THE IMPACT OF SERVICE INNOVATION ON CONSUMER SATISFACTION

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Abstract

The present work is aimed to survey effect of quality of services and new services on customer satisfaction. A model introduced by Lein and aspects of Servqual model were used in the study. This correlative study was conducted as a field study and a statistic society of all customers with an account in Tehran-based Parsian Banks. Sample group was selected randomly and data were gathered based on field data through questionnaire. For data analyses, 382 questionnaires were returned completed and correlation and regression coefficients were obtained for the data in SPSS. The results showed that, concerning different aspects of modern services, customer's interaction with institute is most effective element on customer satisfaction followed by technology, provision of new services, and delivery system. Regarding new services, development of new services caused the highest effect on quality of services followed by customer's interaction with institute, technology, and delivery system. Moreover, the results of regression analysis demonstrated that all aspects of service quality contributed in customer satisfaction. Among them, empathy brought in the highest level of satisfaction for the customer; and next in the line were guarantee, responsiveness, and reliability.

Keywords: Bank, Customer, Modern Services, Quality, Satisfaction

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Introduction

Competitive market and competition to win greater share of market have led commercial institutes to demonstrate more distinguishing features and attract more customers. On the other hand, customers try to find best service providers. Three concepts affect this competition; quality of services, novelty of services and customer satisfaction. Considering unique features of services market, dealing with the three aspects is of great importance. Banks as businesses in service sector play an important role on national development and economy. Apparently, finding relation between the three concepts helps in improvement of quality of the service provided by banks and satisfaction of customers as well. This might be one of the greatest market challenges ahead of service institutes and bank in particular (Unktad, 2001, pp.154).

Importance of the topic lies in issues pertinent to quality of services and customer satisfaction. Quality and customer satisfaction are of the key elements for competition in the third millennium. Fewer businesses may survive the competitive market without concentrating on quality and continuous progress for achieving customer satisfaction. Majority of organization in the world have adopted improving service quality and satisfying customer to reduce costs, keeping their customers, and wining more market share (Dehdashti & Bahrainizade, 2010). This work is aimed to identify effective factors on customer satisfaction from two perspectives; quality of services and provision of modern services provided by Parsian Bank branches. The results may be useful for the banks officials to prioritize each factor for each branch. Moreover, initiative to develop new services may use the results.

Literature review

Customer satisfaction: by definition, satisfaction is a positive feeling experienced by an individual after using a good or a service. In other words, positive or negative mode created throughout provision of services affects on general assessment of the services (Moon & Minor, 2003). Customer satisfaction is a key factor in future tendency to make a purchase. In addition, satisfied customer probably talks about their positive purchase experience with others. This is more evident in East culture with stronger social contacts. (Jamal and Naser, 2002)

Customer satisfaction in finance institute has been intensively studied, so that it is the primary goal of every financial organization and especially banks. Achieving a comprehensive perception is critical for researchers and officials (Arbor Alesandero & Viosaka Borno, 2009). Researchers

have found the effect of customer satisfaction on a successful business so that no business my run long without achieving customers satisfaction (Yuksel & et al,2010.). Emphasis by researches is on customer satisfaction role in banking industries and different strategies to keep the customer in undeniable (Farquhar &et al,2008). According to Kronin Taylor, quality of services determines whether a customer is satisfied or dissatisfied. On the other hand, there is a positive relation between quality of services and rate of returned customers (Firman& Evardso,2003)

Role of service quality and customer satisfaction on development of banking relations has received great deal of attention in banking literature (Petridou & et al,2007). Bank managers are aware of the fact that customer satisfaction of banking service is the source of competitive advantage and profitability of business (Suresh & et al,2002). There are many studies on the relation between quality of services and satisfaction. Some have found that satisfaction results in quality of services (Parasorman & et al, 1998) and some, on the contrary, have found that quality of services precedes customer satisfaction (Cronin & et al,1994). In addition, Kronin & Taylor (1994) and Sorshandar et al. (2002) showed that there is a mutual relation between customer satisfaction and quality of services. Studying relations between the three concepts of quality of services, customer satisfaction, and loyalty they argued that quality of services and customer satisfaction are significantly related and the same is true for customer satisfaction and loyalty.

