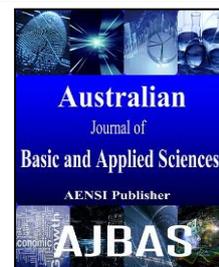




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Impact of service quality on customer satisfaction

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ABSTRACT

The present study aims to release the impact of service quality on customer satisfaction. In order to achieve this study attempted to provide a comprehensive framework for the most important ideas discussed by the writers and researchers on the study variables and have been expressed about the quality of service as an independent variable through a range of dimensions (tangibility, reliability, safety, response and passion). Either variable based is customer satisfaction, which will be of three dimensions (satisfaction with the actions, satisfaction of employees and satisfaction with services) have tried to present the study to answer a number of questions embodied her problem, most notably routine Actions and that these actions may affect or eliminate discrimination in the service provided in the Foundation, which is one of the most important foundations in the competition between institutions and pushed towards improving its services operation. The study found a set of conclusions and most important of which is institution's ability or the bank to focus on the quality of service has an important and influential role in strengthening their capacity to enter into new entrepreneurial business and create competitive able to survive in a fast changing environment and the study also found a set of recommendations most important of which is the interest in the quality of service would increase the level of success of the organization as well as the need to develop the philosophy of the direction of the quality of service through consolidation Concept and mechanisms, methods and areas strengthened in those Institutions so that they become part of its strategy aimed at achieving competitive advantage to succeed in the performance of its functions

INTRODUCTION

Decision-makers become more involved in the implementation of total quality management. Raised the question on assuring management practices in this area for the purpose of determining the relationship between the specific practices of Total Quality Management for the purpose of improving performance. This framework was constructed, which focuses on both basic quality management practices on infrastructure that creates a supportive environment in the addition to focus on a lot of measures that will yield better performance and situations that lead to the creation of a competitive environment between the organizations.

Most managers agree that the main reason for the presented quality is to satisfy the customer (Evans, 2011)

And quality requires a focus on the new way of thinking about the current customer and thinking as well as new customers.

Organizations often exceed customer expectations which is essential for high-performance organization. And that the primary purpose of this study was to examine the relationship between customer satisfaction and service quality in the services sector Based on the foregoing objectives of the study can be achieved through the four sections:

the first is systematic study of the problem and its importance, objectives and hypotheses.

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The second section represents providing a theoretical framework in the first two parts quality service and customer satisfaction second. As for third section includes the conclusions and recommendations that will contribute to enhancing the quality of service for the purpose of achieving the success of the institution.

First Section:

Research Methodology:

1. Research problem: The banking sector is one of the important service sectors in any country being a deal with important economic side category thus the development of this sector in order to get high-quality banking services is a strategic goal for any organization, Begins the research problem in routine procedures in banking services and that these procedures abolish discrimination in the service provided by the banks, which are the most important foundations in the competition process, which in turn pushed banks towards improving its services and interest in quality in order to achieve the desires of customers and gain their satisfaction and loyalty and thus maximize profits.

Therefore, the assessment of the level of banking services from the perspective of customers has become necessary to find out the weaknesses and try to overcome points

2. Research important:

-The important banking sector and the role that banks play as one of the great importance of service sectors in the economic and social development

-Tendency towards the privatization of the banking sector and the consequent large number of private banks, and these need to be a quality system to ensure customer rights

- To identify the level of quality of service in the private banks and the extent of customer satisfaction

3. Research Objectives:

* Measure the dimensions of banking services quality provided by the Iraqi banks

* To know the views of customers considering the dimensions the banking services that they got

* assessing the relationship between service quality and customer satisfaction

4. hypotheses:

- There is a significant correlation between quality of service and customer satisfaction dimensions

- There is a significant impact of moral significance between quality of service and customer satisfaction effect

5. study model:

The relation between customer satisfaction and service quality



Fig. 1:

Source : Made by the researcher

Second section:

the theoretical side

The concept of quality service:

Are the basis of quality of access to the market, so the most important decisions taken by the marketing men, include determining the quality of service that delivers targeted and high quality market level exceeds customer expectations (Johnston& Catharine 1999 p.12)

And know the quality of service as a criterion for the degree of match the actual performance of the service with the expectations of customers or the difference between customer expectations and perceptions of the actual performance of the service (Hoffman & Bateson, 2011,p.4) has been noted (Kotller&, et al, 2006) (that service is the activity or to perform shall be subject to the exchange of intangible and allows no conversion of property (Gerard, 1992) sees quality of service as that difference that separates the customer and quality of service perceived after the usage of the service and, (Boaronta, 2009), The quality of service, is the organization's ability to deliver services to customers accurately and properly and perfectly reliable to the customers.

