The Relationship between Service Quality, Customer Satisfaction and Loyalty with a Pattern of Future Behavior Customers
Case Study: Branches of Mellat Bank of Golestan Province

Rohollah Jogataee,
Department of Management, Ali Abad Katoul Branch, Islamic Azad University, Ali Abad Katoul, Iran
Hormoz Mehrani,
Department of Management, Ali Abad Katoul Branch, Islamic Azad University, Ali Abad Katoul, Iran
Fereidon Azma
Department of Management, Ali Abad Katoul Branch, Islamic Azad University, Ali Abad Katoul, Iran
(Corresponding Author)

Abstract
The aim of the present study is to investigate the relationship between service quality, satisfaction and loyalty with behavioral pattern of customers of branches of Mellat Bank of Golestan province. The present study is the correlation that the field was applied. The population of this research formed customers of Mellat bank of Golestan province. And the formula sample of 350 randomly selected occupants. Standard questionnaires were used to collect data quality Alksandrys (1999), customer loyalty Allen (1990), customer satisfaction Victor (2002) and customer behavior Barry (1996). The results showed that there is a significant positive relationship the variable quality of service with loyalty (r=0.395), satisfaction and future customer behavior (r=0.486) (P≤0.05). Also it was also observed a significant positive correlation between customer loyalty with satisfaction (r=0.286) and future behavior (r=0.524). Test results showed the ability to predict the behavior of customer satisfaction (t=4.745) and loyalty (t=3.185), and the variable quality of the role played by the variable. According to the findings, officials and executives Mellan bank of Golestan Province, a continuous assessment of the situation and provide more tangible to customers, a very important role in people's satisfaction and loyalty, and can attend this group guarantee.

Keywords: Quality of Service, Satisfaction, Loyalty, Customer Behavior Pattern

Introduction
Today, life goes increasingly towards services and services-based economy, the new issues such as management, is considered the heart of value creation in the economy. Services include tangible and intangible activities that conflict of interest, or because they are satisfying, but the property is not what you are looking for. Research shows that in the past two decades has also drawn interest in the quality of services to the banking industry, so that service quality is the most important topics in the field of marketing management and banking services (1,2). The intensity of competition in the current state of banking services to its suppliers to critical events and their impact on customer behavior survey. The most important factor in the quality of service not only customer satisfaction, but also is a main criterion for measuring the competitiveness of the organization. Executives of service organizations are often used to measure customer satisfaction of criteria and indicators of quality of service and customer satisfaction. Hence, the quality of service and customer satisfaction, marketers and academic researchers attracted much attention has (4, 7, 12). In fact, this is a competitive industry and the rise of consumer power in the industry of fitness centers has forced managers to make their public relations department of the high level of customer expectations fulfill. In such a highly
competitive service industries, offering excellent services is a prerequisite for the survival and success of any organization. On the other hand, one of the contributing factors to the success of the final organization of advanced services, achieving the goal of improving the quality of customer service through customer satisfaction. According to the definition of customer satisfaction means a feeling or attitude of the client’s product or service after using it. Customer satisfaction is the main goal of marketing activities and communication between the various stages of the buying behavior of consumers is (14,15,18). Because of the growing importance of service quality in customer satisfaction and service industries, the question is always how to evaluate the quality of service? Understanding customer expectations and service level expectations of banks allows marketers to determine if an acceptable level of quality in the services provided? For outstanding service should be determined according to the wishes and expectations of customers. If the services of the supplier is very interesting, but fails to satisfy customers, not as prominent. According to Lim (2006) quality of service, including the reliability of the service, feeling Responsibility for the provision of services, eligibility for services, access to services at different times, courtesy of staff, customer relationship center reputation, security, understanding the customer and tangible aspects of service delivery. Research has shown a direct correlation with the quality of service, customer retention and generates more profit for the banks. In addition to providing good customer service requires customers to have a system that pulse and forecasts to meet the needs of customers consider. One of the benefits of high-quality services to get the loyalty of satisfied customers. Souza (1989) study concluded that 9 out of 10 customers are not satisfied with the purchase not return. Sanbr (1989) showed that 40 percent of people with poor service delivery to the other competitors are absorbed, while only 8% due to higher prices are the other competitors. As a result, they satisfy current customers to build loyalty and increase frequency of purchase. Due to the fact that consistently attract new customers 6 times more than the cost of keeping current customers, we have loyal customers spend more than the typical customer for a service or product. Finally, research has shown that customers want to buy them determine the impact on their buying behavior. So that Krvlyn and Taylor (1992) found in their study of the factors of service quality, customer satisfaction and purchase intent, customer satisfaction is the most affected will want to buy. However, Chan (2008) in their study acknowledged the impact of service quality on behavioral loyalty customer loyalty approach eliminates. Given that a satisfied customer is likely to be followed and pension products and services will be purchased after oral propaganda and increase the volume also discusses the use of facilities. That’s why it has been said that success in business as a result of loyal customers, reducing the time to search for new customers Enthusiasm and willingness of customers to pay higher prices due to high quality services increases. Understanding how and why that bank customers are satisfied with the services of some banks to maintain customer satisfaction and continue increasing their purchase, which is a critical goal of any organization should consider. Sydjvadyn et al (2010) A survey indicated that the quality of services and satisfaction of customer loyalty affect banks.

