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## The effect of customer satisfaction on service quality: The case of Iraqi banks

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### Abstract

This study aims to investigate the relationship of customer satisfaction towards service quality in Iraqi banks. It is suggested that despite the efforts provided by Iraqi banks to improve its service, there is still evidence of lacking of service quality. Service quality is important in gaining customer satisfaction. The aim of this study is to examine the service quality on customer satisfaction in Iraqi banks. The components of service quality consist of assurance, reliability, tangibility, empathy, and responsiveness and are identified as the independent variable (IV). As for dependent variable (DV), the customer satisfaction was chosen. This study follows quantitative approach; questionnaire was adopted from previous studies and were distributed among the Iraqi customers. The sample for this study consisted of 323 customers of Iraqi banks in Bagdad. SPSS 21 software was used to analysis the data. The results indicated that service quality components namely, assurance, reliability, tangibility, and empathy effect positively and significantly on customer satisfaction.

**Keywords:** Customer satisfaction, service quality, commercial banks, Iraq

### Introduction

Recently service quality has been the point of interest for many of the academicians and researcher. There is a belief of the academicians regarding the service quality that better service and quality is an important factor that affect the firm performance (Mostafa & Eneizan, 2018; Cheruiyot & Maru, 2013; Eneizan *et al.*, 2015) [20, 27, 10, 18]. Nonetheless researches refer to customer satisfaction as the synonym of the service quality (Awan, Bukhari, & Iqbal, 2011) [7]. Service quality has a positive association with customer satisfaction as per the findings of Raza *et al.*, (2015) [36] in banking sector. Moreover several researches have been conducted in different service type industries so as to determine the different dimensions regarding service quality (Pantouvakis, 2013) [29].

There are certain factors that impact over the banking environment such as technology, infrastructure and regulation all over the globe (Eneizan & Wahab, 2016; Eneizan *et al.*, 2016c) [13, 19]. There has been global harmonization in banking industry due to development and progress in regulatory improvements. There are several activities bank are implementing regarding the banking regulations and there has been great competition among banks regarding the regulatory reforms in the financial sector (Matar & Eneizan, 2018) [26]. Recently banks are providing quality services by adopting modern technology and this rapid improvement in technology has allowed the entire banking sector to increase the customer satisfaction to the great extent (Raza *et al.*, 2015) [36].

In past there have been several researches such as the studies done by Raza *et al.*, (2015) [36] & Pantouvakis, (2013) [29] regarding service quality these all studies suggest that service sector has the key indicators such as service quality and customer satisfaction. The service quality is one of the concept related to customer satisfaction but most researches have proved the relationship of service quality and customer satisfaction of banking industry (Parasuraman *et al.* 1985) [33]. Another research done by Wang *et al.* (2003) [40] also aligned the results of their study regarding service quality and concluded that service quality is one of the basic factors for the successful banking. Furthermore According to Awan (2011) [7] service quality is important for banking sector.

Fulfilling customer needs giving a superior quality item or a service is a definitive goal of any firm. There are diverse sorts of ways and methods for fulfilling customers' needs and

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giving quality service that meets customer satisfaction. The diverse pointers of service quality of Sri Lankan banking sector are not generally comprehended and distinguished. Deciding the best methods for anticipating consumer loyalty are for the most part in view of the utilization of client's desires or impression of execution of different administration quality properties or both. Consumer loyalty of assembling and administration businesses masculine in view of both item quality and service quality where in the managing an account and back area as an administration situated segment general quality is for the most part rely upon benefit quality to accomplish the goal of consumer satisfaction (Eneizan *et al.*, 2016b; Perera and Aruppala, 2013) [17, 35]. The fundamental point of this undertaking is to think about the impact of service quality factors on the consumer satisfaction in Iraqi banks.

### Literature review and hypotheses development

By visiting the literature it can be known that the customer satisfaction refers to the fulfillment of customer expectation regarding the service and product specially the quality is concerned. The satisfaction can be achieved only in the case that the perceived performance meets the customers' need or it exceeds the customer expectation. If the case is not that then the customers are not satisfied (Jeong *et al.*, 2016; de Wulf, 2003) [21, 11]. As a result negative word of mouth is spread by the dissatisfied customers (Oh *et al.*, 2017; Caruana, 2002) [28, 9]. The countries where the social and cultural ties are strong the word of mouth is very effective for any organization. In the case of Iraq this factor is also important.

