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Examine the Effect of Electronic Service Quality on the Competitiveness of Banking System (Case Study: Customers of Bank Saderat Branches in Khorramabad City)

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Abstract: This study aims is investigating the effect of electronic service (e-service) quality on the competitiveness of Bank Saderat in Khorramabad city. This research is applied in terms of objective and causal-descriptive based on the research method. Statistical population of this study includes customers of Bank Saderat branches in Khorramabad city. Since the customer population is unlimited, 384 samples are selected by Cochran formula and convenience sampling. Standard questionnaire is the data collection tool with approved validity according to content validity and confirmed reliability by Cronbach's alpha. Data is analyzed by SPSS software at the confidence level of 95% in order to test the hypotheses. According to the results, the electronic service quality has a positive and significant impact on the competitiveness. On the other hand, the privacy of electronic service quality has a much more positive and significant impact on the competitiveness of Bank Saderat. Therefore, the electronic service quality can be considered as a key factor in competitiveness of Bank Saderat.

Keywords: Electronic service (e-service) quality, competitiveness, Bank Saderat, Khorramabad

INTRODUCTION

In the past two decades, the concept of competitiveness has been significantly important due to the expansion of global trade, rapid changes in consumption and demand models, the revolution in information technology and also increasing number and quality of local and international competitors (Khodamoradi *et al.*, 2011). The competitiveness is among the important issues which have been highlighted in management and marketing literature and different perspectives have been provided on its determinants in recent years

(Mehri and Khodadad-Hosseini, 2005). Therefore, search for new ways of competition in competitive markets is the main essence of marketing; hence, the competitive advantage has been the main objective of firms (Hosseini and Panahi, 2007). In an era of increasing globalization, the competitiveness is considered as an important issue among policy makers of different levels in different sectors of the world (Shurchuluu, 2002). Competitiveness is a fundamental force in the economy and a distinctive feature in development and preservation of ability to survive in today's tumultuous world (Schwab, 2010). In today's competitive world, the provision of high-quality service is a necessity for service organizations especially banks which are forced to do activities that lead them revision of their attitude towards customers and improvement of service quality. In this regard, bank managers are trying to improve modern banking services; hence, their differentiation from services of other competitors has privilege for gaining competitive advantage and attracting customers (Arasli *et al.*, 2005). The today's banks need to pay special attention to the quality of their services in order to compete in rapidly changing environment, and this will lead to the attraction of new customers, improvement of financial performance and profitability (Kotler, 1997). Bennett and Higgins (1998) believe that the competitiveness can be achieved only through service quality in the banking industry (Bennett & Higgins, 1998). The banks provide similar services with the same costs for customers, and thus the bank managers should seek to increase their service quality in order to differentiate their services from other banks (Ghaffari *et al.*, 2011).

Nowadays, the banking industry is divided into two sectors of inside and outside branch, or in other words, traditional and electronic banking (Bruce & Lee, 2010). The use of information technology for provision of bank service or the e-banking service is one of the most important ways of gaining competitive advantage for today's banks (Farid and Dehghan-Tarzjani, 2015). The e-service quality refers to the customer's overall assessment and judgment of e-service excellence and quality in the virtual market (Santos, 2003). In recent years, the banking industry has been changed dramatically due to the major changes in technology and communications development. The expansion of electronic communication and a lot of individuals' access to the worldwide web have provided suitable context for establishment of trade and economic relations. It has increased competition in the banking industry and provided electronic banking services as well. The electronic service quality has become one of the modern and popular topics in the studies. In this regard, the development of e-service quality and quantity is considered as a competitive advantage according to the intangibility of services; hence, the organizations should evaluate their performance by consideration of such competitive strategy in order to take the path to the excellence and development. Due to the continuous birth of numerous banks in the private sector, and privatization of some state banks and thus the competitiveness of local banking industry, it is essential to pay special attention to the improvement of e-service quality of banks (Alvani *et al.*, 2009).

Bank Saderat needs to maintain and improve its position and profitability in dynamic and turbulent competition between banks and financial public and private institutions. Due to the increasing emergence of public and private local banks and fierce competition between them in providing service for customers, the position and profitability of Bank Saderat has been threatened, and thus Bank Saderat needs to take the e-service quality into account in competitive complex space as the only solution for maintaining and improving its position and profitability in the future in order to maintain its market in competition between public and private banks and financial and credit institutions and work by providing service for customers as a leading bank like the past. However, since the competitiveness power of banks and financial institutions

can have different reasons, this project aims to investigate the impact of electronic service quality on the competitiveness of Bank Saderat branches in Khorramabad city. Therefore, the main question of this research is as follows: What impact does the electronic service quality have on the competitiveness of Bank Saderat in Khorramabad city?

