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### Examine the effect of traditional service quality on competitiveness of banking system Case Study: branch customers of Saderat Banks of Khorramabad

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**Abstract:** The aim of present study is examine the effect of traditional service quality on competitiveness of Saderat Banks of Khorramabad city. This research terms of purpose, in the form of applied research and in terms of performance of study method is among descriptive–causal, Statistical population of this research is branch customers of Saderat Banks of Khorramabad city. Given that the population of bank customers have been unlimited, 384 persons as Sample for study were selected by available sampling method by using Cochran formula. The data collection tool was a questionnaire which validity of questionnaires by using content validity and their reliability was confirmed by Cronbach's alpha. In this study, to investigate and hypothesestest, obtained data were analyzed in by SPSS software and at 95% confidence level and results showed that the quality of traditional services has significant and positive impact on competitiveness, and on the other hand it was revealed that assurance dimension of traditional service quality has over and higher significant and positive impact on competitiveness than the other dimensions So can be considered traditional service quality as an affecting factor on competitiveness that causes increase the power of banks competitiveness and financial and commercial institutions.

**Keywords:** traditional service quality, competitiveness, Bank Saderat. Khorramabad city.

### INTRODUCTION

What distinguishes today's world of companies and organizations with their decades ago is Unstable environment and complex competitive, quick changes, technological advances, increasing development of communication and rapid exchange of information (Masumi, 2011). In recent years maintaining and improving

the competitive advantage has been emphasized as a wide, inclusive, and as increasingly in business and has become most important issue of economic development (Porter, 1990). In an age of increasing expansion globalization and competitiveness, important issue is considered among policy makers at different levels in different parts of the world (Shurchuluu, 2002). Competitiveness more than anything is derived from a new perspective and yet environment context and time have created significant changes in indicators of competitiveness and it should be noted that only theoretical and conceptual framework of competitiveness can have permanent use that have enough flexible to adapt management processes and environmental changes (Kaplan, 2005). Competitiveness in our age is game today, which has become in the landscape of world to fundamental force in economy (Dutta, 2007). Competitiveness have considered organization as multi-dimensional concept (Ambastha & Momaya, 2002). Akimva also has looked competitiveness to view of multi-dimensional concept and has defined its at level of organization (Akimva, 2000). have defined competitiveness ability to increase income at the same speed with competition and create capital necessary to deal with them (Akimva, 2000). Competitiveness is a fundamental force in economic and special feature in developing and maintaining ability to survive in today's tumultuous world (Schwab, 2010). The most important factors that causes ability within the company and increasing competitiveness power, quality of services is provided and competitiveness will require that attention of managers of organizations is focus on reducing costs and improving quality of service; providing service to customers with high quality and continually creates competitive advantages for the organization (Hesselink & Wiele, 2003). Marketing research have very praised benefits of service quality and have named from them as an indicator of competitive advantage (Puyter et al., 1997). Superior service quality that enables a company to distinguish itself from other competition and in comparison with them, obtain a series of competitive advantage (Ladhari, 2009). Nowadays improve service quality has been known as a key and strategic issue for organizations that are active in the service sector, So that organizations achieve higher levels of service quality, will have sustainable competitive advantage (Guo et al., 2008) Highly competitive and rapidly changing environment in which banks are forced to operate in it, leads them to optimize service quality (Arasli et al., 2005). Providing quality of service for customers is essential in order to succeed and survive in today's banking environment and entry of private banks in the banking industry has created high competitiveness (Sheng & Liu, 2010). So considering that one of the characteristics of successful economic enterprises is ability to competitiveness power and at the same time Prominent feature of unsuccessful companies is lack of this power, one significant reason for failure and break of banks and financial institutions is being below their competitiveness power in the market and if can identify impact of provided quality of services on competitiveness can be offered solutions to increase their competitiveness power. However, due to being below competitiveness power of banks and financial institutions can have several different causes. In this study we examine quality of traditional services on competitiveness, on this basis purpose of this study is identify and determine the impact of traditional service quality on competitiveness in Saderat Bank incity of Khorramabad.

