

Investigating the relationship between service quality and customer deciding factors in Maskan bank customers

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Abstract

The aim of this study was to investigate the relationship between service quality and customer deciding factors in the Maskan bank's customers. The population in this study, all customers of the bank branches in the South East of Maskan and unlimited sample size of 384 is based on population formula. To measure the relationship between service quality and customer decision factors from questionnaire Ladda Vatjanasaregagul (2007). Cronbach's alpha for the total scale test-retest reliability coefficients were calculated based on 0.92% and is used to determine the validity of the tool load factor confirmatory factor analysis and the results indicated that 95%. The validity is approved by supervisors and advisers. For data analysis, descriptive statistics such as charts of indices as well as to carry out tests and Spss statistical software LISREL is used. The results showed that the 5% significance level between all the variables of service quality and customer decision-making there is a positive significant relationship to the first hypothesis, the study was approved and received the second hypothesis, indicating no difference between the services and in terms of customer service expected at a significance level of 5% was rejected.

Keywords: quality, quality of service, decision-making.

1. Introduction

The service sector plays a key role in the national economy so that more than seventy-five percent of GDP in developed countries, they are related to the service sector and this amount is growing steadily. In today's world due to intense competitive pressures, one of the most important strategies through which organizations can achieve sustainable competitive advantage, improve the quality of their services. In this context shows that valuable results for organizations to improve service quality and eventually lead to customer satisfaction and loyalty, market share and profitability organization. In general, the quality of services as a strategic leverage, has a special role in the success of service organizations. Therefore it is not surprising that many researchers, issues such as quality of service, quality of service management, service quality assessment organizations, etc. are studied. (Roosta et al. 2001: 17). It should also be said that quality is determined by the customer, not by the manufacturer or service provider, in other words a quality set of characteristics of a product or service that provides consumer needs and satisfaction. (katler & Armstrong, 2000: 42). In fact it is difficult to measure service quality, so that it always deals with personal behavior and intangible at the time of production. Measuring the type and quality of services and service areas, conditions, and require time-dependent. In addition to these specific services oriented towards customers' expectations and considerate factors such as time, increase in the number faced with a particular service, the competitive environment and other changes. To measure and evaluate the quality of services listed several models, these models can be used to model the researchers noted names Cronin and Taylor in 1992. (Cornin & etal, 1992: 173). So one of the important factors to encourage customers to use the product and service can be a way of providing product and service knew it. Quality of service is an important factor and should be considered when evaluating the performance of the Bank's branches. Branches may be a high volume of services provided, in addition to their reported earnings. But to avoid losing their long-term advantage, thanks to the quality of service. As a result, it seeks to determine what factors with respect to the Maskan bank service quality decisions affect customers?

2. Background Research

Ladda Vatjanasaregagul (2007) The relationship between service quality and brand equity, and for the first time mediator decision that involved customers. The study was conducted at the hotel in Thailand, the model includes three variable-quality services, customers and brand equity were presented. The relationship between these three variables was assessed but the effect of each of the five dimensions of customer service quality and equity in decision-making was not investigated. The result shows Lada Each of these variables on the quality of our decision variables were analyzed and the positive impact these relationships were determined. As a result, the quality of services through effective ID's decision to create value for customers.

Susan Cottam, Leslie.de Chernatony (2006) In an article entitled "Key Success Factors ID Services" showed that organizations that are popular argument is centered on ID of work. Their research through interviews with 68 customers from six companies were successful in the field of financial services After analyzing the data concluded that these companies comply with the following identifiers of the entire approach to the organization and its agents, the integration of identity management, emphasis on self-service, change management, culture IDs there is synergy among employees and between identity and culture.

Isabelle Szmigin, Deirdre, O'Loughlin (2007) In a study titled "profile Service" in the banking industry in the UK was conducted Bear Mng·ham showed that profile in today's competitive world is that managers should adopt the strategy. The results indicated that among the strategies that there should be strategies used to build the company is profitable and pleasant for customers. Some of these strategies include: using long-term plan to create value for customers, providing banking services so that the customer wants in this regard is the tool used e-banking And strategic process approach, which states that the provision of services before, during and after such a process must be established at all stages of the customer. In this study suggest that attention to quality and customer-oriented implementation of total quality management is an important tool.