Literature has indicated several factors exist which determine customer satisfaction especially in the banking industry of western countries. Customer satisfaction in bank in Turkey. There is a famous model of the service quality called the SERVQUAL. It has several dimensions which are the explanatory variables so that this may help in predicting the satisfaction level of the customers and the related reliability dimension are having the highest impact on overall satisfaction.

In the literature regarding service quality, solid accentuation is set on the significance of administration quality recognitions and the connection between benefit quality and consumer loyalty (Taylor and Baker, 1994) [39]. A few scientists and scholastics portrayed that consumer loyalty is a predecessor of service quality (Parasuraman *et al.*, 1985, 1988, 1991, 1994) [30-33], and others have counter contended that the administration quality as a forerunner of consumer loyalty and that administration quality isn't proportionate to fulfillment. The ebb and flow inquire about from retail keeping money division in Iraq, demonstrated that administration quality measurements seem, by all accounts, to be connected to consumer loyalty, where center and social measurements of administration quality are causal predecessors of consumer loyalty.

Be that as it may, there is next to no exact research exhibiting the significance of administration quality measurements in deciding consumer loyalty (Levesque and McDougall, 1996) [25]. In a current report, Levesque and McDougall (1996) [25] found that the execution of the specialist organization on center and social measurements of administrations was a vital driver for consumer loyalty in retail saving money. Anderson *et al.* (1994) [6] additionally point to this connection by proposing that enhanced

administration quality will give huge effect of consumer loyalty. The causal connection between benefit quality and consumer loyalty is the subject of extraordinary scholastic faced off regarding and no agreement has been come to. In any case, from a hypothetical perspective the scientists and scholastics have built up the calculated meaning of consumer loyalty.

Many banks in both developing and developed countries trying to provide a better services quality to the customers. According to Saeidi *et al.*, (2017) stated that, the banks seek to satisfy their customers through improving their service quality and banks managers trying to apply the factors of quality such as Tangibility, Responsiveness, Reliability, Assurance and Empathy in the banks to provide a good service to the customers.

Tangibility, Responsiveness, Reliability, Assurance and Empathy are considered as service quality factors that applied by the organizations such as banks to provide a better service to the customers, thus, enhancing the level of customer satisfaction (Kumar & Kumar, 2017) [24].

In the retail sparing cash industry, the industry is seen to be too much engaged and revamped in offering and provides a better quality and low cost and in this manner there is a positive connection between customer regard and organization affectability when the contender needs in giving first class organizations to the customers. All the five measurements of administration quality affected consumer loyalty considerably and enhancing the administration quality components is generally considered as the fundamental progenitor which could adequately expedite noteworthy commitments consumer loyalty (Buell *et al.*, 2010) [8].

### Assurance and Customer Satisfaction

Paul *et al.*, (2016) [34] characterized assurance as the learning and great behavior or affectionateness of managers and employees. Moreover, it is likewise considered because the capability of workers with the help to motivate belief and certainty will firmly overcome the customer's loyalty as mentioned by (Alsakarneh *et al.*, 2018; Abdelqader Alsakarneh *et al.*, 2018; Kumar & Kumar, 2017) [4, 1, 24]. Banking sector provides the services to their customer, certification suggests providing monetary assistance with an obliging and agreeable path, ease in transparency of record purposes of premium, comfort ability or convenience inside the banking institution, an overall experienced and capable organization gathering and will have awesome results on buyer reliability (Sadek *et al.*, 2010) [37].

H1: There is a positive relationship between Assurance and customer satisfaction.

### Reliability and Customer Satisfaction

According to Ding *et al.*, (2017) [12] reliability is described as the ability to play out the expected administration to clients continuously and accurately as assured to provide. Dealing with problems experienced by consumers, organizations perfect from the main gone through, organizations ensured maintaining and time screw up without record are the perspective of trustworthiness to the extent organization quality, solidly affect the level of buyer dependability (Eneizan *et al.*, 2018; Kumar & Kumar, 2017) [2, 4, 20, 26, 27, 24]. In dealing with a record organization provided for the customer, precision in completing requests, keeping up correct record and quote, accuracy in charging,

keeping up ensured organizations are the crucial viewpoints of resolute quality, are supposed to be the most basic element inducing customers to hold in sparing cash organizations (Yang and Fang, 2004) [41].

