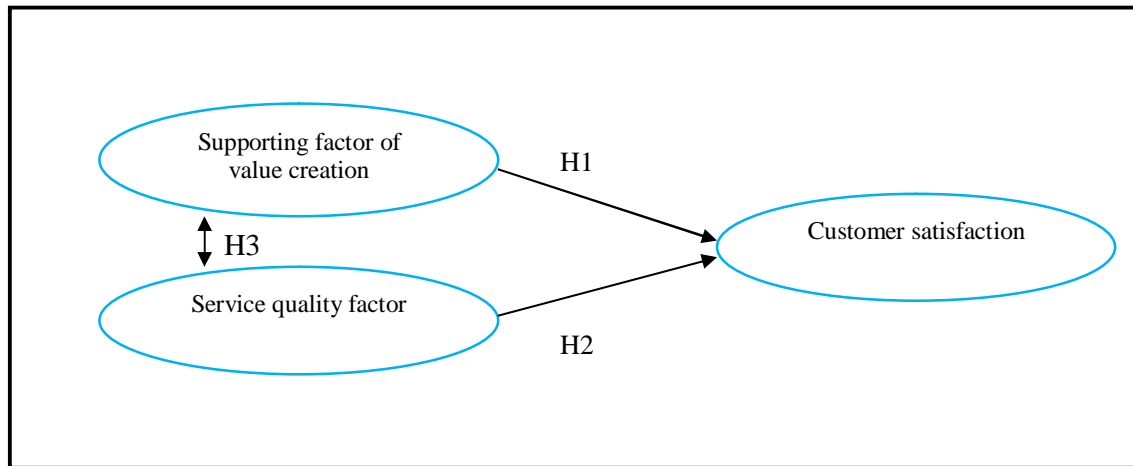
4. Research Hypotheses

To achieve the objectives of this study following hypotheses is examined:

- **H1.** Service quality factors have a positive and significant effect on customer satisfaction with banking service.
- **H2.** Supporting factors of value creation have a positive and significant effect on customer satisfaction with banking services.
- **H3.** There is a positive and significant relationship between service quality and supporting factors of value creation.

5. RESEARCH METHODOLOGY

Since the purpose of this study is to determine the causal relationships between variables, supporting factors of value creation, service quality factors and customer satisfaction, this research is practical from the perspective of the goal, descriptive from the perspective of data collection mode, and it is a correlative type and is based on structural equation model. In analytical model of research, supporting factors of value creation and service quality components are considered as independent variables and customer satisfaction is regarded as dependent variable. The main tool for data collection in this study was a questionnaire which employed 34 questions to assess the supporting factors of value creation, 24 questions to measure the service quality components and 3 questions to measure customer satisfaction with banking services. It should be mentioned that supporting factors of value creation and service quality are compared in current and optimum conditions. The combination of the questionnaire questions are represented in Table 3:

Table 3: The Combination of Questions of the Research Questionnaire

Notion	Number of related questions
Service quality components	Empathy (5 questions), guaranteed services (4 questions), tangible factors (7 questions), responsiveness (4 questions), assurance (4 questions), and reliability (4 questions)
Supporting factors of value creation	Price and cost of services (6 questions), basket of services (8 questions), access (4 questions), communication and information (10 questions), reputation (5 questions)
Customer satisfaction	3 questions

In order to assess the stability of the questionnaire, an initial sample of 60 questionnaires were pre-tested. Subsequently, by using the obtained data, the reliability coefficient was calculated using Cronbach's alpha**.** The coefficients obtained for the supporting factors of value creation, quality of services and customer satisfaction, respectively were, 96.2%, 92.4 % and 83.1 %. These numbers indicate that the questionnaire is reliable or in other words it has the required stability. In order to assess the validity of questions factor authentication is used. In this research the primary components of these variables were extracted by using exploratory factor analysis techniques of first order and the results are shown in Table 4:

Table 4: The Method of Principal Component Analysis and Varymax Rotation with Normalization

