Investigating the effect of social interaction and comfort on the customer satisfaction: effect of moderating customer experience

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Abstract

In banking attention to customer and effort to satisfying his needs have great importance. The present study from purpose view is an applied and in terms of data collection, data analysis is descriptive study survey. This study examines the effect of social interaction and comfort on customer satisfaction and considering moderating effect of customer experience. The research population consisted of all customers of Parsian bank is which has accounts on these banks have benefited from their services. 384 numbers of questionnaires available due to the high volume of the sample population was distributed by simple random sampling. Comfort and social interaction are independent variables, customer satisfaction, the dependent variable and customer experience are the mediator variable. Research data were collected using standard questionnaires. This information is applied in the LISREL structural equation modeling analysis and confirmatory factor analysis according to the hypothesis, were analyzed. The results show a positive effect of customer experience on customer satisfaction, social interaction on customer satisfaction, social interaction on the customer experience, comfort on customer satisfaction and comfort on customer experience. It is hoped that the findings of this research is paving the way for future studies in order to improve banking.

Keywords: comfort, social interaction, customer satisfaction, customer experience.
Introduction

Today, more and more we are seeing the increasing importance of customer-oriented, and presenting it as the most important organization competitive advantage and its role in business success and achievement (Ranjbarian, 2013). In the new study, great attention to customer needs in terms of type of service is provided, so that the high levels of service to customers are used as a means to achieve competitive advantage, and in parallel to increase awareness and customer experience of services offered by banks and other financial institutions, are increasingly sensitive to the quality of the services they received. Therefore, in order to maintain a long-term relationship with perceived value and customer confidence, that is same to the satisfaction of banks; need to know how they can create customer loyalty (Venus and Safaeian, 2006). The fact that customers feel comfortable when they visit the branches and bank employees in terms of communication and social interaction to properly communicate with customer satisfaction and customer experience that is one of the categories of banks to the competitive landscape New from received effective banking services.

The means of customer experience is that how customer have been thinking in interacts with the bank in terms of receiving services, and what feel they have and how they operate fit to their thinking and feeling. Murphy et al. (2011) have shown that the customer experience from purchase leads to customer satisfaction. (Murphy et al. 2011).

In this study, we intend to evaluate the effect on customer satisfaction and customer experience development model to improve the relationship between customer satisfaction, customer experience, social interaction and comfort in Parisian bank customers look at and respond to this question:

1. Is comfort has any effect on the customer experience?
2. Is social interaction has any effect on the customer experience?
3. Is social interaction has any effect on customer satisfaction?
4. Is comfort has any effect on customer satisfaction?
5. Is the customer satisfaction has any effect on customer experience?

We predicted the research as follows:

1. The customer experience has a positive effect on customer satisfaction.
2. Social interaction has a positive effect on customer satisfaction.
3. Social interaction has a direct and positive effect on customer satisfaction.
4. Comfort has a direct and positive effect on customer satisfaction.
5. Comfort has a direct and positive effect on the customer experience.

Literature of the research

Customers are people or operational which consume a product or the results of a performance or they need them and consume them. Because each function in an organization is certainly a goal, so it has its customers (Barnikerhoof and Dressler, 1999, p. 33).

Customer types

In total, customers can be divided into two categories: internal and external customers. External customers are outside the organization; purchase its product or service. In the face of external customers, every organization has an internal customer number that are as important as external customers. In all stages of organization operations and processes, there is always an internal customer receives the product or service in contrast offers the product or service (Jafari and Fahimi, 1997, pp. 55-54). By bringing together, a staff as customer and supplier together
between broken traditional barriers organizational units and each employee would be offered to his colleagues whom one of them operates as a supplier of one internal and the other as an internal customer. Strengthening this relationship leads to create a network relationship between supply and customer that has a significant effect on improving the quality of services provided to external customers. (Rampersad, 2001).

Social interaction in the banking industry
For fulfilling social needs of the customers and pay attention to how social interaction with customers, especially in service organizations and empathy with them is very effective. In this regard having a positive attitude to the customer, paying attention to a customer, and active interactional behaviors in utmost humility behavior in communicating with customers are the effective factors in establishing meaningful social interaction with customers. Social interaction acts as a customer-employee relationship (Hartline and Ferrell, 1996). Studies have shown that friendly staff and empathy with customers attract more customer attention because empathy improves the communication (Drollinger et al., 2006).

