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Hind Salman Elias
College of Business Economics,
Nahrain University, Iraq

Azhar Naima M
College of Business Economics,
Nahrain University, Iraq

Effects of customer service quality dimension on customer satisfaction in Iraqi Banking Sector

Hind Salman Elias, Azhar Naima M

Abstract

This study is aimed to examine the service quality dimensions on customer satisfactions of Iraqi banking sector. The conceptual framework was drawn from the existing literature. There are eight independent variables and a dependent variable in the model. The data was collected from 180 individual respondents using banking services in Iraq. The data was analyzed using SPSS. The correlation and regression techniques were applied to analyze the statistical data. The hypotheses testing suggested the positive and significant impact of tangibility, reliability, assurance, access, empathy, responsiveness financial aspect and employees' competencies on Iraqi banking customers. The results were supported by the literature. The limitations and future research avenues were also discussed.

Keywords: quality, Iraq, banking sector, customer satisfaction

Introduction

Service industries are a major industry sector for any country (Abdelqader Alsakarneh, 2018; Alsakarneh, 2018). To maintain a service sector it is important to maintain its service quality. The organization achieves competitive advantage by having a good service quality. Financial firms such as banks, usually have the same range of product throughout the marketplace, only quality of service provide by the bank act as a backbone for customer retention and satisfaction (Al-Jazzazi & Sultan, 2017). If banks provide quality service to the customer they can attract another customer as well. With the passage of time bank has become more important and performing a variety of task for their customer (Ali & Raza, 2017).

Banks work as a key element in the economy of any country. On the basis of the service provided by the bank distinguish it from many other financial institutions. In the modern era of technology and competitive work, environment customer seeks for the high quality of service from the organization. To retain the standard of service act as a key player to improve the performance of the banks and ultimately help them to earn more profit, high share in market and retention of the customer. For the success of any industry customer satisfaction is very important. The satisfaction of the customer depends upon the quality services provided by the firm, mainly in the service industry. A firm with a pool of satisfied customer, have competitive gain in the market (Arokiasamy & Huam, 2014).

Service quality is depending on the elevation of the customer (Mostafa & Eneizan, 2018). Customer evaluates it by measuring the difference between the expected service quality and received service quality (Al-Jazzazi & Sultan, 2017). According to the researcher, the bank creates and develop different effective strategies to measure the efficiency service quality (Mualla, 2011). Banks evaluate the service quality to ensure their position in the market based on the competitive edge (Cheng, 2013).

Researcher all over the world claim and accept that service quality allows the firm to have a competitive edge. With the help of quality service, the firm can serve the present requirement of their customer as well as forecast future needs of the market and customer. It also helps to maintain customer satisfaction (Gantasala & Prabhakar, 2010)

Most of the banking firm use SERVQUAL to measure and analyze customer satisfaction (Bawa, 2012). The main point of this study is to analyze and consider the factor that has an impact on customer satisfaction in the Iraqi bank

Correspondence:
Azhar Naima M
College of Business Economics,
Nahrain University, Iraq

Problem statement

The different sectors use different methods to measure customer satisfaction. As per some researcher, a satisfied employee can bring satisfaction to the customer. Whereas, the level of customer retention is closely related to the satisfaction of the customer and it also impacts positive word of mouth. A firm that provides satisfaction to their customer are mainly more productive and perform better (Faisal & Abeer, 2015)

Even though many pieces of research take place to investigate the relationship between the service quality and customer satisfaction but still must more consideration is required in term of the Iraqi banking sector. Primarily researches were conducted in developing countries whereas no such research conduct in a developing country (Khan & Fasih, 2014). The economy of Iraq is still under developing stage. Therefore the current study focuses on the Iraqi banks and provides suitable information and evidence that contribute to the literature. The current study main to examine the impact of the service quality (independent variable) on customer satisfaction (dependent variable).

