

Designing a Model for Explaining Customer Loyalty towards Banking Services in Iran (Case Study: Guilan Province)

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ABSTRACT

Due to importance of customers in banking industry, this article tried to develop a model for customer loyalty in banking service in Guilan provinces through the effects of environmental quality, service quality and customer satisfactions variables. This research is new of its kind, since measuring a complex relation between research variable at once. The research used Pollack, Barbara and Thomas Cater's model for bank customers. The methodology of this research is descriptive-analytical and its term of goal has an applied. The target population of this research is bank customers in Guilan and the data was gathered through questioners. For the analysis of data we used structural equation and all of the hypotheses were approved.

KEYWORDS: Environment Quality, Service Quality, Customer Satisfaction, Behavioral Loyalty, Attitude Loyalty.

1. INTRODUCTION

In a very competitive complex and dynamic environment, in banking system, the smallest difference in services along with increasing customer's demand will lead to large transfers in industry. Traditional banks are largely as customer-centric banks also the fundamentals of relationship marketing, which focus on customer loyalty as its main objective. (Beerli et al., 2004, 253). In previous years the country's banking industry, due to various problems of economic, social, governmental and the most important of all the excess of demand over supply, the customer orientation and its components has been neglected. However with the arrival of private sector banks, the industry gradually proceeds toward being competitive. Gradual changes in the banking industry has occurred due to entering the private sector banks, and has led to increase customer's expectations in all fields related to customer services. Therefore, banks should guidance and implement systems in order to maintain customer satisfaction and eventually creating loyalty with identification the exact dimensions of customer loyalty. In this paper according to the importance of customers in banking industry has been tried to design a model in order to explaining customer's loyalty of banking services in Guilan province.

2. THE RESEARCH LITERATURE

In recent years, some researches are developed that has been done to identify the factors that are effective in the field of customers' satisfaction and their loyalty. In most cases, customer loyalty is of great importance to products and services firms and organizations are trying to have loyal customers that are important factors in business success and increase profitability and company's value creation. Studies show that loyalty is a behavioral or an attitudinal that in statistical language is also very valuable. Statistics indicate that the cost of attracting a new customer, is between 5 to 11 times greater than keep an old customer. For increasing 2 percent of customer, Costs 10 percent become more. Attention to the issue of "customer loyalty" in marketing topics Returns to efforts of Kopland in 1923 and Churchill in 1942. Since then the concept of loyalty has been suggested as an academic subject in the marketing literature and a number of experimental study was performed to explain and illustrate this concept. Ruyter & Wetzel 1998 have suggested that nature and power of relationship between the quality of received services and customer loyalty should be specified for any company with different levels of industry. Also, people like Bloemer & Kasper 1995 Ennew & Blinks & Robertson, 2001, Butcher et al 2001, Cronin et al 2000, 1999, Fullerton 2005, Lee & Cunningham 2000 Melta & Durvasula 1998, Olsen 2002, Wong & Sohal 2001 are scholars that have brought the service quality in their models for the definition of loyalty and have a strong belief that the service quality has positive and significant effect on loyalty. On the other hand Cutler 1994 has expressed that "the key to customers' maintenance is customers' satisfaction." Lot of theoretical and empirical evidence show the relationship between maintenance - satisfaction customer and satisfaction - customer loyalty. In this theories, several authors have proved the effects of satisfaction on customer loyalty. For example Aaker & Heskett 1991 and Sasser & Schlesinger 1997

expressed customer satisfaction; is a key determinant in all levels of loyalty. These researchers have suggested that customer satisfaction is an important variable in explaining customer loyalty.

After this initial discussion, there are these beliefs, that satisfaction and service quality are characterized structures and service quality is considered as background for the concept of customer satisfaction. Brady & Robertson, 2002, Cronin & Taylor 1992, Frazer & Winsted 2000, and Spreng & Mackoy, 1996, Bolton and Lemon 1999 demonstrate that continuous utilizing customer from provided services, depends on the level of their primary satisfaction and the rate of evaluation in relation to paid and its price level. (Leisen Pollack, 2009, p.45)

Ladhari 2009, Dang et al 2009, Cronin and Taylor, 1992 and many others are achieved the positive relationship between service quality and customer satisfaction. Moreover, except loyalty to the service, perceived service quality and satisfaction as an introduction key in banking such as other industries services has been determined. (Ladhari, 2009, PP.36-45); (Deng et al., 2009, pp.75-82). Although there are several reasons stating that why the findings in the field of product loyalty Can't be generalized to loyalty to the service and more researches are needed about the specific service sectors. Loyalty to the services, has more dependence on development of interpersonal relationships, to the extent That with loyalty to the products, for the interactions of one person to another are opposed as an essential element in the marketing services. In addition the effect of perceived risk associated with services, is more notable. Because customer loyalty may act as a barrier to switching behavior. In fact it is concluded that loyalty among services customers is more common than products consumer. The field of services, non-tangible characteristics like reliability and trust may be Play a major role in creating or maintaining the loyalty (Gee&Graham,2008,pp.21-27). In this regard, recent literature has shown that several researchers have examined the behavioral and attitudinal loyalty .In an early school of thought Tucker (1964) argued that behavior (past purchases of the brand/product) completely accounts for loyalty. Consistent with this viewpoint, Jacoby and Chestnut (1978) observed that in behavioral loyalty studies the focus was on interpreting patterns of repeat purchasing in primarily panel data as a manifestation of loyalty.(Miller et al.,2007,p.1) Mlnz and his colleagues are defined behavioral loyalty as the observable purchases over a period (Ahmadinejad, 2009, p 64). Among internal researches that are conducted on customer loyalty is that study in 2008 by Abdul and Abdulvand with this title:"evaluating the risk factors that influence customer loyalty of Tejarat Bank» that has been discussed by investigating the effects of mental images variables, service quality and satisfaction (Figure 1) The research results suggests a direct effect of image on satisfaction rate and quality services. Also service quality has a direct impact on customer satisfaction. On the other hand service quality and customer satisfaction has a significant impact on their loyalty. (Abdolvand and Abdoli, 2009, pp. 1-20)