Comfort in the banking industry
For explaining the concept of comfort can say that service organizations can design their services in a way that is comfortable to use them and thus create differentiation than his opponents; this simplifies use the service called comfort. (Barry et al, 2002). The purpose of comfort in the banking industry branch location in terms of access, facilities within the comfort you and other entertainment include displays, brochures, catalogs and so on.

Customer satisfaction
In a today's competitive situation, discover needs and wants of customers and fulfill them before other competitors, is one of the fundamental condition for success to provide customer service in the company. In theory of customer satisfaction, serious work of research, beginning from the mid-1970s in the West (mainly the US) and in the 1980s, fundamental theoretical concept was built. The preliminary investigation is to find a comprehensive model for explaining customer satisfaction and measuring it. Most of the research and subsequent studies continued on finding a suitable model for products and specific conditions. The concept of the resulting theory is that customer expectations of product or service performance, product or service by his performance (according to customer withdrawals), during a process, compared. The result of this comparison will be customer satisfaction or dissatisfaction (Current Status and Future; 1982). In other words, customer satisfaction is to judge consumer of a product or service that provides an acceptable level of satisfaction about the product (Oliver, 1997). The purpose of customer satisfaction in this study, is customer sentiment and its evaluation of behavior and social interaction Corp a bank employee.

Customer experience
The concept of customer experience the first time was introduced by Holbrook and Harchaman in 1982. At first the concept of customer experience survey reasoned decision by the customers and then pays attention to the factors that aspect of customer behavior. According to the Oxford English Dictionary, the word experience means the actual observation or working knowledge of the truth or the event (Swannell, 1992, p. 369). It is obvious that the customer has always a real experience of the organization in mind. This experience may be occur palpable and non-palpable, or both. Customer experience, including five new features, learning, personal communication, surprise or amuse and involvement with clients.
Methodology
The present study from the purpose view is an applied research and from the collection of data, information and analysis view research is descriptive. Method of gathering is based on two ways data library method and questionnaire method.

The research population
The study population included all customers of Parsian Bank in Tehran who were selected in randomly form. Parsian Bank customers are from the unlimited communities. It should be noted that the random sampling of each of the members of the community have independent and an equal chance for being selected (Delavare; 2010, 92). The primary purpose of random sampling function, sampling and data collection is such the error and its result including can be generalized to the population. In the sample size, in addition to reducing errors and increase accuracy is important, a number of considerations, such as the ability of select ability, run, and economic issues are also available there. Due to the fact that the population size is unknown, and free entry and exit of customers to banks, to determine the sample size of Cochran formula for the infinite population was used.

\[
n = \frac{z^2pq}{d^2} = \frac{1.96^20.5 \times 0.5}{0.5^2} = 384
\]

Z = the standard normal variable unit, which is 1.96 in the 95% confidence level
n = the sample size
P = value attribute of the community. If not available, it can be 0.5 considered
q = the percentage of people are lacking that attribute in the community (q = 1-p)
d = permitted wrong amount
Substituting the above value we obtained 384 for our population.

Research Tool
In this study, using questionnaires and data collection is needed. Depending on the type of questions in the questionnaire and to measure the opinions and attitudes of the five-item Likert scale were used.

The content of the questionnaire, according to an article that was used to benchmark the work is used. A questionnaire has been developed in two parts. The first part included demographic characteristics of respondents, respectively. In this section with 7 questions from respondents have been asked to gender, age, education level and to identify their monthly income on average and the second section with 21 questions, and measures of underlying factors influencing the effectiveness consent the customer is evaluated. Question in this section on questions related assumptions are then as follows: Question 1 to 7, questions of social interaction, questions 8 to 11 questions related to customer satisfaction, questions 12 to 17 questions related to comfort and Questions 13 to 21 questions related to customer experience. It should be noted that the validity questionnaire confirmatory factor analysis was used to assess construct validity of the questionnaire scales. It is calculated based on an average variance extracted (AVE), questions related to social interaction with the 62%, comfort 45%, Customer experience 61% and customer satisfaction 57% were the highest reliability. Cronbach's was evaluated based on alpha reliability coefficient. Based on this calculation, all variables were acceptable validity and Cronbach's alpha of all variables more than the standard reported 7%. Cronbach's alpha values of
the parameters obtained show that the interaction of the variables 85%, comfort equal to 75%, Customer experience equal to 71%, and the reliability of customer satisfaction 84%. Cronbach's alpha values showed good reliability survey questionnaire.