Based on the above, the researcher believes, that the quality of service is the design and delivery of the service, by the organization in a positive and correct form and that lead to external customer satisfaction, which ultimately lead to the achievement of competitive advantage and to the survival of the organization in a rapidly changing environment.

Benefits of Quality of Service:

The quality of service of great importance for organizations that aim to achieve success and stability in the area of commodity-based products can be used in the planning of production and classification of products in the customer waiting. But in the area of services, the customers and employees interact together in order to create the service and submit them at the highest level For institutional while taking care of the customers and employees together in order to materialize the importance quality pointed (Jhon 2002) that the benefits of quality lies.

*Understand the needs and desires of the customer to achieve what the customer wants

* provide a good or service according to the customer's requirements in terms of quality, cost time continuity

* adapt to the technical, economic and social variables

* excellence in performance through improvement in product or service

* attract more customers and retain

(Meredith, 2014) pointed that there are a range of benefits that can be achieved as a result of use of quality of service.

-When customers receive satisfactory service it is the best way to promote a product or service by the customer which leads to the expansion of the organization

- Increase return on investment as consumer satisfaction means increased sales which leads to increased shareholder satisfaction

- Quality of service can boost private business in the organization and also help you to expand your customer base and is the basis for the retention

- Feedback of information and encourage consumers to reactions are an integral part the quality of customer service for the analysis of strengths and weaknesses and is probably the best way to understand consumer expectations and the adoption of commercial strategies successful.

- Customer Service can provide business owners an important educational business experience to understand the dynamics of international companies and keep up with the latest commercial and service trends

- The process of correcting errors that occur in service performance is an opportunity for the institution to provide services that exceed customer expectations, the establishment in the immediate treatment and deal well with the client and work to resolve the problem quickly, it can transform negative points to the positive benefit of the institution processing. (gean, 2001)

The importance of quality of service:

(tancar 2009) pointed that focus on quality, whether a product or service leads to the good reputation of the company. In the following, the large number of executives seeking to create strategic goals and performance monitoring to improve the quality of service or product (Albert 2015) . While (Ali 2000) pointed out * The application of the quality of service in the enterprise lead to a decline in customers and consumers as to the quality of goods and services provided to them, as well as lead to the effective activities due to inventory reduction and the reduction of errors and reduce delivery time and reduce costs complaints.

*Raise the level of quality to reach the international quality standard

*Improved communication and cooperation between the units and sections of the institution.

* Formation and development of a culture of effective positive change based on the renewal and development.

Dimensions of service quality:

Where there were many opinions of writers and researchers in the concept of quality of services, where select (parasuraman and et al 1991) model gaps, one of the current studies in this area which is also known as a gaps model (P.Z.P.) abbreviation of the names of the three researchers who developed the model, the key dimensions that are measured by the banking service quality is (Reliability ,The speed of response, proficiency ease of access to service safety credibility, knowledge and understanding of the client's physical aspects of the concrete)

* Reliability : means the stability of performance and the completion of the service properly

* Fast response by the workers and indicate the desire and the willingness of workers in service delivery and help customers and speed of service performance

* The ability or competence means possessing the skill and knowledge of workers required to perform the process

* Easy access to the service and includes ease of communication and access to the service from the client side and this reduces waiting to get service and convenient hours of work for the customer and provide a sufficient number of outlets to get the service period

* Connection requires to provide clients with information in a language they understand

* Credibility requires taking into account the customers of the secretariat and honesty in dealing with customers and this generates confidence between the two parties

* Security and includes taking into account the Bank's safety and honesty to deal with customers

* Tangible physical aspects (Physical components) and include physical facilities used in the work, such as devices and methods used in the performance of the service.