THEORETICAL PRINCIPLES OF RESEARCH

Competitiveness

Pace and Stephen (1996) define the competitiveness as the ability of an organization to survive in business and protect the organizational assets, obtain the return on investment, and guarantee jobs in the future (Akimva, 2000). Competitiveness detects the market capacity and position, and this leads to firm excellence compared to its competitors (Holsapple & Singh, 2001). According to Christensen from Harvard Business School, the governments are able to compete when their firms can compete with each other. Porter believes that the firms compete in the market, not the government (Porter, 1990).

World Economic Forum (WEF) defines the competitiveness as the national economy ability to sustain growth and maintain the life standard (World Economic Forum, 2004). According to Organization for Economic Co-operation and Development (OECD), the competitiveness means a nation's ability to produce goods and services for supply in the international markets and at the same time maintaining or improving the residents' income level in the long term (Organization for Economic Co-operation and Development, 2005). From the perspective of The United Nations Conference on Trade and Development (UNCTAD), the most obvious approach to competitiveness is obtained from macroeconomic performance and economy of social life based on the productivity of production factors (UNCTAD, 1997). Competitiveness can be considered as a set of assets and processes under which the assets can be accessed or created, and the processes convert these assets into the economic outcomes (Haghshenas-Kashani and Saiedi, 2011).

The competitiveness can be defined as the ability of company to design, manufacture and deliver products which have lower price but higher quality than competitors' products with equal cost (D'Cruz & Rugman, 1992). An industry is able to compete if its affiliates have higher competitive potential (Porter, 1990). Competitiveness is one of the most important concerns of business and activity in today's dynamic and competitive environment. In recent years, the competition is considered as an economic concept which affects the sustainable development of various industries. In this context, the suppliers should be closer to customers; and companies have to coordinate their skills and resources with market (Abbasian *et al.*, 2010).

According to Mc Guire & Cross (2003), three dimensions namely the cost reduction, product and service supply, and focus on customer, are presented for competitiveness, and each of them are as follows:

1. **Cost reduction:** The aim of organization is to manufacture its products and service and supply to market with lower cost than the competitors by improving the efficiency and increasing the productivity as well as reducing waste, and proper supervision of costs. According to this dimension, the organizations seek to produce and supply the same products or service as other institutions with lower cost.

2. **Provision of unique products and service:** The organization aims to supply goods and services which are superior or have unique features compared to products and service of competing organizations according to customers' view. The organizations can be distinguished from their competitors through innovation in products and providing services by development, promotion of products and service, and very high speed in supply of goods and services. Due to the uniqueness of products or service, the consumers become loyal to a brand and welcome products with higher prices.
3. **Focus on customer:** The organization tries to target a specific group of customers and offer products or service according to their tastes or needs (Mc Guire & Cross, 2003).

Electronic service quality

Zeithaml *et al.* (2000) define the e-services as the web services offered to customers via the Internet, and also as the interaction with customers through technology such as websites by service providers (Zeithaml *et al.*, 2000). The concept of electronic services is increasingly recognized by both researchers and authorities as one of the key determinants of success in e-commerce (Santos, 2003). Li *et al.* define the web-based service quality as follows: It is a limit which facilitates the service on the basis of web-based technologies, instant communication, purchase and development of products/ service (Li *et al.*, 2002). According to Santos, the e-service quality can be defined as the consumer's overall judgment about advantages and quality of electronic services supplied in the virtual market (Santos, 2003).

Electronic service quality is known as an important aspect of e-commerce. The quality is the most important driving force in the long-term success path for creators of electronic services. Due to the rapid development of the Internet and globalization of markets, the companies have accepted the new information and communication technologies for implementation of their activities and adapted themselves to these technologies. They do it not only for support of their traditional activities, but also for support of new opportunities created via the internet (Sanayei and Zarepour, 2014). The improvement of electronic service quality on the web can make companies more effective and attractive and help them to achieve higher levels of customer satisfaction (Gronroos *et al.*, 2000). A website, which tries to provide services by minimizing the customer dissatisfaction, will achieve a high level of service quality evaluation by customers (Ho & Lee, 2007). Recently, the use of e-services has become widespread in the world due to rapid growth of the Internet, but the theory and application of e-services is still in its immature period (Santos, 2003).