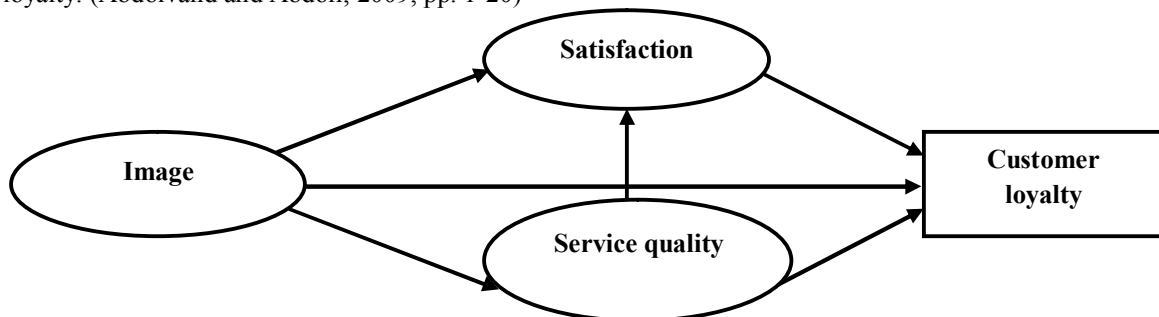


Figure 1: Research model of the risk factors evaluation that affects customer loyalty

Other research entitled "Relationship between individual and its effect on customer satisfaction and loyalty." was performed by Heidarzadeh and Firouzabadi in 2009 and the obtained results showed that child care centers in Tehran correlation "between the individual service staff and customers. With "Total customer satisfaction", "Behavioral loyalty", "attitudinal loyalty" and "individual loyalty to the staff service" is positive and significant. Correlation "close individual relationship between customers' with "overall customer satisfaction", "Behavioral loyalty", "attitudinal loyalty" and "individual loyalty to other customers." is positive and significant. (Heidarzadeh and Firoozabadi, 2009, pp. 14-1)

In a study by Danaher and Gallagher that has been in New Zealand communications industry, was emphasized the quality of provided services in service industries, including communication industries, has a big impact on customer satisfaction. The results of this study indicate the necessity of performing more researches for documentation customer demands and their expectations of communication services. Based on it can develop necessary programs to improve service quality according to customer needs and demands. In another study in 2001, J. Mihilis for measuring customer satisfaction in private banks in Greece, multi criteria analysis satisfy model was used. He finally came to the conclusion that measuring customer satisfaction, furthermore that causes banks to realize their weaknesses and seek to resolve them and use the effective marketing programs, also makes employees motivated. And consequently the productivity can be improved. Goenzy and Plonie in 2004 in Italy studied "satisfaction effect" on customer loyalty and Positive verbal advertising. Based on these research

findings, high levels of customer satisfaction as independent variable have direct effect on customer loyalty and his verbal advertisement. (Abdolvand and Ghaffari Ashtiani, 2010, pp. 39-38)

Another study entitled "Examine the relationship between brand credibility and customer loyalty (Parsian Bank Case Study) » was performed by Haghighi and colleagues in 2010. The results showed the brand credibility has positive relationship with customer loyalty. Also customer satisfaction has a positive relationship with the support activities of word-of-mouth recommendations and customer loyalty has a negative relationship with customer willing to change brand. Also customer loyalty has positive relationship with intentions of word-of-mouth recommendation. Also customer loyalty has positive relationship with intentions of word-of-mouth recommendation. There is also a positive relationship continuous commitment and customer desire to change the brand, (Fig. 2) (Haghighi et al, 2010, pp. 63-43).

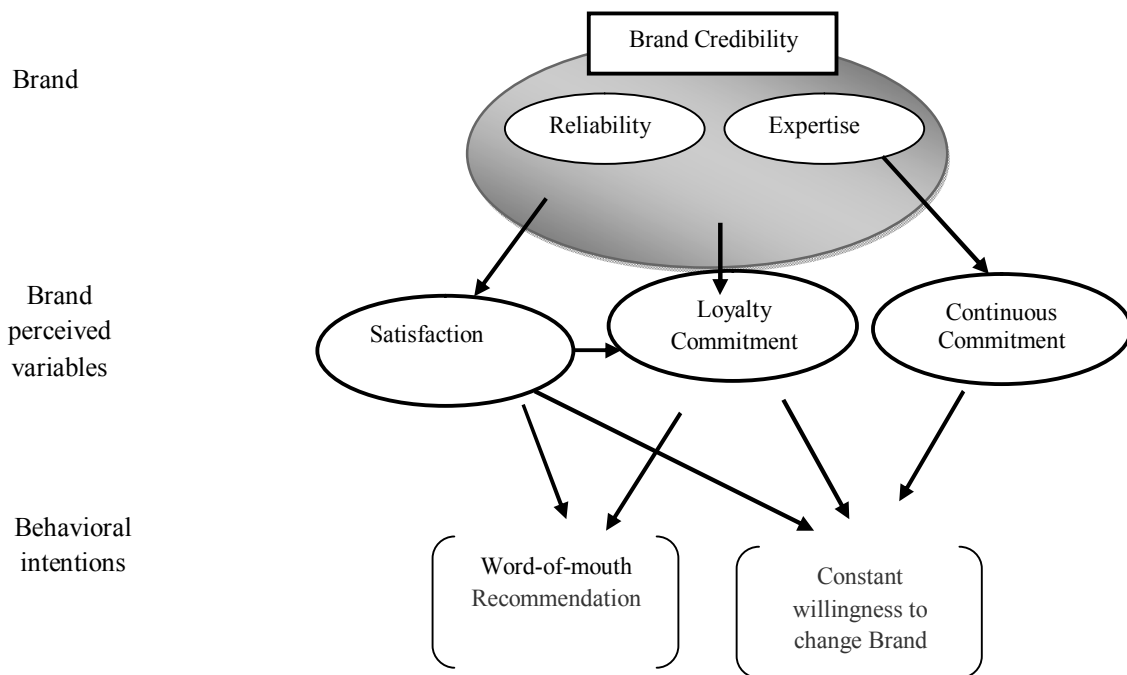


Figure 2: The relationship between brand credibility and customer loyalty

Vesel and Zabkar have achieved to a positive relationship between customer satisfaction and customer loyalty in Eastern European countries in 2009. (Vesel Patrick & Zabkar Vesna, 2009, pp.396-406) (de Rosa et al to a positive have achieved relationship between the "Customer satisfaction and attitudinal loyalty" and "customer satisfaction and customer behavioral loyalty" variables in Brazil in 2009. (de Rosa et al., 2009, pp.506-523) He et al have achieved a positive relationship between "customer satisfaction and customer loyalty" and "quality service and customer satisfaction" in Hong Kong of China in 2009. (He et al., 2009, pp.154-164) Jamal and Anastasiadou in Greece in 2009 have achieved a positive relationship between customer satisfaction and customer loyalty (Figure 3) (Jamal & Anastasiadou, 2009, pp.309-420)