## **RESEARCH THEORETICAL FOUNDATIONS**

### **Traditional service quality**

Maybe Lewis and Booms are the first people that have defined quality of services as a measure amount of accordance, the level of provided service with the expectations of customers (Seyed Javadein and Keimasy, 2010). Claes also believes quality of service is that focus on something that will be delivered to customers,

Situation in which delivers services in it and how are provided those services (Ross & Juwaheer, 2004). The most complete definition of traditional quality of services has been provided by Parauraman et al. "Quality of service is a form of attitudes related to satisfaction but is not equivalent to it which is achieved from comparison between customer expectations of service (Attafar and Shafiee, 2006). Unlike product quality that can be objectively measured with parameters such as durability and number of defects, Quality of Service is conceptual abstract and vague because of three features intangible, heterogeneous and inseparable product and its use, In the absence of objective indicators, appropriate approach for assessing the quality of enterprises services, is measurement of customer perception from quality (Parauraman et al, 1988). The processes leading to creation of quality services with the processes that lead to production of goods are different, Production process happens at a specified time and at a specified location without the customer and customer doesn't have partnership during the process but services creation of customer participates in during as someone who works with the manufacturer. Customer is present and affect on therefore that is same added value and quality of service (Groth & Dye, 1999). Quality factors of service are divided into four main parts: 1) Tedious: (Hygiene factors) tedious can be considered with the case of existence of insufficient and sufficient levels. If such factors be understood insufficient (does not exist) will be achieved discontent. 2) Satisfactory: These factors are factors that are more than appropriate, have positive impact on the perception, However, when they do not exist or perform poorly, haven't reduced perception of quality service. 3) Crises (limit double factors): Factors that can be Satisfactory and both Tedious. 4) neutralizing agents: These factors have less sensitive to changes in performance (Thijs & Staes, 2008).

### **Need for attention to Quality of Service**

- 1) Increasing expectations of customers: The truth is that expectations of customers has increased than in the past. Increasing expectations of customers can be attributed to several factors, Including increased awareness and the level of customers knowledge, organization advertising, performance of competition etc.
- 2) Activities of Competitors: competition with continuously changing their services and how to provide it to customers, are continuously changing the market, and are seeking to increase their market share, from this solution. This raise the expectations of its customers. This makes others to take steps to improve Quality of Service.
- 3) Environmental factors: environmental factors, including political and legal, economic, social and cultural factors force organizations to provide more quality services. For example, honoring program and customer satisfaction in administrative system consider as political factor. In addition with expanding access to the Internet Nowadays, Customers can easily obtain timely information from around the world; this issue also increase customers' expectations.
- 4) Nature of service: evaluating the quality of service according to service characteristics is difficult for the recipients of it. Because customers according to the surrounding physical evidence service and also pay to dealing employees to evaluating the quality of services (Which are considered two important factors for evaluating service).
- 5) Factors of Internal organizations: organizations with their promotional activity raise expectations and demands of customers. As a result, customer when refer to organization, has promised service

expectation, Therefore, performance of organization must be responsive of created expectations in customers.