H2: There is a positive relationship between Reliability and customer satisfaction.

### Tangibility and Customer Satisfaction

A research paper by Paul *et al.* (2016) [34] portrayed generous quality as physical workplaces, equipment and appearance delegates and organization gathering. Further, it is moreover portrayed as the straightforwardness in detectable quality of advantages essential for giving the help of customers, particularly prepared laborers and effortlessness in getting to made materials like flyers, flyers, coordinators, information books et cetera will have an incredible result on the level of purchaser dependability (Kumar & Kumar, 2017) [24]. Exhibit day looking or refined sorts of apparatus and apparently captivating or engaging air are viewed as the constructive outcomes of considerable quality on buyer faithfulness in dealing with a record division (Ananth *et al.*, 2011) [5].

H3: There is a positive relationship between Tangibility and customer satisfaction.

### Empathy and Customer Satisfaction

Empathy as a one of the factor of service quality is refer to the ability to deal with client's attention separately in supporting of clients (Paul *et al.*, 2016) [34]. Further, understanding what is needed by the customer which is available to them by the competitors such benefit whenever with no burden will firmly impact the level of consumer loyalty (Kumar & Kumar, 2017) [24]. As the working hours are being flexible and are in the favor of the individual's consideration and how much this is understood in a better way about what customer need specifically and the improved communication between the management and the customer may have a positive outcome over the customer loyalty (Alkhaldeh *et al.*, 2017; Ananth *et al.*, 2011) [3, 5].

H4: There is a positive relationship between Empathy and customer satisfaction.

### Responsiveness and Customer Satisfaction

According to Ding *et al.* (2017) [12], responsiveness is one of the service quality factors that applied by the organizations such as banks to improve their customer satisfaction, it defined as the interests appeared in giving brief administration to clients when needed. Moreover, it is examined that eagerness or status of representatives to give the wanted customers benefit with no wasting time or bother whenever will effect positively on the level of customer satisfaction and thus will also affect positively on the level of customer loyalty (Alkhaldeh & Eneizan, 2018; Kumar & Kumar, 2017) [2, 24]. Whenever the consumers are given the consideration and they are fulfilled by the organization being focused on the problem they have already experienced in order to maintain the security situation (Kumar *et al.*, 2009) [23].

H5: There is a positive relationship between Responsiveness and customer satisfaction.

### Proposed model

Assurance, reliability, tangibility, empathy, and

responsiveness are identified as the independent variable (IV), Customer satisfaction of Iraqi banks is considered the dependent variable (DV), as outlined diagrammatically below.

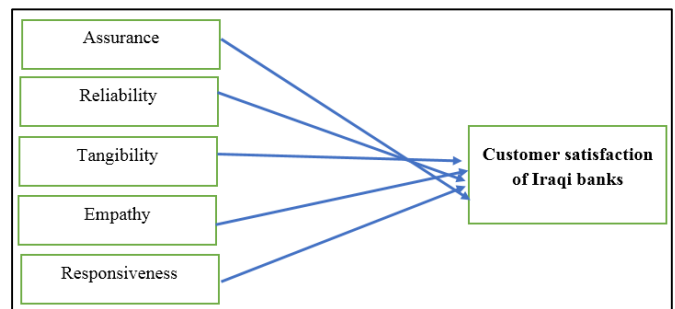


Fig 1: Research Model

### Methodology

The present work is using the quantitative research design in which we collect the data through close ended questionnaires and the survey data is entered into the software such as SPSS and later the data is statistically analyzed.

The data of the current investigation was collected using a structured questionnaire. First the pilot study was conducted to test the validity and reliability of the questionnaire and later the final questionnaire was distributed among the respondents for the further analysis.

The population refers to customers of Iraqi banks in Bagdad. While the sample size will determine through simple random sampling technique. Population in this study will be all the customers. The population of this study is consist around 50,000 customers. The sample of the study according to Krejcie & Morgan (1970) [22] is 381 customer is whom exist in the banks in Bagdad. The researcher will visit these banks and distribute the questionnaire among the customers in the banks. The researcher distributed 381 questionnaire and received only 323 questionnaire.