Literature Review

Service Quality

The definition of quality may vary from person to person and from situation to situation. The definitions of service quality vary only in wording but typically involve determining whether perceived service delivery meets, exceeds or fails to meet customer expectations (8,13,16). Service quality is commonly noted as a critical prerequisite and determinant of competitiveness for establishing and sustaining satisfying relationships with customers. Previous studying suggests that service quality is an important indicator of customer satisfaction (3,6). Attention to service quality can make an organization different from other organizations and gain a lasting competitive advantage (18,19). In particular, consumers prefer service quality when the price and other cost elements are held constant (20,21). It has become a distinct and important aspect of the product and service offering (19). According to Brady and Robertson (2001) service quality helps to create the necessary competitive advantage by being an effective differentiating factor.
Service quality was initiated in the 1980s as the worldwide trend when marketers realized that only a quality product could guarantee and maintain competitive advantage (17). According to Parasuraman et al. (1985), service quality can be defined as the consumer’s comparison between service expectation and service performance. They proposed service quality to be a function of pre-purchase customer expectations, perceived process quality, and perceived output quality. Based on their statement in 1985, they then suggested that service quality is determined by differences between customers’ expectation of the service and their perceptions of the service experience. Parasuraman (1988) define service quality as the degree and direction of discrepancy between the consumer’s perceptions and expectations, or the extent to which a service meets or exceeds customer expectations. The quality of a service depends on that service consistently conforming to customers’ expectations (23,24). Parasuraman, Zeithaml, and Berry (1988, 1990) projected a service quality model that identified perceived service quality into five dimensions: tangibility, reliability, responsiveness, assurance, and empathy.

Most customers prefer good service to lower prices. Think about all the situations where you are prepared to pay a little extra to get a better or more efficient service. Companies that give these added service benefits are likely to be winners. They have a competitive advantage over rivals. Customers are requiring and demanding better services and the goals of all Telecoms must be to make the customers feel special. This will lead to customer’s perceptions exceeding their expectations and greater customer satisfaction. A personal, proactive approach, such as knowing guest history, issues and preferences is vital to impressing customers and increasing repeat business. With regard to the content, it should be noted that meet customers’ expectations with respect to quality of service characteristics, which leads to more satisfaction and will adhere to the service and to other customers offer.

Customer satisfaction

Customer-centered companies have emphasized a better understanding of customers’ needs and wants, and then translated them into the capability to give customers what they really need and want. Simply stated, customer satisfaction is essential for corporate survival or existence.

Customer satisfaction is defined as the result of a cognitive and affective evaluation, where some comparison standard is compared to the actually perceived performance. If the perceived performance is less than expected, customers will be dissatisfied. On the other hand, if the perceived performance exceeds expectations, customers will be satisfied. Otherwise, if the perceived expectations are met with performance, customers are in an indifferent or neutral stage. In general, increased customer satisfaction leads to(19,25):

- Higher customer retention rate,
- Increases customer repurchase behavior, and
- Ultimately drive higher firm profitability.