Quality of services: Customer's assessment of products and service performance is defined as quality of products or services. Perceived quality is customer's judgment regarding general merit of an item; it is a type of attitude pertinent to satisfaction though different. Perceived quality is based on comparison of expectation and perception of performance (Parsoraman, 1998). Quality assessment of services happens throughout provision of the service. Every contact with customer is a chance and the moment to create trust and to satisfy/dissatisfy the customer (Fitz &et al ,2003). Along with growth of service section, quality of services developed as the centerpiece of competition strategy in the market. In general term, quality is a distinguishing factor for organizations that brings in competitive advantages (Ghobadian & et al, 1994).

Higher quality in service sector insurance, bank, etc. plays a determinant role on survival and profitability of business (Stafford & et al, 1998). Concerning banking services, quality of

services is defined as customer attitude about merits of the services provided by banks (Al-Hawari & et al, 2009). Capability of organization to provide efficient services to customer is directly related to high quality services. This shows that the organization knows about its customers' demands and can cut unnecessary services. The higher efficiency and effectiveness of service provision, the higher profitability of the business. Moreover, better services result in higher chance of customers returned and advertisement by customers (Seyed Javadian, 2005, pp.39-41). Moreover, Baron and keti argued that quality of services is directly related to loyalty.

Aspects of service quality

- Tangible aspects: appearance, equipment, personnel and tools (Zitamel and Parasoraman, 1988)
- Guarantee: capability to provide undertaken services in a reliable and accurate fashion. (Zitamel and Parasoraman, 1988)
- Responsiveness: tendency to help customers and provision of services on schedule (Zitamel and Parasoraman, 1988)
- Reliability: knowledge and decorum of staff and their ability to create sense of trust and reliability (Zitamel and Parasoraman, 1988)
- Empathy: sympathy and customized services (Zitamel and Parasoraman, 1988)
- New services: refers to creation and introduction of new services by the organization. Capacity to carry out innovative measures that leads to creation of new product or services is defined as innovation. New services may be rooted in staff's talent or training (Nematian 2004, pp.140). Almost all new activities in service businesses are considered as new services. They are no limited in changes in delivery system as technological organized changes, customer relation, and development of new services are other forms of new services (Lien, 2012). In fact, new services are new activities that result in new services, new procedures, or processes and value added. Based on this definition, provision of service means organization of a solution, including behaviors and operations, to deal with an issue. This entails with collecting and organizing a set of technical, structural, procedural aspects and staff's capabilities and abilities. Therefore, innovation in service business might happen in technology, structure, procedure, or staff. For better perception of new services, Bilderbik argued that innovation in services happen in four aspects of development of new banking services, interaction with customer, delivery of services and technology.

The table below lists some of the studies in the field:

Table 1: literature review

Study	Author	In	Objective	Results
Role Service quality for attracting and keeping customers; case study: Tehran-based Tejarat bank branches	Farshid Blouri	2009	Surveying quality of services; Customer attitude about the bank; Satisfying and keeping customers	1. Skill to carry out services and staff knowledge regarding the duties affect on attracting and keeping customers 2. Staff behavior is effective on attracting and keeping customers
Role of quality of services on attracting customers to Bank Saderat	Ahmad Aliafshari	2008	Surveying quality of services on attracting and keeping customers and all factors affecting quality of services	1. Location of branches affects attracting and keeping customers 2.Public information and advertisement affects attracting and keeping customers 3. Provision of welfare facilities for staff positively affects their capability to keep customers
Customer perception of service quality provided by Indian banks	Soroush Chandar, Rajend Ron, Kalanab Han	2002	Surveying quality of services on customer satisfaction	Considering the five factors, quality of perceived services and customer satisfaction are two different structures and aspects of service quality and customer satisfaction caused by the 5 factors differ significantly; signification and positive correlation were observed.
Quality of services, customer satisfaction and loyalty among	Usha Lenka Damodar Suar Pratap K.K Mohapatra	2009	Surveying effect of quality of services on customers satisfaction and its	Tangible aspects of service quality improve customer satisfaction Staff performance is more

customer of Indian business banks			effect on customer loyalty	important that technical and tangible aspects on customer satisfaction
Effect of new services on customer satisfaction and loyalty	Khurram Khan Moazzamiftikar Ali Reza Nemat	2010	Surveying effect of new services on customer satisfaction and loyalty	New services positively affect on customer satisfaction and loyalty