E-service quality measurement models

Parasuraman *et al.* (2005) provided E-S-QUAL model including four dimensions of efficiency, implementation (fulfillment), access to system, and privacy for electronic service quality.

1. **Efficiency:** Easy and fast access to website and its ease of access.
2. **Implementation (fulfillment):** It indicates to what extent the customer expectations are met in delivery of orders and access to items.
3. **Access to system:** It indicates whether the website has proper performance in terms of technique.

Table 1
Electronic service quality measurement models

<i>Model</i>	<i>Dimensions</i>	<i>Source</i>
E-S-QUAL	Efficiency, implementation, access to system, privacy	Parasuraman <i>et al.</i> , 2005
Electronic service quality	Ease of use, clarity, continuity, composition and structure, content	Santos, 2003
WEB QUAL-TM	Proportion of information with task, interactivity, reliability, responsiveness, design, ability of intuition, visual attractiveness, innovation, attractiveness of feeling, unified communications, business processes, sustainable alternative	Loiacono <i>et al.</i> , 2002
E-RECS-QUAL	Accountability, compensation, contact	Akinci <i>et al.</i> , 2010
E-QUAL	Usability, information quality, interaction quality	Barnes & Vigen, 2007
E-TAIL	Website design, reliability/ implementation, security/ privacy, customer service	Wolfenbarger & Gilly, 2003
E-TRANS-QUAL	Accountability, reliability, process, performance design, pleasure	Bauer <i>et al.</i> , 2006
E-SELF-QUAL	Service fulfillment, customer service, service convenience, perceived control	Ding Hu & Sheng, 2011
SITE QUAL	Focus on information (achievement quality, content quality, representativeness quality, inherent quality)- Focus on the processes (reliability, accountability, assurance, empathy, tangibles).	Webb & Webb, 2004

- 4. Privacy:** It refers to the safety of website and protection of customer data (Parasuraman *et al.*, 2005).

Research literature

In a study entitled “A Comparative analysis of public and private banking service quality”, Hadizadeh-Moghaddam and Shahedi (2008) conclude that the customers do not consider any difference between both banking systems in terms of service cost, but there is a significant difference between public and private banking sectors in terms of service quality dimensions such as the efficiency, assurance, access to system, tangibles, service diversity, and reliability. In a research entitled “Evaluation of Bank Melli service quality using the SERVQUAL method from perspective of customers who use e-banking services”, Nayebzadeh *et al.* (2010) conclude that there is a gap between the customers’ quality of expected service and provided services for them by Bank Melli in all aspects of SERVQUAL model. Furthermore, the maximum gap is between expectations and perceptions about empathy, but the minimum gap is related to reliability. Furthermore, in a study entitled “The assessment of service quality dimensions and customer satisfaction in banking industry (traditional and electronic comparison model)”, Ghaffari *et al.* (2011) conclude that the customer perception of service quality has a positive impact on preference of traditional service; and also the customers’ perception of electronic service quality has a higher impact than the customers’ perception of traditional service quality on the customer satisfaction. In a research entitled “Raising the service quality and competitiveness in the international airline of Pakistan” based on SERVQUAL model, Baloch *et al.* (2015) conclude that the service quality and its dimensions have positive and significant effect on the competitiveness; and service quality in Pakistan international airlines is similar to an average which indicates the utility and passenger loyalty. Mazzeo (2003) concludes in a study entitled “Service quality and competition

in the US airline industry” that the statistical analysis of US airlines and transportation statistics in 2000 indicates that the repetition and delay of airlines are very important; and the competitiveness depends on the timely and better service quality and performance; and service quality has a direct impact on the competitiveness. Njovo & Makacha (2015) conducted a research entitled “service quality: a key factor in organizational competitiveness” through SERVQUAL model. According to them, the service quality has a positive and significant effect on the organizational competitiveness. Furthermore, the service quality is a useful tool for facilitating and providing the advantages which put companies within a good position for competition.

Conceptual model and research hypotheses

The conceptual model is designed according to Figure 1 in order to determine the research hypotheses and explanation of relationship between variables.