Customer satisfaction with a company’s products or services is often seen as the key to a company’s success and long-term competitiveness. Customer satisfaction has developed extensively as a basic construct for monitoring and controlling activities in the relationship marketing concept. Satisfaction is regarded as a short term emotional state that results from an intrapersonal comparison of the customer’s expectations with the evaluation of a single product or service encounter. (24) Conceptualize customer satisfaction as an individual’s feeling of pleasure or disappointment resulting from comparing a product’s perceived performance (or outcome) in relation to his or her expectations. Generally, there are two general conceptualizations of satisfaction, namely, transaction specific satisfaction and cumulative satisfaction (22, 23). Transaction-specific satisfaction is a customer’s evaluation of his or her experience and reactions to a particular service encounter (11, 21), and cumulative satisfaction refers to the customer’s overall evaluation of the consumption experience to date (25).

For more than two decades, customer satisfaction has been an intensively discussed subject in the areas of consumer and marketing research. In recent times, customer satisfaction has gained new attention within the context of the paradigm shift from transactional marketing
to relationship marketing (13, 18), which refers “to all marketing activities directed toward establishing, developing, and maintaining successful relational exchanges” (20). This emotional state of satisfaction “leads to an overall, global attitude about [service] quality” (4), which is only implicitly based on some kind of internal expectation standard. Because quality is a dynamic construct, additional consumption experiences influence and modify the existing quality perception and cause changes in this perception (13). In other words, multiple satisfaction evaluations contribute to an overall quality evaluation. Customer satisfaction depends on the product’s perceived performance relative to buyer’s expectations. If the product’s performance falls short of expectation, the customer is dissatisfied. If performance matches expectations, the customer is satisfied. If performance exceeds expectations, the customer is highly satisfied or delighted. (14, 15) Outstanding marketing companies go out of their way to keep important customers satisfied. Highly satisfied customers makes repeat purchases and tell others about their good experiences with the product. The key is to match customer expectations with company performance. Smart companies aim to delight customers by promising only what they can deliver, then delivering more than they promise. A dissatisfied customer will tell seven to 20 people about their negative experience. A satisfied customer will only tell three to five people about their positive experience.

Research Methodology

Applied and correlation study that was done in the form of a square. In this study, the relationship between service quality, satisfaction and loyalty with behavior of customers of branches of the Mellat bank of province. According to the table to determine the size of the sample, 384 individuals were selected using random sampling questionnaires were distributed among them. Finally, for statistical analysis, 372 usable questionnaires were evaluated. Data collection in the field, according to this study, a standard questionnaire was used to collect data. First, demographic factors, including age, sex, marital status, education was being measured. Then, a standard questionnaire quality of service was used by Alksandrys (1999) to measure customer satisfaction in five subscales branch of Bank Mellat of Golestan province (facilities, staff attitude, comfort, health, and social) and standardized. Likert scale is a rating scale of 7 range. Loyalty by customer loyalty questionnaire by Allen (1990) 2 subscales loyalty behavior (4 items) and attitudinal loyalty (4 questions), measured by a modified version of the Organizational Commitment Questionnaire customers. Customer satisfaction was measured by customer satisfaction questionnaire by Victor (2002) appeared in five subscales of the bank, employees, facilities, and promote the existing equipment based on the Likert 7 range is designed. The scale of future customer behavior by Barry (1996) 5 items to measure behavior in the future is built, was the standard. After translation and verification of the questionnaire content validity with some of the masters of business administration who had the necessary expertise in this area, were used. It means that the validity of the articles has been reviewed internally. Continuing to analyze the data, descriptive statistical methods (mean, standard deviation charts and tables) and inferential statistics (Pearson correlation coefficient and stepwise regression) were used at the 0.05 level.