Literature Review

Service quality and customer satisfaction

According to the user based approach, customer satisfaction and quality of service are parallels. A firm that provides a high quality of services makes their customer more satisfied (Yarimoglu, 2014). In today's world organization have accepted that better quality of service impacts the productivity of the organization and provide a competitive benefit. A firm that seeks success, development, and growth in the market must focus on its service quality (Angelova & Zekiri, 2011)

Academia has confidence in the phenomena that better and high-quality service plays an important role in firm performance (Cheruiyot & Maru, 2013; Mostafa & Eneizan, 2018 & Eneizan *et al.*, 2015). The researcher also claims that most research on customer satisfaction is similar to the quality service (Bukhari, Awan & Iqbal, 2011). According to the study, there is a positive relationship between service quality and customer satisfaction in the banking sector (Raza *et al.*, (2015).

Another study reveals that for the success of service sector quality of service and customer satisfaction play a vital role (Pantouvakis, 2013).

The service quality is one of the concepts related to customer satisfaction but most researches have proved the relationship of service quality and customer satisfaction of the banking industry (Parasuraman *et al.* 1994). Research shows that the banking sector is highly dependent on service quality (Awan. 2011). The researcher also highlights that for banking industry service quality is significant to increase their market share and income (Muyeed, 2012).

Parasuraman *et al.*, (1994) state that customer compares their perceived service quality to their received quality of service. To overcome the problem researcher used SERVQUAL model. The researcher further introduces five dimensions of service quality reliability, tangibility, assurance, empathy and responsiveness.

In the light of the above discussion the first hypothesis of the study is:

Main Hypothesis: *Service quality positively influences customer satisfaction.*

The relationship between service quality dimensions and customer satisfaction

The service quality dimensions are described below along with their sub-hypothesis.

Tangibility and customer satisfaction

According to the researcher quality of a workplace such as an environment, appearance is considered as a quality service (Paul *et al.*, 2016). One more study emphasizes the effectiveness of tangibility on customer satisfaction (Kumar & Kumar, 2017). In any exhibition, the quality of apparatus and environment such as fresh air contribute as a positive impact in the quality of service and facilitate the buyers (Ananth *et al.*, 2011)

Research conduct on tangibility regarding banking sector. The researcher states that to achieve customer satisfaction it is important to have a service quality. Customer behavior varies from situation to situation and to handle the attitude of a customer firm required a high level of service quality. The result shows a positive relationship between tangibility and customer satisfaction (Ladhari *et al.*, 2011). As per the research General Electric pays attention to its quality services and invested a huge amount on it. They consider intangible as well as a tangible aspect of quality service is essential (Tax & Brown, 2012)

The researcher defines the term tangibility as the physical existence of any object or equipment or personnel. He further elaborates it as a visible source of service and way to satisfy the customer need such as employee, management or professional team (Munusamy, Chelliah & Mun, 2010). Ananth *et al.*(2010) show that the visual facilities, physical services and attractiveness of environment contribute to the tangibility and create an impact on customer satisfaction in the banking industry(Shanka, 2012; Chu *et al.*,2013). In the light of the above discussion the first sub-hypothesis of the study is:

H1: *Tangibility has a positive relationship with customer satisfaction in the Iraqi banking sector*

Reliability and customer satisfaction

The researcher defines reliability as an on-time service delivery mainly in the banking sector (Hussain *et al.*, 2014). Large numbers of the study recommend that reliability is a key factor in the SERVQUAL model and it has a positive relationship with customer satisfaction. Another study found a positive impact of reliability on service quality which as a result effect customer satisfaction (Kashif *et al.*, 2015).study also shows that technology help firm to bring reliability in their service and with the help of high technology firm can achieve customer satisfaction (Khan & Fasih, 2014).