- 6) Benefits arising from quality of service: in addition above, benefits arising from quality of service is other factors which encourages organizations to provide quality services. One of the direct effects of providing quality service, increasing the organization's ability to efficiently provide service to customers, Why organization has found that what customers have wanted and needs, Therefore, from non-presence service reduced or remove them. With increase efficiency and effectiveness will increase in service delivery, profitability of organizations. Also provide better service to customers cause repeat purchases and spreading positive word of mouth (Seyed Javadein and Keimasy, 2005). Parasuraman et al. (1985) Seroqual model which includes five dimensions: reliability, responsiveness, assurance, empathy, and tangibles for quality of service (Ghobadian et al, 1994) Bahaia and Nantleder in (2000) about Seroqual and its shortcomings to measure the quality of Service in banking sector, have noted points, Their chief objection is lack of comprehensive and holistic of this scale, Thus, with revision in dimension of service based on marketing topics and the specific characteristics of banking, offered new dimensions:
  - 1) Effectiveness: the order of effectiveness of providing efficient and effective is knowledge and skills needed to perform service and employees ability in application of communication skills and identify the customers.
  - 2) Assurance: purpose of assurance is reliability, honesty, integrity, confidentiality dealing with customer demands and away from danger and risk.
  - 3) Accessibility: The purpose of accessibility is ease of communication and speed of providing banking services.
  - 4) Variety of service: The purpose of variety of services is adaptability and innovation domain of banking services.
  - 5) Reliability: means the ability to accurate perform and without errors and promised reliable service (Bahaia et al, 2000).

### **Competitiveness**

Latin root word Competitiveness derived from the competitor means compete in commercial markets. This words is for express the unit economic power in front of competitors in international market. That the goods, services, people, skills and ideas will be offered at levels beyond the geographical borders (Murths, 119: 1998). Pace & Stephen (1996) define Competitiveness means to ability of organization in order to survival in business and protect the organization capital, to obtain return on investment and guarantee jobs in the future (Akimva, 2002). Competitiveness is identify the capacity and market position which is cause superiority of firms compared to their competitors (Holsapple & Singh, 2001). According to Christensen from Harvard Business School, where governments are able to compete which can compete their firms; Porter believes that firms compete in market and not in government (Porter, 1990). Competitiveness in Firm-level can be defined power of firms in the design, manufacture or offer products in front of competitors' products, Has a lower price or higher quality in front of equal cost (D'Cruz & Rugman, 1992). About industry competitiveness must point out that

industry if is able to compete, Its affiliated organizations, have High competitive ability (Porter, 455: 1990). McGahan believes that 36 percent of the profitability of firms and industries depends on their features and capabilities (McGahan, 1999). Competitiveness is defined the ability to force the customer to select the proposals company towards proposals of competitors, ability to continuously improve processes of the company, which leads to better offers and will be result in higher level of competitiveness, in other words capabilities that enable companies to take advantage of this merit, Will form the basis of competitiveness (Fivor and Chahar Baghi, 1994). Competitiveness is one of the most important concerns of trade and activity in today's dynamic and competitive environment. In recent years the competition is arised as an economic concept that affect on sustainable development of various industries, and companies have to coordinate their resources and expertise to the market (Abbasian et al, 1389). Competitiveness is relative issue up to absolute. Competitiveness dependent on the value of customers and shareholders, determined financial strength and ability of action and reaction in the competitive environment and potential of people and technology are essential in make strategy changes. Competitiveness is sustainable if there is appropriate balance between mentioned factors. one organization in the eyes of their customers is competitiveness, if will be able to offer better value than competitors (Booth & Philip, 1998).

### **Levels of competitiveness**

- National competitiveness: Common concept at the national level is the country's ability to produce products that can internationally compete .According to Moon et al the competitiveness of a country can be competitive position of that country in the international market, among other similar countries in term of economic development (Moon et al., 1998).
- Competitiveness of industry: Buckley et al. (1988), know competitiveness of industry in the form of a practical framework, is including aspects of competitive performance, competitive potential and management processes .Buckley et al in 1988 describe industry structure as created value of economic activity by industry members and also to participate in created wealth. In fact, industry when can be competitive and also benefit from appropriate interaction between the forces of their internal structure. Porter typically knows industry structure comprising five forces: Intensity of competition between existing competitors in the industry, threat of newcomers to industry, threat of substitute products, Bargaining power of buyers and bargaining power of suppliers; These five forces determine the attractiveness and competitiveness of industry in competitive markets. Active corporation in particular industry can figure out appropriate position for itself in industry and competitive market with regard to these forces, Accordingly, is said industry and its competitiveness have an nature intermediate (Porter, 1979).
- Competitiveness of Business: in the past two decades have been witness two different schools in the field of competitiveness: Approaches based on technology and approaches based on competency. Information technology can improve efficiency and create strategic advantages. According to approaches based on competency, companies identify their unique skills and competencies through internal and external consolidation and bring under control, in other words, according to approach based on Information technology, Technology is based on competitiveness, while according to second approach, organization is learner in which emphasize on strength in order to durability through patterning and effectively prediction and respond to changes (Booth & Philip, 1998).

