

Investigating the Standard and Customizing the Quality of Services and its Effect on Customer Satisfaction and Loyalty

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Abstract

Given the important role of banks in any economic system, their survival and continuity is clearly important. One of the most important tasks of banks is to provide monetary and financial services to customers. It can be said that maintaining banks in remaining competitive depends on gaining customer satisfaction and loyalty. Accordingly, in this study, we examined the standard and customization of service quality and its effect on customer satisfaction and loyalty (customers of Tejarat Bank in Rasht). The statistical population of this study included all customers of Tejarat Bank branches in Rasht, of which 395 questionnaires were distributed and collected as statistical samples. The data collected by the questionnaires were analyzed by SPSS22 and Smart PLS3 software. The results of the analysis of research hypotheses showed that there is a significant relationship between customization and functional quality and technical quality. There is also a significant relationship between standardization and functional quality and technical quality. There is also a significant relationship between performance quality and customer satisfaction. The results also showed that customer satisfaction is a mediator between the quality of performance and customer loyalty. On the other hand, there is no significant relationship between technical quality and customer satisfaction, and customer satisfaction is not a mediator between the technical quality and customer loyalty.

Keywords: Customization, Service Quality, Customer Satisfaction, Customer Loyalty

INTRODUCTION

Today, with the intensification of competition in various sectors of banking services, the role of customer loyalty has become more apparent than in the past, so that providing more services to customers has become not only a value but also an undeniable necessity. Therefore, according to the latest management perspectives, marketing includes development of and attention to satisfaction, quality definition from the customer's point of view, loyalty and effective communication with the customer, so that the organization has a relentless effort to have loyal customers ^[1]. Customer loyalty serves as a deeply remaining commitment to repurchasing a product or service in the future despite the market's influence on the customer and making behavioral changes in their attitude toward the product or service ^[2].

Customer relationships with service providers can be simple or complex ^[3]. A customer will remain loyal as long as he or she feels that he or she will receive better value than what he or she could achieve by changing the position toward another supplier. Therefore, the customer always buys goods or services from the company that he/she believes will provide him/her with the most value. Customer service customization improves customer loyalty for several reasons: First, if customization is done in the right way, it must improve

customer satisfaction, which is a prerequisite for customer loyalty. Services that meet the needs of the customer should naturally be more successful. Second, customized services may encourage the customer to believe that the company is sensitive to his or her wishes, and this increases the customer's trust and introduces his or her loyalty ^[4]. Customization can be defined in one word as meeting the unique needs of each customer ^[5]. Customizing and standardizing products can help increase customer loyalty. Recent research suggests that most people who shop online prefer websites that provide personal information and

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customized products. This clearly demonstrates the importance of mass customization in creating loyalty. Customization is the product of active customer engagement in designing their favorite product. Dell, a company active in the computer industry, makes good use of this concept and allows its customers to order their computer with any feature they want. The buyer's active participation in the design of the product will have a great impact on customer satisfaction and loyalty. As a more advanced form of segregation, the concept of service customization, that is, the extent to which the company's appropriate methods for meeting customers' heterogeneous or different needs have expanded, has become significantly more common among companies ^[6]. Commercial organizations such as banks have realized that achieving strategic banking goals depends on customer orientation, which is limited in competitive market conditions and with customers, because one of the success factors of firms is customer retention and customer orientation. In other words, what is important in today's global marketing is to retain existing customers and turn them into potential customers, and only customer-centric organizations can successfully experience the 21st century, because today customers not only admire quality, but also they consider it their inalienable right. Therefore, the dynamics of any organization that provides services depends on the capabilities of that organization in meeting the demands and meeting the ever-changing needs of customers ^[7].

Customer Satisfaction Assessment System

In the study of loyalty patterns, there are cases in which loyalty is divided in terms of customer view of the company and employees. The interaction is different. As shown in the figure below, this difference has a different effect on attitude and behavioral loyalty, so that employee satisfaction is related to behavioral loyalty and trust is related to attitude loyalty. In some models, although this distinction is made in some way between the organization and the employees, their outcome affects customer satisfaction. Of course, in some cases, it has also been suggested that loyalty to employees can affect loyalty to the company, which also makes sense. Perhaps the reason for this relationship is the impact of employee satisfaction on company satisfaction in any case. According to the presented models, it seems that loyalty to employees is of special importance to loyalty to the company ^[8].