The researcher describes reliability as an ability of a firm to perform up to the customer expectation on a regular basis Ding *et al.*, (2017). The organization works to overcome the customer problems and maintain its quality service to satisfy the buyers (Kumar & Kumar, 2017; Eneizan *et al.*, 2018). Another research highlight that basic factors of reliability are correctness in order, retain records of orders and finally fulfilled the promised service. Literature also shows a positive relationship between reliability and satisfaction of a customer in the banking industry (Peng & Moghavvemi, 2015; Kant & Jaiswal, 2017; Sellamuthu *et al.*, 2010; Selvakumar, 2016; Shanka, 2012). In the light of the above discussion the second sub-hypothesis of the study is:

H2: *Reliability has a positive impact on customer satisfaction in the Iraqi banking sector.*

Assurance and customer satisfaction

According to the researchers, assurance is a term that defines as a trust element of the customer with the firm to provide customer best possible service (Arsanam & Yousapronpaiboon, 2014). another researcher added into it that if a customer trust on employee attention and influenced by their performance so customer become more satisfied and it also increases the buyer intention of a customer (Khan & Fasih, 2014). on the other hand Paul *et al.*, (2016) elaborate assurance as a combine behavior of a manager and employee which led to the better performance.

Literature shows that assurance is one of the basic dimension of service quality. It helps to identify the employee knowledge, ability, competence and courtesy which as a result create a relationship of a trust for a customer (Kant & Jaiswal, 2017).

Assurance can be defined as an employee competency to influence the customer satisfaction level. The study found a positive relationship between assurance and satisfaction of a customer (Mun *et al.*, 2010). In the light of the above discussion the third sub-hypothesis of the study is:

H3: Assurance has a positive impact on customer satisfaction in the Jordanian banking sector.

Responsiveness and customer satisfaction

Responsiveness is also considered as an important element in the service quality dimension. It is referred to the customize brief management to the customer in the time of need (Ding *et al.* 2017). it defines as a status of manager or employee at the time of dealing customer as well as influence the customer positively and increases the level of satisfaction (Kumar & Kumar, 2017; Alkhaldeh & Eneizan, 2018). The researcher also claims that responsiveness is not only a service quality component but it has a high impact on customer satisfaction. The high responsiveness of an employee has a positive relationship with customer satisfaction (Al-Azzam 2015).

According to the study employee behavior shapes the responsiveness level. It is important for the organization to train their employee regarding responsiveness because it led to a high level of customer satisfaction if the employee responded to the problem quickly (Loke *et al.*, 2011). Another study refers to responsiveness as a quick solution to the customer problem. The employee must be willing to help the customer and thus increase the level of customer satisfaction (Chu *et al.*, 2013). In the light of the above discussion the fourth sub-hypothesis of the study is:

H4: Responsiveness has a positive impact on customer satisfaction in the Iraqi banking sector.

Empathy and customer satisfaction

Study conduct to investigate the impact of empathy in service quality and how they affect customer satisfaction. The result shows that most of the visitor is treated with empathy and more likely to forgive mistakes. Empathy is associated with the emotional side of the customer which is the long run to help the organization to retain its customer as well as attract new customer (Wieseke *et al.*, 2012).

One more study conduct in Bangladesh to test the correlation of empathy and customer satisfaction. Result highlighted that to achieve customer satisfaction and loyalty it is important to focus on empathy (Juneja, 2011). According to the study, empathy can be deal as a moderator

between quality service and customer satisfaction. It is an employee action for supporting the customer, understand the need of the customer and provide the relevant product (Paul *et al.*, 2016). In the light of the above discussion the fifth sub-hypothesis of the study is:

H5: Empathy has a positive impact on customer satisfaction in the Iraqi banking sector.

Access and customer satisfaction

According to the researcher access is defined as a way of using service and its convenience of usage. in a banking perspective it is referred to the available time of transaction and office timings (Guinaliu *et al.*, 2004). Another study conduct to investigate the relationship between access and customer satisfaction in the banking sector. The result shows that access to the service at a bank that customer can use positively related to customer satisfaction. In short higher the accessibility to services for the customer, higher the satisfaction of a customer (Ladhari, 2011). In the light of the above discussion the sixth sub-hypothesis of the study is:

H6: Access has a positive impact on customer satisfaction in the Jordanian banking sector.