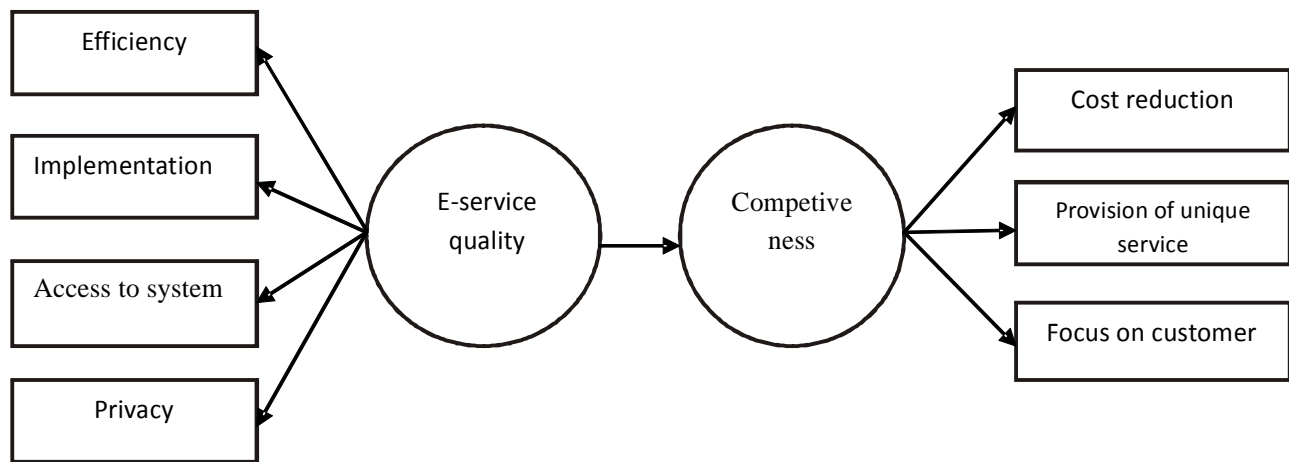


Figure 1: Conceptual model of research

(A combination of Parasuraman *et al.* (2005) and Mc Guire & Cross (2003))

RESEARCH HYPOTHESES

Main hypothesis of research

E-service quality has a significant and positive impact on the competitiveness.

Sub-hypotheses of Research

1. Efficiency of e-service quality has a significant positive impact on the competitiveness.
2. Implementation of e-service quality has a significant positive impact on the competitiveness.
3. Access to e-service quality has a significant positive impact on the competitiveness.
4. Privacy of e-service quality has a significant positive impact on the competitiveness.

Research methodology

This research is applied in terms of objective, and is among the descriptive-causal studies in terms of research method. The questionnaire is the data collection tool. The electronic service quality questionnaire contains four dimensions as follows: efficiency, implementation, access to system, and privacy. This standard

questionnaire is introduced by Parasuraman et al. (2005). The competitiveness questionnaire consists of three aspects: cost reduction of services; provision of unique services; and focus on customer. This standard questionnaire is provided by Mc Guire & Cross (2003). All of the questionnaires are measured by five-point Likert scale. Cronbach's alpha coefficient is measured by SPSS software in order to calculate the reliability of measurement tool and internal consistency. As shown in Table 1, since alpha coefficient is higher than 0.7, the reliability of questionnaire is acceptable. Validity of questionnaires is approved by content validity method. The statistical population of research consists of customers in branches of Bank Saderat in Khorramabad City. Since the bank customer population is unlimited, 384 subjects are selected as the samples through Cochran formula. Convenience sampling is used to distribute questionnaires in this study.

Table 2
Reliability of research variables

<i>Variable</i>	<i>Cronbach's alpha</i>
E-service quality	0.84
Competitiveness	0.73

Research Findings

Table 3
Respondents' demographic characteristics

<i>Factor</i>	<i>Frequency</i>	<i>Frequency percentage</i>
Gender		
Male	205	53.4
Female	179	46.6
Marital status		
Single	181	47.1
Married	203	52.9
Age		
Under 20 years	41	10.7
20 to 30 years	185	48.2
31 to 40 years	69	18.0
41 to 50 years	59	15.4
Over 50 Year	30	7.8
Educational degree		
High school diploma	59	15.4
Diploma	80	20.8
Associate Degree	54	14.1
Bachelor	129	33.6
Master	62	16.1
Income level		
Less than 500 Tomans	53	13.8
500 to 1 million Tomans	149	38.8
1 to 1.5 million Tomans	117	30.5
1.5 to 2 million Tomans	47	12.2
More than 2 million Tomans	18	4.7

Data normality test is done through Kolmogorov-Smirnov test before research hypothesis test. The results of this test indicate the normality of research data. Linear regression analysis is used to review the research hypotheses.