Three conceptual models were studied in this work; first model to assess quality of services, second model to survey relation between two concepts of quality of services and customer satisfaction, and the last one to survey relation between new services and quality of services. One way to measure quality of services is Servqual model, first introduced by Parasoraman et al. in 1995. Quality of services, according to the model, is the result of comparison between expectations and perceptions of the customer. Baron and Keti introduced a model, including three regression equations, to survey relation between the three concepts of services, customer satisfaction, and loyalty to brand. Leaving aside concept of loyalty, the present work uses the model to survey relation between the two concepts of quality of services and customer satisfaction. Another model was introduced by Lein to survey relation between the three concepts of service quality, new services, and performance of firm. Here, we use this model leaving aside performance of the firm to survey relation between two concepts of service quality and new services. (Lein 2012)
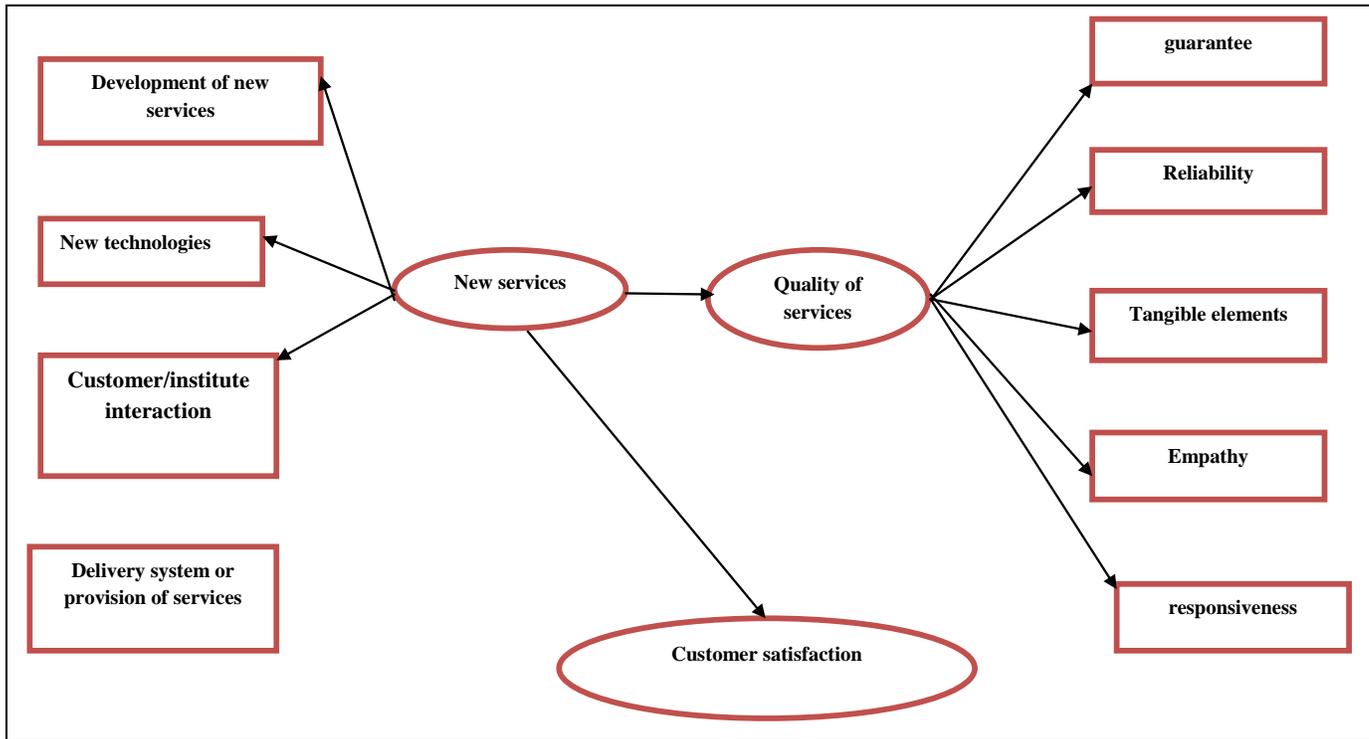
Conceptual model of study:

Fig. 1: conceptual model of study (based on Lein's model (2012), Parasoraman's model (1985) and Baron and Keni's model (1986)

Methodology

Considering the objectives, the present work is a descriptive-analytical research with emphasis on correlation branch. Regarding supervision and control level, it is a field study as the author studies the variable in their actual environment. From scope viewpoint, this study is an applied work with all customers of Parsian Banks in North and East Tehran (with an account in the bank). Sampling was conducted through cluster sampling. For data gathering field review and questionnaire were used.