Research Objectives

The general purpose of this research is to examine the standard and customize the quality of services and its effect on customer satisfaction and loyalty (customers of Tejarat Bank in Rasht) and based on the main purpose of the research, the sub-objectives of this research are:

1. Investigating the relationship between customization and functional quality.
2. Investigating the relationship between customization and technical quality.
3. Investigating the relationship between standardization and functional quality.
4. Investigating the relationship between standardization and technical quality.
5. Investigating the relationship between technical quality and customer satisfaction.
6. Investigating the relationship between functional quality and customer satisfaction.
7. Investigating the relationship between technical quality and customer loyalty through the role of customer satisfaction.
8. Investigating the relationship between functional quality and customer loyalty through the role of customer satisfaction.

LITERATURE REVIEW

Customer Satisfaction

From a marketing perspective, customer satisfaction depends on the experience of products or services when customers evaluate the consequences; in fact, the results of the experience themselves are compared to the expected results obtained from other sources. In other words, customer satisfaction is a degree of customer satisfaction with the service provider. According to Oliver, customer satisfaction is a response to the realization of consumer success. In other words, it is a judgment as to whether the characteristics of a product or service or the product or service itself provide a pleasant level of fulfillment of consumer success ^[9].

Customer satisfaction is a customer's feeling or attitude toward a product or service after using it. Customer satisfaction is the main result of a marketer's activity that acts as a link between different stages of consumer buying behavior. Satisfied customers are likely to keep repurchasing and recommending it to others. There are several definitions of customer satisfaction in marketing literature:

Cutler defines customer satisfaction as the degree to which a company's actual performance meets customer expectations. According to Cutler, if a company's performance meets customer expectations, the customer will feel satisfied and otherwise dissatisfied ^[10].

Anderson (1994) states that customer satisfaction is the degree to which a customer gains because of the different characteristics of a product. Customer satisfaction leads to customer loyalty and, as a result, increases the company's reputation and credibility, as well as increases the company's future profitability.

Customer satisfaction means the state of satisfaction, happiness and contentment that is created by the seller as a

result of meeting the needs or meeting the customer's needs and requirements.

Blanchard and Galloway argue that customer satisfaction is the result of customer perception during a transaction or value relationship, so that the price is equal to the ratio of the quality of services performed to the price and cost of the customer. The definition of customer satisfaction accepted by many experts is this: Customer satisfaction is the result of comparing a customer's expected performance with actual performance and cost perceived ^[11]. Standard 9000, edited in 2000 defines customer satisfaction: "Customer's consideration of meeting his/her Needs" ^[12].

Conceptual and Operational Definitions of Research Variables

1. Service Customization: Customization is a response to the changing nature of customer's demand for greater diversity, and higher product quality ^[13]. In a word, customization can be defined to meet the unique needs of individual customers. Customization in this research refers to the indicators of customer needs, continuity of services provided and provision of special services, and the score obtained in the research questionnaire including a score of 4 to 6 items.

2. Service Standardization: Standardization is defined as instructions, operational methods, and other plans to regulate individual behaviors in order to control, predict, and minimize errors and deviations in employees. The main goal of standardization is to control the output and quality of services through the scientific management of services to minimize the risks associated with the human factor. In standardization, not only are processes controlled, but service costs are minimized, and productivity is maximized through standardization ^[14]. In this research, standardization is a service whose process is completely clear and based on the order and needs of the bank's customer. And it is a score obtained in the research questionnaire that includes the scores of items 1 to 3.

3. Quality of Services: The quality of services refers to the difference between the customer's expectations of the service and the perception of the performance of that service. When customer expectations are not met, customers are dissatisfied with the quality of service. In terms of service quality, it can be stated that quality services are services that enable the customer to feel that he/she has received value in the transaction ^[7]. In this research, we measure the quality of services from two dimensions of technical and functional quality. We measured the technical quality based on items 7 to 11 of the questionnaire and the functional quality based on items 12 to 17 of the questionnaire.

4. Customer Satisfaction: Satisfaction is the same as the reaction to consumer success. Satisfaction is a judgement about the characteristics of a product or service, or the product or service itself, when it is created at the desired level of consumer success and includes levels higher or lower than

the desired level ^[6]. In this research, satisfaction is defined by the level of customer satisfaction with the bank's administrative system, the structure of the bank's employees, the services provided by the bank and the general satisfaction of the bank. We measured customer satisfaction based on items 18 to 21 of the questionnaire.

5. Customer Loyalty: Oliver (1999) considers loyalty to be a deep commitment to repurchase or support a product or service of interest, which, despite the situational impact and marketing efforts of competitors, as it results in repeating the purchase of a brand or a set of products in a brand ^[6]. We measured customer loyalty based on items 22 to 31 of the questionnaire.

Domestic Research

Dehdashti et al. (2010) in a study on customers of Mellat and Parsian banks examined the effect of brand reliability on customer loyalty, the results of which indicate that brand reliability has a very important and key role in improving trends. This means that increasing customer satisfaction allows them to advertise and recommend their bank to others and also reduce their tendency to change the bank.