According to McGuire & Cross (2003), three dimensions of cost reduction, product offerings and differentiated services and focus on customer have been provided for competitiveness which each of them is:

- 1) Cost reduction: the aim of the organization is that can produces its products and services with lower cost and offers to market compared with competitors by improving efficiency and increasing productivity, reduce waste and oroper supervision over on costs, in this dimension, organizations are seeking that produce and offer same product or service with other institutions with lower cost.
- 2) Provide differentiated products and services: The aim of the organization is that able to offer good and service that according to customers in comparison with product and services of rival organizations has Superiority or unique features, organizations can distinguish through innovation in products and services through development, promotion of products and services and very high speed in supply its good and services from competitors. Distinctiveness of products or services makes that consumers are loyal to one brand and embrace products with higher price.
- 3) Focus on customer: organization tries to targeting specific group of customers and offer product or service specific for their tastes or needs. (McGuire & Cross, 2003).

### **Background research**

Naeb-Zadeh and colleagues (2010) in a study titled “Evaluation of quality of service of National Bankby using Seroqual method in terms of Customers, using electronic banking services “have reached to this conclusion which between expected quality of service by customers and provided services to them by National Bank, there are gaps in all dimensions of Seroqual model, In addition to this , maximum gap between expectations and perceptions about empathy dimension and the lowest gap in this context is related to reliability dimension. Also Ghaffari et al (2011) in a study titled “Assessment of quality service dimensions and customer satisfaction in the banking industry (comparison of traditional and electronic model)” have reached to this conclusion which customer perception of service quality has positive impact on prefer to traditional service son the other hand customers’ perceptions of electronic service quality, have more effect of customers’ perceptions from traditional quality of service on customer satisfaction. Alvan and colleagues (2009) in a study entitled “Evaluation and comparison of quality of service in branches of National Bank in Esfahan city “have reached to this conclusion which are quality of service and its dimensions in studied sample in desirable level and also there isn’t significant differences between quality of service in branches with the degree of different quality. Bloch et al (2015) in a study entitled “Raising quality of service and competitiveness in Pakistan International Air Lines “have reached to this conclusion which quality of service and its dimensions have significant and positive impact on competitiveness; and quality of service in Pakistan International Airlines is similar to the average which shows desirability case and loyalty of passenger. Estimk and Legosimik (2012) a study entitled “competitiveness in higher education: one necessity to determine the direction of marketing and service quality” in three faculties Kroteya, Esonya and Hunger have reached to this conclusion which competitive power is possible and crucial factor in higher education market in order to improve the quality of higher education. Mazyo (2003) in a study titled “quality of service and competition in the airline industry United States “has reached to this conclusion which Statistical analysis from the United States Air Lines and Transportation Statistics in 2000 Indicates

that repeat and delay of airlines flights, is very important and in addition competitiveness depends on the quality of service and better and timely performance and provided quality of services has direct impact on competitiveness. Negoo and Makacha (2015) have done study titled “Quality of Service: a key factor in Organization competitiveness: have reached to this conclusion that Quality of service has significant and positive impact on organization competitiveness and as well as Quality of services is useful tool to facilitate and provide advantage that put companies to fight in competition in a good position.

### Conceptual model and research hypotheses

To determine research hypotheses and express the relationship between each variables, Research conceptual model has been designed in Figure 1.

