Evaluation of the effect of quality of services on customer satisfaction and mouth advertisement

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Abstract

In the current competitive era, no organization can achieve success without paying attention to customer’s desires and needs. Quality of services is of great importance since it affects reducing expenditures, enhancing satisfaction level, keeping customers, improving profitability and mouth advertisements. To achieve these goals, organizations should be aware of customer’s desires and expectations, identify problems with warning mechanisms and perform the correct act. Awareness of the concept of quality of services and trying to improve it has led to more quality services which increases the level of customer satisfaction. Thus, in the current study, the effect of quality of services on customer satisfaction and the effect of customer satisfaction in mouth advertisement is being evaluated. This study is designed as descriptive-causal study based on applicable goal and type of data collection. Structural equation modeling was used for necessary analysis. Statistical society of this study includes 384 customers of Pasargad Bank in Rasht. Method of this study includes quality of service, customer satisfaction, and mouth advertisement factors. Quality of service included 5 aspects of tangibility, empathy, responsiveness, assurance and reliability which were assessed in 22 questions. Customer satisfaction factor was assessed in 4 questions and mouth advertisement has been evaluated in 3 questions. Collectively, the questionnaire included 29 questions. Results of this study showed that quality of services and all its aspects positively and significantly affects customer satisfaction which affects positively and significantly on mouth advertisement.

Keywords: quality of services, customer satisfaction, mouth advertisement.
1. Introduction

One of the most commonly accepted concepts in acting with customer, is mouth communication which plays an important role in forming behavior and attitude of customer. Despite importance and reentrance of mouth communication in forming commercial choices of customers, a low percentage of these communication is tried to be elevated by companies. While researchers believe that mouth communication is more effective compared with their controlled resources on commercial behavior of customers. Due to importance of this topic and effective role of mouth advertisement on current marketing, it seems that it should be managed more effectively to gain remarkable profits. Mouth advertisement is considered more important for services compared with goods. Services are experienced and thus, it is difficult to evaluate them before purchasing. Features of services (such as non-tangibility, heterogeneity and integration of production and consumption) makes customers have to pay attention to other attitudes before purchasing. Consequently, perceived risks is higher compared with buying goods. Thus, customers pay more attention to mouth advertisement. Complex nature of services resulted from their common features (tangibility, mortality, high customer involvement and intervention at the same time and variability of production and consumption) is associated with growing increase in quality section leading to higher demand of organizations for seeking ways to enhance their financial performance and attract customers in the current competitive environment (Arasli et al., 2005, p. 41-42). Importance of mouth communications and advertisement in services section is being highly paid attention. Mouth advertisement has provided important information about organizations for customers and often these information is effective in customers’ decision making weather to support a company or not (Maxham, 2001, p. 13).

Landrum et al. (2007) believe that the most important tools to measure quality of services is Servqual. This tool is extensively used for marketing and selling products (Landrum & et al, 2007, p. 109). Servqual tool is one of the most commonly used tools in evaluation of quality of services performing this job by comparing services performance (perceptions) with what customers believe that should exist (expectations). Thus, based on the goal of this study, the best tool is Servqual method. This model evaluates methods regarding to 5 aspects. This five aspects include: reliability, responsiveness, assurance, empathy and tenability (physical factors) (Antony et al., 2004, p. 380).

On the other hand, success and durability in Banking necessitates fulfilling customer’s demands (Customers of services) in a proper and economic manner and customers are the master key of success for businesses in a competitive market and banks, as an effective member of countries economy, feel the necessity of paying attention to demands and desires of customers more than ever (Kazemi and Mohajer, 2009, p. 92).

Undoubtedly, customer satisfaction is one of the most strategic subjects of the recent decade. Now that in the world’s economy, survival of companies depends on customers, companies can no longer be ignorant to demands and expectations of customers. They showed pay attention to satisfaction of customers in all their activities since the only source for returning their investment is customers (Mosavi et al, 2009, p. 56-57).

According to points mentioned above, the goal of this study is to evaluate the effect of quality of services on customers’ satisfaction and mouth advertisement.
2. Theoretical basis and literature review

2.1. Mouth advertisement

The term mouth advertisement was first coined by William White, 40 years ago in a classic marketing study published in Fortune journal. Although it is being fully discussed in social network studies, in the recent years, is being evaluated due to its important effect on marketing (Ghafari Ashtiani, 2009, p. 7-8).

