

IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION AT SADERAT BANK IN TEHRAN

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Abstract: This study aimed to investigate the impact of service quality on customer satisfaction at Saderat Bank in Tehran. The present study is correlational and is applied in term of purpose of the research. Statistical society includes customers at Saderat bank. Statistical sample size included 823 customers of Saderat Bank in Tehran was determined by Cochran formula. Sampling was conducted using simple random sampling. Data were analyzed in descriptive level by frequency, mean and standard deviation. The results showed that the physical condition of components, reliability, assurance, responsiveness, empathy will have a significant positive impact on customer satisfaction at Saderat Bank. Research findings also showed a positive and significant impact of service quality on customer satisfaction.

Keywords: Service Quality, Customer Satisfaction, Customer, Saderat Bank

1. Introduction

The service sector has enjoyed significant growth in recent years, so that its share of global GDP was more than other sectors. It was found that the basic trends of the twentieth century has led economy to transfer from industry orientation to service orientation. Accordingly, services plays an important role in marketing at businesses and superior service is part of the value requested by customers. Hence in a free and competitive markets, strategies such as providing quality service, has attracted the most attention. [1]

If have a glance at the history of quality activities in recent history we will find that the quality of the product and tangible goods has nearly a century of history. [2]

Today's competitive market requires any production or services company to try to their survival and profitability, to improve its position among other competitors. Success of companies and institutions, largely depends on further understanding of customers and competitors and other factors affecting the market. In addition, in recent years competition has increased in the services market.

Companies that have real understanding of the needs and expectations of customers and to provide an appropriate response to changes in the market, can ensure success than other competitors. In the service organization, customer is concerned as a core. Increase awareness and knowledge of customers and, consequently, increased expectations and demands of the organization, the organization is faced with a serious challenge. [3]

Quality is a key element for success in business. Assessment of quality of service is the main topic of empirical and conceptual research in marketing services. [4] Nowadays, more than ever, the issue of quality of service as an important factor for the growth, success and sustainability of local organizations as strategic, effective and comprehensive management of organizations has been concerned. [5]

2. Research theoretical framework

It seems, quality is a dynamic target in current markets. No service cannot be considered truly great unless its products meet the highest quality standards. "Bond", defines the customer based quality as "customer can only judge what quality is. In fact, the customer is always right and the last word with him. "

In terms of "Wright", the concept of quality of service is: Provide appropriate services to achieve organizational goals, providing appropriate services in place and the right time or the right services at the first request. "Zeithaml", "Parasuraman" and "Barry", in 1990 defined the quality of services "between the demands of customer expectations and perceptions of services received". Several definitions of service quality provided, some of which include:

A) Service quality includes three Physical, location and behavior dimensions. In other words, quality of service is focus on what is the delivered to customers and the situation of the services to be offered in the future.

B) The sustained attention of the organization to meet the needs and demands of customers.

C) The difference between customer expectations and perceptions of services received services.

What can be concluded from a literature review service quality is the third definition that customer expectations are based approach disapproval, over the years, the definition has been dominant. However, a subset of cognitive recently used this approach further. [1]

Services include various activities in order to respond to the wishes and desires of the customer. From the perspective of customer one of the signs direct service, or service quality when facing a decisive moment turns out. Because of the nature of their interpersonal customer service evaluation is based on their perception of the service encounter are doing. So far, most research on exposure to the consumer sector focused service. But since commercial services due to the exposure of individual service and quality centric. It plays an important role in trade. There have been various definitions of exposures serving.

These definitions often focus on serving nature of interpersonal encounter, such as:

Two-hand interaction between customer and service provider

The length of time during which clients communicate directly with their service providers.

Contact aspects of individual and social / interpersonal service provider that a greater role than technology plays in shaping the perception of quality.

The length of time during which the customer is served.

If the above definition implies, the most important factor in meeting individual customer service interactions with employee's span of service. Customer look is one sign of quality service to the straight in the face decisive moment back service or service provider. Because of the nature of interpersonal evaluation services their customers based on their perception of the service experience. [1]

In this respect, quality assessment services, including basic steps in developing quality improvement program. According to Zafiroflos (2007) service quality is for survival and profitability for vital strategic and profitable at organization. [6]

Dimensional approach to quality of service in the face of the objective criteria used to evaluate it. Because it is assumed that customers and employees used certain criteria to conduct the evaluation. Chandon et al, provided dual assessment of the quality of service exposure that is of direct relevance to due process. Winsted three-dimensional criterion for assessing the quality of service provided exposure that includes respect, civility and agreement.