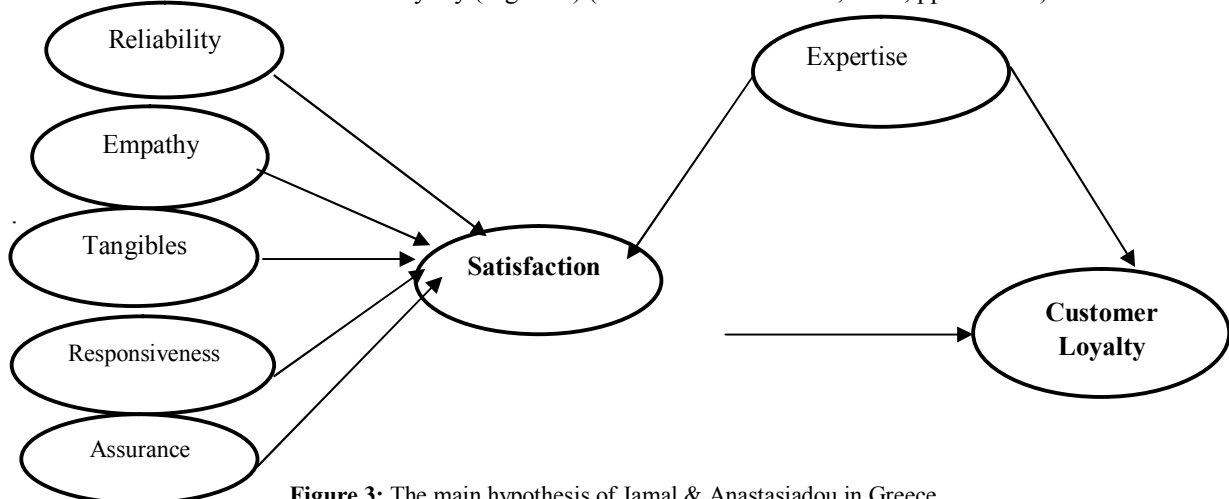
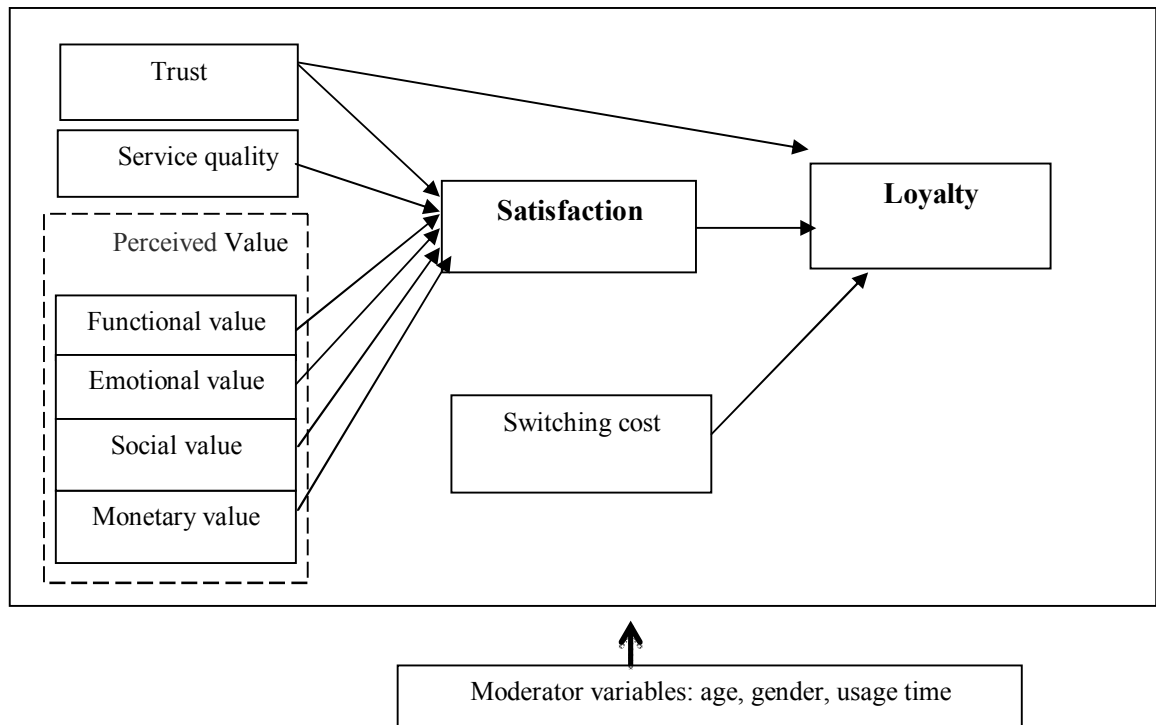


Figure 3: The main hypothesis of Jamal & Anastasiadou in Greece

Lu and colleagues, have achieved the positive relationship between the "quality service and customer satisfaction" and "customer satisfaction and customer loyalty" in 2009 in China (Figure 4) (Lu et al., 2009, pp.1-12)



Pollock have achieved a positive relationship between the "service quality and customer satisfaction" and "customer satisfaction and customer loyalty (word-of-mouth advertising, plans to buy)" in the United States in 2009. (Pollack, 2009, pp.42-50) Miller and colleagues have achieved a positive relationship between "customer satisfaction and behavioral loyalty", "Customer satisfaction and attitudinal loyalty", "service quality and behavioral loyalty" and "attitudinal loyalty and service quality" in Australia in 2007. (Miller et al., 2007, pp.1-16)

