

# The Comparative Relationship between Market Orientation and Service Quality of Private and Government Banks

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## ABSTRACT

Investigating the relationship between market orientation and service quality is the purpose of this research project. According to this goal, private and government banks in Iran have been studied as the statistical society. The extent of market orientation in these banks as a research variable was measured by Matsuno and Mentzer(2005) model using a standard questionnaire which is utilized in international studies and in three criteria information gathering, information dissemination and responsiveness; service quality as another research variable by five dimension in SERVQUAL model was studied. Innovation of this study is examining the market orientation service quality relationship for the first time in IRAN by using a new and innovative scale for market orientation. The present research method is correlation with regard to the type and nature of the issue, goals, and research questions. Parametric and nonparametric methods were used for data analysis. In the service quality section Central and dispersion parameters, t test, a Wilcoxon rank test to compare means, Mann-Whitney test, Kruskal-Wallis test and Friedman's rank test and for testing the research assumptions related to market orientation- service quality relationship Pearson correlation test were used. The results of this investigation showed that there are no significance differences between market orientation extent in private and government banks, and between market orientation and the gap in the client's expectations of services and services delivered in all five service quality dimensions: Tangibles, accountability, responsiveness, reliability and empathy, significance linear relationship was not considered.

**KEYWORDS:** market orientation, service quality, tangibles, accountability, responsiveness, reliability, empathy

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## INTRODUCTION

"Markets are varying more rapidly than our knowledge is" Philip Kotler declared. Hence, classic marketing models should adapt to the current situations and this is the responsibility of researchers and marketers to redefine and restructure marketing according to the information age attributes which increased the competition level in the markets in a logarithmic manner. Nowadays knowledge based businesses are behaving much more successful than physical-based ones. Marketing approach based on the interaction between main capabilities of firms, clients' needs and external cooperation networks are replaced by selling approach which is making profit merely by focusing on product to raise sales and development. Production and sale philosophy has also been replaced by a proper understanding of position and accurate reactions to all market factors including clients, competitors, cultural and social trends, laws and regulations and macroeconomic environment factors (Kotler et al. 2002). Those businesses which consider a comprehensive set of factors including structural ones in the organization and provide the cultural infrastructures for market orientation and client based affaires are known as successful firms in today's competitive world. In addition, they direct the whole organizational activities towards information bases and generation and dissemination of those information and they do their best to be accountable to all stakeholders. These efforts lead to financial and market benefits such as market share and clients' satisfaction along with organizational commitment and cooperation between employees. On the other hand, there is no chance for the organizations to become successful without paying attention to clients' needs and meeting their requirements. According to management and marketing literature, service quality has a specific impact on decreasing costs, increasing satisfaction level, maintaining clients and enhancing profitability. That's why this topic has been extensively regarded (Battle, 1995, 25). The majority of commentators argue that the most confident way for success achievement is being retained in clients' minds and this process is only made by rendering and delivering qualified services and products. According to their suggestion, organizations should be aware of client's expectations and requirements. They should also be able to identify the warning situations and appropriately react to them to achieve the aforementioned goals they try to get in (Zeithaml and Parasuraman, 2010). Successful managers focus their service strategies on continuous feedback from the client for the purpose of identifying their needs. Success achievement lies in meeting clients' needs about

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service quality or even acting beyond that level (Catler, 2007). In other words, the first step in rendering qualified services to the clients and satisfying them to obtain the proper level of market orientation can be known as the identification of service quality dimensions and their significance from the clients' perspective along with analyzing expectations and perceptions of each dimension. The present paper aims to answer the following question: *How are market orientation and the quality of services rendered by private vs. government banks related?*

### **Research Significance**

The entrance of the third millennium has been accompanied by evolutions. Today, the ability of keeping up with these changes is regarded as a strength point for the companies. That is because they are happening very quickly. Relying on the previous experiences and findings is not sufficient for firms to continue their way successfully. There should be new approaches proposed in businesses. Better quality and services, lower price, more market share, continuous betterment of products, innovation, and entrance of high growth markets along with coming up with clients' requirements and satisfying them, needs a business wide strategy which is different from the competitors perspectives to a large extent. Clearly, such an approach can be called as the degree of awareness among the firms. On the other hand, this approach can play as the main competitive point depending on the premise that all the macro and micro level activities are derived from it. This means the extended market orientation which is equal to production, information dissemination and responsiveness about the information is related to all market factors including clients, competitors, suppliers, social trends and even facilitating or threatening regulations of businesses. This is emanating from a rich culture that ensures the activities focused on market factors. It should also help the implementation of an applied model in market orientation field; a model which explains all the factors influencing on a business.