Rajput provided seven dimensions to assess the quality of service provided include: tangibility, reliability, assurance, integrity, personalization, recognition and accountability. Keylor et al in several countries examined the level of service, quality of service exposed as a physical product quality, service quality, desertion and behavioral intentions.

In another study by Jayavardna et al, service quality dimensions are the professionalism of the staff, employee's intimacy with customers, staff courtesy and competence. What is clear from this study is that most research in the field of consumer and four commercial research is done: Rajput et al., Chandvn et al., Winsted and Chanaka et al. [1]

There are two models in the field of service quality include:

1. Model of service quality. Dimensions: tangibility, reliability, responsiveness, assurance and empathy.
2. The model includes faceplates functional dimensions of service quality: technical quality and performance.

Although the above models have been used in the consumer market, but their use in commercial markets / industries is impaired. To solve this problem and to assess the quality of commercial services, interactive approach was proposed by the Marketing Department and the purchase of equipment. This model focused on buyer - seller interaction and its analysis unit. Based on the exchange and communication interaction between the two components, forms the perception of commercial service. [1]

There are measurement models such as the Kano model, Fournel model, and SERVQUAL Model to assess the quality of services. In this research SERVQUAL is used to evaluate the quality. This model was introduced in the early '80s by Parasuraman et al. In this model, customer satisfaction with the quality of services provided is measured. Also gap between customer expectations of service provided is measured. Also, the gap between customer expectations and perceptions of the services offered are determined.

According to Parasuraman et al, with the help of this model, but given that organizations may be different. Managers according to the characteristics and needs of organization, to make the appropriate changes should be exclusive to this model. In this model, a questionnaire with 22 questions (criteria) is designed to offer a service in which clients and customers to assess the situation. These 22 questions included five aspects of quality of services that are provided below:

Tangible: the physical facilities, equipment, communications equipment, in terms of their appearance and appearance;

Reliability: the ability to provide accurate and reliable service commitments;

Responsiveness and accountability: the willingness to help customers and provide prompt service;

Assurance: knowledge and courtesy of employees and their ability to instill confidence in the integrity of services;

Empathy: involves special attention of university to its students.

This model is composed of two parts:

The first part consists of 22 questions measuring the expectations of our customers and to identify customer expectations in connection with a service is used.

The second part of the evaluation of customer service is concerned is that it contains 22 questions. The main and primary aim was that SERVQUAL model developed by slightly modifying an appropriate tool for measuring the quality of services provided in all organizations. [7]

This model indicates that the activities of the organization to affect the perception of quality. In addition, this model indicates the interaction between this models, the interaction between these activities; connections between the activities of the organization or marketer to provide a satisfactory level of service quality. This connection can be described as a gap or mismatch. This model enables management to service gaps and find out the causes of these gaps. This SERVQUAL model has five scales. (Physical, reliability, warranty, responsibility and empathy)

These measures include:

Physical dimensions: including the availability of facilities and equipment is working and communication goods. All this resolution provide the client to assess quality, it gives consideration. Like amenities in the physical environment of the organization.

Reliability: means the ability to perform reliably and reliable service, so that customer expectations are met.

In fact, reliability is fulfilling obligations, meaning that if organizations provide services in the field of time, manner and cost of services.

Accountability: Accountability is the willingness to cooperate and help the customer. This dimension of service quality, emphasis on showing sensitivity and awareness for requests, questions and complaints from customers.

Warranty and Guarantee: warranty or guarantee is competence and ability to represent employees in instilling a sense of confidence to the client, to the organization. This dimension of service quality, especially in the important services that they have a higher risk.