Baseri et al. (2012), in an article entitled "Building Customer Loyalty" through Customization of Banking Services (Case Study: Maskan Bank) at the 4th International Conference on Banking Services Marketing, addressed this issue and found a positive effect of customization of banking services on loyalty of bank among customers of the Maskan Bank ^[15]. Of course, customization increases customer loyalty by affecting customer satisfaction, trust, quality and value.

Seyed Salehi (2013), in a study entitled Designing a Model for Evaluating the Quality of Customer Perceived Services in Iranian State Banks, tried to design a model for evaluating the quality of perceived services of customers of Iranian state-owned banks by conducting qualitative and quantitative research ^[16]. In this regard, by performing exploratory and confirmatory factor analysis, we achieved the desired model, including 24 indicators and four dimensions of the technical quality of the headquarters, process quality, employee behavioral quality and service environment quality. The designed model has unique features that reflect the specific conditions and requirements of the Iranian banking industry.

Poor et al. (2014) in a study entitled The effect of customizing services in the banking industry on customer loyalty, trust and satisfaction using the ECSI model found that if customization is implemented properly, customer satisfaction, as a prerequisite for his/her loyalty, improves. Customized services encourage the customer to believe that the bank is sensitive to his or her wishes, and this will increase the customer's trust and be a prelude to his loyalty.

Alvani and Saeedpanah (2014), in a study entitled "Investigating the Relationship between the Quality of Electronic Services of Bank Mellat and Loyalty of Customers

Using Structural Equation Modeling" found that the percentage of customer loyalty through customer satisfaction is many times higher than that of loyalty through gaining customer trust^[17]. Therefore, one of the suggestions is that in order to increase profitability, instead of investing in customer trust, by investing in customer satisfaction and increasing their satisfaction with electronic services, the bank can achieve the goal of customer loyalty faster. Rahimi Klor (2015) in a study entitled "Investigating the effect of service quality and bank knowledge of customers on customer loyalty (with emphasis on mental image, customer relationship quality and satisfaction as intermediary variables) to design structural equation model tries to model the analysis of intermediary variables among the customers of Tejarat Bank. To achieve this, the survey method and questionnaire tools after confirmatory factor analysis to determine the validity of instruments were used, and Cronbach's alpha coefficient was used to determine reliability at the level of Ardabil Tejarat Bank branches via simple random sampling on 400 customers in 2014. The necessary data and results were statistically analyzed with LISREL 9.2, Minitab 18 and SPSS 22 software. The results of analyzing the research hypotheses in the structural equation model showed that there is a significant relationship between the research variables. In this study, the quality of banking services and knowledge of the bank directly from customers as well as through the mediating variables of mental image, quality of communication with customers and satisfaction on customer loyalty have had a significant positive effect.

Fakoor Taghieh et al. (2015), in an article entitled The Impact of Service Quality on Behavioral Intent with Satisfaction and Perceived Customer Value, examined the effect of service quality on the occurrence of positive behavioral intentions through customer's perceived value and satisfaction^[18]. The nature of the research was descriptive-correlational. The statistical population of the study consisted of customers of the branches of Samen Al-Hojaj Financial and Credit Institution located in the holy city of Mashhad. A sample of 304 people was calculated and a simple random sampling was used. The first model of the study was designed by reviewing previous studies and later adapted to the conditions studied by experts. The data collection tool was a questionnaire. To test the model, structural equation modeling was used in the Omus software environment. The results showed that the quality of services results in positive behavioral intentions in customers of Samen Al-Hajj Financial and Credit Institution (AS) directly and indirectly through customer satisfaction and customer perceived value. It is noteworthy that the indirect effect of service quality on customer positive behavioral intentions is more important than its direct effect. Also, the competency index in providing services has the greatest effect on the quality of services of Samen Al-Hajj Financial and Credit Institution (AS).

Naami and Gholampour (2016), in an article entitled "Investigating the Factor Structure of Social Responsibility, Customer Satisfaction, Organizational Reputation and

Performance in Economic Enterprises (Case Study: Bank Shahr) examined the impact of Bank Shahr's social responsibility activities on its performance given the role of customer satisfaction and reputation of the organization. This research was applied in terms of purpose and descriptive-correlation in terms of method. In this study, 400 people were selected as the sample size among the customers of Bank Shahr in Tehran by the available sampling method. Lisrel software was used to test the hypotheses and examine the relationships between the elements of the model. The research findings showed that the social responsibility of the organization affects the performance of the organization. Customer satisfaction and organizational reputation are also influential as intermediary variables.