### Reliability and Validity

A pilot study was conducted prior to distributing the questionnaire to the research sample. The aim of the pilot study was to refine the questionnaire in order to avoid problems in answering the questions by partakers in the main study, and to avoid problems in recording data. The pilot consider for this examination was led among 50 respondents keeping in mind the end goal to build up respondents comprehension of the inquiries, any issues in replying, clearness of the guidelines, engaging quality of the design, and time expected to finish the poll. People participating in the pilot think about were solicited to share their impressions from the survey substance and plan, and furthermore to give their suggestions. This data was critical in choosing whether any changes to the poll were essential. Every one of the proposals were viewed as, and subsequently minor alterations to headings and design of the study were executed. Furthermore, the scale reliability of the questionnaire was also checked for this Cronbach's Alpha was performed for the all constructs using their particular items. The results of the Cronbach's Alpha is presented as follows.

**Table 1: Result of Reliability Pilot Study**

Variables	Cronbach's Alpha
Customer Satisfaction	.862
Assurance	.739
Tangibility	.872
Responsiveness	.837
Reliability	.849
Empathy	.823

**Demographic profile**

**Table 2: Demographic profile**

Variable	Category	Frequency	Percentage
Sex	Male	233	72.1
	Female	90	27.9
Age	Less than 25	100	31.0
	25-35	171	52.9
	36-45	40	12.4
	above 45	12	3.7
Education	No Formal Education	1	.3
	High School	63	19.5
	Diploma	218	67.5
	Bachelor	36	11.1
	Master	5	1.5
Occupation	Student	233	72.1
	Employee	90	27.9

The above table shows that about seventy two percent of our respondents are male which indicates that there is a higher influence of man opinions on our results. The reason behind the high percentage of male is explained by the culture of Arab countries that refer to that most of the banks customers are male.

The above table show that half our respondents are in the age range of 25-35 years with 53% whereas respondents below 25 years of age are 31% in our research. While respondents above 35 are around 16%. The results indicated that most of the customer age ranged between 25-35. This is because of the nature of the demographic composition of Arabs, where Arabs are characterized by youth.

The above table shows that 68.4% respondents have completed their diploma whereas respondents with bachelor degree are 11%, master are 1.5%. Our respondents having education of high school are 19.9% in this study. However, there is only one respondent in the sample who has no formal education. High percentage it was in Diploma because most of the Iraqi customers are educated.

By looking at the above table we can say that most of the respondents are the students and their percentage is 72 while rest of the respondents are the employees which is 28 percent. According to occupation the results indicated that most of the customers are students. This is because many of Iraqi customers studying.

**Multiple Regression Analysis**

The researcher find the general form of the equation to predict Customer Satisfaction from Assurance, Reliability, Tangibility, Responsiveness and Empathy: predicted Customer Satisfaction= 0.231+ 0.479(Assurance) + 0.142 (Tangibility) + 0.023 (Responsiveness) + 0.125 (Reliability) + 0.312 (Empathy). We have obtained it from the Coefficients table given below.

**Table 3: Unstandardized Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.231	.255		.908	.364
	Assurance	.479	.053	.442	8.990	.000
	Tangibility	.142	.048	.144	2.937	.004
	Responsiveness	.023	.056	.022	.421	.674
	Reliability	.125	.044	.121	2.812	.005
	Empathy	.312	.053	.268	5.849	.000

We may find the important information provided in Coefficient table is statistical significance of each dependent variable. The t-value and p-value inform us that whether the coefficients of variables are equal to zero in the population. If the p-value is less than .05, we may conclude that the variables are statistically significant. In our case, we may see from the table that all of the independent variables are having positive impact and the p-values of the all of the independent variables is less than 0.05 except responsiveness. Hence we conclude that there is a positive and significant impact of Assurance, Reliability, Tangibility and Empathy on Customer satisfaction and we reject our null hypotheses hence supporting the H1: Assurance will have a significant impact on Customer Satisfaction. H2: Reliability will have a significant impact on Customer Satisfaction. H3: Tangibility will have a significant impact on Customer Satisfaction and H4: Empathy will have a significant impact on Customer Satisfaction while the one of the total five hypothesis the hypothesis H5: Responsiveness will have a significant impact on Customer Satisfaction, was not found to be supported due to its p-value greater than 0.05.