Results

Presented research findings at two descriptive and inferential was stated in the description of the results of the data, the demographic, the results are as follows: 290 respondents, 82 of whom are men. 44 samples of single and married people, 28 of them are included. The same way can be seen in Table 1, the average of all variables calculated above is desirable that this represents a tailored service with customer satisfaction and loyalty. According to the findings, the highest scoring average for the variable satisfaction and loyalty is the least of variables.
Table 1: Mean variables

<table>
<thead>
<tr>
<th>S.T</th>
<th>Mean</th>
<th>Max</th>
<th>Min</th>
<th>Variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.78</td>
<td>5.8</td>
<td>7</td>
<td>3.79</td>
<td>Quality of Service</td>
</tr>
<tr>
<td>1.11</td>
<td>5.75</td>
<td>7</td>
<td>1.5</td>
<td>Satisfaction</td>
</tr>
<tr>
<td>0.75</td>
<td>4.75</td>
<td>7</td>
<td>3.61</td>
<td>Loyalty</td>
</tr>
<tr>
<td>0.92</td>
<td>5.6</td>
<td>7</td>
<td>2</td>
<td>Customer Pattern</td>
</tr>
</tbody>
</table>

In inferential statistics, first to express the test results we have calculated Cronbach’s alpha. According to Table 2, given that the value of the test is closer to 100%, the reliability of the questionnaire is, in this study, according to coefficients of test questionnaires reliability are desirable.

Table 2. Reliability coefficient obtained from the questionnaires

<table>
<thead>
<tr>
<th>The reliability coefficient</th>
<th>Questionnaire</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.95</td>
<td>Questionnaire quality of service</td>
</tr>
<tr>
<td>0.93</td>
<td>Customer loyalty questionnaire</td>
</tr>
<tr>
<td>0.78</td>
<td>Customer satisfaction questionnaire</td>
</tr>
<tr>
<td>0.82</td>
<td>future customer behavior questionnaire</td>
</tr>
</tbody>
</table>

Table 3. The matrix of correlations between dependent and independent variables included in the research

<table>
<thead>
<tr>
<th>Quality of Service</th>
<th>Facilities</th>
<th>Attitude of staff</th>
<th>Convenience</th>
<th>Health</th>
<th>Social</th>
<th>Satisfaction</th>
<th>Loyalty</th>
<th>future customer behavior</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality of Service</td>
<td>1</td>
<td>0.756</td>
<td>0.810</td>
<td>0.652</td>
<td>0.625</td>
<td>0.840</td>
<td>0.667</td>
<td>0.286</td>
</tr>
<tr>
<td>Facilities</td>
<td>0.756</td>
<td>1</td>
<td>0.235</td>
<td>0.598</td>
<td>0.526</td>
<td>0.606</td>
<td>0.906</td>
<td>0.314</td>
</tr>
<tr>
<td>Attitude of staff</td>
<td>0.810</td>
<td>0.235</td>
<td>1</td>
<td>0.520</td>
<td>0.665</td>
<td>0.578</td>
<td>0.652</td>
<td>0.213</td>
</tr>
<tr>
<td>Convenience</td>
<td>0.625</td>
<td>0.598</td>
<td>0.520</td>
<td>1</td>
<td>0.665</td>
<td>0.530</td>
<td>0.307</td>
<td>0.421</td>
</tr>
<tr>
<td>Health</td>
<td>0.840</td>
<td>0.606</td>
<td>0.526</td>
<td>0.652</td>
<td>1</td>
<td>0.555</td>
<td>0.307</td>
<td>0.421</td>
</tr>
<tr>
<td>Social</td>
<td>0.667</td>
<td>0.652</td>
<td>0.480</td>
<td>0.365</td>
<td>0.530</td>
<td>1</td>
<td>0.529</td>
<td>0.421</td>
</tr>
<tr>
<td>Satisfaction</td>
<td>0.286</td>
<td>0.213</td>
<td>0.322</td>
<td>0.66</td>
<td>0.529</td>
<td>0.316</td>
<td>0.529</td>
<td>1</td>
</tr>
<tr>
<td>Loyalty</td>
<td>0.314</td>
<td>0.366</td>
<td>0.360</td>
<td>0.510</td>
<td>0.321</td>
<td>0.521</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

As seen in Table 3, the variable quality of service with loyalty, satisfaction and future behavior of customers is a significant positive relationship. Between loyalty and satisfaction and future behavior of customers and a significant positive correlation. Finally, the future of customer satisfaction with the behavior of a significant positive correlation was established. At the outset it must be said for the use of regression testing is necessary to test the camera in the range of 1.5 to 2 Watson is based on the results of the test was 1.58. As can be seen in Table 4 blocks of predictor variables including quality of service, 0.22 variance is explained future customer behavior. Block B also include predictor variables (quality of service and loyalty). In future customer behavior could explain variance of 0.35. Finally, a block that includes predictive...
variables (quality of service, loyalty and satisfaction) is 0.4 to account for future changes in client behavior.