Rahimnia and Bagheri (2016), in an article entitled "Relationship between service quality, value added and company image with customer loyalty: the role of moderator in changing the cost of changing the company (studied: Bank Mellat Mashhad customers) examined the impact of service quality, value and the company's image beyond the creation and expansion of customer loyalty, the role of moderating the costs of relocation on the relationship between the three variables and customer loyalty of Bank Mellat Mashhad^[19]. A questionnaire was used to collect information. The confirmatory factor analysis technique was used to evaluate the validity of the structure and Cronbach's alpha coefficient to measure the internal coherence of the instruments. In order to investigate the effect of independent variables on the dependent, the structural equation modeling method was used using Amos software and in order to investigate the role of regulating the cost of changing the company, multiple regression analysis was used. The findings show that the company's image is the most important factor influencing customer loyalty. Also, the quality of services has a positive and significant effect on loyalty. While the value gained has no significant effect on improving customer loyalty in Mellat Bank branches in Mashhad. The role of adjusting the cost of changing the company in relation to the quality of service and image of the company, with customer loyalty was also confirmed in this study.

Foreign Research

In a study titled The Effect of Customer Satisfaction, Changing Costs and Confidence in Name and Trademark on Customer Loyalty during a survey in Indonesia, Ningsi and Seguro (2014) addressed the role and importance of customer satisfaction, cost change and brand trust. The findings of this study show a significant relationship between change in costs and customer satisfaction with loyalty and the lack of relationship between trust in brand and brand loyalty and customer loyalty.

Ahmad Al-Hawari (2015), in a study addresses the importance of the influence customer personality traits in the form of customers' perception of banking services, quality of banking services, extroversion, conscientiousness, adaptability, emotional stability, openness of experiences on

the quality of banking services ^[20]. Using a survey method and a questionnaire, the results of the evaluation showed a significant relationship between these variables in order to strengthen loyalty to the bank.

Izogo and Oqba (2015) examined the components of service quality in ServoQual model and its effect on customer satisfaction and loyalty using the survey method, the results of which have shown a significant relationship between variables ^[21].

Kashif et al. (2015) evaluated the effects of quality of banking services with the components of reliability of banking services, reliability and honesty in providing banking services, characterization and observance of banking customs on customer satisfaction and loyalty in Malaysian banking system ^[22]. Using survey method and questionnaire tools among 300 customers, they showed a significant relationship

between customer satisfaction and a significant effect on customer loyalty.

In a study entitled "Integration of Standardization and Customization and Its Impact on Customer Satisfaction and Loyalty", Aghaktsiri et al. (2017) found that integration of standardization and customization is very important in relation to providing improved quality services ^[23]. Customization also has a significant effect on customer satisfaction and loyalty.

Conceptual research model

Based on the research literature, as well as the operational and conceptual definitions of the variables, the conceptual model has been designed according to Figure.(1)

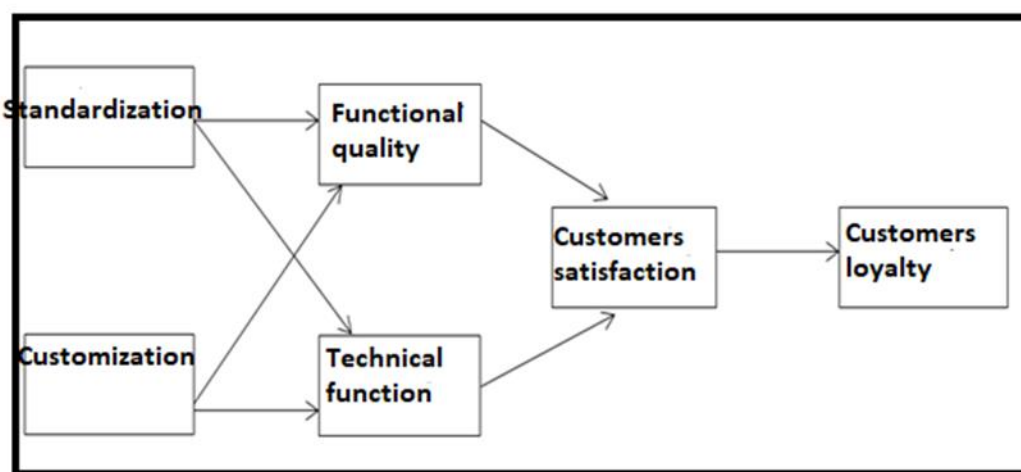


Figure 1: Conceptual Research Model ^[23]

Research hypotheses

Based on the main research topic, the main research hypotheses are:

First Hypothesis: There is a significant relationship between customization and functional quality.

Second hypothesis: There is a significant relationship between customization and technical quality.