**Discussion of the findings**

H1: There is a positive relationship between Assurance and customer satisfaction.

According to the results of the above hypothesis we find a significant relationship of Assurance with customer satisfaction. In banking services provided to the customer, assurance means providing financial assistance in a polite and friendly manner, ease in accessibility of account details, comfort or convenience inside the bank, a well experienced and professional management team and will have favorable outcomes on customer satisfaction (Sadek *et al.*, 2010) [37]. So the results of the study confirms the relationship found in the literature and supports the idea that if the assurance is existing in the banking services the customers will be more satisfied hence banking sector should work more over its assurance so that they may get better customer satisfaction. Moreover it is also important for the banks which are facing high competition they can attract more customers by providing more assurance their customers.

H2: There is a positive relationship between Reliability and customer satisfaction.

The results of the above hypothesis of the study indicates a significant positive relationship of reliability on customer as in banking services provided to the customer, accuracy in completing orders, maintaining precise record and quote, accuracy in billing, maintaining promised services are the basic views of reliability which is considered as the most important factor in convincing customers to retain in banking services (Yang and Fang, 2004) [41]. According to the existing literature the results of the hypothesis are also

supported and hence it can be said the reliability in banking industry is an important factor for the customer satisfaction. Because the banking sector has to do all for the money and reliability is part and parcel of monetary transactions if there is no reliability of the banker the customer will not deposit their money with the certain bank.

H3: There is a positive relationship between Tangibility and customer satisfaction.

The results of the above hypothesis are supported and are significant which show that there is a significant impact of tangibility in banking sectors on the customer satisfaction. Modern looking or sophisticated equipment and visually appealing or attractive ambience are viewed as the positive impacts of tangibility on customer satisfaction in banking sector (Ananth *et al.*, 2011) <sup>[5]</sup>. The result of the hypothesis are also aligned with the existing literature. It can also be the part of discussion that in today's world people give a lot of weightage to the tangibles such as the visibility, modern equipment and usage of modern technology so it is the same case with the banking customers. If there are more tangibles the customers are more satisfied and hence bank can earn more from the customers.

H4: There is a positive relationship between Empathy and customer satisfaction.

The results of the above hypothesis indicate that there is a positive and significant impact of empathy on customer satisfaction. To understand the customer need in a better way it is required to evaluate the competitor and then provide the better service quality than your competitor without any hassle faced by the customer. This will highly impact the satisfaction level of the customers. The customer specific services are needed to be provided such as flexible hours, individual attention, increased and improved communication regarding the management-customer relationship is the main factor that improve the performance (Eneizan *et al.*, 2016a; Ananth *et al.*, 2011) <sup>[16, 5]</sup>. Hence the results of the hypothesis are also supported by the literature and it can be predicted that more empathy can bring more customer satisfaction. So it is an important variable for the customer satisfaction. Banks should work more on empathy so that they may achieve more customer satisfaction.

H5: There is a positive relationship between Responsiveness and customer satisfaction.

The results of the hypothesis do not support the idea that responsiveness has any impact on customer satisfaction. However the literature suggest that Customer satisfaction can be attained by providing special attention to the each customer and banking staff needs to attend each and every customer with high level of welcoming nature hence the customer is satisfied regarding service quality specially when there is the matter of safety in executing the transaction (Kumar *et al.*, 2009) <sup>[23]</sup>. In our study the results are against the literature. One of the justification for such result is due to the sample. As most of the respondents in our sample are students. So, for students responsiveness is not as important as for the employees as they have to make certain business transactions in short time. So, responsiveness may be the main factor of satisfaction for the working people but not for the students.

### Implications of the Study

The results of the study implies that customer satisfaction is dependent upon the factors discussed in the conceptual framework of the study and banks can take help from the

study. They need to work over the assurance, tangibility, reliability and empathy so as to increase their customer satisfaction. The study is also helpful for the general service sector to understand the main factors of customer satisfaction. The financial sector can particularly take the advantage of the study as this study was done on banking sector however other financial institutions have similar characteristics as banking sector.