Client satisfaction is a factor in market oriented organizations which companies aim to obtain. That is because the clients of a business are considered as the main incentive of the organizations aiming at significant improvement. It's obvious that there is no operations' continuous without the clients who support them, While client's satisfaction and loyalty is guaranteed by rendering or delivering qualified services or products (Donnelly et al. 1995). The studies reveal that receiving qualified services, behaving positively, appreciating the firm and preferring it to competitors, increasing purchase volume and agreement for paying a higher price influence on the buying decision and intention of clients (Zeithaml and Parasumaran, 2010). Those firms which clients are highly satisfied with are permanently more capable and successful in long term. Accordingly, investigating the extent of market orientation of firms along with service quality evaluation has been largely discussed.

### **Innovation Aspect of the Research**

There are scarce empirical studies which investigate market orientation from both cultural and behavioural aspects comprehensively or considering extensive market orientation (EMO) measures. This matters regardless of the broad studies about market orientation and the role of effective factors on the relationship between different dimensions of performance and market orientation. Matsuno, Mentzer, Rentz (2005) compared the three measures including behavioral, cultural and extended market orientation. Their findings confirm the importance of EMO measures in comparison with the other two ones. There are also many studies considering the level of service quality and its comparison with the clients' expectations and also the existing gaps in this relation, but there was no research found about the relationship between EMO and service quality in national and international level.

### **Theoretical Framework**

#### **Marketing concept**

The recent business management literature paid a special attention to the increasing appliance of functions and approaches such as organizational culture management, strategic management of human resources, quality and environment management. The growing interest is because of the vital effect of these approaches on performance. Market orientation is one of those which are defined as the appliance of marketing concept and a business philosophy that directs organizational competitive strategies (Heidarzadeh et al.,2012). This subject is an attempt to the development of empirical findings in the field of its effect on the performance. Kohli & Jaworski defined one of the first declarations named behavioral view in the early 1990s. They analyzed three main components aiming at the determination of activities for the purpose of applying marketing concept. These components are as follows:

*Organizational philosophy regarding clients:* identifying and meeting the needs and requirements of clients;

*Goal achievement:* focusing on achieving goals through meeting the clients' needs;

*Integrated Marketing Organization:* integration of all areas is a task to achieve goals by meeting the requirements of clients (Tse et al. 2004).

The two researchers then introduced three categories as follows. This classification is according to marketing concept as a thinking approach which conducts the resource allocation of organizations and settlement and formulation of its strategies.

- 1) Market information generation;
- 2) Information dissemination throughout the organization
- 3) Responsiveness about the obtained information (Wu, 2004)

Kohli & Jaworski argue that market oriented behavior causes better understanding and more correct manners in an environment in which an organization performs. And that’s why it can help the generation of highly qualified services and productions (Varela & Rio, 2003). Simultaneously, another comprehensive vision called cultural vision has been introduced by Narver & Slater. They consider marketing as an organizational culture that ensures value creation for the clients. Nevertheless these elements encourage the following cases:

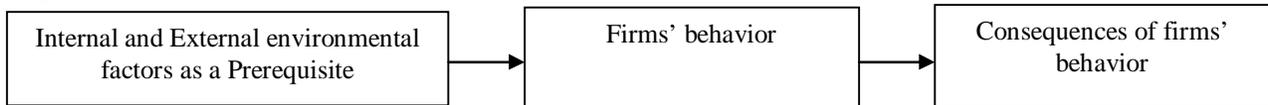
- 1) Continuous inter-functional learning about implicit and explicit needs of clients and also about capabilities and strategies of competitors;
- 2) Inter-functional coordinating for exploitation of learning.

They explain marketing in three main frames:

- 1) Client orientation
- 2) Competitor orientation
- 3) Inter-Functional Coordination (Deshpande & Farley,2004).