Third hypothesis: There is a significant relationship between standardization and functional quality.

Fourth hypothesis: There is a significant relationship between standardization and technical quality.

Fifth hypothesis: There is a significant relationship between technical quality and customer satisfaction.

Sixth Hypothesis: There is a significant relationship between functional quality and customer satisfaction.

Seventh Hypothesis: Customer satisfaction is the mediator between the technical quality and customer loyalty

Eighth Hypothesis: Customer satisfaction is the mediator between the quality of performance and customer loyalty.

RESEARCH METHODS

The present research method is based on the collection of information based on the library method and reference to documents and electronic information. According to the research strategy, it is a correlational research. And the use of questionnaires is proposed as a field method. In this research, descriptive statistics and correlational tests appropriate to various data and variables have been used to analyze statistical data and study research questions using Excel, SPSS22 and Smart PLS3 statistical software.

Investigating the status of the dependent variable

The results obtained from Table 1 show: The average score of customer loyalty variables is 3.16. The minimum value is 1.6 and the maximum value is 4.4. Given that the average

value of the variable is close to the expected average (due to the use of a range of 5 Likert options), it can be concluded that the respondents evaluated the status of this variable as average.

Table 1: Description of the customer loyalty variable model

Variable	No.	Min.	Max.	Mean	SD
Customer loyalty	395	1/6	4/4	3/16	0/53

Investigating the status of research mediating variables

The results obtained from Table 2 show: The average score of variable technical quality is 3.4. The minimum value is 2 and the maximum value is 5. Given that the average value of the variable is close to the expected average (due to the use of a range of 5 Likert options), it can be concluded that the respondents evaluated the status of this variable as average.

Table 2: Description of technical quality variable

Variable	No.	Min.	Max.	Mean	SD
Technical quality	395	2	5	3/4	0/58

The results obtained from Table 3 show: The average score of variable functional quality is 2.98. The lowest value is 1.67 and the highest value is 4.33. Given that the average value of the variable is close to the expected average (due to the use of a range of 5 Likert options), it can be concluded that the respondents evaluated the status of this variable as average.

Table 2: Description of functional quality variable

Variable	No.	Min.	Max.	Mean	SD
functional quality	395	1/67	4/33	2/98	0/57

The results obtained from Table 4 show: The average score of variable customer satisfaction is 3.13. The minimum value is 1.5 and the maximum value is 5. Given that the average value of the variable is close to the expected average (due to the use of a range of 5 Likert options), it can be concluded that the respondents assessed the status of this variable as average.

Table 4: Description of customer satisfaction variable

Variable	No.	Min.	Max.	Mean	SD
Customers satisfaction	395	1/5	5	3/13	0/6

Investigating the status of independent research variables

The results obtained from Table 5 show that the mean score of the standardization variable scores is 3.2. The minimum value is 1 and the maximum value is 4.67. Given that the average value of the variable is close to the expected average (due to the use of a range of 5 Likert options), it can be concluded that the respondents assessed the status of this variable as average.

Table 4: Description of standardization variable

Variable	No.	Min.	Max.	Mean	SD
Standardization	395	1	4/67	3/2	0/65

The results obtained from Table 6 show: The average variable scoring of customization is 3.01. The minimum value is 1 and the maximum value is 5. Given that the average value of the variable is close to the expected average (due to the use of a range of 5 Likert options), it can be concluded that the respondents assessed the status of this variable as average.

Table 6: Description of customization variable

Variable	No.	Min.	Max.	Mean	SD
Customization	395	1	5	3/01	0/64

Validity test of research tools

Table 7 shows the correlation matrix between hidden variables. In order to investigate the diagnostic validity, the mean square of the extracted variance (AVE) has replaced number 1 (matrix diameter). If the correlation between the structures is less than the secondary root of the extracted mean variance, the indicators have a good diagnostic validity.

Table 7: Correlation of hidden variables

Variables	1	2	3	4	5	6
1- Standardization	0/83	0/492	0/715	0/636	0/524	0/684
2- Customization		0/91	0/588	0/466	0/37	0/403
3- Technical quality			0/76	0/619	0/472	0/59
4- Functional quality				0/76	0/698	0/691
5. Customer satisfaction					0/77	0/582
6. Customer loyalty						0/71

As Table 8 shows, the mean square of the extracted variance is greater than the correlation between the structures for each variable, so the measurement tool has a good diagnostic validity (the mean square of the extracted variance is written in bold in the diameter of the matrix).

To measure content validity, the factor of each item (components) is measured. If the standard operating load is 0.707, the second power of R will be 0.5, indicating that at least half of the indicator variance is explained by the latent

variable. But in general, it is difficult to achieve a model in which all standard operating loads exceed 0.707, so all loads greater than 0.5 are retained in the model, and lower loads are eliminated step by step until all loads are finally more than 0.5.