Arnedt is one of the pioneer researchers who get to evaluation of mouth communication and described mouth communication as mouth and face to face communications among people about products, services and companies which is not of business nature. Letwin et al. introduced mouth communication as a communication among consumers about the product, services and company in which resources is being considered independent of commercial penetrance. Westbrok considers mouth communication as all informal communications among people about possessing, using, features and certain product of service seller (Shaemi and Barari, 2010, p. 103). Mouth advertisement is informal transfer of information about purchasing and consumption of products among customers (Ghafari Ashtiani and Moharram, 2012, p. 3).

Positive mouth communication includes good and proper advised people give about products, services and brands (Shaemi and Barari, 2011, p. 103). Positive mouth statements are valuable tools for advertising the products and services of a company. Although positive mouth statements may be very effective in buying decision, but previous studies consider it more important for services, since in this cases, simple recommendations is the only source that can persuade people for using certain services (Ghafari Ashtiani, 2013, p. 7). Negative mouth communication is a form of complaining used by customers and includes negative and improper recommendations people give each other about products, services and brands (Shaemi and Barari, 2011, p. 103-104).

It should be mentioned that due to increase in using Internet, another type of mouth advertisement came into existence which is electronic mouth advertisement. Electronic mouth advertisement has changed people’s behavior. Most people make offline decisions based on online information. They are willing to trust the attitudes of other customers, when looking to watch which film and buy which share in the stock market (Lee et al, 2008, p. 341).

An important factor in deployment of electronic banking is mouth advertisement. In the recent years this factor is being paid much attention by researchers due to remarkable effects on customer behavior. Importance of mouth advertisement is being especially important in services and releasing inventories. About electronic banking services, due to its novelty, role of mouth advertisement is more prominent (Ghafari Ashtiani, 2009).

2.2. Customer satisfaction

In the past decades, the services of organizations were inventions of their engineers rather than the expectations of customers. In other words, customer was limited to being a mere consumer and it was engineers who played role in formation of products. But this way of thinking continued until latest years of last decade of previous century and competitive environment of business, lack of business borders, globalizing the economy resulted in
Concepts related to customers’ satisfaction and measuring it was first stated by Oliver in 1977. He considered customer’s satisfaction as desirability of previous experiences of buying products or services (Kamalian et al. 2009, p. 72). Topfer, in the definition of customer’s satisfaction stated that ‘customer’s satisfaction is a not related to the type of business activity or the position of organization in the market, but it is related to the ability of organization to provide customer’s expected quality ’ (Mosakhani and Nasabadi, 2010, p. 223).

Customer’s satisfaction plays an important role in marketing and researchers consider it an important determinant for behavioral variants such as purchasing intention, mouth advertisement and loyalty. According to investigating the behavior of customers, it is proved that achieving customer’s satisfaction gradually forms feeling of loyalty and reliance in customer. A loyal customer, not only purchases frequently, plays a significant role in advertising the products or services by recommending it to friends and relatives and effectively improves profitability. Keramer, in one of his publishing, considers business success of and organization and customers’ satisfaction closely associated to each other (Vazirzanjani et al. 2010, p. 73-74). Since, if customers receive services in higher quality than their expectation, by enhancing their level of satisfaction, affect their profitability positively (Walsh & Bartikowski, 2012, p. 2).

Generally, qualitative and quantitative methods are being used to measure the satisfaction level of customers. Quantitative methods mainly include multi-variant decision making methods and using statistical methods, but other models are designed to assess the satisfaction level in customers, including serqual model for services, Cano model, Fornel model, ECSI in 1998 and ACSI model (Delgosha and Soltani, 2008, p. 119).

Researchers declared that customer’s satisfaction is related to customers’ behaviors such as ancillary purchasing, positive mouth advertisement, willingness for paying higher prices (Arbore & Busacca, 2009, p. 271), loyalty, price elasticity, repeat purchases (Austen et al, 2012, p. 973).

Moreover, researchers insisted on the importance of the relation between quality of services and customer’s satisfaction, though, there is no agreement on the priority between these two concepts. There are three attitudes here: some researchers believe that satisfaction results in quality of products; some other researchers believe that quality of products results in customer satisfaction. Third group of researchers believe in a contingency approach. That is, none of these two is prior and the causal relation between them is determined according to factors such as physical environment, context of providing services, etc. (Attarfar and Shafiei, 2006).