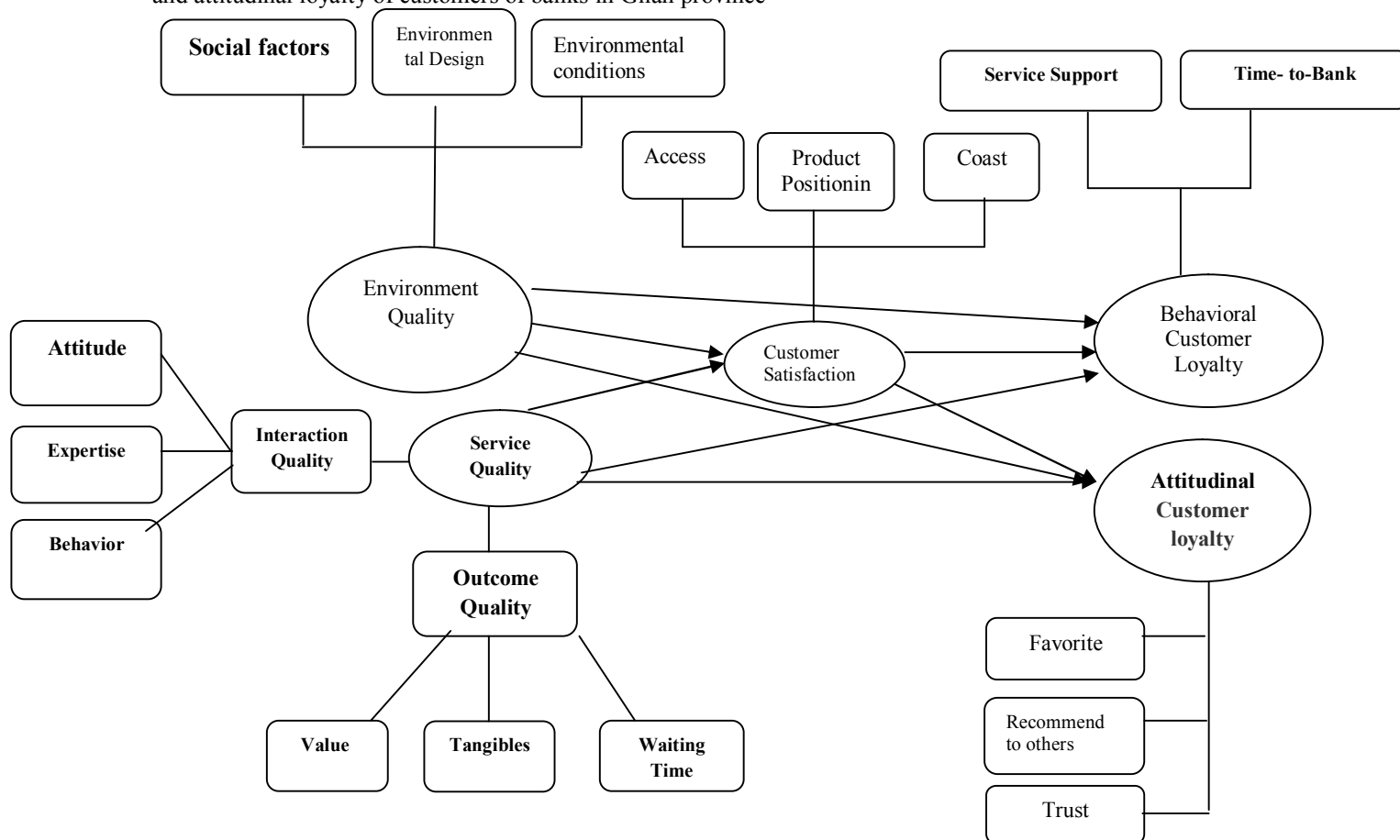
Barbara and Thomas Cutter in Central and Eastern European countries have achieved a positive relationship between "customer satisfaction and behavioral loyalty" and "customer satisfaction and attitudinal loyalty" in 2009. (cater, 2009, pp.585-597) Many researchers, including Oliver, and Prythard Shymp and Dayer and colleagues have shown that satisfaction is the introduction of attitudinal brand loyalty for consumer services. (Russell Bennett, 2007, p.1255). Russell and colleagues in Australia have achieved a positive relationship between "customer satisfaction and attitudinal loyalty" and "attitudinal loyalty and behavioral loyalty" in 2007. (Russell et al., 2007, p.15). Gan and his colleagues in 2008 to a positive relationship between service quality and customer satisfaction are achieved. (Gan et al., 2008, pp.49-62) Espejel and colleagues have achieved a positive relationship between customer satisfaction and customer loyalty in Spain in 2008. (Espejel et al., 2008, pp.865-881) Lu and Yoo have achieved a positive relationship between "quality service and customer satisfaction" and "customer satisfaction and loyalty" in America in 2008. (Lu & Yoo, 2008, pp.127-146) Ward And his colleagues in Australia in 2007 to a positive relationship between customer satisfaction and service quality are achieved. (Ward et al., 2007, PP.563-580) and Esteban et al have achieved a positive relationship between customer satisfaction and customer loyalty in Spain in 2007. (Esteban et al., 2007, PP.459-468) Casalo and colleagues have achieved a positive relationship between satisfaction and customer loyalty in 2008 in Spain (Figure 5). (Casalo et al., 2008, pp.399-417)