Empathy: personal attention and allocation of work time for all customers, This means that due to the mentality of individuals, with each of them is special treatment, As they become convinced that agencies understand their customers and they are important to the organization. [5]

The first and most important marketing principle according to the customer's wishes. Organizations regardless of the customer's wishes cannot survive. But much less expensive to retain existing customers than attracting new customers. Providing appropriate services to retain the customer. [8]

One of the organizations in the provision of services and its role and importance in the economy and the country's development is banks. Talk banking customer satisfaction in a few years in the

current atmosphere of Iranian society is of particular importance and sensitivity. Banks and banking industry due to the type of services offered and to consider the type of close relationship that exists between the organization and its customers.

For the customers of the banks are the only source of income for the organization and the organization would not exist without them. So from the time of production to supply customer service, have opinions, tastes and wishes him well considered and addressed. Given the importance of the ideas of belonging and loyalty to the client organization and causes not only a customer satisfaction in it, but she knows her part of the organization. For the above reasons the banks in order to attract new customers and winning their loyalty to their steps.

Therefore it seems that whatever the variables that are associated with customer satisfaction in banks, this ensures that banks can take steps to satisfy customers the better. Given the importance of what was said, this study is to follow the impact of service quality on customer satisfaction at Saderat Bank in Tehran.

3. Research hypotheses

3.1 General hypothesis

Quality has an impact on customer loyalty of Saderat Bank at Tehran.

3.2 Special hypotheses

1) Physical condition has an impact on customer satisfaction of Saderat Bank at Tehran.

2) Reliability has an impact on customer satisfaction of Saderat Bank at Tehran.

3) Ensuring has an impact on customer satisfaction of Saderat Bank at Tehran.

4) Accountability has an impact on customer satisfaction of Saderat Bank at Tehran.

5) Empathy has an impact on customer satisfaction of Saderat Bank at Tehran.

4. Research Methodology

The present study is correlational and in terms of the purpose of the research is applied. Statistical society of this research includes customers of the Saderat Bank in Tehran. Because the number of statistical society is not specified, the first 30 questionnaires were distributed among bank customers. Then enter a score Cochran questionnaire variance in sample size formula for indefinite societies, the sample size was determined. Cochran's formula for determining the sample size for communities were uncertain that this formulation is as follows.

$$n = \frac{z_{(\alpha/2)}^2 s^2}{d^2} \quad (1)$$

$$n = \frac{[(1.96)]^2 (0.536)}{[(0.05)]^2} \quad (2)$$

S^2 = variance; n = sample size; $z_{(\alpha/2)}$ = estimate taking into account the 95% confidence level is this amount equal to 1.961; d^2 = amount of estimated accuracy (tolerance) is assumed here 0.05

According to Cochran's statistical sample size was 823 people. Sampling is done using simple random sampling. The main instrument used in this study was a questionnaire. To measure customer satisfaction questionnaire customer satisfaction by

Seyyed Mohammad Moghimi (2013) [11] was designed. This questionnaire is Likert scoring.

Quality of service are measured using the Khajehpour (2011) and has the physical condition of components, reliability, assurance, responsiveness, empathy. Survey questionnaires are being replicated in several studies and reliability necessary components are standardized questionnaire. Since the research questionnaire, which will measure the same thing, in terms of content, have validity. On the other hand questionnaire research has also been approved by university professors.

To determine the reliability of the study, Cronbach's alpha was used. Cronbach's alpha of customer satisfaction was 0.819 and service quality questionnaire was 0.837, indicating the high reliability of the questionnaire research. Using research data descriptive and inferential statistics were described as mean and standard deviation of the regression was performed to confirm or refuse research hypotheses.

5. Descriptive statistic

Table 1: Description of research variables

Variable	Minimum	Maximum	Average	Standard deviance
Physical situation	1.23	5	3.19	0.613
Assurance	1.96	5	3.85	0.512
Guarantee	1.73	5	3.41	0.752
Responsiveness	1.21	5	3.43	0.674
Empathy	1.39	5	3.50	0.452
Customer satisfaction	2.11	5	3.18	0.551

6. Deductive statistic

Table 2: Results of regression tests for research hypotheses

Hypothesis	No.	Correlation coefficient	Determination coefficient	Significant level	Result
(1)	823	0.654	0.504	0.000	Approved
(2)	823	0.721	0.614	0.000	Approved
(3)	823	0.546	0.400	0.000	Approved
(4)	823	0.812	0.578	0.000	Approved
(5)	823	0.719	0.611	0.000	Approved
Main	823	0.735	0.621	0.000	Approved

According to Table 2, the significance level is less than 0.05, the result is all the more meaningful relationships between variables. Correlation between the variables in the hypothesis of the study revealed a direct relationship between the research variables in all hypotheses. On the other hand determining factor in all of the quality of service indicates that all components of service quality on customer satisfaction have influence. Also coefficient of determination Quality of Service (0.621), which shows the quality of services as well as 1.62% impact on customer satisfaction.