2.3. Quality of services

In the current highly competitive era, no organization can achieve success without paying attention to customers’ demands and desires. Quality of services is of great importance since it is effective in lowering expenditures, improving level of satisfaction and profitability and mouth advertisement. To achieve these profits, organizations should be aware of customers’ demands and desires, identify problematic issues by warning approaches and perform the
correct act against them. In the point of view of most experts, the most secure way to achieve success is being reminded in the mind of customers, and this is only achieved by providing high quality products and services. Being of the concept of quality of services and trying to enhance it, resulted in providing higher quality services and enhanced customers’ satisfaction level (Parasoraman & Xitamel, 2008, p. 9).

Due to their variety, it has always been difficult to define services. The more complicating factor is that due to intangibility of the trading, it is not often easy to understand the ways of providing services. The term service refers to a wide variety of meanings which has led to vagueness in managerial literature. Groneros (2001) defines services: “A service, is an activity or a series of activities which is more or less intangible which usually not necessarily takes place in the interactions of customers and the personnel or physical sources or products or product providing services, but as a solution to problems of customer.” (Hosseini et al. 2010, p. 91).

In service section, evaluation quality of service takes place according to service providing procedure. Any call form customer is considered a chance to build trust in customer and make them satisfied or dissatisfied. Customers’ satisfaction of a product can be defined by comparing customers’ expectation and perception of the quality of services. These expectations are formed by several factors including others’ sayings, personal demands and pervious experience with the same service provider or other service providers (Mirghafori et al. 2009, p. 66).

Parasuraman believes that quality of services is the difference between expectations of customers and their perception of the received services (Parasuraman, 1990, p. 66). Contrary to products whose quality is measured by indexes such as durability and shortcomings, quality of services has a complex nature due to its unique features. There are several organizations that employ quality of services as a competing tools. Quality of services results in higher efficiency and strengthening position in the competitive market. Many authors indicated that customers satisfaction of products depends on their previous expectations, and consensus exist that expectations are standards that later experiences are compared with them and make the evaluation of customers’ satisfaction of quality of services. Companies which are not successful in keeping their customers satisfied, will not survive long-term in the market (Shariati & Hamkar, 1390, p. 158).

Quality service is closely connected to customer satisfaction in banking industry. Now banks know that providing high quality services to customers is critical to success and the key to survival in today’s competitive environment and global banking, so that with the improvement of services quality, probability customer satisfaction also increases.

Increasing the customer satisfaction leads to behavioral outcomes such as commitment, desire to remain (maintaining customer) bidirectional link creation between the service provider and the customer, Increase customer’s tolerance towards problems in services provision and positive word of mouth advertising about the Bank (Hosseini et al., 1389, p. 89).

Summary of the literature is indicated in form of table 2-3 in following.
(Table 1) literature summary

<table>
<thead>
<tr>
<th>Row</th>
<th>Author(year)</th>
<th>Title</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Samadi &amp; Eskandari (1390)</td>
<td>The effect of service quality on customer satisfaction Melli Bank city Tuyserkan Investigation (based on SERVQUAL)</td>
<td>The results show that customers’ expectations of tangibles, reliability, assurance and empathy is above their perceptions and gaps in services indicates dissatisfaction with the quality of services offered by the bank's customers. Also customers’ assurance aspect has the highest priority relative to other factors.</td>
</tr>
<tr>
<td>2</td>
<td>Ghafari et al. (1391)</td>
<td>study of the relationship between service quality and customer satisfaction in the banking industry: the comparison of traditional and electronic services</td>
<td>The results indicate that customers’ perceptions of service quality has a positive impact on them to prefer electronic services rather than the traditional services. On the other hand, customers' perceptions of electronic services quality more effective than traditional ones on customer satisfaction.</td>
</tr>
<tr>
<td>3</td>
<td>Forati et al. (1392)</td>
<td>Providing a model to evaluate the factors affecting positive verbal advertisements in the urban economy management firms</td>
<td>The results of this study suggest that customer satisfaction is the most important factor, also the role of factors related to quality, customer expectations, organizations image, perceived quality, marketing based on relationship, perceived value, loyalty, in positive verbal advertisements has been approved.</td>
</tr>
<tr>
<td>4</td>
<td>Cafman &amp; Sabir (2010)</td>
<td>The impact of word of mouth and trust the quality of service and patient satisfaction</td>
<td>The results show that services quality reliability and of mouth advertising has a significant impact on customer satisfaction.</td>
</tr>
<tr>
<td>5</td>
<td>Mosaheb et al. (2010)</td>
<td>Service quality, customer satisfaction and loyalty: Check mediator</td>
<td>The results showed that in all quality aspects, customers’ expectations are higher than perceptions. In other words, Sepah Bank has failed to achieve customer satisfaction. In addition customer satisfaction has the role of mediate in the</td>
</tr>
<tr>
<td>Row</td>
<td>Author(year)</td>
<td>Title</td>
<td>Results</td>
</tr>
<tr>
<td>-----</td>
<td>--------------</td>
<td>-------</td>
<td>---------</td>
</tr>
<tr>
<td>6</td>
<td>Taghizadeh et al. (2013)</td>
<td>The impact of customer satisfaction on word of mouth advertising</td>
<td>The results showed that generally customer satisfaction has a significant impact on word of mouth advertising.</td>
</tr>
<tr>
<td>7</td>
<td>Mahfooz (2014)</td>
<td>The relationship between service quality and customer satisfaction hypermarket in Saudi Arabia</td>
<td>The results suggest that there is a positive and significant relationship between management of service quality and customer satisfaction.</td>
</tr>
</tbody>
</table>