3. Methodology

Because of the questionnaire study to determine the impact of variables is used, a descriptive research survey. The collected information can be used in various ways in the study of both library and field methods for collecting information and data use are required.

1-3- hypotheses

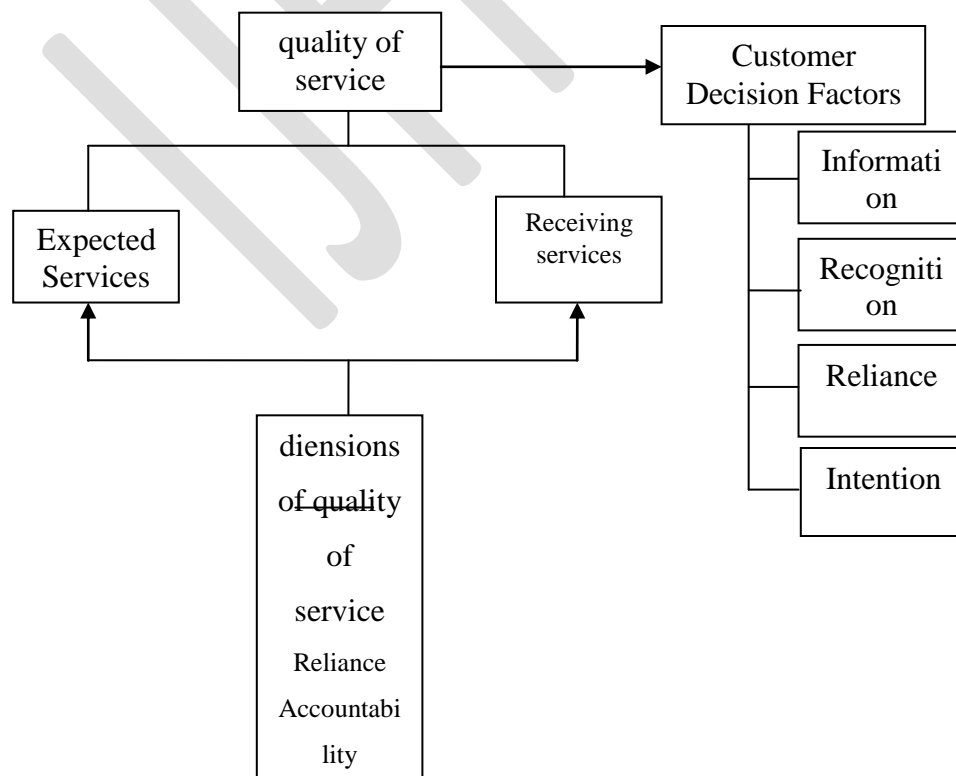
1-3-1- Main hypothesis

1. Maskan Bank customer service quality factors influence significant decisions.
2. between expected services in terms of customer service received and there is no difference.

2-3-1- Hypothesis

- 1- Maskan Bank customer service account factors affect decision-making.
- 2- Ensure of Service the deciding factors affect Maskan bank customers.
- 3- Maskan Bank customer Service Reputation on deciding factors affect.

2-3- Conceptual model



4. Empirical results

1-4. Validation of structural models

After validation measurement models is time to review the structural model or internal investigation. In this part, the structural model validation criteria in Table 1 below.

Table (1) structural model validation criteria

Interpretation of indicator	indicator	Type of validity
Endogenously variance explained by exogenous variables measured relative to the total variance. The figure amounts to more than 0.673 Strong, larger than 0.333 Average and less than 0.190 Considered weak.	(R ²)	Model Validity
The path coefficients between latent variables should be based on algebraic symbols, the value and significance, shows the relationship between two variables. The coefficient is negative, and positive correlation coefficient see a direct relationship between the two variables shows.	Path Coefficients	Model Validity

Hypothesis 1: the quality of services has a significant impact on decision making Maskan bank customers.

H₀: service quality Maskan bank customers had no significant effect on decision-making.

H₁: service quality has a significant impact on decision making Maskan bank customers.