Table 8: Confirmatory Factor Analysis Results including Factor Load of Observable Variables of Research

	Standardization	Customization	Technical quality	Functional quality	Satisfaction	Loyalty
V1	0/885					
V10			0/711			
V11			0/824			
V12				0/738		
V13				0/419		
V14				0/749		
V15				0/766		
V16				0/717		
V17				0/802		
V18					0/824	
V19					0/805	
V2	0/884					
V20					0/76	
V21					0/723	
V22						0/6
V23						0/055
V24						0/326
V25						0/633
V26						0/652
V27						0/796
V28						0/712
V29						0/791
V3	0/715					
V30						0/768
V31						0/747
V4		0/032				
V5		0/915				
V6		0/922				

V7	0/731
V8	0/817
V9	0/735

As Table 8 shows, the factor load of V24-V23-V13-V4 components is less than 0.5, so these components are removed from the model.

Table 9- The results of confirmatory factor analysis after eliminating factor loads less than 0.5

	Standardization	Customization	Technical quality	Functional quality	Satisfaction	Loyalty
V1	0/885					
V10			0/711			
V11			0/824			
V12				0/73		
V14				0/743		
V15				0/769		
V16				0/735		
V17				0/831		
V18					0/824	
V19					0/803	
V2	0/885					
V20					0/762	
V21					0/724	
V22						0/602
V25						0/632
V26						0/648
V27						0/804
V28						0/711
V29						0/785
V3	0/715					
V30						0/769
V31						0/765
V5		0/917				
V6		0/92				
V7			0/731			
V8			0/817			

Figures (2) and (3) show the research model in a standard and meaningful manner.