In this research in order to identify and measure the factors of service quality, customer satisfaction and word of mouth advertising, all the researches has been done in this area from 1980 to 2015 and its equivalent in Persian were examined; Factors and variables which either directly was mentioned in previous studies to their importance or their importance was emphasized were extracted by comprehensive literature and background reviewing. Investigating these cases, the proposed model is presented in Figure 1.
3- Research methodology
Since this study is to investigate the effect of service quality on customer satisfaction and WOM advertising (WMA), thus, it is functional and descriptive in terms of purpose and data collection respectively. In order to collect data, library studies have been used as well as a field study in Private Banks of Rasht. The population is Pasargad Bank customers in Rasht city. Cochran formula is used to determine the sample size which will be mentioned will be mentioned as follows (Skaran, 1385).

\[
n = \frac{Z^2 \alpha^2}{\varepsilon^2} \left( \frac{P}{1-P} \right)
\]

placing the numbers of this study samples in formula results in:
To collect data in this study, a questionnaire based on the Likert 5 option was used. To analyze the data, first measurement components of each variable were defined by studying the literature. Then research hypotheses are examined by the covariance-based SEM (Structural equation modeling) techniques.

\[
n = \frac{1/96^2 (0/5)(0/5)}{0/05^2} \approx 384
\]

3.1 Validity and reliability of measuring tool
The validity and reliability of measuring tool is very important that be dealt with in the following. It should be noted that the pretest process was conducted using 30 samples and required reform was applied on the questionnaire. What follows is referred to the validity and reliability of the questionnaire.

To evaluate the validity, content validity was used. Since there is no test to determine the content validity (Danayefard et al., 1390; Saif, 1390), after extensive literature review and questionnaire design initial framework, structures and indicators obtained by a number of experts including university professors and a number of bank employees have been evaluated and the necessary amendments have been made.

In this study, reliability is examined by Cronbach alpha coefficient. According to Table 5, the Cronbach's alpha coefficient for each factor is of more than 0.7 of that in this respect there is no reform need for model (Davari & Zadeh, 1392).

(Table 2) Distribution of the Questionnaire

<table>
<thead>
<tr>
<th>Resource</th>
<th>Symbol</th>
<th>Question No.</th>
<th>indicators</th>
<th>Factor</th>
<th>Row</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shahverdiani (1389)</td>
<td>T1-T4</td>
<td>4-1</td>
<td>tangible</td>
<td>quality of services</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>EM1-EM5</td>
<td>9-5</td>
<td>empathy</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>A1-A4</td>
<td>13-10</td>
<td>accountability</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>G1-G4</td>
<td>17-14</td>
<td>guarantees and</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>R1-R5</td>
<td>22-18</td>
<td>reliability</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aydin and Ozer, 2005;</td>
<td>CS1-CS4</td>
<td>26-23</td>
<td>Customer</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Dimitriade, 2006</td>
<td></td>
<td></td>
<td>satisfaction</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Babin et al, 2005</td>
<td>WMA1-WMA3</td>
<td>29-27</td>
<td>W.M.A</td>
<td></td>
<td>3</td>
</tr>
</tbody>
</table>

(Table 3) Cronbach's alpha coefficients
4. Data Analysis and Findings

The aim of this section is to survey the impact of service quality on customer satisfaction and WOM advertising (WMA). For this purpose, structural equation modeling (SEM) technique was used. Before anything researcher must consider the assumptions of this technique.