While pointed (Kotler& keller 2012) based on (parasurman, 1988) The quality of service includes five dimensions, namely, (trust _ Response Physical facilities _ Safety _ Sympathy), while the pointed (Massy, 2003, p 46) The quality of service of four criteria used by the customer to measure the quality of service is (superiority _ Achieve expectations _ the value _ Matching specifications) based on the above, a researcher in the light of this study will be based on five dimensions that dependence (Barsarman and another 1988) to measure the quality of banking service, which is (tangibility _ Reliability _ Response _ sympathy _ Safety)

Rating service quality:

* Entrance Directional where indicated (Natoragan & et al 1999) that the customers form their attitudes about the service provided to them on the basis of previous experience and hence the trend adapts according to the level of satisfaction achieved through dealing with the service organization has confirmed the results of studies efficient use of the actual performance of the perceived service of by customers as a measure of the quality of banking service (Carman, 1990).

(berry, & et al) reached through studies to the axis basis to provide the quality of service according to the model is the gap between the perception the customer to the level of actual performance of the service and expectations on them and that this gap depends on the nature of the associated design service and marketing of gaps (Hoffman , Bateson ,2011 p. 322) and includes five gaps

* First, a gap results from differences between the expectations of the customer service organization and the realization

* The second gap indicates a lack of match in their own specifications in service with the management of customer perceptions of expectations

* The third gap is a gap between the service set specifications and actual performance has

* The fourth gap in the promoted gap of the service provided gap.

* Fifth gap relates to the gap between the expected service and the service is actually provided. This means that the expected service does not match the perceived service, be an outcome of the collection so that the gaps are judged by relying on the basis of quality of service by the institution.

Levels of service quality:

It can distinguish between five levels of Quality of Service (Payne, 1996)

* Quality expected by the customer represents a level of quality of service that must be provided according to the customers .

* Quality perceived by the banks managing the bank expects a quality management as the saturation of the needs and desires of customers

* Actual quality, a quality that does actual Service

* Professional quality, a quality that are subject to quality specifications banking service

* Quality promoted for customers is the extent level of satisfaction and acceptance that can be obtained from bank customers when they receive the services provided to them

Section Three:

customer satisfaction

The concept of customer satisfaction:

Considers customer satisfaction is an important concepts in the field of marketing services was between (Advardsson , 2000) The customer satisfaction in the services more important than in the area of material goods, and to the fact that the relationship between him and both growth and achieve stronger than profits in the services of material goods (ueheschy, & et,al 2004).

(biliana, & jusuf ,2011) pointed that customer satisfaction is a reflection of the innovation of new products by the company Gateway.

The quality of service and customer satisfaction are the general concepts that companies must understand if they want the ability to compete and grow, and provide high quality service is the key to sustainable competitive advantage. And that customer satisfaction is not only a positive effect on the profitability of the enterprise, but also the foundation of any successful business and lead to repeat purchase and brand loyalty (Biliana & Jusuf, 2011)

While (Baston & Callege, 2008)see The quality of customer service affect direct impact on satisfaction and satisfaction and in turn affects the behavioral intentions positive, while explained (Kotler, 2006), customer satisfaction is so positive impression felt by the customer or the customer's buying experience trend or consumption of a the result of a comparison between customer expectations of the direction of product or service and on the basis of the above, while the pointed (Kotler, 2000) that customer satisfaction is a reflection of the more profits the company and increase market share

While sees (Handsoner & Albinos 2004) The customer satisfaction is the customers' attitude towards the service provider, rose emotional reaction of any difference between what customers can expect and what they get on some of the need for objective or desire to see . The researcher sees customer satisfaction are met as a set of positive reactions in the mind of the individual direction as a result of the company's marketing of high quality services firm direction external customers.

Factors that affect customer satisfaction:

(Hokanson,1995) sees that there are many factors that affect customer satisfaction These factors include (politeness of staff . Accuracy invoices and timing , competitive prices ,service quality ,Quick Service , Trust) . Whilst (Zeithaml ,parasuraman .berry 1990).

that there are a range of factors that affect the satisfaction or Customer expectations

*Personal contact with the surroundings

This means that the person builds his expectations or satisfaction with the service organization or a service certain services provided by the organization that deals with the customer through other impressions

* Personal needs . Show these needs to the personal, technical and social demands as well as personal resources and .personal needs vary from person to person according to the difference in ages. Tastes. Gender. Culture.