Financial aspect and customer satisfaction

SEVQUAL model is redefined by the researcher by adding a new element of the financial aspect. It is not similar to the original model (Sharma Naveen, 2016). The financial aspect is defined as a profit of the firm. Profit is measured by using increment ration, financial management effectiveness and achieve financial goals (Paramashivaiah *et al.*, 2013). The customer focuses on the financial aspect of service quality because of the financial benefit (Shimul *et al.*, 2016). Literature shows that financial aspect has a positive relationship with customer satisfaction. Mainly the interest rate offered by the banks on loans or deposited has a greater impact (Haddad, 2017; Hennayake, 2017). In the light of the above discussion the seventh sub-hypothesis of the study is:

H7: The financial aspect has a positive impact on customer satisfaction in the Jordanian banking sector.

Employee competencies and customer satisfaction

In the workplace, human competence is considered very important especially in the field of human management. It includes abilities, motivation, self-control, skills, knowledge, initiative, and values (Haddad, 2017). Research has revealed that the competence of the employee has a positive relationship with customer satisfaction. The researcher further concludes that the employee must facilitate the customer regarding their product and promote a financial benefit to the customer (Sharma Naveen, 2016). In the light of the above discussion the eight sub-hypothesis of the study is:

H8: Employee competences have a positive relationship with customer satisfaction in the Iraqi banking sector.

Methodology

The research paper is aimed to understand the relationship of service quality dimension on customers' satisfaction in Iraqi banks. The service quality dimensions used in this study are tangibility, reliability, empathy, financial aspect, employee competencies, access, responsiveness and assurance. For the purpose of collecting data a questionnaire was developed containing the questions

regarding the all above mentions service quality dimension and customer satisfaction. The data was collected from 180 customers who are using banking services in Iraq. Before collection the data a pilot study was conducted to assure the reliability and validity of the data collected through questionnaire. The questions were all close ended and comprising the five-point likert scale from strongly disagree to strongly agree. The responses were coded and recorded in a spread sheet and late analyzed using SPSS. The results of the pilot study was assessed on the basis of

Cronbach alpha. The benchmark value for alpha is 0.7 and greater any value having the value of 0.7 or above show the constructs reliability. The assessment of reliability of the constructs involved in the conceptual framework of the study showed all values to be greater than 0.7 hence the all constructs were found to be adequately reliable and permitted for further data collection without removing any item. The results of the reliability analysis are shown in the table below.

S.No	Construct	Cronbach's Alpha
1	Customer Satisfaction	0.72
2	Tangibility	0.73
3	Reliability	0.80
4	Responsiveness	0.77
5	Assurance	0.70
6	Access	0.74
7	Empathy	0.81
8	Financial Aspect	0.77
9	Employees Competencies	0.71

Data Analysis

The data analysis involved correlation and regression analysis. The correlation analysis was performed to understand that how the independent variables are correlated with the dependent variables. We can see the correlations for each independent variable with the dependent variables and it is clear that all correlations are significant. Hence there is a high probability that all independent variables significantly affect the dependent

variable. Moreover the correlation of independent can also be noticed and we can see that none of the correlation of independent variables is equal to 0.9 or above which means there is no high probability of having the issue of multicollinearity between any two or more independent variables. Hence it is clear to run regression analysis and test for the hypotheses. The results can be seen in the table below.

Correlations

	Sat	Tang	Reli	Resp	Assur	Acc	Emp	Fin_Asp	Emp_Comp
Satisfaction	1								
Tangibility	.936**	1							
Reliability	.914**	.852**	1						
Responsiveness	.720**	.680**	.673**	1					
Assurance	.887**	.846**	.877**	.659**	1				
Access	.806**	.745**	.758**	.539**	.752**	1			
Empathy	.642**	.602**	.604**	.515**	.562**	.499**	1		
Fin_Aspect	.854**	.796**	.783**	.662**	.760**	.722**	.503**	1	
Emp_Comp	.786**	.728**	.752**	.550**	.701**	.610**	.508**	.690**	1

** . Correlation is significant at the 0.01 level (2-tailed).

Regression Analysis

The regression analysis for the current study was performed using SPSS. There were total eight independent variables and a dependent variables. The eight hypotheses were

tested by applying multiple regression analysis. The results of the multiple regression analysis are presented in the tables below.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.975 ^a	.951	.949	.218

a. Predictors: (Constant), Emp_Competencies, Empathy, Responsiveness, Access, Fin_Aspect, Assurance, Tangibility, Reliability

The model summary table is presented above this table included the values of R, R² and Adjusted R². R² is the most important figure for the current study. It tells has the model is accounted for how much variance in the model. The R²

value of 0.95 shows that around 95% variance in the dependent variable is due to the independent variables in the model.