After reviewing and confirming the assumptions of linear relationships between variables and not being collinearity between them, which is the underlying assumption in structural equation techniques, parameter estimation method should be selected. For this purpose, first, data continuity and then the normality of them was checked. However, in this study the data obtained from Likert were considered as continuous and univariate and multivariate normality was established.

After ensuring that all assumptions of structural equation modeling and methods for parameters estimating technique have been stablished, then required analysis is implemented and standard estimation of model parameters is obtained. All these relationships has shown in Figure 2. Multivariate normality was calculated using Mardia coefficient which the critical rate at confidence level of 95% is less than 96/1 (475/1).

As can be seen in Figure 4.3, services quality factor’s impact (S. Quality) on customer satisfaction (CS) is equivalent to 10% and customer satisfaction (CS) factor’s impact on word mouth advertising (WMA) is equivalent to 0.54. On the other hand, among 5 aspects: tangibility (T), empathy (EM), accountability (A), guarantees and credit (G) and reliability (R); the highest and the lowest correlation of services quality factor (S. Quality) are with reliability (R) and tangibility(T) respectively.

Also the highest and the lowest correlation of customer satisfaction (CS) factor through its indexes are with the third index (CS3) and the second index (CS2) respectively. Finally the WOM advertising (WMA) through its indexes has the highest correlation with the first indicator (WMA1) and the lowest correlation with the third index (WMA3).
Now after above results, the significance of all relationships between overt and covert variables should be confirmed. For this purpose the significant level of all nonstandard regression weights must be less than 0.05 and this is a reason to reject the null hypothesis. Significance results of regression weights have been shown in Table 4.

(Table 4) significance of operative loadings

<table>
<thead>
<tr>
<th>Label</th>
<th>Estimate</th>
<th>S.E.</th>
<th>C.R.</th>
<th>P</th>
<th>Label</th>
</tr>
</thead>
<tbody>
<tr>
<td>C.S</td>
<td>1/823</td>
<td>0/371</td>
<td>4/911</td>
<td>***</td>
<td></td>
</tr>
<tr>
<td>W.M.A</td>
<td>0/781</td>
<td>0/114</td>
<td>6/870</td>
<td>***</td>
<td></td>
</tr>
<tr>
<td>T</td>
<td>1/000</td>
<td></td>
<td></td>
<td>***</td>
<td></td>
</tr>
<tr>
<td>E</td>
<td>1/664</td>
<td>0/327</td>
<td>5/085</td>
<td>***</td>
<td></td>
</tr>
<tr>
<td>A</td>
<td>1/465</td>
<td>0/331</td>
<td>4/427</td>
<td>***</td>
<td></td>
</tr>
<tr>
<td>G</td>
<td>2/517</td>
<td>0/523</td>
<td>4/817</td>
<td>***</td>
<td></td>
</tr>
</tbody>
</table>
As seen in Table 4, the significance level\(^1\) (P) in all paths in these models are less than 0.05. In other words, in all paths obtained weights are significantly different from zero. It should be noted that asterisk (**) in the table represents the value of less than P <0.001.

Now this question should be answered that how much the model edited based on a theoretical framework and experimental background is in compliance with reality? This key question is the

\(^1\) In this application a significance level of P symbol is displayed instead of Sig.
data goodness of fit to the model issue which is the first question topic. More than thirty model goodness of fit indexes has been introduced, which are often reported in AMOS output. Indexes, generally can be classified in three categories: Absolute fit indices, Adaptive fit and Frugal fit, that the most important of these indicators in this research shown in Table 5.