The method of analyzing data
In this study, after determining the appropriate target population and sampling, was developed to distribution to complete the questionnaire. After re-assessment questionnaires were completed and collecting reliability data using SPSS and LISREL both descriptive and inferential statistics were analyzed. Normality of variables was evaluated using statistical indicators tilt (skewness) and kurtosis and Kolomogrov-Smirnov test. In part of analytical and test hypotheses was used test SEM (Structural Equation Modeling) Pearson correlation and regression analysis to test the hypotheses and the maximum level of alpha were considered %05 (P <05%).

The descriptive findings
Demographic characteristics of respondents
Based on descriptive findings on the demographic characteristics of respondents, it was found that among the 385 participants, 156 of them were women and 229 of them were men with a frequency of 31% for female and with a frequency of 59% for male, 130 (34%) were single and 255 (66%) were married. The average age was between 20 and 60 years respectively.

Description of variables
The following table describes the main variables was performed using the statistics mean and standard deviation (mean range of 1 to 5 and the average value is equal to 3). The results suggest that social interaction mean equal to 3.24, comfort mean is equal to 3.28, the average customer satisfaction is equal 3.45 and the customer experience is equal to 3.62.

Table1. Mean and standard deviation of the main variables

<table>
<thead>
<tr>
<th>variables</th>
<th>Mean</th>
<th>Standard deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social interaction</td>
<td>3.24</td>
<td>.75</td>
</tr>
<tr>
<td>comfort</td>
<td>3.28</td>
<td>.85</td>
</tr>
<tr>
<td>Customer experience</td>
<td>3.45</td>
<td>.71</td>
</tr>
<tr>
<td>Customer satisfaction</td>
<td>3.62</td>
<td>.84</td>
</tr>
</tbody>
</table>

The normality situation of variables
In this division obliquity test to determine the normality of variables (skewness) and kurtosis and the Kolmogorov-Smirnov test was used to determine the status of data distribution (normal). The results are reported in the table below.

Table 2 - the amount of deformation and elongation, and Kolmogorov-Smirnov test for evaluating normality of variables

<table>
<thead>
<tr>
<th>variables</th>
<th>Kolmogorov-Smirnov</th>
<th>Obliquity</th>
<th>Elongation</th>
</tr>
</thead>
</table>

http://www.ijhcs.com/index.php/ijhcs/index
Overall, the results of the tests show that the variables of a plaster and Elongation have a normal distribution (or nearly normal). The skewness (Obliquity) all variables obtained in the range of ± 1. Social interaction Obliquity amount is equal to -0.275, comfort Obliquity amount equal to 0.074, the amount of Obliquity customer experience equal to 0.160 and amount of obliquity customer satisfaction is equal to -0.665. The results of Kolmogorov-Smirnov test present confirmed the normal distribution variables (P<0.01). The significance level obtained for all variables is more than 0.01. The results show that the distribution of the main variables has no significant deviation from the normal distribution and distribution of the variables can evaluate normal or near-normal.

**Inferential findings**

Correlations of the main variables

Since the variables of a combination research are from several index and normal test result shows that the distribution of these variables is normal or close to normal, parametric Pearson correlation test was used. The correlation between the variables is presented in Table 3.

<table>
<thead>
<tr>
<th>Variables</th>
<th>interactions</th>
<th>comfort</th>
<th>Customer experience</th>
<th>Customer satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interaction</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>comfort</td>
<td>.414</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer experience</td>
<td>.214</td>
<td>.397</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Customer satisfaction</td>
<td>.415</td>
<td>.510</td>
<td>.229</td>
<td>-</td>
</tr>
</tbody>
</table>

The test result shows that the correlation between the variables show that social interaction has a significant relationship with all variables (P<0.01). The severity of social interaction correlations with the comfort is equal to 0.414, with 0.214 customer experience and customer satisfaction is equal to 0.415. Variable comfort has significant relationship with all variables (P<0.01). The correlation coefficient between comfort and customer experience is equal to 0.397 and between comfort and customer satisfaction is equal to 0.510. The correlation between customer
experience and customer satisfaction at 99% confidence level significant correlation intensity is equal to 0.229. The results showed a correlation between the directions of the relationship between all variables is positive. The strongest correlation is related to customer comfort and satisfaction by correlation of 0.510.