Figure 5: The main research hypothesis of Casalo et al

Walsh and colleagues have achieved a positive relationship between "satisfaction classification / service / employee behavioral and attitudinal loyalty" in Germany in 2008. (Walsh, 2008, PP.977-1004) Bontis and colleagues have achieved a positive relationship between customer satisfaction and customer loyalty in Canada in 2007. (Bontis, 2007, pp.1426-1445). Abdullah & Kassim have achieved a positive relationship between the "two dimensions of satisfaction and customer loyalty (word of mouth advertising, plans to buy)" and between "three of five dimensions of quality services, with customer satisfaction" in Malaysia and Qatar, in 2010. (Kassim & Abdullah, 2010, pp.351-371) Kandampully & Hui Hu have achieved a positive relationship between variables of service quality and customer loyalty indirectly due to organization image "and" customer satisfaction and customer loyalty directly and indirectly due to organization image "in several cities in 2007. (Kandampully & Hui Hu, 2007, pp.435-443). Lin Hsu and colleagues have achieved a positive relationship between service quality and customer satisfaction in China in 2010. (et al., 2010, pp.508-525) Rauyruen and colleagues have achieved a positive relationship between "service quality and attitudinal loyalty" and "service quality and purchase intent" in Australia in 2009 (Rauyruen, 2009, pp.175-186). Jayawardhena have found the positive relationship between "service quality and customer satisfaction", "service quality and loyalty to the company", customer satisfaction and loyalty to employees "and" customer satisfaction and loyalty to the company because of loyalty to employees, "in England in 2010. (Jayawardhena, 2010, pp.338-348) Arbore and colleagues have achieved a positive relationship between customer satisfaction and customer loyalty in Italy in 2009 (Arbore et al., 2009, pp.317-341).

According to the research framework that is drawn from researchers research results that some of them are mentioned in the research literature, survey shows that loyalty can be a behavior or attitude and further considering mentioned investigations, customer satisfaction and service quality as has been mentioned, the most important factors that influence customer loyalty, the model proposed in this study are from the composition of proposed models, " Pollock in 2009 in USA and Barbara and Thomas Cutter in Central and Eastern European countries in 2009 "and relations used in the mentioned model (Fig. 6). Therefore, this research according to the importance of customers in the banking industry review the concepts of behavioral and attitudinal loyalty of customers of banks in Gilan province



The research hypotheses

According to the research topic and its variables, the research hypotheses are:

- 1 - There is a direct relationship between service quality and customer satisfaction.

- 2 - There is a direct relationship between service quality and customer behavioral loyalty.
- 3 - There is a direct relationship between service quality and customer attitudinal loyalty
- 4- Service quality with impact on customer satisfaction loyalty is effective on customer behavior indirectly.
- 5 - Service quality is effective with Impact on customer satisfaction on customer attitudinal loyalty indirectly.
- 6- There is a direct relationship between environmental quality and customer satisfaction.
- 7 - There is a direct relationship between environmental quality and customer behavioral loyalty.
- 8 - There is a direct relationship between environmental quality and customer attitudinal loyalty
- 9- Environmental quality effect indirectly on customer satisfaction loyalty with impact on customer behavior.
- 10 - Environmental Quality effect indirectly on customer satisfaction with impact on customer attitudinal loyalty.
- 11 - There is a direct relationship between customer satisfaction and customer behavioral loyalty.
- 12 - There is a direct relationship between customer satisfaction and customer attitudinal loyalty.

3. THE RESEARCH METHODOLOGY

3.1. Research method

This research In terms of methods and implementation of descriptive - analytical design with an emphasis on correlation branches and in terms of goal is applied type finally, in terms of method of data collection and information, type of this is field research.

3.2. Methods and Tools for Data Collection

In the present study, in order to use the views and attitudes of bank customers, questionnaire is used, questions in the questionnaire was designed in a way that respondents, mark items based on the five-interval Likert scale of very low to very high.

3.3. Analysis Method of Data and Information

In this study, to analyze the data and hypotheses testing is used descriptive statistics and structural equations method, and for implementation of structural equation model the LISREL software, was used. One of the methods for reviews causal relationships between variables is "structural equations model". This method is mentioned as a causal model. When the data obtained from sample as correlation matrix or becomes covariance and be defined by a set of regression equations, model can be analyzed by using (LISREL) software, and test fitting of it for society that samples extracted from. (Azar, 2001, pp. 21-41)

3.4. Population and Statistical Sample of Research

The statistical population consists of a number of ideal elements that have at least one characteristic trait. In other words, the statistical population as a whole group of people, events and things implies that researcher wants to mention in research about it. (Sekaran, 2008, p 294). In the present study, the statistical population, are customers of private banks and the government of Iran that use banking services. The sampling method used in this study has been Quota-Random sampling. The quota sampling Is a form of stratified sampling proportion to the volume where elect a certain proportion of individuals in different and available groups . (Sekaran, 2008, p 310) The advantage of this method is which can be an example to show that distribution of important features is similar to distribution of demographic characteristics. (Blike, 2006, pp. 266-265)

According to that the population of this research is including all public and private banks, Customers of Guilan province, and also form a large community, therefore following formula is used to determine sample size.

$$n = \frac{z_{\alpha/2}^2 \cdot S_x^2}{e^2}$$

n- Observed frequency

$z_{\alpha/2}$ - corresponding level with the standard normal distribution with 5% alpha

S_x - Standard deviation of the variables (attitudinal and behavioral loyalty of banks Customers)

e^2 - Error rate

α = uncertainty level equal to 5%

$$n = \frac{(1/96)^2 (0.65)^2}{0.05^2} = 650$$

According to the rate of return 650 questionnaires were distributed which 558 questionnaires were completed by customers.

4. Research Findings

In this section the results of the application of inferential methods based on the causal model is presented, So that at first the initial model is presented based on the fitting index, then test of research hypotheses were discussed and finally ultimate model resulting from research are presented.