### Limitations of the Study

The study is limited to five factors that impact over the customer satisfaction however there may be more variables to find out. This study in this way limited to a particular framework however this framework can be extended in the future. The sample of the study is limited to the Iraqi respondents. In future a more comprehensive study can be done on Arab countries. Furthermore a comparative study can be done for the Arab and Non-Arab countries. Moreover the sample of the study had more respondents they are the students. In future research more diversified sample can be drawn and the study can be performed on more diversified sample so that the variations between the different groups of the respondents can be captured.

### Conclusion and Recommendations

“Customer is King”. It is a popular slogan these days. It is the important for all types of businesses to satisfy their customer needs and service quality is one of them however it has also been an issue for the businesses including the banking services. In banking sector high satisfaction of customer is the main factor of the success. Without customer satisfactory it is indispensable to survive in the banking industry because this sector mainly deals with cash deposits and other transaction mainly related to cash handling which is a sensitive issue.

The need to provide the highest level of quality service to the customer is the surety to gain a bigger market share as well as the high and sustainable returns. Hence it is more important in the case of banking industry to find out the criteria on which customers evaluate the online services provided by the banks (Eneizan & Obaid, 2016; Yang and Fang, 2004; Eneizan *et al.*, 2016d) <sup>[14, 41, 15]</sup>.

Therefore, the banks need to understand the attributes that customer use to judge service quality and enhance service quality. This study is significant and timely because only few studies have been conducted to help the Iraqi banks to improve their service quality and improving the customer satisfaction. This study is also important because of the scarcity in the literature regarding the relationship between service quality and customer satisfaction in the Arab world generally and particularly in Iraq. The study recommends the Iraqi banks to work over the customer satisfaction keeping the variables taken in the conceptual model of the study. In this way more financial inclusion is possible and more satisfied customers can be the way to earn more for the banks. It is now high time for the banks to understand the characteristics and criteria on which customer evaluate the service quality in banking sector and then on the basis of these factors banks are recommended to strive for enhancing the service quality level. The current study is attributed to find out the same factors in the context of Iraq. This study is significant due to the lack of research in the field of service quality in the Arab region in general and specifically in Iraqi context. The recommendations of the research include that

in Iraq banks need to overcome the service quality issue hence satisfying the customers by keeping the factors included in the conceptual model of the current study. This will be a great way to include in the financial stream of the country and more economic activities will be able to be documented easily hence not only the banking sector but also the whole economic sector will enjoy the fruits.

The banking sector is recommended to work over the customer satisfaction keeping the variables taken in the conceptual model of the study. In this way more financial inclusion is possible and more satisfied customers can be the way to earn more for the banks.

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**Appendix A: Questionnaire**

<b>Assurance</b>	1	2	3	4	5
Bank employees are trustworthy.					
I feel safe in my transactions with the bank.					
Bank employees consistently courteous towards me.					
Bank employees have the knowledgeable to answer my questions					

<b>Empathy</b>	1	2	3	4	5
The bank provides me an individual attention.					
The bank has convenience operating hours to my needs.					
The bank has employees who give me personal attention.					
The bank considers my wishes and needs.					
Bank employees show understanding of my specific needs.					

<b>Responsiveness</b>	1	2	3	4	5
In the bank I do not spent much time waiting in line.					
Bank employees are always willing to help.					
Bank employees are quick in eliminating potential errors.					
Bank employees quickly respond to my requests.					

<b>Reliability</b>	1	2	3	4	5
Bank services are performed within the promised time.					
When I have a problem, the bank's employees show sincere interest in solving the problem.					
The bank correctly performs the service right the very first time.					
The bank provides its service right the first time.					
The bank insists on error free records.					

<b>Tangibles</b>	1	2	3	4	5
The bank has modern-looking equipment.					
The bank's physical facilities are visually appealing.					
The bank's employees are neat appearing					
Materials associated with the service (such as forms, brochures, statements etc.) visually appealing at the bank.					

<b>Customer satisfaction</b>	1	2	3	4	5
I am satisfied with products and services provided by my banks					
I am satisfied with employees respond and prompt services					
I am satisfied with financial services advice					
The overall service quality provided by my banks is excellent					