Main hypothesis: E-service quality has a significant and positive impact on the competitiveness.

Table 4
Coefficients of regression equation for main hypothesis

<i>Regression equation coefficients (common factor)</i>					
<i>Model</i>	<i>Non-Standardized coefficients</i>		<i>Standardized coefficients</i>	<i>T-value</i>	<i>Significance level</i>
	<i>B</i>	<i>Standard error</i>	<i>Beta</i>		
Constant	2.245	0.193		11.607	0.000
E-service quality	0.461	0.060	0.365	7.674	0.000

Based on the results of Table 4, the effect of e-service quality on the competitive is equal to 0.654. The significance is smaller than the error level; and t-statistic is obtained equal to 7.674 which is higher than the critical value of 1.96. Therefore, the e-service quality has a positive and significant effect on the competitiveness, and the main hypothesis is confirmed at the confidence level of 95%.

Sub-hypothesis 1: The efficiency of e-service quality has a positive and significant impact on the competitiveness.

Sub-hypothesis 2: The implementation of e-service quality has a positive and significant impact on the competitiveness.

Sub-hypothesis 3: The access to e-service quality system has a positive and significant impact on the competitiveness.

Sub-hypothesis 4: The privacy of e-service quality has a positive and significant impact on the competitiveness.

Table 5
Coefficients of regression equation for sub-hypotheses

<i>Regression equation coefficients (common factor)</i>					
<i>Model</i>	<i>Non-Standardized coefficients</i>		<i>Standardized coefficients</i>	<i>T-value</i>	<i>Significance level</i>
	<i>B</i>	<i>Standard error</i>	<i>Beta</i>		
Constant	2.219	0.188		11.798	0.000
Efficiency	0.286	0.055	0.211	3.360	0.001
Implementation	0.230	0.051	0.226	3.592	0.004
Access to system	0.167	0.047	0.161	2.245	0.009
Privacy	0.308	0.047	0.332	6.570	0.000

Based on the results of Table 5, the effect of efficiency, implementation, access to system and privacy on the competitiveness are 0.211, 0.226, 0.161 and 0.332 respectively. The significance level is smaller than the error level; and t-statistics are respectively obtained equal to 3.360, 3.592, 2.445 and 6.570 which are higher than the critical value of 1.96. Therefore, dimensions of electronic service quality (efficiency, implementation, access to system, and privacy) have a significant positive impact on the competitiveness; hence, the sub-hypotheses of research are confirmed at the confidence level of 95%.

CONCLUSION AND SUGGESTIONS

This study is conducted with the aim at investigating the impact of e-service quality on the competitiveness of Bank Saderat branches in Khorramabad City. The results of main research hypothesis indicate that the e-service quality has a significant and positive impact on the competitiveness. On the other hand, according to the research hypothesis test, dimensions of electronic service quality (efficiency, implementation, access to system, and privacy) have a significant positive impact on the competitiveness. Therefore, the privacy as one of the dimensions of electronic service quality has higher impact on the competitiveness of Bank Saderat than other dimensions. Therefore, the e-service quality can be considered as a main factor which affects and increases the competitiveness of banks and financial and commercial institutions. The results of this study on the impact of traditional and electronic service quality on the competitiveness are consistent with results of research by Mazzeo (2003), Baloch et al (2015), and Njovo & Makacha (2015). Results of this research offer the following suggestions to banking system managers and policy makers in order to improve the e-service quality:

To improving the efficiency of e-service quality: Provision of modern computer and network equipment and design of attractive banking software. Web designers should focus on the website ease of use. Appropriate and timely information for customers about transactions in their bank accounts.

To improving the implementation of e-service quality: Bank website should pay attention to honesty as its main priority in provision of service. Bank website should be designed in a way that it will be fast in delivering electronic services.

To improving the access to system in e-service quality: Bank should constantly update the information and ensure the user to use the most updated information by embedding the update date at the top of website pages. Reduction and minimization of blocked or disable website of bank. Possibility of making calls via the Internet to communicate with customers if necessary.

To improving the privacy of e-service quality: The bank is better to use the advanced technologies to protect customer information and their credit cards. Enhancement of security on the electronic system and prevention of hacker attacks to this system and reduction of customers' fear in use of electronic services through application of the latest technologies in the world.

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