Assuming an infinite statistic society, sample society size is obtained as follows:

$$\frac{z^2 \alpha/2 \, p(1-p)}{\varepsilon^2} = \frac{(1/96) \times (0/5) \times (0/5)}{\%5^2} = \frac{0/9604}{0/0025} = 382$$

Where, P = 0.5 is rate of success of society, ε = 0.5 is accuracy of estimate, α = 0.05 is error level, Z/ α = 1.96, N is number participants in ample society.

Questionnaire is usually used in descriptive-analytical research conducted in a wide geographical area or large sample society (the same, pp.152). Therefore, a questionnaire was used for data gleaning. Table 2 represents different sections of the questionnaire.

Table 2: sections of the questionnaire		
Questions on variables of the hypotheses	Classification of the factors	Reference
Latest equipment Adequate equipment Prestigious staff Proper documentation	Tangible	Guo, X., Duff, A., & Hair, M. (2008), "Service Quality Measurement in theChinese Corporate Banking Market", *International Journal of Bank Marketing*
Timely delivery of services Showing sympathy regarding problems Affecting proper modification as soon as possible Preparing accurate reports Conformity of provided and promised services	Guarantee	
Determining exact time of service delivery Provision of urgent services by staff Helpful attitude of staff Staff ability to help customer	Responsiveness	
Behavior of staff Confidence to deal with the bank Observing decorum by staff Enough knowledge about the job	Reliability	
Convenient working schedule Paying special attention to customer Providing best options for customer Understanding special needs of customer	Empathy	
Provision of latest financial services Evident changes in new services comparing with old services More innovating services comparing with the competitors	Development of new services	

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Utilization of new technologies to introduce new services Utilization of state of the art technologies Implementation of mechanized system Implementation of electronic queue system Provision of Internet access interface at the branches Provision of latest equipment and technology	Technology	Catherine L. Wang, Pervaiz K. Ahmed, (2004), "The Development and validation of the organizational innovativeness construct using confirmatory factor analysis", European Journal of Innovation Management
Implementation of standard and simple service provision procedure and avoiding bureaucracy Provision electronic services to reduce physical referral to bank Utilization of Newsha Bank Electronic bill payment interface Provision of special services for special customers	Service delivery system	
Easy access through tele/Internet-bank services Accessibility of electronic banking services Application procedure check Fast and logical compliant services	Interaction between customer and institute	
Satisfaction by services Good experience by the services Coordination of services with demands and expectations	Satisfaction	Dehgan,A (2006),"Relationship Service Quality and Customer Satisfaction"

Answer to each question was classified based on Likert 5-scale from very low to very high. The questionnaire was standardized to measure quality of new services by East and North Tehran Branches of Parsian Bank. Cronbach's Alpha regarding reliability and validity of questionnaire was obtained 0.89.

Main questions

1. Are the new services positively effective on customer satisfaction?
2. Are the new services positively effective on quality of services?
3. Are the new services positively effective on customer satisfaction?

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Hypotheses

H: main hypothesis: new services and quality of services positively affect on customer satisfaction.

H1: first hypothesis: new services positively affect on customer services.

H1(a): there is a positive relation between new services and customer satisfaction.

H1(b): there is a positive relation between utilization of new technologies and customer satisfaction.

H1(c): there is a positive relation between customer/institute interaction and customer satisfaction.

H1(d): there is a positive relation between provision of services and customer satisfaction.

H2: second hypothesis: new services positively affect quality of services.

H2(a): there is a positive relation between provision of new services and quality of services.

H2(b): there is a positive relation between utilization of new technologies and quality of services.

H2(c): there is a positive relation between customer/institute interaction and quality of services.

H2(d): there is a positive relation between provision of services and quality of services.

H3: third hypothesis: quality of services positively affect on customer satisfaction.

H2(a): there is a positive relation between guarantee and quality of services.

H3(b): there is a positive relation between reliability and customer satisfaction.

H3(c): there is a positive relation between tangible factors and customer satisfaction.

H3(d): there is a positive relation between empathy and customer satisfaction.

H3(e): there is a positive relation between responsiveness and customer satisfaction.