4.1. Causal research Model Test

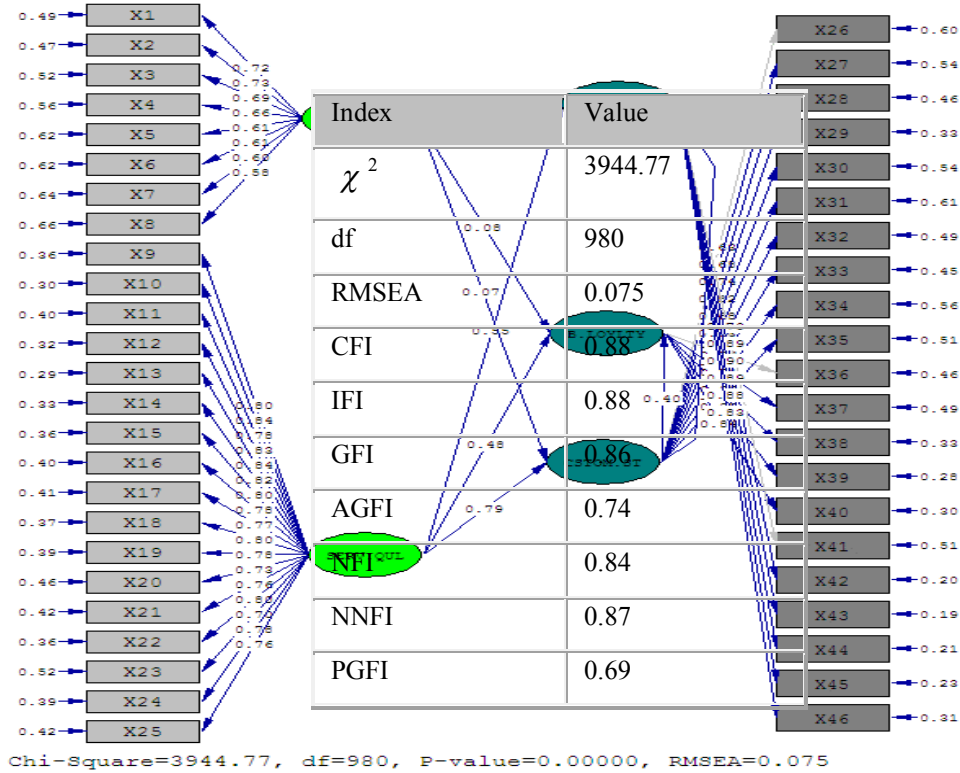


Figure 7: The tested model standard mode

Table 1. Symptoms of research path analysis model

Row	Variable	Mark used in the model
1	Environmental Quality	Environment Quality
2	Quality of Service	Service Quality
3	Customer satisfaction	Customer Satisfaction
4	Behavioral loyalty	Behavioral Loyalty
5	Attitudinal loyalty	Attitude Loyalty

Table 2. Values of model index

Index	Value
χ^2	3944.77
df	980
RMSEA	0.075
CFI	0.88
IFI	0.88
GFI	0.86
AGFI	0.74
NFI	0.84
NNFI	0.87
PGFI	0.69

4.2. The research hypotheses

Structural equations based on test results, results of research hypotheses is shown summarized in Table 3.

Table (3). The research hypothesis test results

Hypothesis	Standard estimates	t quantity	Test results
1 - There is a direct relationship between service quality and customer satisfaction.	0.79	13.86	Confirmed
2 - There is a direct relationship between service quality and customer behavioral loyalty.	0.48	8.66	Confirmed
3 - There is a direct relationship between service quality and customer attitudinal loyalty.	0.55	10.15	Confirmed
4 -. Service quality with impact on customer satisfaction loyalty is effective on customer behavior indirectly.	0.40	6.91	Confirmed
5 -. Service quality is effective with Impact on customer satisfaction on customer attitudinal loyalty indirectly.	0.35	6.68	Confirmed
6 - There is a direct relationship between environmental quality and customer satisfaction.	0.07	2.16	Confirmed
7 - There is a direct relationship between environmental quality and customer behavioral loyalty.	0.08	2.60	Confirmed
8- There is a direct relationship between environmental quality and customer attitudinal loyalty	0.07	2.46	Confirmed
9- Environmental quality effect indirectly on customer satisfaction loyalty with impact on customer behavior.	0.40	6.91	Confirmed
10 - Environmental Quality effect indirectly on customer satisfaction with impact on customer attitudinal loyalty.	0.35	6.68	Confirmed
11 - There is a direct relationship between customer satisfaction and customer behavioral loyalty.	0.40	6.91	Confirmed
12 - There is a direct relationship between customer satisfaction and customer loyalty attitude.	0.35	6.68	Confirmed

Hypothesis testing, showed structural relationships existing in the model statistically significant to obtain the final model and fitting index of the model indicates approximate suitability and credibility of models fitting index of models, LISREL software, in addition to the estimated coefficients and errors of models, offers a series of fitness index as following which by using them can examine the overall fitting of models:

1-One of the fitting index of Models, $\frac{\chi^2}{d_f}$ ratio, In this research χ^2 Equal to 3944.77 and degrees of freedom is equal to 980. As a result $\frac{\chi^2}{d_f}$ Equal to 4.02. Since

index is without a fixed criteria for an acceptable mode, its significant is varies according to the sample size (Hooman, 2005), . it can't be a good index for measuring fitting of model in conclusion, we cited to other indicators.

2-- Other index , is RMSEA (root mean square error).Hare and his colleagues are convinced that if the index value 0.05 to 0.08, the model would be appropriate and if between the 0. 08 to 0.1, the model is also acceptable (Tran ha min, 2006). In this study, RMSEA value Equal to 0. 075 is indicates that the model is appropriate, in terms of RMSEA value

3 - The other indicators of the model are as followed:

CFI = 0.88 , IFI = 0.88 , GFI = 0.86 , AGFI = 0.74 , NFI = 0.84

The value of mentioned index should be in the range of (0 to 1) and whatever is closer to 1 model is in better conditions. Value index in this study is above average .So in terms of this, model is also acceptable. Summary of above subjects is displayed in table (4-73).

Review the structural equation of model

A.LOYLTY = 0.29*CSTOM.ST + 0.083*ENVR.QUL + 0.67*SERV.QUL, $R^2_y = 0.77$

Evaluation of Coefficient of determination of model by using the above equation indicate that 77 percent of the attitudinal loyalty can be explained by customers satisfaction variables, environmental quality and service quality

B.LOYLTY = 0.33*CSTOM.ST + 0.098*ENVR.QUL + 0.60*SERV.QUL, $R^2_y = 0.76$

Evaluation of coefficient of determination of model using the above equation is expressed that 76 percent of changes in behavioral loyalty can be explained by customers satisfaction variables, environmental quality and quality services.