Table 4. R is set to about 3 square block at the research

<table>
<thead>
<tr>
<th>Durbin-Watson</th>
<th>F</th>
<th>Standard deviation</th>
<th>Standard R Square</th>
<th>R Square</th>
<th>Model</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.59</td>
<td>0.001</td>
<td>5.65</td>
<td>0.22</td>
<td>0.492</td>
<td>Block A</td>
</tr>
<tr>
<td></td>
<td>0.001</td>
<td>5.17</td>
<td>0.35</td>
<td>0.606</td>
<td>Block B</td>
</tr>
<tr>
<td></td>
<td>0.002</td>
<td>4.94</td>
<td>0.40</td>
<td>0.606</td>
<td>Block C</td>
</tr>
</tbody>
</table>

Block A (Independent Variable: Quality of Service)
Block B (Independent Variable: Quality of Service, Loyalty)
Block C (Independent Variable: Quality of Service, Loyalty, Satisfaction)
dependent Variable: Future Behavior Pattern

Then, after confirmation of multicollinearity relationship between the variables and the assumption of independence of errors from each other, variables were entered into the regression model \((F=36.63, P \leq 0.005)\). To determine the effect of variable factors predict the quality of service, satisfaction and loyalty of customers from stepwise regression was used to model future behavior. At this stage, any of the variables are entered step of which only satisfaction and loyalty, the ability to explain the dependent variable (the future behavior of customers), respectively (Table 5).

Table 5. Analysis of variance of the dependent variable in research into the block model future behavior of customers

<table>
<thead>
<tr>
<th>Sig</th>
<th>t</th>
<th>Beta</th>
<th>B</th>
<th>Independent Variables</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.002</td>
<td>3.24</td>
<td>0.487</td>
<td>14.54</td>
<td>Constant</td>
</tr>
<tr>
<td>0.001</td>
<td>5.612</td>
<td>0.33</td>
<td>6.721</td>
<td>Quality of Service</td>
</tr>
<tr>
<td>0.133</td>
<td>1.515</td>
<td>0.494</td>
<td>6.815</td>
<td>Loyalty</td>
</tr>
<tr>
<td>0.001</td>
<td>3.828</td>
<td>0.322</td>
<td>6.815</td>
<td>Constant</td>
</tr>
<tr>
<td>0.112</td>
<td>4.57</td>
<td>0.392</td>
<td>0.44</td>
<td>Quality of Service</td>
</tr>
<tr>
<td>0.267</td>
<td>1.116</td>
<td>0.392</td>
<td>0.181</td>
<td>Loyalty</td>
</tr>
<tr>
<td>0.002</td>
<td>3.185</td>
<td>0.476</td>
<td></td>
<td>Satisfaction</td>
</tr>
</tbody>
</table>

Considering the findings can be concluded as variable due to the variable quality of service or between its role Along with other predictive variables (satisfaction and loyalty) plays a significant predictor of behavior, but No future clients. According to the findings, the regression equation is as follows.

Future Customer Behavior = 0.392 Loyalty + 0.322 Satisfaction + 6.815

Discussion and conclusions

Since several studies suggest that the quality of the customers’ satisfaction and loyalty and thus increase future customer behavior, this paper aims to investigate the expression of the relationship between service quality, customer satisfaction and loyalty with their future behavior in branches of Mellat bank of Golestan province possible. For this purpose, models and variables used in organizations and other business services, the analysis and the bank was extracted according to the environment. As previously discussed, in Iran a few methods attempt to investigate the relationship between satisfactions and retain customers with quality banking services or identify behavioral consequences arising from the perception of service quality is taken. More work has been done on understanding the customers' recognition of the quality of
service or the development of strategies to meet the expectations of customers. The results showed that between variables, the highest average of the variable quality of service. The desire to provide quality services plays an important role in service industries because the quality of service for the survival and profitability of an organization is vital. This finding results Lim (2006) and Chan (2008) is consistent. Based on the research findings, a direct correlation between the high quality of service and customer satisfaction were observed in bank branches.