These researchers declare that market orientation is an organizational culture which facilitates behaviors with the most effectiveness and efficiency in value creation for buyers and obtaining sustainable competing benefit (Rose & Shoham, 2002). These two visions (behavioral and cultural) are accounted for as the foundation of the definition and functionality of market orientation. This was the outset point of other researchers for the evaluation and investigation of market orientation concept and empirical studies. The first two visions have been extended and some cases have been added to them. On the other hand, some researches dedicated time to investigating limited dimensions of market orientation concepts in different statistical populations and defining qualitative and quantitative measures for evaluating the degree of market orientation. In this regard, a group considers marketing as an integrated behavioral set (according to Kohli & Jaworski) while the other one accounts it as a cultural approach (according to Narver & Slater). The former believes that applying marketing concept should be appeared in practice and behaviors. They argue that positive view toward market and its factors for the market orientation of a business is not sufficient. The later believes that the motivation of specific behaviors in an organization can’t be practical in an organization without any rich cultural support. They also argue that the acceptance of market orientation automatically leads to the proper behaviors. Extended market orientation (EMO) is more comprehensive (figure 1) and is based on a casual conceptual model about environment, behavior and EMO consequences. EMO has been established and formatted, so that it covers cultural concepts developed by Narver & Slater as the prerequisite of behavior. Kohli & Jaworski’s perspective about behavior and functions is a set of consequences of firm behavior(Nayebzadeh,2013).

Figure 1- Initial Framework of Extended Market Orientation



The present approach considers two cases: businesses are engaged in a set of information related activities to different degrees and they are reactions to internal and external factors. Secondly, the degrees of which these firms are engaged to these activities indicate the market orientation consequences. As a result, any of these two measures and different market orientation measurement theories is introduced in a specific level of EMO analysis (Matsuno et al, 2005). In other words, each one is a diverse approach toward a unified concept and the difference in market orientation is derived from a constrained dimension of EMO. Hence in the present paper a comprehensive vision has been replaced by a limited one. It presumes that market orientation includes a wide board of stakeholders which introduces behavioral concepts in accordance with Kohli & Jaworski. Further, it depicted the relationship between EMO and service quality in private and government banks in Iran.

**Service Quality**

The first papers published in the field of service quality define it as follows “perceived quality of services as a result of clients’ expectations from the offered services comparison and the real performance of service providers” (Gronroos, 1988). Parasuraman et al. (1985) described a conceptual model and defined it as follows: the direction and the level of the difference between clients’ perceptions and expectations. Three years later, they introduced a device for service quality evaluation called SERVQUAL (Parasuraman et al. 1988) which is the most popular instrument for the marketing all around the world and is an American vision toward service quality concept. This

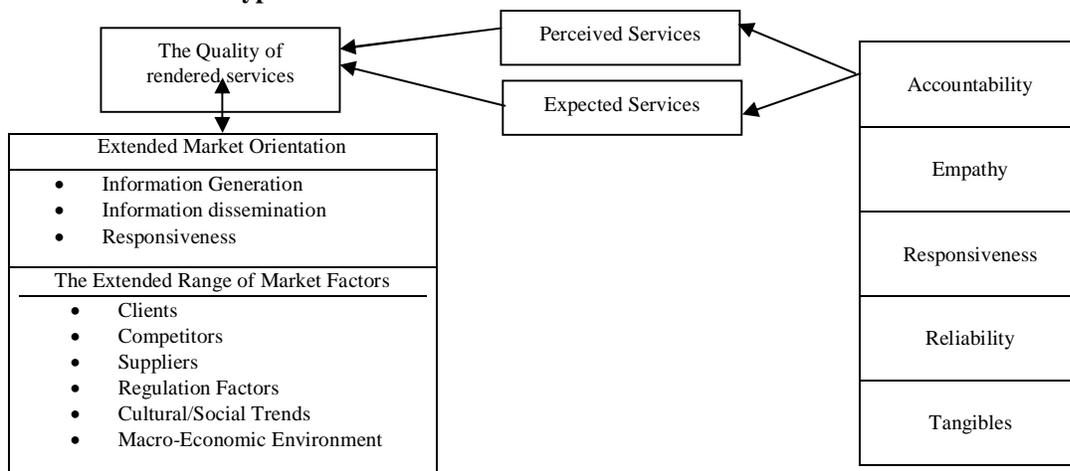
method has recently attracted many researchers. This is a technology for measuring and evaluating service quality. It presumes that the level of the service quality that clients experience is determined by the gap between the expectations of services and clients' perception of the services they receive from a service provider (Donnelly et al. 2006). Parasuraman et al (1985) identified 10 measures that help clients evaluate service quality: accountability, responsiveness, competence, availability, consideration, communication, acceptance ability, safety, client's perception and tangibles. But in 1988, only three of these measures were retained (including tangibles, accountability and responsiveness) and the other seven measures were classified in two general dimensions including reliability and empathy. Therefore, the final classification of service quality dimensions were as follows:

- 1) Tangibles: the appearance of facilities, equipment's, personnel and communication devices.
- 2) Accountability: the ability of rendering the promised services accurately and confidentially.
- 3) Responsiveness: tendency to help clients and quick service delivery.
- 4) Reliability: employee's politesse and awareness and their ability for maintaining confidence.
- 5) Empathy: personal attention and empathy of an organization to clients (Zeithaml and Parasuraman, 2010).