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	159.501	8	19.938	418.271	.000 ^b
Residual	8.151	171	.048		
Total	167.652	179			

a. Dependent Variable: Satisfaction

b. Predictors: (Constant), Emp_Competencies, Empathy, Responsiveness, Access, Fin_Aspect, Assurance, Tangibility, Reliability

The anova table show that whether the model is fit or not. The fitness of model is tested by the p-value of F ratio. The p-value is 0.00 which is less than 0.05 showing that the model is fit and there is overall significance of the model.

In the next step we test the hypotheses by looking at the coefficients of the independent variables and their significance level. The coefficient table is shown below.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.196	.077		-2.539	.012
Tangibility	.375	.039	.374	9.608	.000
Reliability	.200	.043	.196	4.618	.000
Responsiveness	.050	.024	.051	2.046	.042
Assurance	.084	.037	.088	2.255	.025
Access	.114	.031	.104	3.668	.000
Empathy	.055	.022	.056	2.535	.012
Fin_Aspect	.130	.030	.138	4.366	.000
Emp_Competencies	.082	.024	.090	3.339	.001

a. Dependent Variable: Satisfaction

The above table of coefficient shows eight independent variables along with their coefficients, t-statistics and p-values. If we look at the coefficients of each variable we can notice that all the coefficients are positive hence showing the positive impact. Moreover the significance of the impact is tested by looking at the t and p values if we look at the t values it can be noticed that all t values are above the threshold level of 2 and the p values are below the threshold value of 0.05. Hence it can be concluded that all coefficients are significant which implies that there is a significant and positive impact of tangibility, reliability, assurance, access, empathy, responsiveness, financial aspect and employees competencies on customer satisfaction in Iraqi banking sector.

Discussion

The organization achieves competitive advantage by having a good service quality. Financial firms such as banks, usually have the same range of product throughout the marketplace, only quality of service provide by the bank act as a backbone for customer retention and satisfaction (Al-Jazzazi & Sultan, 2017). Service quality is depending on the elevation of the customer. Customer evaluates it by measuring the difference between the expected service quality and received service quality (Al-Jazzazi & Sultan, 2017). Most of the banking firm use SERVQUAL to measure and analyze customer satisfaction (Bawa, 2012). The main point of this study is to analyze and consider the factor that has an impact on customer satisfaction in the Iraqi bank. The economy of Iraq is still under developing stage. Therefore the current study focuses on the Iraqi banks and provides suitable information and evidence that contribute to the literature. The current study main to examine the impact of the service quality (independent variable) on customer satisfaction (dependent variable). Research conduct on tangibility regarding banking sector. The researcher states that to achieve customer satisfaction it is important to have a service quality. Customer behavior varies from situation to situation and to handle the attitude of a customer firm required a high level of service quality. The result shows a positive relationship between tangibility and customer satisfaction (Ladhari et al., 2011). As per the research General Electric pays attention to its quality services and invested a huge amount on it. They consider intangible as well as a tangible aspect of quality service is essential (Tax & Brown, 2012). The current study

examined the effect of tangibility on customer satisfaction and found the significant positive relationship. This results is in line with the literature discussed.