C.STOM.ST = 0.11*ENVR.QUL + 1.19*SERV.QUL, $R^2_y = 0.66$

Also evaluation of c

oefficient of determination of model using the above equation is expressed that 66% rate of change in customers satisfaction can be explained by the environmental quality and quality services variables.

5. Conclusion

As mentioned in above contents, data analysis and hypotheses testing, which led to the following results include:

Based on the results of the structural model, this hypothesis was confirmed since then can be concluded that:

1- In connection with the results of the first hypothesis test it can be concluded that, there are significant relation between service quality and customer satisfaction and service quality directly has a significant positive impact on customer satisfaction in rate of 79%. In other words a unit increase in the service quality will Lead to 0.79 unit increase in customer satisfaction and also it can be said that 0.62 percent of changes of customer satisfaction of banking services can be explained with the service quality variable. The test results of this hypothesis collinear with Ladhari 2009, Pollack 2009, Lu et al 2008, Deng et al 2009, He et al 2009 and Mesey 2008 researches, that the existence of direct positive relationship of service qualities on customer satisfaction are accepted.

2- In connection with the results of second hypothesis test can be concluded that there is significant relation between quality service and customer behavioral loyalty and service quality has positive and significant effect directly in rate of 0.48 percent of customer behavioral loyalty. In other words a unit increase in the service quality will lead to 0.48 unit increases in customer behavioral loyalty, and also it can be said that 0.23 percent of changes in Customer Behavioral loyalty of banking services can be explained with the service quality variable. Comparing, the results of this hypothesis test are collinear with research by Miller et al in 2007 that existence of a direct positive relationship of service qualities on customer behavioral loyalty are accepted.

3- In connection with the results of third hypothesis test can be concluded that there is a significant relation between service quality and customer attitudinal loyalty, and service quality directly has a significant positive effect on customer attitudinal loyalty in rate of 0.55 percent, in other words an unit increase in service quality will lead to 0.55 unit increase in customer attitudinal loyalty and also it can be said that 0.30 percent of changes in customer attitudinal loyalty of banking services can be explained with service quality variable, the results of this hypothesis test are collinear With research by Miller et al in 2007 that existence of a direct positive relationship of service qualities on customer attitudinal loyalty are accepted.

4- In connection with the results of fourth hypothesis test can be concluded that there is significant relation between quality service through customer satisfaction toward bank services with customer behavioral loyalty, and service quality is effected indirectly with impact on customer satisfaction on behavioral loyalty. In other words, by increasing the quality of bank services, satisfaction of the bank's clients increased ,ultimately it will cause increasing and strengthen in customer behavioral loyalty to the banks and the amount of service quality direct effect on customer satisfaction is equal to 0.79 ,as it is mentioned direct effects of customer satisfaction on behavioral loyalty is 0.40, thus the amount of indirect effect of service quality through customer satisfaction on behavioral loyalty is 0.32, this means that a unit increase in the amount of bank service quality ,their loyalty to the Bank 0.32 unit will increase. Also it can be said 0.10 percent change in customer behavioral loyalty variable can be explained indirectly by quality services provided by banks.

5- In connection with the results of fifth hypothesis test can be concluded that there is significant relation between quality service through customer satisfaction toward bank services with customer attitudinal loyalty, and service quality is affected indirectly with impact on customer satisfaction on attitudinal loyalty. In other words, by increasing the quality of bank services, satisfaction of the bank's clients increased ,ultimately it will cause increasing and strengthen in customer attitudinal loyalty to the banks and the amount of service quality direct effect on customer satisfaction is equal to 0.79 ,As it is mentioned direct effects of customer satisfaction on attitudinal loyalty is 0.35, thus the amount of indirect effect of service quality through customer satisfaction on attitudinal loyalty is 0.28, This means that a unit increase in the amount of bank service quality ,their loyalty to the Bank 0.28 unit will increase. Also it can be said 0.08 percent change in customer attitudinal loyalty variable can be explained indirectly by quality services provided by banks.

6- In connection with the results of sixth hypothesis test it can be concluded that there are Significant relation between environmental quality and customer satisfaction and Environmental quality has directly a significant positive impact on customer satisfaction in rate of 70%. In other words an unit increase in the environmental quality will lead to 0.7 unit increase in customer satisfaction and also it can be said that 0.49 percent of changes of customer satisfaction of banking services can be explained with the environmental quality variable. The test results of this hypothesis collinear with Ladhari 2009, Pollack 2009, Lu et al 2008, Deng et al 2009, He et al 2009 and Mesey 2008 researches, that existence of direct positive relationship of environmental quality on customer satisfaction are accepted.

7- In connection with the results of seventh hypothesis test can be concluded that there is significant relation between environmental quality and customer behavioral loyalty and environmental quality has positive and significant effect directly in rate of 0.8 percent of customer behavioral loyalty. In other words an unit increase in the environmental quality will lead to 0.8 unit increase in customer behavioral loyalty, and also it can be said that 0.0064 percent of changes in customer behavioral loyalty of banking services can be explained with the environmental quality variable. Comparing, the results of this hypothesis test are collinear with research by Pollack et al in 2009 that existence of a direct positive relationship of environmental quality on customer behavioral loyalty are accepted.

8- In connection with the results of eight hypothesis test can be concluded that there is a significant relation between environmental quality and customer attitudinal loyalty, and environmental quality directly has a

significant positive effect on customer attitudinal loyalty in rate of 0.7 percent, In other words an unit increase in environmental quality will lead to 0.7 unit increase in customer attitudinal loyalty and also it can be said that 0.0049 percent of changes in customer attitudinal loyalty of banking services can be explained with environmental quality variable, the results of this hypothesis test are collinear with research by Miller et al in 2007 that existence of a direct positive relationship of quality services provided by banks on customer attitudinal loyalty are accepted.