The main scale of SERVQUAL includes researches in two sections and 22 service characteristics which were previously classified. Parasuraman et al (1988) studied the clients of five service industries (home appliance, maintenance and repairs, banking, retail, telephone, credit cards and securities bid-ask). The respondents were asked to analyze two measures about each characteristic including: the first one reflects the clients' expectations from the level of the service provided by superior businesses in one department, while the other one shows their perceived understanding of the services provided by a specific business in the same field. Hence, expectation scale means the degree of which the clients felt the firms should have special service attributes in the department and the perceived scale measures the attributes that the clients felt the supposed firm should have. Each characteristic is designed as a phrase and the respondents were asked about the level of agreement or disagreement with seven scales (7= strongly agree and 1= strongly disagree). The difference between expectation statistic and perceived one is a proper scale for service quality measurement. Obviously these five service qualities are not the same important. So the respondents were asked to rank the relative significance of any five dimensions on a 100 point scale.

SERVQUAL can be applied for different purposes such as: service quality dimensions can be ranked from client perspective. Second, there will be an evaluation of the ranking of service quality dimensions using real experiences of the service provider. Then it can be determined that how well an organization acts in the most significant fields from the clients' perspective. Third, it allows clients' general expectations and perceptions of an organization to be followed during time. In this way, the impact of management function on service quality can be evaluated and monitored. Further, understanding variations in clients' expectation can involve essential information which influences on plan, attributes and service development of the organization. Fourth, it can be applied for internal service quality measurement including the service quality provided by a department or by a department of a firm to others in the same firm. Fifth, the comparison of firm's service quality with the competitors and finally identifying and determining the quantitative gaps of service quality in meeting clients' expectation leads to a better preference for future services development and growth (Battle, 1995). Regardless of the frequent criticism on the method, it is still a very valuable, verifiable and reliable way to the measurement of imaginations and expectations of clients. The present paper aims at investigating the service quality according to SERVQUAL method and its relationship with the extended market orientation among private and government banks.

**Research Model and Hypothesis**



The hypotheses of the study are defined as follows:

H1 (the main hypothesis): Market orientation is inversely related to the gap between clients' expectations and perceived services.

H2: Market orientation is inversely related to the gap between clients' expectation and perceived services from accountability perspective.

H3: Market orientation is inversely related to the gap between clients' expectation and perceived services from empathy perspective.

H4: Market orientation is inversely related to the gap between clients' expectation and perceived services from responsiveness perspective.

H5: Market orientation is inversely related to the gap between clients' expectation and perceived services from reliability perspective.

H6: Market orientation is inversely related to the gap between clients' expectation and perceived services from tangibles perspective.

## METHODOLOGY

The present paper utilizes correlation analysis and also uses questionnaires to collect the required data. Market orientation has been investigated by using a standard questionnaire extracted from Matsuno and Mentzer(2000). It contained 22 questions and was again revised by marketing researchers in 2000 and 2005. Service quality measurement is also applied from a standard SERVQUAL questionnaire. The respondents were asked to answer to the questions about their expectation from the banks' services according to their experiences of banking services and also their perceptions and beliefs of real banking performance. They also used five-point Likert scale to answer to 22 related questions. The present paper is an applied study because its expected results can be used for improving market orientation level and banks' service quality improvements. In addition, this study is a cross-section one since the data related to a specified period of time has been examined.

### Reliability and Validity of the measurement instrument

Validity is an essential attribute for examining the data collection method. A valid data collection method can determine the subjects which it was planned for. In other words, validity can be defined as the required efficiency of the measurement instrument for measuring the research variables. It necessitates the research to measure the variable which the researcher aims at measuring.

We have used international standard questionnaires which are widely accepted among a range of management and marketing researchers and experts. That's why it can be regarded as a valid questionnaire. Reliability means the accuracy, truth, predictability and consistency. A pilot study has been applied to examine the reliability of the questionnaires so that there were 30 questionnaires randomly distributed and gathered in two banks. Cronbach's alpha is a tool for measuring the reliability by using SPSS software and its numerical value in the questionnaire is 85% and 94% (0.936 for expectations and 0.971 for perceptions) for market orientation and service quality, respectively. The present paper is thus highly reliable because the least required measure is defined 0.7.