(Table 5) Most Important Fitness Indicators Values

<table>
<thead>
<tr>
<th>Desirable Value</th>
<th>Existent Values</th>
<th>Fitness Indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>Momeni et al. (1392)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>≥0/9</td>
<td>0/917</td>
<td>GFI</td>
</tr>
<tr>
<td>≥0/8</td>
<td>0/885</td>
<td>AGFI</td>
</tr>
<tr>
<td>≥0/9</td>
<td>0/958</td>
<td>NFI</td>
</tr>
<tr>
<td>≥0/9</td>
<td>0/939</td>
<td>CFI</td>
</tr>
<tr>
<td>≤0/08</td>
<td>0/07</td>
<td>RMSEA</td>
</tr>
<tr>
<td>≤2</td>
<td>1/444</td>
<td>2/DFχ</td>
</tr>
</tbody>
</table>

As seen in above table values of all indexes are acceptable. The effect of each five aspects of service quality on customer satisfaction will be discussed as follows. The standard estimation of coefficients has been expressed in the form diagram.
As can be seen in Figure 2, among the five aspects of services quality including tangible (T), empathy (EM), accountability (A), guarantees and credit (G) and reliability (R), the Reliability (R) by a factor of 0.47 and the Tangible (T) by a factor of 12/0 have the greatest and the least impact on customer satisfaction (CS), respectively. It should be noted that the tangibility has a negative efficacy on customer satisfaction.

significance coefficients study shows that significance level (P) in all free paths in this model are less than 0.05, except that of tangible aspect (T) on customer satisfaction (CS) which has taken a value of more than 0.05 (0.078). In other words, in all paths obtained weights are significantly different from zero, except the tangibility factor (T) path on customer satisfaction (CS), which represents no significant impact on customer satisfaction.

Finally, after surveying the standard assessment and meaningful model, researcher can examine and test all the main and secondary hypotheses of research. This section consists of two parts: 1) The significance coefficients (values of P-values) for each of the hypotheses that defines the significance coefficients, the significance of variables effect and the hypothesis approval / disapproval. 2) Investigation of the standardized coefficients of operative load related to routes.
of each hypothesis that routes standardized coefficients also determine the intensity impact of variables on each other. Test of hypotheses are summarized in Table 6

(Table 6) Results of structural model hypotheses

<table>
<thead>
<tr>
<th>Test results</th>
<th>value P</th>
<th>Standard estimation</th>
<th>Hypotheses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hypothesis Main</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Approval</td>
<td>***</td>
<td>0/85</td>
<td>The quality of services provided by the organization has a significant impact on customer satisfaction organization.</td>
</tr>
<tr>
<td>Hypotheses Main</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disapproval</td>
<td>0/078</td>
<td>-0/12</td>
<td>1. The consumer assessment of tangible and significant impact on their satisfaction of the organization.</td>
</tr>
<tr>
<td>Approval</td>
<td>***</td>
<td>0/30</td>
<td>2. The consumer assessment of the impact of empathy on their satisfaction is significant.</td>
</tr>
<tr>
<td>Approval</td>
<td>***</td>
<td>0/36</td>
<td>3. Assess the satisfaction of the consumers of respondents were significantly effective.</td>
</tr>
<tr>
<td>Approval</td>
<td>***</td>
<td>0/29</td>
<td>4. Evaluation of the guarantee and credit consumers significant impact on their satisfaction of the organization.</td>
</tr>
<tr>
<td>Approval</td>
<td>***</td>
<td>0/47</td>
<td>5. The consumer assessment of the reliability of their content, the organization has a significant impact.</td>
</tr>
<tr>
<td>Approval</td>
<td>***</td>
<td>0/45</td>
<td>6. The satisfaction of consumers of their intention to publish positive publicity organization has a significant impact.</td>
</tr>
</tbody>
</table>

5. Research Conclusion
This study aimed to survey the effect of service quality on customer satisfaction and word of mouth advertising among customers of Pasargad Bank of Rasht city. The results could help these organizations managers improve organizational performance in terms of customer satisfaction and W.M.A. This study was conducted in Gilan province. The results show that the main theory "the impact of service quality on customer satisfaction" is confirmed. Among the sub-hypotheses, only one hypothesis has not been confirmed. Then, after declaring the results of hypotheses testing, research findings can be compared with the results of other similar studies in this field.

The results of the first sub-hypothesis test show that P statistic value (which indicates whether or not the relationship is statistically significant) related to consumers assessment of effect of tangible on their satisfaction of the organization is to 0.078 and since the value of this statistic is more than 0.05, So the tangible impact of service quality on customer satisfaction as one of the aspects cannot be verified. This suggests that at the 95% confidence level, tangibility not have a
significant effect on customer satisfaction. Path coefficient of 0.12 also shows that tangibility is only able to account for 12% of the variation of customer satisfaction.