7. Results

Results obtained of the first hypothesis suggests that physical condition has a significant effect on customer satisfaction. This result suggests that the Bank should be used in the field of modern equipment, physical facilities, the staff, the regular service, neat and clean invest. Because the physical dimension of service quality is better since then has physical effect on customer satisfaction leads to greater customer satisfaction.

Results obtained of the second hypothesis suggests that reliability has a significant effect on customer satisfaction. This result suggests that banks should provide timely services related to the field, perfect effort and passion to solve problems such as the ability to ensure the quality of service customers invest

better. Since then there Reliability effect on customer satisfaction leads to greater customer satisfaction.

Results obtained of the third hypothesis suggests that ensures a significant effect on customer satisfaction.

This result shows that the bank must provide services in areas such as quality, create ensuring the quality of services offered to tourists in the hotel, creating a sense of security and comfort to passengers who have received services. Because whatever better service quality assurance dimension, since then has an impact on customer loyalty will be to ensure customer loyalty more hotels.

Results obtained of the fourth hypothesis suggests that accountability has significant effect on customer satisfaction. This result suggests that customers should be able to easily transfer their problems to the bank personnel and personnel should be the improvement of the comments and suggestions of the customers who apply in their work.

Results obtained of the fifth hypothesis suggests that empathy has a significant effect on customer satisfaction. This result suggests that bank staff should pay more attention to their customers' expectations. Also bank must sensitivity and awareness of requests, questions and complaints from customers. Because whatever better service quality is empathy dimension, since empathy dimension is the effect on customer satisfaction makes the bank more customer satisfaction.

Results obtained show that service quality has a significant impact on customer satisfaction Saderat Bank in Tehran. The result of this hypothesis with the results of Aref and colleagues (2013), Sigoro (2013) Feizi and Tatari (2011) is consistent. About result can be said that whatever banks improve their service quality, customer satisfaction will be greater than the Saderat Bank.

8. History of research studies

Aref, Evin Yan, Zakhan, Khaled Ismail (2013) study entitled impact service quality and customer satisfaction on customer loyalty in Internet banking did. These researchers from the online version of the servqual questionnaire to assess Internet banking services in Malaysia used a commercial bank. Random ones of 265 questionnaires were collected from internet users banking services.

Findings showed that the realization of confidence, attractiveness of the website, guide the use of the website, system availability, privacy, internet banking services are the answer. Research results showed that the attractiveness of the website, A Guide to the site, the availability of systems, online banking accounts with a positive effect on customer satisfaction. E-mail customer loyalty also customer satisfaction has a significant impact.

Electronic satisfaction with charm website and FAQ Use of electronic banking services and electronic customer loyalty mean there is a significant relationship. As a result, the attractiveness of the website and appearance, providing information and tips about web services, the features are important for online banking users.

These findings reflects that of Internet banking along with technical aspects, the quality and availability of services such as system efficiency, web site attractive and appropriate guidance for quality assurance and critical e-mail to the satisfaction and loyalty of customers. [9]

Sigoro (2013) article due to perceived service quality, customer satisfaction and loyalty did the factors contained. The results showed that customer's perception of service quality and its surrounding factors. Then understand the services have a direct

impact on customer satisfaction. Finally, customer perception of service quality and relationship quality and customer satisfaction have a direct impact on customer loyalty. [10]

Kamran Feizi and Saeed Tatari (2011) in the article "Improving service quality in airline flights Islamic Republic of Iran (navigational model based on quality of service)" concluded that the Iran Air can improve service quality and meet customers' satisfaction through they will provide in the future. [2]

9. Conclusion

The results showed that the physical condition of components, reliability, assurance, responsiveness, empathy will have a significant positive impact on customer satisfaction Saderat Bank. Research findings also impact service quality on customer satisfaction showed a positive and significant.

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