### Data Analysis

We employed Parametric and non-parametric methods to data analysis. Central and dispersion parameters were used to investigate banking service quality while t-test and Wilcoxon rank test were employed for mean comparison test of diverse dimensions of service quality. Further we aimed at comparing the service quality dimensions in men and women, so we used Mann-Whitney test. Kruskal-Wallis test was the method we applied for comparing the service quality aspects in different ages. Finally, Friedman's rank test was employed for the significant difference between internal group rank's mean and their rankings. Pearson correlation test examines the research hypotheses in order to determine the correlation of market orientation and service quality.

#### - *The description and Analysis of the research variables relating to clients' sample group*

The topics involved in service quality from the client's perspective is a dual variable which aims at clarifying the difference between perceived and expected dimensions of service quality. This is a comparison research and examines a set of elements in terms of some specifications. It also identifies the difference between attributes. The degree of the difference between the perceived and the expected level would have been analyzed. Research variables are measured using several indicators. The results of this data reveals that none of the variables have non-replied data. The expected mean of each dimension including expected tangibles, accountability, responsiveness, empathy and reliability is determined over four. And the same is for the median. The standard deviation and variance of these

variables vary in a range from 0.64 to 0.74 and 0.41 to 0.552, respectively. The skewness of these variables is negative while their kurtosis is positive. The standard deviation and variance of these variables vary in a range from 0.69 to 0.83 and 0.48 to 0.69, respectively. All the variables are skewed negatively. The kurtosis for tangibles and responsiveness is negative while it is positive for other variables. The difference distribution between expected and perceived quality has not been observed.

- *The description and Analysis of the research variables relating to employees' sample group*

The market orientation section applies single variables and uses several indicators for variable measurement. The findings demonstrate that none of the research variables have non-replied data. The mean and the median of the variables are both above three. The standard deviation and variance of these variables vary in a range from 0.042 to 0.80 and 0.17 to 0.64, respectively.

- *Service Quality of Private and Government Banks Analysis*

The results reveal that there is a significant difference between the expected and perceived service quality of private and government banks. The findings from the hypotheses testing are shown in table 2.

Table 2- the general summary of examining the private and government banks' service quality

| The compared variables in research hypotheses                       | H0       | H1         | Gap    |
|---|----------|------------|--------|
|   | Equality | Inequality |        |
| The expected and perceived services from accountability perspective | ×        | ✓          | exists |
| The expected and perceived services from empathy perspective        | ×        | ✓          | exists |
| The expected and perceived services from responsiveness perspective | ×        | ✓          | exists |
| The expected and perceived services from reliability perspective    | ×        | ✓          | exists |
| The expected and perceived services from tangibles perspective      | ×        | ✓          | exists |
| The perceived quality of five service quality dimensions            | ×        | ✓          | exists |

- *The Market Orientation Level Analysis in Private and Government Banks*

A hypothesis is explained as follows to investigate the level of market orientation in private and government banks: There is a significant difference between private and government banks' market orientation. We have used t-test for two independent samples to examine the above hypotheses. The defined test applies two diverse tests for two independent samples. The first one is called Levene test and examines the equality of variances. Its null hypothesis is defined as the equality in the variances of both groups. The equality assumption will be rejected if the significance level is less than 0.05 and consequently t will be reported on the second level. If the significant level is not more than 0.05, then the equality of variances will not be rejected and t will be reported on the first level. In the second step, t test will be applied for mean equality. Table III shows the results of this test.

Table 3- market orientation in private and government banks

| Market Orientation | Bank       | Mean   | Standard Deviation |
|--------------------|------------|--------|--------------------|
|                    | Government |        | 3.3187             |
| Private            |            | 3.4324 | .25278             |