9- In connection with the results of ninth hypothesis test can be concluded that there is significant relation between environmental quality through customer satisfaction toward bank services with customer behavioral loyalty, and environmental quality is affected indirectly with impact on customer satisfaction on behavioral loyalty. In other words, by increasing the quality of bank services, satisfaction of the bank's clients increased ,ultimately it will cause increasing and strengthen in customer behavioral loyalty to the banks and the amount of environmental quality direct effect on customer satisfaction is equal to 0.7 ,as it is mentioned direct effects of customer satisfaction on behavioral loyalty is 0.40, thus the amount of indirect effect of environmental quality through customer satisfaction on behavioral loyalty is 0.028, this means that a unit increase in the amount of bank service quality ,Their loyalty to the Bank 0.028 unit will increase. Also it can be said 0.0078 percent change in customer behavioral loyalty variable can be explained indirectly by quality services provided by banks.

10- In connection with the results of tenth hypothesis test can be concluded that there is significant relation between environmental quality through customer satisfaction toward bank services with customer attitudinal loyalty, and service quality is effected indirectly with impact on customer satisfaction on attitudinal loyalty. In other words, by increasing the quality of bank services, satisfaction of the bank's clients increased ,ultimately it will cause increasing and strengthen in customer attitudinal loyalty to the banks and the amount of service quality direct effect on customer satisfaction is equal to 0.07 ,as it is mentioned direct effects of customer satisfaction on attitudinal loyalty is 0.35, thus the amount of indirect effect of service quality through customer satisfaction on attitudinal loyalty is 0.024, this means that a unit increase in the amount of bank service quality ,their loyalty to the bank 0.024 unit will increase. Also it can be said 0.0058 percent change in customer attitudinal loyalty variable can be explained indirectly by quality services provided by banks.

11- In connection with the results of eleventh hypothesis test can be concluded that there is significant relation between customer satisfaction and customer behavioral loyalty and customer satisfaction has positive and significant effect directly in rate of 0.40 percent of customer behavioral loyalty. In other words an unit increase in the customer satisfaction will lead to 0.40 unit increase in customer behavioral loyalty, and also it can be said that 0.16 percent of changes in Customer behavioral loyalty of banking services can be explained with the customer satisfaction variable. Comparing, the results of this hypothesis test are collinear with researches by De Rosa et al, Miller et al in 2007, Tomas& Barbara Cater, in 2009, Abdul & Mohmin in 2005 and Lem et al in 2004, that existence of a direct positive relationship of customer satisfaction on customer behavioral loyalty are accepted.

12- In connection with the results of twelfth hypothesis test can be concluded that there is significant relation between customer satisfaction and customer attitudinal loyalty and customer satisfaction has positive and significant effect directly in rate of 0.35 percent of customer attitudinal loyalty. In other words an unit increase in the customer satisfaction will lead to 0.35 unit increase in customer behavioral loyalty, and also it can be said that 0.122 percent of changes in customer attitudinal loyalty of banking services can be explained with the customer satisfaction variable. Comparing, the results of this hypothesis test are collinear with researches by De Rosa et al, Miller et al in 2007, Tomas& Barbara Cater in 2009, Abdul & Mohmin in 2005, Lem et al in 2004 and Racel et al, that existence of a direct positive relationship of customer satisfaction on customer attitudinal loyalty are accepted.

6. Recommendations based on Research Findings

According to the results of research hypotheses and also research results about the impact of the results of the various elements on environmental quality services and customer satisfaction, and based on the impact of environmental quality, service quality and customer satisfaction on attitudinal and behavioral loyalty according to the proposed model, Bank managers can increase, loyalty (behavioral - attitude), of their customers with right and update strategic planning, and efficient and effective use of these elements towards Bank Services, until strengthen their competitive position in this way in the markets and achieve more continuous profits .As a result, managers can consider the following suggestions:

1) As it was shown, environmental quality and services quality of banks with behavioral and attitudinal customer loyalty have a positive relationship. Thus, recommended to bank managers to enhance their customer loyalty by adopting appropriate strategies, to increase their service quality of banks as much as possible. Based on the results, in order to provide better service banks need to employ competent and qualified people, increase staff expertise in the service, managers and employees also have sufficient mastery of the administrative procedure services in order to describe the procedures for their customers, managers and employees should know that may make mistakes and in case of mistake they need to apologize, use of innovative technologies

and appropriate facilities and improve their performance. Following these points can provide a large share of loyalty even customer satisfaction.

2-the overall concept of customer satisfaction on overall feel of the client is all the Experiences of buying and consuming a good or service in a long period of time. In fact, we can say, overall dimensions of customer satisfaction are a function of the all satisfaction and his dissatisfaction in previous exchanges. this subject is important in order to the customer's buying decision and recommend the organization to other are doing based on all of their experiences of relevant brand. In this regard, banks need to effort more than ever through increased service quality that is main and influencing factor of customer satisfaction in the services sector. For this purpose Banks should perform studies in the field of effective factors on customer satisfaction from the customer's view, trying to improve it. The proposals can be presented include: use of appropriate managers efficient and well known. Increasing in (famous) brand name credits of bank by increasing (staff expertise, quality service, integrity, security, etc.), using appropriate methods of advertising, adopt development policies to create more branches, appropriate suitable conditions for payments and received facilities, considering proper profits deposit, making concessions to credit worthy customers (post-dated Credit card) proper informing through (manuals, brochures and staff) and proper working hours.

3- Many empirical research have shown that satisfaction, quality, environment and service quality are backgrounds of behavioral and attitudinal loyalty in the service industry. Subject of customer loyalty in the service sector, is extensive discussion and various factors have impact on customer loyalty that bank managers by identifying factors that affect on fidelity can lead to customer satisfaction and subsequently the behavioral and attitudinal loyalty, now based on these results recommendations to public and private banks are presented: Increasing confidence in customer, which leads to customer's sense of security about the service provider as well customer confidence to bank's capabilities and abilities in provided services, according to most banks in Iran, are governmental customers have high sense of security about the investing in banks. But in the case of delivery of services and service quality results, banks should make efforts to improve their performance, and benefit from personnel performance evaluation system, the other proposal is increasing interest and commitment in customers, these factors led to resistance to change banks and interest to the bank, banks can also with creating competitive advantages (Innovation and diversity of services, etc) and create benefits for customers especially experienced customers increase customers commitment to the bank which leads to re-referred clients, customers are more resistant to change bank, more investment in the bank, recommendation to others and are less affected by competitors of their bank.

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