*Previous experience. in a client's exposure to the same periods of previous service and the degree of his knowledge of nature after the experiment

* External communication . Intended for those messages that institution send to the customer audience. Such as advertising or publicity, which allows the customer to imagine a certain level of service quality.

Factors that affect your customers' expectations

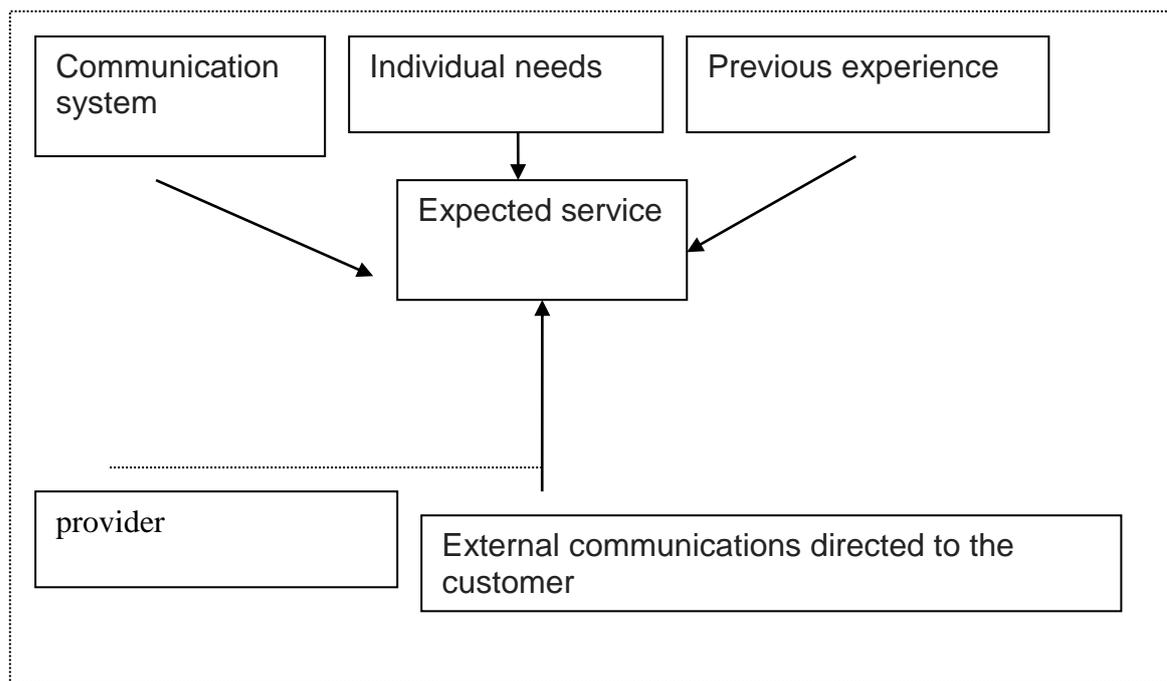


Fig. 2:

Source:zeithaml,parasuraman perry 1990 p.37

Table 1: difference between quality of service and Customer Satisfaction

quality of service	Customer Satisfaction
Dimensions of quality of service that enables us to rule out pre-defined	can result after both had a relationship quality or lack of relationship
Expectations in the quality of services based on the ideals	* judged on customer satisfaction is based on several factors such as the quality needs, justice, perceptions of justice
The quality of service has fewer precedents conceptual	customer satisfaction has a history of more conceptual
Perceptions of the quality of the service do not need to experiment with the service provider	Judged on customer satisfaction needs to experiment with the marketer Service

(sheau and kew 2007)

Measuring customer satisfaction models:

Considering the importance of customer satisfaction must be measured customer satisfaction and translated into measurable criteria and although there are many models that have been developed to measure customer satisfaction we will address two models are important

The first model(Cano Model:)

(Cano, 1984) Determined in his prototype three needs linked with the product, service or goods.

1. The basic requirements, a requirement that must be available in the service or product and their presence does not mean that the customer in complete satisfaction with a product or service which is recognized requirements that are already existent and if the product or service did not achieve these requirements, the client will turn to products or services of other organizations.