Statement	The names of obtained factors in order of importance in explained variance	Percentage of explained variance
Service quality factors	Empathy (16.79), guaranteed services (15.51), tangible factors (14.43), responsiveness (11.12), assurance (6.05), Confidence	63.9
Supporting factors of value creation	Price and cost of services (16.60), service basket (13.59), access to the institution (13.20), communication and information (12.66), reputation (10.7)	66.6

6. Statistical Society and Sampling Method

With regard to service quality, supporting factors for value creation and customer satisfaction as variables of this study, the sample selection in this study is all the clients of Mellat Bank of Mazandaran province. At the time of this study, the population of customers in the area was around 1,800,000 people. A sample of 970 people was selected based on the formulation of finite population sampling and method of stratified sampling. Considering the very low chances of all the 970 questionnaires being returned, more than 1300 questionnaires were distributed among the participants in a purposeful way, dividing account type and customers' value.

7. Data Analysis

7.1 Descriptive Statistics

The results of analyzing the status of participants' demographic variables, suggest that 42% of participants were female and 58% of them were male. Concerning the education of the participants, the study indicates that 20% did not have a college degree, 42% had a college degree and 38% had academic education. 4% of participants were under 20 years, 32% were between 21 to 30 years old, 30 % between 31 to 40, 23% between 41 to 50 and 11 % were older than 50 years old.

7.2. Analyzing Models of Measurement

Before testing hypotheses and conceptual model of the research, to ensure the accuracy of the measurement models of value creation's supporting factors and service quality factors, the related measurement models were reviewed and tested by second-order confirmatory factor analysis.

7.2.1 Measurement Model of Value Creation's Supporting Factors

The results of Second order confirmatory factor analysis of value creation's supporting factors show that the measurements model was appropriate and all the numbers and parameters of the model are significant as shown in Figure 2.

7.2.2 Measurement Model of Service Quality

Second order confirmatory factor analysis results present that the measurements model was appropriate and all the numbers and parameters of the model are significant as presented in Figure 3.
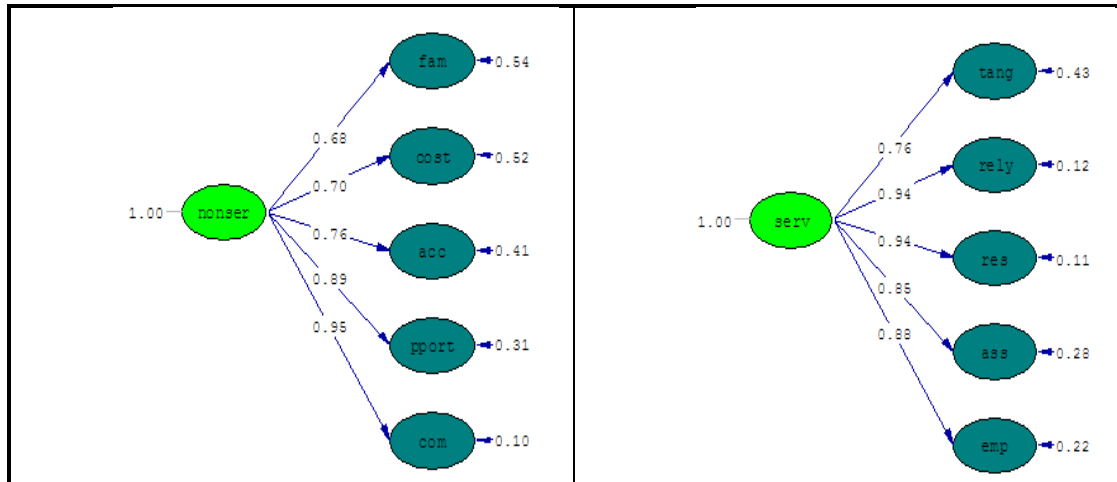
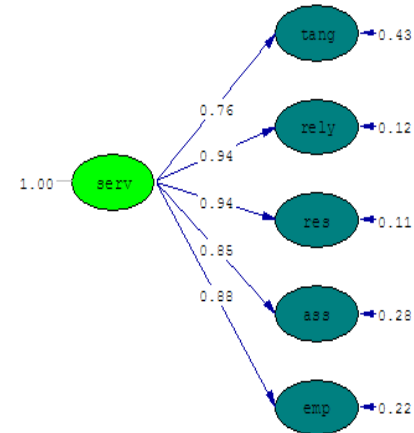**Figure 2:** Measurement model of value creation's supporting factors