Table 2. Results of structural equation

Amount	Statistical indicators	Independent variable	dependent variable
0.294	(R ²)	quality of service	Customer decisions Maskan Bank
0.542	β		
12.634	t		
0.000	Sign		

Results Table (2) shows that the calculated effect of service quality on customer decisions Maskan bank is equal to 0.542. That due to the significant level of 0.000 and is less than 0.05. (0.05 $p <$), with the possibility 0.95 researcher's claim that "the quality of services has a significant impact on decision making affecting Maskan bank customers." Has been approved. With regard to the positive beta coefficient can be said that the quality of the decision-making bank customers a direct and positive impact Maskan. The correlation coefficient of determination is 0.294. The coefficient of determination shows that the percentage of

independent variables to explain the dependent variable. The variable quality of service alone has been able to 29.4% of bank customers making changes to predict Maskan.

Table 3. Results of structural equation modeling to examine the relationship between variables.

Direction of relationship	Result	R ²	Sig	t	β	Independent variable	dependent variable
direct	Confirm	0.36	0.000	3.93	0.24	Validity services	Customer decisions Maskan Bank
direct	Confirm		0.001	2.85	0.18	Reliability of Service	
direct	Confirm		0.000	4.31	0.25	Accountability	

Hypothesis 1: Ensure Maskan services affect the decision-making bank customers.

H₀: reliability of service Maskan bank customers had no significant effect on decision-making.

H₁: ensure the service has a significant impact on decision making Maskan bank customers.

Results Table 3 shows that the effect of calculated decisions to ensure customer service with 18/0 Bank is an Equal Maskan. That due to the significant level of 001/0 and 05/0 is less than (05/0 p <), with the possibility 95/0 researcher's claim that "the effect of ensuring Maskan bank customers services based decision means there is significant. " Has been approved. With regard to the positive beta coefficient of reliability of service can be said that the decision Maskan bank customers a direct and positive impact.

Hypothesis 2: Responding to influence decisions Maskan bank customers.

H₀: Response Maskan bank customers had no significant effect on decision-making.

H₁: Answering a significant impact on decision making Maskan bank customers.

The results in Table 3 indicate that the effect has been calculated decision to respond to the Maskan bank customers is equal to 0.25.there. " Has been approved. With regard to the positive beta coefficient can be said to answer a direct and positive impact on decision making Maskan bank customers.

Hypothesis 3: Credit Services Maskan Bank customers influence on decision making.

H₀: Credit Services Maskan Bank customers had no significant effect on decision-making.

H₁: Credit Services has a significant impact on decision making Maskan bank customers.

Results Table 3 shows that the effect of the credit is calculated based decision-making services with 0.24 customer is an Equal Maskan Bank. That due to the significant level of 0.000 and is less than 0.05 (0.05 p <), with the possibility 0.95 researcher's claim that the "credibility of the Maskan Bank customer service decisions affecting a significant effect there. " Has been approved. With regard to the positive beta coefficient service account can be said that the decision Maskan bank customers a direct and positive impact.

And contribution to ensure the service is less effective than others.

The main hypothesis 2: Results paired T-test to check the gap between services received and services expected

has been collected. Because for a pair of variables is the variable for a respondent groups, so these variables are interdependent and used to test this hypothesis is comparison test couples. The test variable is defined as a difference of view with a di show each pair.

$$d_i = Y_i - X_i$$

Assuming that the unknown population variance t test statistic is:

The statistical theory comparing means is as follows.

H 0: The expected services to that received no difference.

H 1: the expected services with the service you receive is significantly different.

Information obtained from the paired t-test were analyzed using the SPSS software. If the significance level (Sig) can be said to be more than 5% at 95% of expected services with the service you receive no difference. But if the value of the significance level (Sig) can be said to be less than 5% at 95% of expected services with the service you receive there is a significant difference. Then, if the upper bound and lower bound both positive value, then the services expected for the service received 95% more. But if the lower bound and an upper bound both negative, then received services than the services expected at 95% more. The results show that among the dimensions of quality of services including assurance of services, accountability and credibility gap between service expectations and the services received was significant (confidence level is less than 0.05) and given confidence interval and the indicators can be said that the services expected of the service received is higher. According to the average value of disputes can be said about the reliability of service has been the greatest gap and to ensure the service has the smallest gap.