2 .one-way requirements Customer satisfaction level commensurate with the extent to which the product or service the customer needs in the case of satisfying the needs of the customer will be satisfied with a requirement that whenever satisfy increased customer satisfaction

3 attractive requirements It is the requirements of product standards that have a significant impact on customer satisfaction and are offer to the customer as an addition , and the achievement of these requirements leads to a more than proportional satisfaction as the non-achievement does not lead to dissatisfaction Cano Model

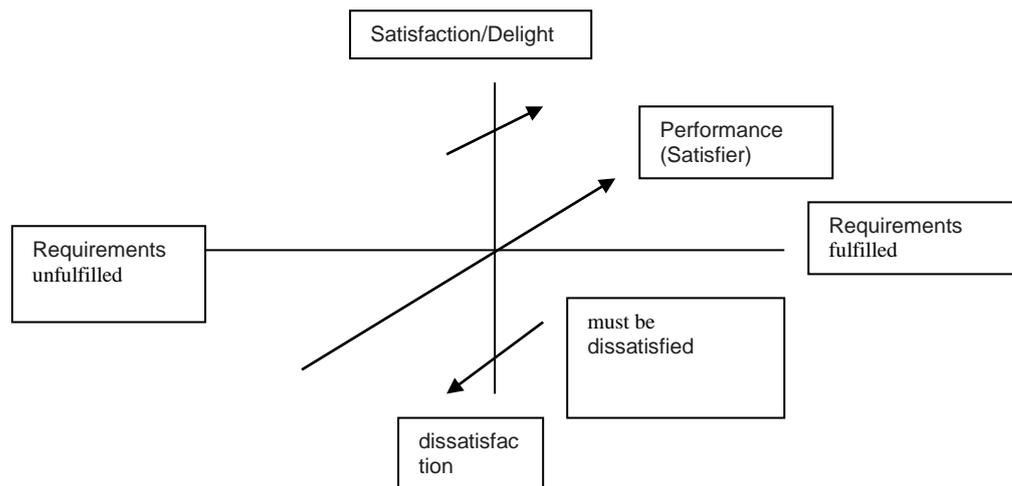


Fig. 3:

Source. Cano, 1984)

The second model:**Multiple regression analysis:**

This analysis is based (gargoroudis, 2002) on the approach to the analysis of multi-criteria decision on the assumption that total customer satisfaction capita range of customers depends on a number of variables that reflect the qualities of a good or service provided by the organization

Section Four:

Conclusions and recommendations

Conclusion:

1.a quality of service significantly affects customer satisfaction and thus can affect the success of the organization and its ability to implement its plans and programs to achievement its objectives and t final purposes with efficiently and effectively.

2. the quality of service impacts and largely on behavior patterns to the external customer

3. The procedure to facilitate the services provided to customers creates a sense of loyalty among customers and creates a positive link between the customer and the organization relationship

4.reserving the customer is of great importance for the Organization of the costs because the hand to maintain the current customer less the cost of attracting new customers

5. The use of the service at Iraqi banks do not keep pace with the large developments witnessed by the world, especially in developed countries

Recommendations:

1. the necessity of conducting field studies to determine the extent of the developments that occur on the markets, such as the entry of new competitive products and introduce new services or any other services in the form that makes the Organization's management is fully prepared and continuous knowledge on environmental surroundings variables to meet the all-new, which may affect the functioning of the Organization

2. Encourage employees to be involved in training and development programs to raise the level of their performance, especially with regard to customer service
3. urged banking organizations to undertake the development of quality services contribute to reducing the gap between customer expectations and perceived quality and service quality are more perceived by the customer (reliability, confidence and confirmation)
4. need to follow new procedures that will reduce service delivery times because of its great importance in supporting competitive advantage and achieve customer satisfaction time
5. The need to provide modern communication network within the organization in order to facilitate the transfer of information and knowledge among all members of the organization in order to improve the level of customer satisfaction

Future Research:

- *Taking other prototypes for employees diversity in measuring the level of success in team performance.
- *Choosing the effect for circumstances other than diversity that can support organizations in achieving team effectiveness.
- *taking similar studies by using measurements used in production and service organizations each on its side for both general and private sector whether it is educational, productive or medical. and so on.

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