The results of the second sub-hypothesis test indicate that the P value which related to the assessment of the impact of empathy on their satisfaction of organization is less than 0.001. So the effect of empathy as one of the aspects of service quality on customer satisfaction is confirmed. This suggests that at the 95% confidence level, empathy has a significant effect on customer satisfaction. Path coefficient of 0.3 also shows that empathy is able to explain 30% of variation of customer satisfaction.

The results of the third sub-hypothesis test indicate that P value which related to the assessment of the accountability impact on their satisfaction is less than 0.001. So the effect of accountability as one of the aspects of service quality on customer satisfaction is confirmed. This suggests that at the 95% confidence level, accountability has a significant effect on customer satisfaction. Path coefficient of 0.36 also shows that 36% of the customer satisfaction variation can explain by the accountability parameter.

The results of the fourth sub-hypothesis test show that P value which related to the assessment of the guarantee and credit impact on their satisfaction is less than 0.001. So the effect of guarantee and credit parameter as one of the aspects of service quality on customer satisfaction is confirmed. This suggests that at the 95% confidence level, guarantee and credit has a significant effect on customer satisfaction. Path coefficient of 0.29 also shows that 29% of the customer satisfaction variation can explain by the guarantee and credit parameter.

The results of the fifth sub-hypothesis test show that P value which related to the assessment of the reliability impact on their satisfaction is less than 0.001. So the effect of reliability parameter as one of the aspects of service quality on customer satisfaction is confirmed. This suggests that at the 95% confidence level, reliability has a significant effect on customer satisfaction. Path coefficient of 0.47 also shows that 47% of the customer satisfaction variation can explain by the reliability parameter.

The literature review shows compatibility between results of the sub-hypothesis and those obtained by Samadi and Eskandari (1389), Ghafari et al. (1391), Naeem et al. (2009) and Mahfooz (2014).

The results of the sixth sub-hypothesis test shows that value of P related to the consumers’ evaluation of their intention to spread positive W.M.A about the organization is less than 0.001. So the impact of customer satisfaction on W.M.A is approved. This suggests that at 95 percent confidence level, customer satisfaction has a significant impact on W.M.A. 0.45 path coefficient also shows customer satisfaction is able to account for 45% of the advertising variability.

Literature reviewing shows compatibility between the results obtained in this part with those obtained by Forati et al. (1392) and Tghizadeh et al. (2013).

The main hypothesis test results show that P significance level is less than 001/0 related to this hypothesis, so the main hypothesis is confirmed. This implicates the effect of service quality on customer satisfaction at the 95 percent confidence level. Standardized path coefficient also shows service quality directly explains 85% of changes in customer satisfaction.

Literature review shows compatibility between results obtained in this part with those obtained by Samadi and Alexander (1389), Ghafari et al. (1391), Naeem et al. (2009) and Mahfooz (2014). According to the results obtained in this study as well as verifying the relationship
between service quality, customer satisfaction and W.M.A, the following suggestions are offered to private bankers:

✓ The organization should hold training courses based on communication skills needed by employees in provision better services to customers. These courses should be held somehow so that to emphasize the concepts of customer relationship management, market-orientation, customers’ importance and empower the employees somehow that is sensitive to the clients requires and strive to satisfy them by high quality services provision.

✓ Marketing researches should be done to identify clients’ expectations of banking services and factors affecting their satisfaction.

✓ Staff with high public relations as well as knowledgeable to be engaged to answer customer questions so that meet the clients' needs and problems.

✓ Bank new services promotion offering to customers to raise their awareness during waiting time.

✓ Since employee satisfaction is an important factor affecting the quality of provided services, therefore, organizations should pay attention to internal marketing which is one of the factors affecting the employee satisfaction. It's due to that implementation of internal marketing programs in form of human resource management has a great effect on staff satisfaction as internal banks customers in order to attract and retain them. In addition, the employees can provide desirable services to external customers only when they be thought of as internal customers by the bank. Including these conditions can point out to employee participation in important decision-making of the organization and describe the organization's goals for them, emphasizing the importance of the client in achieving the goals of organization and create good working conditions for employees to attract and retain clients, review of staff salary system and so on.

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