Test the research hypotheses

It should be noted that the basis for Test the hypotheses is structural model. The result of research hypothesizes is reported in Table 4. The results of tests, and amount of standardized path coefficient, the amount of t-test and significant level (P-Value) have been reported. As can be seen, investigating relationships and conceptual model show approve of all hypotheses by the host (P<0.01). Type of presented hypotheses in this study is kind of arrow or domain hypotheses. Accordingly, in connection with the t must be said that when the amount is greater than 1.65 indicates a significant relationship between the level of 95% (P<0.05) and when the value t is greater than 1.98 the significance of the relationship represents the 99% confidence level (P<0.01). To separately evaluate each hypothesis is as follows.

Table 4 presents the results of models and hypotheses: standardized coefficients, t value and significance level

<table>
<thead>
<tr>
<th>result</th>
<th>Significant level</th>
<th>t-amount</th>
<th>Standard coefficient</th>
<th>Kind of impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>confirm</td>
<td>&lt; ./01P</td>
<td>3.75</td>
<td>.19</td>
<td>Positive effect of customer experience on customer satisfaction</td>
</tr>
<tr>
<td>confirm</td>
<td>&lt; ./01P</td>
<td>5.15</td>
<td>.38</td>
<td>positive effect of Social interaction on customer satisfaction</td>
</tr>
<tr>
<td>confirm</td>
<td>&lt; ./01P</td>
<td>4.27</td>
<td>.24</td>
<td>positive effect of social interaction on customer experience</td>
</tr>
<tr>
<td>confirm</td>
<td>&lt; ./01P</td>
<td>6.11</td>
<td>.54</td>
<td>Positive effect of comfort on customer satisfaction</td>
</tr>
<tr>
<td>confirm</td>
<td>&lt; ./01P</td>
<td>4.16</td>
<td>.23</td>
<td>Positive impact of comfort on customer satisfaction</td>
</tr>
</tbody>
</table>

Hypothesis1. The customer experience has a positive effect on customer satisfaction. The results of the structural model show that the customer experience has a positive effect on customer satisfaction (P<0.1). Direction of obtained relationship is positive and suggest that the
Hypothesis 2. Social interaction has a positive effect on customer satisfaction.
Test structural model proves that social interactions affect customer satisfaction with the 99% confidence level (P<0.01). The direction is positive, which means that increasing the social interaction leads to increase customer satisfaction. Standardized coefficient is equal to 0.38. As a result, the second hypothesis that social interaction has positive and significant effect on customer satisfaction which is confirmed at 99% confidence level.

Hypothesis 3. Social interaction has a direct and positive effect on the customer experience.
The results show that social interaction has a positive effect on the customer experience (P<0.01). The direction of obtained relationship is positive it shows that customer experience increase with social interaction. Standardized correlation of this point is equal to 24%. In the result of the third hypothesis shows that social interaction has an effect on the customer experience it is confirmed in 99% confidence level.

Hypothesis 4. Comfort has a direct and positive effect on customer satisfaction.
The results of structural equation modeling analysis indicate that variable comfort has significant effect on customer satisfaction (P> 0.01). The direction of relationship is positive that shows that increased comfort leads to increased customer satisfaction. Standardized coefficient effect on customer satisfaction simply is equal to 0.54 which shows the strongest correlation coefficient in the model and the highest standard of comfort on the impact on customer satisfaction model. The findings concluded that the fourth research hypothesis is confirmed at 99% confidence level.

Hypothesis 5. Comfort has a direct and positive effect on the customer experience.
Test structural models suggest that comfort on the customer experience is effective in 99% confidence level (P<0.01). Easily lead to a positive relationship means that the increase is to enhance the customer experience. Standardized coefficient is equal to 0.23. As a result, the fifth research hypothesis is confirmed by the 99% confidence level.