Figure 3: Measurement model of service quality

7. 3 Structural Model and the Significance Model

This study applied structural equation model in order to examine the research hypotheses and also suggested model of the research is explored.
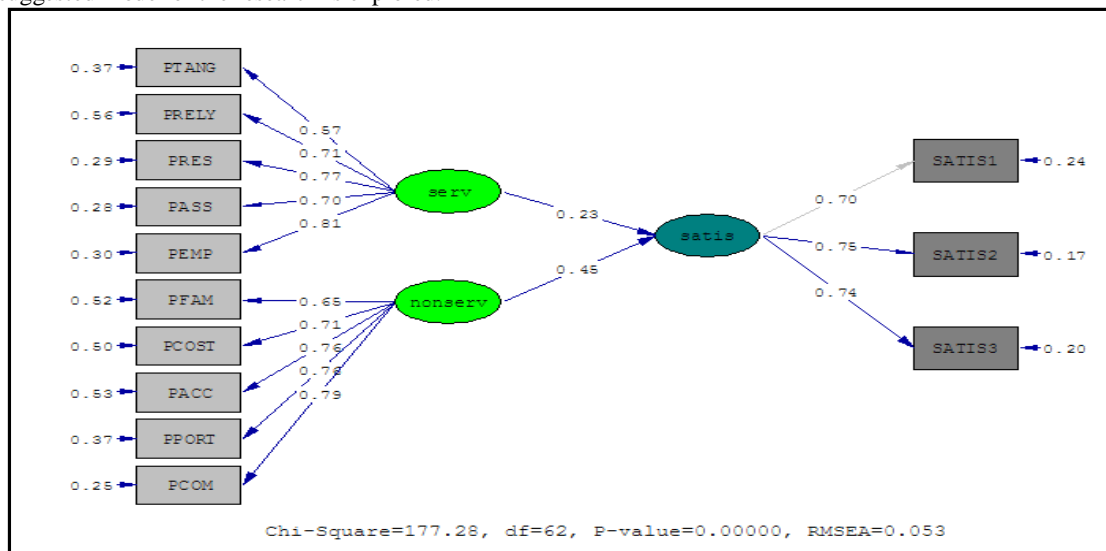

Figure 4: Structural Model and the Significance Model

The results of the Structural Equation Modeling test show that both service quality factors and supporting factors of value creation have a positive and significant effect on customer satisfaction which is equal to 0.23 (the significance number 3.04) and 0.45 (significance number 5.79). In fact the supporting factor of value creation has more effect on customer satisfaction than the service quality factors. The related model is in a suitable condition in terms of fit indices and goodness of fit indices because the ratio of K2 to the degrees of freedom is smaller than 3 and RMSEA value is less than 0.08. Indices of NFI, NNFI, GFI are also greater than 90%. Model's coefficient of determination is equal to 0.44 which means that 44% of the changes in customer satisfaction are explained by service quality factors and supporting factors of value creation. Among the explaining factors of service quality, empathy, responsiveness, guaranteed services, reliability and intangible factors have the highest percentage of correlation, respectively. Also among supporting factors of value creation the variables of communication and information, institution's service basket, access, cost of services and reputation have the highest percentage of correlation. Moreover, the result shows that between the service quality factors and other factors, there is a significant and positive relationship which is equal to 0.87 percent.