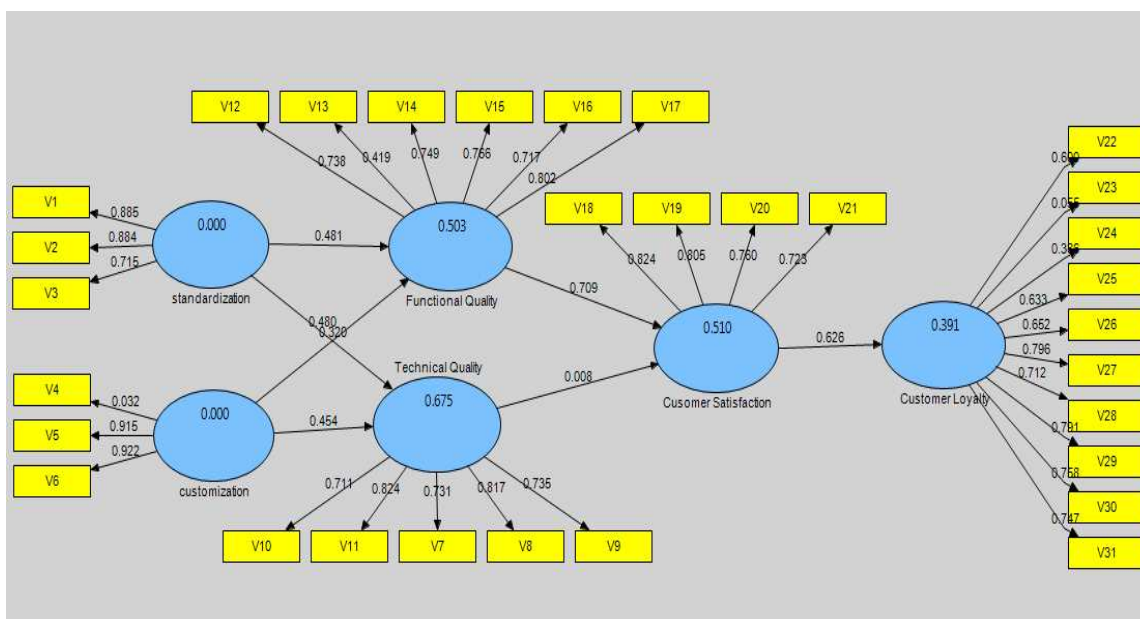


Figure 2: Research model in standard estimation mode

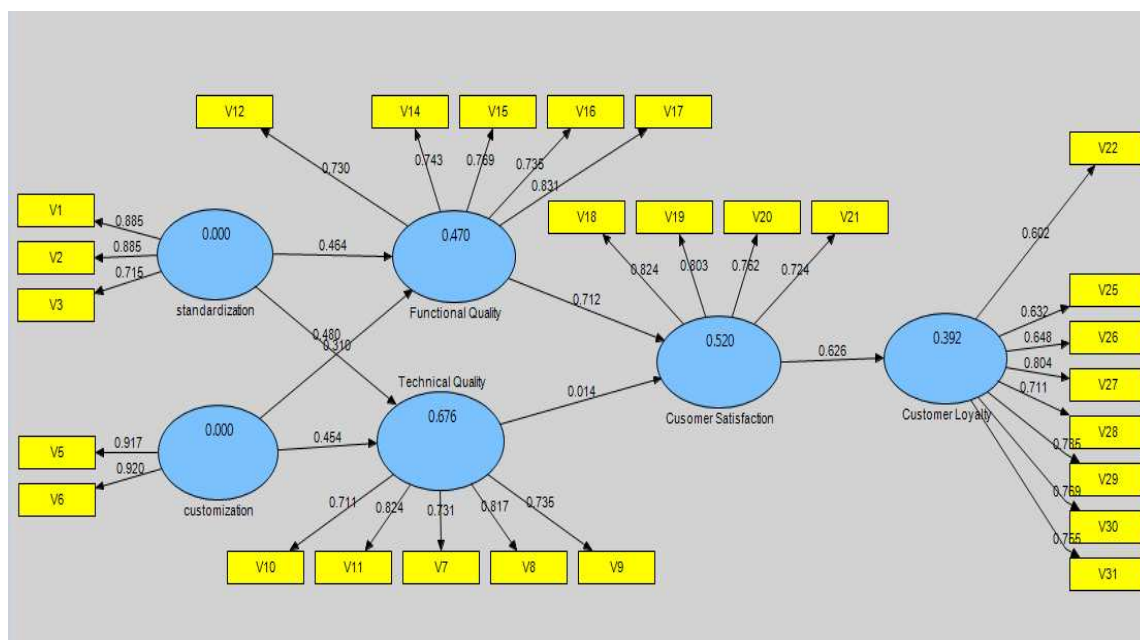


Figure 3: Research model in a significance way

Direct and indirect effects of variables

The calculation of the direct and indirect effects of the variables is given in Table 10.

Table 10: Direct and indirect effects of variables

Independent variable	Dependent variable	Direct effect	Indirect effect	Total effects
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Standardization	Technical quality	0/48	-	0/48
	Functional quality	0/46	-	0/46
	Customer satisfaction	-	*(0/712) (0/464)	0/33

	Customer loyalty	-	* (0/626) * (0/712) (0/464)	0/2
Customization	Technical quality	0/45	-	0/45
	Functional quality	0/31	-	0/31
	Customer satisfaction	-	* (0/712) (0/31)	0/22
	Customer loyalty	-	* (0/626) * (0/712) (0/31)	0/13
Technical quality	Customer satisfaction	-	-	-
	Customer loyalty	-	-	-
Functional quality	Customer satisfaction	0/71	-	0/71
	Customer loyalty	-	* (0/712) (0/626)	0/44
Customer satisfaction	Customer loyalty	0/62	-	0/62

Prioritizing the impact of variables

Prioritizing the effect of variables on each other is described in detail in Table 11.

Table 11: Prioritizing the effect of variables on each other

Row	Independent variable	Dependent variable	Level of effect	Type of effect
1	Functional quality	Customer satisfaction	0/71	Direct
2	Customer satisfaction	Customer loyalty	0/62	Direct
3	Standardization	Technical quality	0/48	Direct
4	Standardization	Functional quality	0/46	Direct
5	Customization	Technical quality	0/45	Direct
6	Functional quality	Customer loyalty	0/44	indirect
7	Standardization	Customer satisfaction	0/33	indirect
8	Customization	Functional quality	0/31	Direct
9	Customization	Customer satisfaction	0/22	indirect

10	Standardization	Customer loyalty	0/2	indirect
11	Customization	Customer loyalty	0/13	indirect

Analysis of the second power factor of multiple correlations

This coefficient examines the ability to predict the dependent variable by the variable or independent variables. In fact, this coefficient indicates how many percent of the dependent variable changes are explained by independent variables.

Table 12: Second power coefficient of multiple correlation of research variables

Variable	Second power coefficient of multiple correlation
Customer loyalty	0/39
Customer satisfaction	0/52
Technical quality	0/67
Functional quality	0/46

Thus, since the second power factor of multiple correlation (square R) of the dependent variable (customer loyalty) is 0.39, 39% of the variance of the customer loyalty variable is explained by the model. The remaining value is related to the prediction error and can include the remaining variables affecting it.