Findings

Above all, descriptive statistics (display 1) were used to survey features and characteristics of statistics samples, while deductive statistics (Pierson's correlation coefficient and multiple regressions) were used for analyzing the questionnaire. All the variables need to be described before analyzing the information. Thus, descriptive report or gender, age, education and variables are represented as follows:

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Table 3: frequency of respondents

Characteristics		N	%
Gender	Male	204	53.4
	Female	174	45.5
Age	15-25	102	26.7
	26-35	192	50.3
	36-50	64	16.8
	>50	20	5.2
Education	Under high school diploma	48	12.6
	High school diploma	112	2903
	Associate degree	122	31.9
	Bachelors' degree	84	22
	Post-graduate	12	3.1
Income	Less than Rls.2000000	73	19.1
	Rls.2000000 – Rls.5000000	143	37.4
	Rls.5000000 – Rls.10000000	111	29.1
	>Rls.10000000	47	12.3
Occupation	Housewife	61	16
	Employee	152	39.8
	University student	79	20.7
	Student	37	9.7
	Independent business	50	13.1

It appears in the table above that men are the majority of the respondents. Participant in age range of 26-35 and respondent above 50-year old comprise the largest and smallest groups respectively. Moreover, majority of the respondents holds associates' degree and minority holds post-graduate degree. Concerning income, the group with Rls.2000000-Rls.5000000 and the group with less than Rls.2000000 comprised the largest and smallest groups of respondents. Regarding occupation, the majority is employees and the minority is students.

Information analysis (deductive statistics)

Data analyses were constituted of regression tests and Pierson's correlation coefficient. First, the later was used to survey relation between each aspect of quality and new services on one hand and customer satisfaction on the other hand (Table 4). Having the relation between the variables ascertained, regression was employed to prove the hypotheses.

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Table 4: summary of the results of hypotheses test

Hypotheses	Variable	Error level	Sig.	Pierson's correlation coef.	Results
1	Development of new services and customer satisfaction	0.05	0.00	0.23	(H1) Confirmed
2	New technology and customer satisfaction	0.05	0.00	0.28	(H1) Confirmed
3	Customer/institute interaction and customer satisfaction	0.05	0.00	0.24	(H1) Confirmed
4	Deliver system and customer satisfaction	0.05	0.00	0.41	(H1) Confirmed
5	Development of services and quality of services	0.05	0.00	0.52	(H1) Confirmed
6	Technology and quality of services	0.05	0.00	0.47	(H1) Confirmed
7	Deliver system and quality of services	0.05	0.00	0.41	(H1) Confirmed
8	Customer/institute interaction and quality of services	0.05	0.00	0.40	(H1) Confirmed
9	Reliability and customer satisfaction	0.05	0.00	0.15	(H1) Confirmed
10	Guarantee and customer satisfaction	0.05	0.00	0.19	(H1) Confirmed
11	Responsiveness and customer satisfaction	0.05	0.00	0.18	(H1) Confirmed
12	Tangible aspects and customer satisfaction	0.05	0.00	0.22	(H1) Confirmed
13	Empathy and customer satisfaction	0.05	0.00	0.27	(H1) Confirmed

Results of hypotheses tests

Main hypothesis one: the hypothesis deals with role of new services on customer satisfaction. The results concerning the hypothesis showed that all aspects of new services affect on customer satisfaction and among them customer/institute interaction has the highest effect and delivery system or provision of services has the lowest effect.

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Secondary hypothesis one: the hypothesis deals with the relation between development of new services and customer satisfaction. The results showed that there is a significant relation between new services and customer satisfaction.

Secondary hypothesis two: the hypothesis deals with the relation between technology and customer satisfaction. The results showed that there is a significant relation between technology and customer satisfaction.

Secondary hypothesis three: the hypothesis deals with the relation between delivery system or provision of services and customer satisfaction. The results showed that there is a significant relation between delivery system or provision of services and customer satisfaction.

Secondary hypothesis four: the hypothesis deals with the relation between customer/institute interaction and customer satisfaction. The results showed that there is a significant relation between customer/institute interaction and customer satisfaction.

The results are consistent with Khoram Khan (2010), Eftekhar (2010), and Alireza Nemati (2010).