Test moderating of customer experience: hierarchical regression
Investigate the role of moderating the customer experience in social interaction and customer satisfaction.
The results of hierarchical regression of customer experience moderating the relationship between social interaction and customer satisfaction are listed in Table 5. In this table, the values of standardized regression coefficient (B), standardized regression coefficient (Beta), standard error (SE), the level of significance (P-value), coefficient of determination (R2) and changes in the coefficient of determination (R2) have been reported. The results show a significant effect on both independent variable social interaction and customer experience on customer satisfaction (P<0.01). Here achieved the variation coefficient of determination significant regression model (P<0.01). This means that of customer experience moderating effect (on social interaction and customer satisfaction) is confirmed.

Table 5 Hierarchical regression analysis to investigate the moderating of customer experience (dependent variable: customer satisfaction)
Investigate the role of moderating of customer experience in terms of comfort and customer satisfaction.

The results of hierarchical regression of customer experience moderating the relationship between comfort and customer satisfaction are listed in the table below. The results showed a significant effect both on customer satisfaction is the independent variable comfort and customer experience (P<0.01). The changes have achieved significant regression coefficient of determination (P<0.01). Therefore, the effect of moderating of customer experience (in terms of comfort and customer satisfaction) is confirmed.

** Table 6 Hierarchical regression analysis to investigate the moderating of customer experience**

<table>
<thead>
<tr>
<th>R2 changes</th>
<th>R2</th>
<th>Beta</th>
<th>SE</th>
<th>B</th>
<th>Variables</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>086/.</strong></td>
<td>.172**</td>
<td>.415**</td>
<td>.061</td>
<td>.401</td>
<td>Step 1: social interaction</td>
</tr>
<tr>
<td></td>
<td>.258**</td>
<td>.175**</td>
<td>.032</td>
<td>.176</td>
<td>Step 2: customer experience</td>
</tr>
</tbody>
</table>

** Significant at the 99% confidence level (P<0.01)
* Significant at 95% confidence level (P<0.05)

** Conclusion**

Today, the importance of customers from various aspects such as loyalty, satisfaction, comfort, and experience is not hidden from any organization or person and especially financial institutions such as banks. Considering the importance of this study, entitled "investigating the effect of social interaction and comfort on customer satisfaction: the moderating effect of a customer was done. In order to answer the questions raised in the first part of the study with using descriptive statistical methods we investigate the effect of research variables (social interaction, comfort, satisfaction, and experience) on each surveyed. As it has seen in the previous section, all hypotheses were confirmed, according to the interpretation of statistical results. Here, we discussed the hypothesis of the study and interpretation, as well as some remarks about the alignment of results with findings from such research.

First hypothesis: The customer experience has a positive effect on customer satisfaction.

Verhoof and colleagues in 2009 in research suggested that previous experience in customer service and retail environment and the relationship between brand stores on experience and thus determine the importance of the customer experience is very important at the retail. Many banks hope to absorb customers based on the experience they earn when buying online banking their business. However, this strategy can be applied easily by competitors. Robing in 2006 state that the experience of the customer is as a psychological that occurs in the minds of consumers. Therefore, only customer experience just can provide benefits indirectly. The results are in line
with studies in Hamburg and colleagues in 2006 about the fact that the customer experience has effect on customer satisfaction.

The second hypothesis: social interaction has a positive effect on customer satisfaction. Social interaction is a significant predictor of satisfaction with the customer experience. The findings of this study are peer with this survey that suggests social interaction influence on customer satisfaction. Winsted in 1997 in a study titled "serving experience on two cultures, a learning experience reach to this point that social interaction is an important factor in the quality of service and customer satisfaction. As he said violations are such as interpersonal communication, honesty and physiological has effect on customer satisfaction. For this reason, should more consideration gives to the interaction of individual store. These research findings are in the same direction.

The third hypothesis: social interaction has a direct and positive effect on the customer experience.

Previous studies indicate that employees are highly influential in the creation of value associated experience. Yoon and colleagues in 2004 showed that the base on that customer perceived service quality by customer achieving is one of the most important functions of the communication staff in their interaction with customers. The results of this study are peer with findings of Harris and his colleagues in 2006 during the research entitle as the importance of employees in the process of creating a customer experience suggested that personal interaction is important in creating a customer experience and it is considered as one of the principles of the relationship between customer and employee. While the effects of exposure to serve that include social interaction on customer experience was investigated by them too. The results of their research in this regard imply that personal interaction that is a kind of social interaction has a positive effect on customer experience. Our studies are in this direction and suggest that social interaction has effect on the customer experience.