The relationship of reliability and customer satisfaction was assessed in the study and the relationship was found to be significant. The previous work regarding the relationship is discussed as follows. The researcher describes reliability as an ability of a firm to perform up to the customer expectation on a regular basis Ding *et al.*, (2017). The organization works to overcome the customer problems and maintain its quality service to satisfy the buyers (Kumar & Kumar, 2017; Eneizan *et al.*, 2018). Another research highlight that basic factors of reliability are correctness in order, retain records of orders and finally fulfilled the promised service. Literature also shows a positive relationship between reliability and satisfaction of a customer in the banking industry (Peng & Moghavvemi, 2015; Kant & Jaiswal, 2017; Sellamuthu et al., 2010; Selvakumar, 2016; Shanka, 2012).

Literature shows that assurance is one of the basic dimension of service quality. It helps to identify the employee knowledge, ability, competence and courtesy which as a result create a relationship of a trust for a customer (Kant & Jaiswal, 2017). Assurance can be defined as an employee competency to influence the customer satisfaction level. The study found a positive relationship between assurance and satisfaction of a customer (Mun et al., 2010). Following the above literature the study set the positive impact of assurance on customer satisfaction and found the supported results.

Responsiveness was expected to be positively related to the customer satisfaction and the findings of the study supported the claim. Moreover the existing studies on the said relationship also support the idea. According to the study employee behavior shapes the responsiveness level. It is important for the organization to train their employee regarding responsiveness because it led to a high level of customer satisfaction if the employee responded to the problem quickly (Loke et al., 2011). Another study refers to responsiveness as a quick solution to the customer problem. The employee must be willing to help the customer and thus increase the level of customer satisfaction (Chu et al., 2013).

Empathy and customer satisfaction are positive related. Result highlighted that to achieve customer satisfaction and loyalty it is important to focus on empathy (Juneja, 2011).

According to the study, empathy can be deal as a moderator between quality service and customer satisfaction. It is an employee action for supporting the customer, understand the need of the customer and provide the relevant product (Paul *et al.*, 2016). The finding of the current study also support the idea and the results are aligned with the previous studies.

Several studies regarding the relationship of access and customer satisfaction found the significant relationship. According to the researcher access is defined as a way of using service and its convenience of usage. in a banking perspective it is referred to the available time of transaction and office timings (Guinaliu *et al.*, 2004). Another study conduct to investigate the relationship between access and customer satisfaction in the banking sector. The result shows that access to the service at a bank that customer can use positively related to customer satisfaction. In short higher the accessibility to services for the customer, higher the satisfaction of a customer (Ladhari, 2011). The current study also found the positive relationship of access and customer satisfaction.

The relationship of financial aspect and customer satisfaction is positively related. The financial aspect is defined as a profit of the firm. Profit is measured by using increment ration, financial management effectiveness and achieve financial goals (Paramashivaiah *et al.*, 2013). The customer focuses on the financial aspect of service quality because of the financial benefit (Shimul *et al.*, 2016). Literature shows that financial aspect has a positive relationship with customer satisfaction. Mainly the interest rate offered by the banks on loans or deposited has a greater impact (Haddad, 2017; Hennayake, 2017).

Research has revealed that the competence of the employee has a positive relationship with customer satisfaction. The researcher further concludes that the employee must facilitate the customer regarding their product and promote a financial benefit to the customer (Sharma Naveen, 2016). Human competence is considered very important especially in the field of human management. It includes abilities, motivation, self-control, skills, knowledge, initiative, and values (Haddad, 2017). The above discussion leads to the positive relationship of employees' competencies and customers' satisfaction. The findings of the current study also support the relationship.

Conclusion

The study was intended to examine the effect of services quality variables on customer satisfaction. For that purpose eight hypotheses were developed. All the hypotheses were based on the literature review and found to be supported. In a nutshell it can be said that tangibility, reliability, responsiveness, empathy, access, financial aspects, employees competencies and access have positive and significant impact on customer satisfaction of Iraqi banking sector.

Limitation and Future Research

The study has certain limitations. This study is limited to the context Iraqi banking sector. The findings of the study cannot not be generalized to the other countries. However the similar study can be conducted in the other countries and the results can be compared. Moreover the sample size of the study is 180 which not a big sample for better understanding of the phenomena more respondents can be

involved in data collection. Furthermore the interviews can be can be conducted with the customers and service providers so as to get in depth knowledge.

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