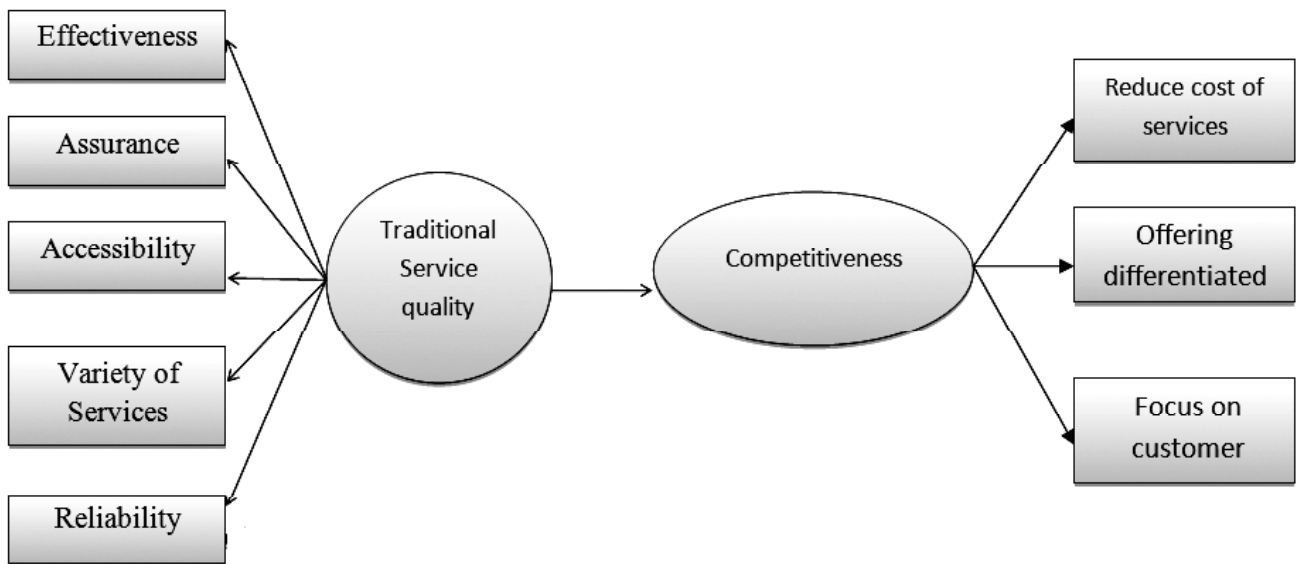


Figure 1: Conceptual Model Research

### RESEARCH HYPOTHESES

According to the conceptual model, the following research hypotheses were formulated:

#### The main hypothesis

Quality of service has significant and positive impact on competitiveness.

#### Secondary hypothesis:

Effectiveness has significant and positive impact on competitiveness.

Assurance has significant and positive impact on competitiveness.

Accessibility has significant and positive impact on competitiveness.

Variety of Services culture has significant and positive impact on competitiveness.

Reliability has significant and positive impact on competitiveness.

## RESEARCH METHODOLOGY

This study in terms of purpose is in form of applied research and in terms of performance of study method is among the Descriptive –causal research. Questionnaire has been used to collect data. The first questionnaire (Traditional Service quality) included 5 dimensions: Effectiveness, Assurance, Accessibility, Variety of Services, Reliability and the second questionnaire (competitiveness) includes 3 dimensions: Reduce cost of services, Offering differentiated services, Focus on customer that these questionnaires have been examined by spectrum five-point Liker and in order to calculate capabilities measurement tool reliability and internal consistency , coefficient of Cronbach’s alpha was performed by SPSS software. As can be seen in Table 1. Considering that alpha coefficient greater than 0.7 is acceptable, Can be properly assessed the reliability of Mentioned questionnaires, Validity of the questionnaire also has been confirmed by content validity method. The Statistical population of study are customers of Bank Saderat in Khorramabad city that Given that the population of bank customers is unlimited, 384 persons as Sample for study were selected by available sampling method by using Cochran formula that has been used for distributing questionnaires.