Fourth hypothesis: comfort has a positive effect on customer satisfaction.

Sedaris and colleagues in a 2007 study entitled "Development and validation of a scale to Rest Services" showed that comfort has relationship with customer satisfaction and has the effect on customer future goals. Results of our study explained this issue that comfort has an effect on the customer and state that it is in line with the above-mentioned studies.

Fifth hypothesis: comfort has a direct and positive effect on the customer experience.

In banking, important factors have an effect on the customer experience that one of them is branches of their geographical location. In a study by Murphy, et al in 2011 was carried out in Germany in the field of retail, comfort; entertainment and variety of services of the key are parameters related to the customer experience will count. The present study reflects this fact and is in line with the studies of Murphy and colleagues. In banking, more important factors affect the customer experience that one of them is the geographical location of the branches. In general, the results showed the effect of social interaction and the customer comfort on customer experience and customer experience on customer satisfaction. It should be noted that the moderating role of customer experience was examined. Investigation moderating customer experience in relation to customer comfort and satisfaction showed that the customer experience in this regard, according to the regression coefficient of variation 0.037 and significant level of 0.01 has significant effect. About the moderating role of customer experience in the relationship
between social interaction and satisfaction with a regression coefficient of 0.086 variations of this role is effective and significant.

**Recommendations**

- **Recommendation of the first hypothesis:** According to the first hypothesis and to investigate specific questions mean that the customers feel confident are very important when performing banks activities. It is recommended that manager by adopting more security measures and creating a confident feel provide customer satisfaction. The parameter "experimental staff is beyond my expectations" had the lowest average. Accordingly, managers must create a customer and staff can benefit from each other's experiences, acknowledge customer from staff experience, and before this end provide training programs for them.

- **Recommendation of the second hypothesis:** the two questions "being honest in addressing customer concerns" and "fast action to correct errors" was important to have the highest average. It is recommended managers plan on these parameters and focus on how to fix them act as a competitive advantage over its rivals. But the index of "welcome to the customers" had the lowest mean is suggested that the promotion of the implementation of programs like the act of honoring customers.

- **Recommendation of the third hypothesis:** The third hypothesis suggests social interaction has a direct effect on customer satisfaction. Given this, it can be concluded that the administrator should set up class ' skills classes for their employees to strengthen the relationship between these parameters.

- **Recommendation of the fourth and fifth hypothesis:** In this study, recommendations are offered for the combined fourth and fifth assumptions. One is that the customer experience can be well established with the first purchase of customer. Someone who wants to use banking services Parsian Bank for the first time if the bank will have easy access to the kind of experience can be a good time for that bid. Therefore, it is recommended in accessing the branches measures before deployment and after deployment. For example, by assigning parking or notification from the parking lot adjacent to this act. Also, in designing exterior view of the give factors which are easily identifiable for the customer, such as color, show how to install commercial banks in total bank external decoration be recognized.

**Recommendation for future research**

In this study, random sampling is used. The sampling for retail banking is the most likely and easiest way. Therefore, for future researchers suggest that cluster sampling method and use the class to explore more and better customers. The main goal of any organization is to create loyal customers. In this study, this parameter was investigated. It is recommended that future researcher investigate the effect of customer experience with loyalty.

**Research limitations**

Generally, in carrying out research projects and the development of academic thesis and dissertations, the strength of the research work is expression of its limits (Dolen and Lemmink, 2004). Although this research has role in the development of literature related to experience and customer satisfaction, but with some limitations encountered in this area, which is as follows:
1. Despite the efforts of researchers and interviewers to participants' satisfaction and their motivation which state results of these researches are very important that the results of this study, it seems that a number of subjects responded to items with carelessness.

2. Since the sample with an error rate of 0.05 and coefficient of 95% is determined 384 and researcher focus on his income too, it seems that above example seems is not enough for banks to study in Tehran it is better not to increase the sample size, although the researcher has tried using random sampling proportional fit to population size, introduce the samples as much as possible.

3. Sheth and others (1995) and Arnold and Bianchi (2001) indicate that different cultures may influence the way customer relationships. Therefore, the generalizability of the findings of this paper, to other cultures precautions should be taken into account. The results of this study reflect the views of customers in Iran, especially Tehran.
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