7.3. Other Subsidiary Results

In this study, in order to evaluate the gap between customer expectations and their perceptions of received products, Friedman test was used in regard to each of the constituent elements of service quality factors and the supporting factors for value creation. Also, In order to evaluate the general condition of customer satisfaction the population mean test was used. The results of these tests concerning each of the studied components are presented as follows.

1) The results of Friedman ranking test reveal the gaps (distance between current condition and the ideal condition) of the supporting factors of value creation and show that the service basket has the highest gap. Other gaps are respectively the ones of the cost, communication and information, access to services and reputation.

2) The results of Friedman ranking test (distance between current condition and the ideal condition) regarding the gap of the service quality factors indicate that the accountability component has the highest gap and the gaps related to reliability components, empathy and tangible and intangible factors of service guaranty are in next ranks.

3) The results of the population mean test indicate that the level of customer satisfaction with the received service from the institution is close to a suitable condition.

8. Conclusion and Suggestions

The aim of this study is to provide a new framework of the factors affecting the customer satisfaction with the banking services in the country. For this purpose a review on studies conducted in this field shows that in addition to the service quality components, another group of components, which is named here as supporting factors of value creation, also has an impact on customer satisfaction with banking services in the country. Based on the results of the structural equation analysis related to the conceptual model, both the factors of service quality and supporting factors of value creation have a positive and significant effect on customer satisfaction. But according to the results of this study supporting factors of value creation has a greater impact on the customer satisfaction than the service quality factors. On this basis the results of this study should be consistent with the results of studies conducted by Parasuraman *et al*. (1988, 1991), which emphasized on the existence of a positive and significant relationship between the service quality dimensions and the customer satisfaction. The findings of this study indicate that the realization of higher levels of service quality will lead to higher levels of customer satisfaction. In addition, the results of this study could be consistent with the results of the study of Othman and Owen (2002) that suggested a positive relationship between service quality and customer satisfaction with the Islamic banking. Arasly *et al*. (2005) found that service quality is considered as an important predicting variable of customer satisfaction in the Turkish banking industry. The results of the further studies indicate the fact that among the explanatory factors of service quality, the variable of empathy has been expressed as the first priority of customers within the service quality factors. Therefore, from the perspective of customers of the reviewed institution, understanding the specific circumstances and paying attention to the individual features and to the best interests of customers have the highest importance in their perception of the quality of received service . The next ranks are allocated to accountability, service guaranty, reliability and tangible factors that reflects the fact that Customers want the service to be offered to them by accountable people, with no error, in a reassuring condition and in an attractive atmosphere adorned with beautiful facilities. This result is inconsistent with the results of the studies by Parasuraman *et al*. (1988, 1991), Amin and Isa (2008) Al-Tamimi and Al-Amiri (2003) that concluded the highest priority to reliability, among service quality components. Among the supporting factors of value creation, respectively the variables of communications and information, company service basket, access, cost of the service and reputation have the highest percentage of correlation with customer satisfaction. Although the customers' of banking services are satisfied with the quality of offered services by the Mellat Bank, this fact cannot be regarded as a guarantee that the customers would not refer to other banks or institutions. Therefore, banks need to improve their connections with customers based on communicational marketing frameworks. This finding is consistent with the conclusion of Amin and Isa (2008). While this study is formed with the aim of collecting empirical evidence concerning the relationship between the customer satisfaction with banking and financial services in the country and service quality factors and supporting factors of value creation, limitations faced by researchers in this study, will push forward new directions for future studies. Since the findings and the results of this study may be limited due to the environment that the research took place in it, the future studies will be able to provide new findings in new and different situations or environments (like a study on other financial or credit institutions, private or state bank). On the other hand, the results of this study were limited because of the criteria used to assess the dimensions of service quality, supporting factors for value creation and customer satisfaction. In the meanwhile, especially with regard to the supporting factors of value creation that is used for the first time by researchers in the banking literature, though the validity and reliability of used criteria and metrics are verified and they are a defensible choice for this study, in future research, further and deeper reviews and studies may lead to the

acceptance of the new standards and components that represents a new approach regarding the discussed issues in this study.

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