**Table 1**  
**Cronbach’s alpha Coefficients**

0/83	quality of service
0/71	competitiveness

## RESEARCH HYPOTHESES TEST

Before testing the research hypotheses, test of data normality was conducted by using Kolmogorov-Smirnov, which results of this test represents normality of researched data.

**Table 2**  
**Regression equation coefficients for the main hypothesis**

<i>normal Significant Value Sig</i>	<i>Test statisticsT</i>	<i>Standard coefficient</i>	<i>Non-Standardized coefficients</i>	<i>B</i>	<i>Model</i>
		<i>Beta</i>	<i>standard error</i>		
0/000	3/469		0/490	1/70	Constant Value
0/000	3/533	0/212	0/118	0/417	Traditional service quality

According to the above table, effect of traditional service quality on competitiveness has obtained 0/212. Significant is smaller than level of error and statistic t has calculated as 3/533 that is larger than critical value 1.96. So traditional service quality has significant and positive impact on competitiveness.

According to the above table, the effect of effectiveness, Assurance, Accessibility, Variety of Services and Reliability have obtained on competitiveness, respectively, 0/175, 0/289, 0/165, 0/260, 0/125 and Significant Value is smaller than level of error and statistic has been calculated respectively 3/906, 5/173, 3/568, 5/972, 4/4195 that is larger than critical value 1/96. Therefore, these dimensions have positive and significant impact on competitiveness.



**Table 3**  
**Regression coefficients**

<i>normal Significant ValueSig</i>	<i>Test statisticsT</i>	<i>Non-Standardized coefficients</i>		<i>Standard coefficient</i>	<i>Model</i>
		<i>Beta</i>	<i>standard error</i>	<i>B</i>	
0/000	3/545		0/231	0/819	Constant Value
0/000	3/906	0/175	0/043	0/168	Effectiveness
0/000	5/173	0/289	0/052	0/269	Assurance
0/000	3/568	0/165	0/044	0/157	Accessibility
0/000	5/972	0/260	0/036	0/215	Variety of Services
0/000	4/195	0/125	0/041	0/172	Reliability

### DISCUSSION AND CONCLUSION

This study has been done with aimed to evaluate impact of traditional service quality on competitiveness of Saderat Banks of Khorramabad city. Results of research confirms main hypothesis of research at 95% confidence level that traditional service quality has significant and positive impact on competitiveness on the other hand results of research shows that all secondary research hypothesis and among quality services dimensions as secondary research hypotheses, assurance dimension has over and above on competitiveness compared to the other dimensions in other words, by increasing and improving the traditional quality of services, in banking system can be seen increase in the competitiveness power of banks. Banking in Iran due to rapid changes in technology and competition has been entered in new era, antiquity of competitor banks in providing commercial - banks services on the one hand and on the other hand little background In the field of private banks, force State banks, carefully look to these developments in the meantime, keep their comparative advantage. In addition the above items, the presence of private banks has tightened competition arena. That is required banks with strategic vision to follow increase their quality of services to increase their competitiveness power compared to competitors and outpace from their competitors. The results of this study on the impact of quality of service on competitiveness banks of Saderat Khorramabad is consistent with results Mazyo (2003), Baloch and colleagues (2015), Negovoand Makacha (2015) According to what was said, results of this research to increase the competitiveness in the field of quality of service to senior managers and policy makers of banking system, suggest that through right choice of bank officials and heads of branches based on their familiarity with quality of service of banking system, holding in-service training courses for bank officials which is deal directly with customers in mutual contact and face-to-face, Establish an exchange network of customer reviews within the bank branch and continuous evaluation of critical comments and constructive clients and customers, establish discipline, in the process of doing the work and archive files and documents, implementation of standards systems of quality of service such as ISO, holding in-service training courses to enhance knowledge and employee awareness in relation to the services that they offer.

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