CONCLUSION

The result of the first hypothesis

According to the results and considering that the amount of t-statistic in the customization path and the functional quality is greater than 1.96 and the coefficient of the positive path is positive, it can be stated that customization has a positive and significant effect on the functional quality. We can also state that if other environmental factors are constant, by increasing one unit in the independent variable of customization, we will see an increase of 0.31 units in the dependent variable of functional quality in the branches of Tejarat Bank in Rasht. Therefore, the first hypothesis of the research on the significant relationship between customization and functional quality is accepted. This result is consistent with the results of the research of Basri et al. (2012), Coelho and Hansler (2012) and Aghakshiri et al. (2017).

The result of the second hypothesis

According to the results and considering that the value of t-statistic in the path between customization and technical quality is greater than 1.96 and the path coefficient is positive, it can be stated that customization has a positive and

significant effect on technical quality. We can also say that if other environmental factors are constant, by increasing one unit in the independent variable of customization, we will see an increase of 0.454 units in the dependent variable of technical quality in the branches of Tejarat Bank in Rasht. Therefore, the second hypothesis of the research on the significant relationship between customization and technical quality is accepted. This result is consistent with the results of the research of Basri et al. (2012), Coelho and Hansler (2012) and Aghakshiri et al. (2017).

The result of the third hypothesis

According to the results and considering that the value of t statistic in the path between standardization and functional quality is greater than 1.96 and the path coefficient is positive, it can be stated that customization has a positive and significant effect on functional quality. We can also say that if other environmental factors are constant, by increasing one unit in the independent variable of standardization, we will see an increase of 0.464 units in the dependent variable of functional quality in the branches of Tejarat Bank in Rasht. Therefore, the third hypothesis of the research on the significant relationship between standardization and functional quality is accepted. This result is consistent with the results of the research of Vasily and Larentio (2008) and Aghakshiri et al. (2017).

The result of the fourth hypothesis

According to the results and considering that the value of t statistic in the path between standardization and technical quality is greater than 1.96 and the path coefficient is positive, it can be stated that customization has a positive and significant effect on technical quality. We can also state that if other environmental factors are constant, by increasing one unit in the independent variable of standardization, we will see an increase of 0.48 units in the dependent variable of technical quality in the branches of Tejarat Bank in Rasht. Therefore, the fourth hypothesis of the research on the significant relationship between standardization and technical quality is accepted. This result is in some respects consistent with the results of Vasily and Larentio (2008) and Aghakshiri et al. (2017).

The result of the fifth hypothesis

According to the results and considering that the value of t-statistic in the path between technical quality and customer satisfaction is less than 1.96 and the path coefficient is positive, it can be stated that technical quality does not have a significant effect on customer satisfaction. Therefore, the fifth hypothesis of the research on the significant relationship between technical quality and customer satisfaction is rejected. This result contradicts the results of the research of Aghakshiri et al. (2017) and Moradi and Hemmati (2010) [23, 24].

The result of the sixth hypothesis

According to the results and considering that the value of t-statistic in the path between functional quality and customer

satisfaction is greater than 1.96 and the path coefficient is positive, it can be stated that functional quality has a positive and significant effect on customer satisfaction. We can also state that if other environmental factors are constant, by increasing one unit in the independent variable of functional quality, we will see an increase of 0.712 units in the dependent variable of customer satisfaction in the branches of Tejarat Bank in Rasht. Thus, the sixth hypothesis of the research on the significant relationship between functional quality and customer satisfaction is accepted. This result is in accordance with the results of the research of Aghakasiri et al. (2017), Pavitra and Tan (2003), Chen Vesu (2006) and Moradi and Hemmati (2010).

The result of the seventh hypothesis

According to the results and considering that the statistical value of t in the path between technical quality and customer satisfaction is less than 1.96. The relationship between technical quality and customer satisfaction is not significant. Also, the t-statistic in the path between customer satisfaction and customer loyalty is greater than 1.96. The relationship between customer satisfaction and customer loyalty is significant. Based on this, it can be stated that the mediating role of customer satisfaction in the relationship between technical quality and customer loyalty is rejected. Thus, the seventh hypothesis of the research that customer satisfaction is the mediator between the technical quality and customer loyalty is rejected. This result is inconsistent with the results of the research of Aghakshiri et al. (2017).

The result of the eighth hypothesis

According to the results, the relationship between functional quality and customer satisfaction is significant because t statistic is greater than 1.96. Also, the relationship between customer satisfaction and customer loyalty is significant because t statistic is still larger than 1.96, thus mediating customer satisfaction in the relationship between customer quality of performance and customer loyalty is confirmed. The path coefficients of the two variables are also positive, so it can be said that this relationship is positive. Therefore, customer satisfaction is the mediator between the quality of performance and customer loyalty. And the eighth hypothesis of the research is accepted. This result is consistent with the results of the research of Aghakshiri et al.

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