Main hypothesis two: the hypothesis one deals with effect of new services on quality of the services. The results concerning the hypothesis showed that all aspects of new services affect on quality of services, and among them development of new services has the highest effect and utilization of new technology has the lowest effect.

Secondary hypothesis five: the hypothesis deals with the relation between development of new services and quality of services. The results showed that there is a significant relation between new services and quality of services.

Secondary hypothesis six: the hypothesis deals with the relation between utilization of new technologies and quality of services. The results showed that there is a significant relation between utilization of new technologies and quality of services.

Secondary hypothesis seven: the hypothesis deals with the relation between delivery of services or provision of services and quality of services. The results showed that there is a significant relation between delivery of services or provision of services and quality of services.

Secondary hypothesis eight: the hypothesis deals with the relation between customer/institute interaction and quality of services. The results showed that there is a significant relation between customer/institute interaction and quality of services. The results are consisted with studies by Lein (2012)

Main hypothesis three: the hypothesis one deals with effect of quality of services on customer satisfaction. The results concerning the hypothesis showed that all aspects of new services affect on customer satisfaction and among them empathy has the highest effect and reliability has the lowest effect.

Secondary hypothesis nine: the hypothesis deals with the relation between reliability and customer satisfaction. The results showed that there is a significant relation between reliability of services and customer satisfaction.

Secondary hypothesis ten: the hypothesis deals with the relation between guarantee and customer satisfaction. The results showed that there is a significant relation between guarantee of customer satisfaction.

Secondary hypothesis eleven: the hypothesis deals with the relation between responsiveness and customer satisfaction. The results showed that there is a significant relation between responsiveness and customer satisfaction.

Secondary hypothesis twelve: the hypothesis deals with the relation between tangible elements and customer satisfaction. The results showed that there is a significant relation between tangible elements and customer satisfaction.

Secondary hypothesis thirteen: the hypothesis deals with the relation between empathy and customer satisfaction. The results showed that there is a significant relation between empathy and customer satisfaction. The results are consistent with studies by Yoshika Lenka (2009), Mahapartra (2009), Samadi (2010), Amani & Ahanchi (2010).

Results of analysis of the main hypothesis showed that quality of services and new services both are effective on customer satisfaction. Among the two factors, new services factor was more effective. Moreover, as the figure below shows, customer/institute interaction and delivery system or service provision have highest and lowest effect on customer satisfaction respectively. Variables development of new service has the highest effect on customer satisfaction; and technology and delivery system or provision of services has the lowest effect on quality of services. Empathy and reliability have the highest and lowest effect on customer satisfaction.
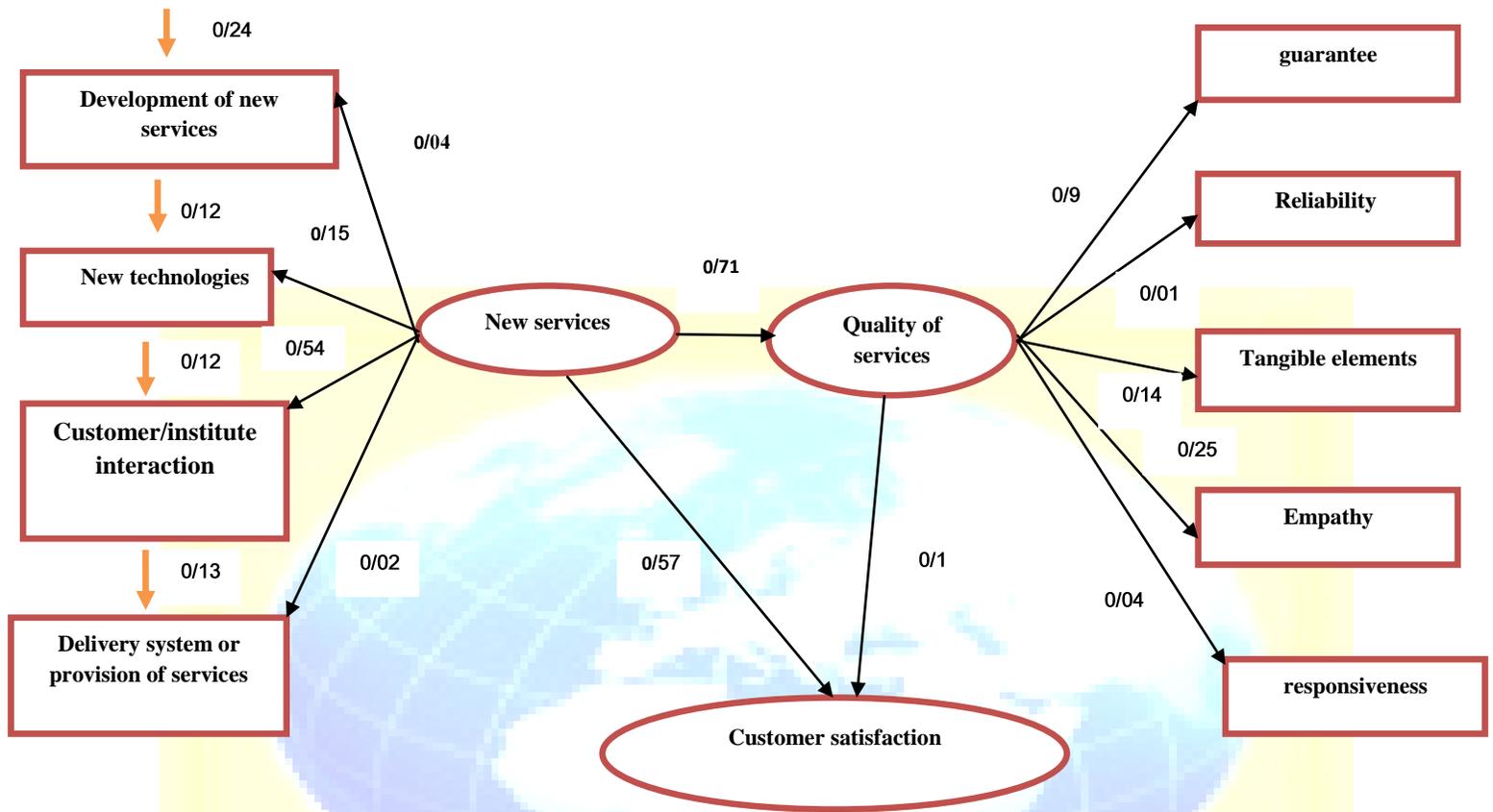
Table 5- main hypothesis