Understanding the quality of customer service, the ability to communicate with all levels of satisfaction. This is based on the experiences of the quality of service provided. But the levels of communication between people and different situations. Customer perceptions about the quality of services can meet the needs and demands associated with them as a kind of satisfaction and loyalty of clients' needs are closely related. Based on these findings, it must be said that the quality of services related to customer satisfaction, the quality of service that customers experience in these centers. The relative impact of these factors can be changed by the people and situations. Quality of service, customer satisfaction is important, so it can be suggested that due to the constant changes of the market and the addition of other competitors, Bank should try to improve the quality of products and services in various areas such as compliance, advisory, management, their consent win. The first assessment of its need for customer satisfaction is based on customer service and quality products made. Following the results of the study showed that the quality of services provided is highly correlated with customer loyalty.

Research support was composed by outstanding service should be determined by the demands and expectations of customers. If the service provider is interesting, but fails to satisfy customers, and highlight important Not. Quality of service, including the reliability of the Services, responsible for services, eligibility for services, access to services at different times, courtesy of staff, customer relationship center reputation, security, understanding the customer and tangible aspects of services is. The main goal of customer satisfaction and customer relationship management is the management of bank branches. Maintain direct contact with the customer service quality and generate more profits for the bank branches. In addition, good customer service requires customers to have a system that pulse and forecasts about the needs of its customers. The results showed that levels of customer satisfaction and loyalty they are associated. The research findings Lim (2006) and Chan (2008) matches. In these studies, customer satisfaction is often based on their cognitive response to the financial value of the product or service is measured. Thus it can be concluded that the quality of service provided to customers a comprehensive understanding of the levels of satisfaction that these levels vary among individuals and situations. Because a satisfied customer is likely to purchase advertising services will continue to increase the volume of use of oral and pay attention to service quality plays an important role. To this end, managers can be embedded in the dialogue box or oral suggestions and complaints from bank customers are aware of their grievances and seek to resolve them to ensure an acceptable outcome, and ultimately services. The results showed a positive relationship between customer satisfaction and future customers with significant behavior pattern is established. These findings are the results of Lim (2006) and Chan (2008) is consistent. Results times, high levels of customer loyalty increases the probability of their recurrence in the future. Customer appreciation of family, friends and acquaintances will attract more customers and organizations in addition to the customer satisfaction, marketing, new customers also do. Customer satisfaction levels directly affect customer loyalty and ultimately high levels of customer loyalty directly affect the behavior of future pickup. All data, quality of service and customer satisfaction and loyalty is related to, but not its relationship with the intention of buying it can be expressed in the intermediate. Two variables in the planning of future loyalty and satisfaction of patients had significant correlation. Overall, the survey results objective and empirical understanding of service quality, satisfaction, loyalty and intent Bank offers the future. The results showed that three variables of service quality with satisfaction, loyalty and intent to further the relationship that matters is the quality of service in bank branches. The results of regression as well points out, When the quality of services as intermediate variables. It is a good predictor for the future of our customers want not. But
considering the quality of service and customer satisfaction and loyalty, it can be suggested that
health centers managers to increase the quality of services, such as compliance, procurement,
and consulting, positive impact on customer satisfaction and consequently their loyalty. All of
this ultimately their future behavior and purchase intention of leaving the service and attract
new customers a positive impact. Ongoing studies are required to assess the quality of service,
satisfaction and loyalty of our customers to always be related with bank executives to notify
customers of future behavioral decisions and according to the source specifically maintain
income.

References
2. Brady, M. K., and Robertson, C. J. (2001). Searching for a Consensus on the Antecedent Role of Service Quality and
Satisfaction and Behavioral Intention in Health Care Provider Choice: A South Korean Study. Journal of Business
Research, 57(8), 913–921.
Marketing, 56(3), 55–68.
Journal of the Academy of Marketing Science, 24(1).
Marketing, 14(2), 147–159.
Australia: Prentice Hall.
Buttersworth Heinemann.
Research, 20, 418–430.
Empirical Examination of Organizational Barriers Using an Extended Service Quality Model. Human Resource
Consumer Perceptions of Service Quality. Journal of Retailing,
Determinants of Customer Retention and Positive Word of Mouth. Journal of
351–373.