Table (4) descriptive analysis related

average estimation error	standard deviation	Mean	Position	Variable
0.0317	0.56171	4.3592	Expected Services	Reliability of Service
0.02251	0.39887	3.4032	Receiving services	
0.05292	0.93782	4.4148	Expected Services	Accountability
0.02916	0.51663	3.3941	Receiving services	
0.03247	0.57542	4.3268	Expected Services	Validity services
0.03022	0.53547	3.251	Receiving services	
0.02533	0.4488	4.3669	Expected Services	Quality Service
0.01764	0.31254	3.3494	Receiving services	

Table 5 Test results t

Sign	t	Indices the paired difference between				Variable
		Confidence interval		standard deviation	Gap	
		upper bound	Lower bound			
0	21.722	1.04265	0.86945	0.77993	0.95605	Reliability of

						Service
0	16.399	1.14316	0.89824	1.10292	1.0207	Accountability
0	23.34	1.16649	0.98511	0.81675	1.0758	Validity services
0	32.728	1.1276	0.95511	0.5907	1.0175	Quality Service

5. Conclusion

The aim of this study was to investigate the relationship between quality of service to customers are deciding factors. The research among customers of South East Maskan Bank branch in the city of Tehran. To evaluate this target due to its unlimited population, 384 people were selected as sample. In the next stage of the questionnaire contains 16 questions were used, the 8 first question is related to the quality of services that includes variables reliability, responsiveness and reliability. 8 The second question questionnaire deciding factors related to customers that includes four variable information, recognition, trust and been going. In the present study, the variables, the questionnaire is used Ladda Vatjanasaregagul 2007.

1.5. The results of the first hypothesis

Hypothesis 1: the quality of services has a significant impact on decision making Maskan bank customers.

In the first hypothesis, a significant relationship was found between quality of service and customer decision-making factors. So based on the findings, this research confirms the first hypothesis is made, according to Beta coefficient is positive and significant level of 0.000, which is less than 0.05 can be said is the kind of positive relationship direction. So at 95% can be expected with higher quality of service, increase customer decision-making factors and the low quality of service, reduce customer decision-making factors screw. And thus confirmed the hypothesis at 95% in throughput. The result of the research hypothesis and the endorsement Ladda Vatjanasaregagul (2007). is.

2-5- The results of the second hypothesis

- Hypothesis 2: the expected services in terms of customer service received and there is no difference.

The second hypothesis, trying to find a significant difference between the services received and expected services for our customers. So based on the findings, we hypothesized It is not confirmed by the investigation. According to the average value of disputes can be said about the reliability of service has been the greatest gap and to ensure the service has the smallest gap. The result of the research hypothesis and the endorsement Ladda Vatjanasaregagul (2007). is.

3-5- The results of the first sub-hypothesis

Hypothesis 1: Ensure Maskan services affect the decision-making bank customers.

As a result, it can be said with confidence from service, the decision will be more customers to use the service. The result confirmed the hypothesis at 95% in throughput.

4-5- The results of the second hypothesis

Hypothesis 2: Responding to the decision affects Maskan bank customers.

The second sub-hypothesis research to find a significant relationship between accountability and decision-making for clients, according to the results, it was found that there is a positive

relationship between accountability and decision-making customers. As a result, it can be said with increased accountability, the decision will be more customers to use the service. And thus confirmed the hypothesis at 95% in throughput.

5-5- The results of the third sub-hypothesis

Hypothesis 3: Credit Services Maskan Bank customers influence on decision making.

In the third hypothesis, to find a significant relationship between credit services and decision-making factors were customers. According to the findings, this study confirmed the hypothesis placed third, in the sense that positive beta coefficient would-be said with regard to the type of relationship is the same direction. So at 95% can be expected with the increase in credit services, customer decision making factors in the positive direction, rose stems and lower credit services, customer decision making factors, the decrease stems . And thus confirmed the hypothesis at 95% in throughput.

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