Regression equation	Main hypothesis
Y =0.42 +0.1 V+0.57Z	The main hypothesis deals with effect of quality of services and new services on customer satisfaction in Bank Parsian. The results showed that service quality and new services were effective on customer satisfaction; and between them new services are more effective than service quality.

Recommendation and directives:

As mentioned, results of the analyses confirmed all the hypotheses, and in this regard, the study and the results are reliable for the bank officials. They may use the results to find more about strength and weakness points of the bank.

1. Considering customer/institute interaction as the most effective element, the bank officials and decision makers may pay more attention on this element and try to improve such interaction especially for key customers.

2. Regarding delivery system or service provision (one of new services elements) it is recommended to launch a campaign to introduce Niosha bank to the customer (TV and paper advertisement, SMS ads, and public display). Moreover, it is recommended to run special customer desk in the branches.

3. Considering development of new services based on innovative bank services, there is a need to permanently work on providing new services as such services are highly appealing for the customers.

4. Empathy is one of the aspects of service quality; listening to customers and letting them to express their concerns make them advertisers for the bank for free. It is recommended to keep permanent and continuous social interactions with customers by holding meeting, gathering and ceremonies called through formal/informal invitation. Moreover holding festival and conferring gift for good customer, paying special attention to special customer and convenient working schedule might help in this regard.

5. Regarding service delivery or provision of services, designing easy to understand brochures to promote electronic services may help customer to carry out their banking affairs via telephone or the Internet.

6. Development of new banking services and permanently changing environment necessitate recruiting staff with enough knowledge so that the customer may feel more secure for referring their business to the bank staff. Holding training course upon introduction of changes in the business is recommended.

Recommendation for future works:

1. Conducting similar study for different statistic society such as other private banks, specialized public banks, is recommended.

2. Conducting similar studies on other fields of services.

3. Investigating relation between quality of services and new services with profitability and performance of bank.

4. Considering social, cultural, and religious differences between Iranian organizations and their counterparts in other countries, similar works may used more appropriate tools to evaluate quality of service and new services in commercial bodies (banks)

5. The model proposed in this study can be expanded to deal with other concepts such as loyalty, performance, profitability and efficiency. This helps introduction of more comprehensive model to study relation between the variables.

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