Table 4- the summary results of t test for two independent samples

| Two independent samples test |                               |   |                    |                                    |                   |                    |                 |   |         |
|------------------------------|-------------------------------|---|--------------------|------------------------------------|-------------------|--------------------|-----------------|---|---------|
|                              |                               | Leven's test for Variance Equality Test |                    | t-test for two independent samples |                   |                    |                 |   |         |
|                              |                               | F                                       | Significance level | t                                  | Degree of Freedom | Significance level | Mean Difference | Confidence Level of 95% for Mean Difference |         |
|                              |                               |   |                    |                                    |                   |                    |                 | Lower                                       | Higher  |
| Market Orientation           | (Equal variances assumed)     | 3.450                                   | 0.074              | -0.846                             | 27                | 0.405              | -0.11370        | -0.38937                                    | 0.16197 |
|                              | (Equal variances not assumed) |   |                    | -0.918                             | 26.598            | 0.367              | -0.11370        | -0.36805                                    | 0.14065 |

The findings reveal that the mean difference for market orientation (-0.1137) and t statistics value (-0.846) with the significant level (0.405) which is higher than 0.05, leads to the acceptance of null hypothesis in the confidence level of 95%. So it can be concluded that there is no significant difference between the means. Hence the significant difference between market orientation levels in two specified groups is not verified. The analyzed data indicate that the market orientation level is the same in both banks.

- *The related tests and analysis of the market orientation- service quality relationship in private and government banks*

Pearson correlation test has been employed to calculate the correlation of market orientation and service quality.

*H2: Market orientation is inversely related to the gap between clients' expectation and perceived services from accountability perspective.*

The results of Pearson correlation test show that in the confidence level of 95%, there is no significant relationship between market orientation and the gap between perceived and expected service quality from the accountability perspective by the clients of private and government banks.

*H3: Market orientation is inversely related to the gap between clients' expectation and perceived services from empathy perspective.*

The third hypothesis is also rejected because the analysis of Pearson correlation reveals that there is no significant relationship between the above mentioned items.

*H4: Market orientation is inversely related to the gap between clients' expectation and perceived services from responsiveness perspective.*

As before, the fourth hypothesis is also rejected. The findings indicate that there is no significant relationship between market orientation and the gap between clients' expectation and perceived services from responsiveness perspective.

*H5: Market orientation is inversely related to the gap between clients' expectation and perceived services from reliability perspective.*

This hypothesis is also the same as the previous one. So there is no significant relationship between the items observed and the hypothesis is rejected.

*H6: Market orientation is inversely related to the gap between clients' expectation and perceived services from tangibles perspective.*

The fifth hypothesis is also rejected. This is because of the non-significant relationship between market orientation and the gap between clients' expectations and perceived services from tangibles perspective.

And finally the main hypothesis (H1) is also rejected since all the five hypotheses relating to the market orientation and the gap between expectations and perceived services from the clients of government and private banks' perspective were rejected and there were no significant relationship observed.

## DISCUSSION

Investigating the service quality of banks verified the gap between clients' expectations and perceives. Examining the ranks of five perceived scales affecting service quality (tangibles, responsiveness, reliability, accountability and empathy) shows that the significance of perceived reliability is more dominant than other four ones following by responsiveness, accountability, empathy and tangibles. Expected reliability is also significantly more important than other expected dimensions. Other important measures include responsiveness, empathy, accountability and tangibles, respectively. The comparison of observed mean of service quality dimensions with the mean of theoretical mean also indicates that received services in five dimensions of service quality is significantly higher than the theoretical mean. In other words government and private banks have been significantly successful in all five dimensions of service quality. On the other hand, the comparison of observed mean of clients' expectations from the government and private banks demonstrates that the clients' expectations from these banks' services have been significantly higher than 4 and this is a representative of an ideal statue of clients' expectations.

The comparative evaluation of male and female group shows that there is no significant difference between them in terms of service quality. In other words their expectations are nearly the same. Comparing the mean of received service quality from five dimensions shows no significant difference between two groups. The same comparison for five different ages also ends to the same result. It means different aged groups have similar perceives of service quality. According to data analysis, the level of market orientation in two groups of banks is not different. However, there is no significant linear relationship observed for the market orientation and the gap between the

expected and perceived service quality from five dimensions including tangibles, accountability, responsiveness, reliability and empathy. This leads to the rejection of the hypotheses.

It has been verified that there is a gap between expectations and perceives of clients in private and government banks. In other words, the banks have not been perfect in meeting their clients' expectations so it is suggested that managers and politicians struggle to bridge the gap along with the researchers. On one hand, it is possible to control the clients' expectations in a reasonable level. On the other hand, increasing the ability of banking in rendering banking services can be regarded. As noted before, received reliability is the most important aspect among the other four ones, followed by responsiveness, accountability, empathy and tangibles respectively. Banks are suggested to concentrate more on increasing their ability in the dimensions which clients have ranked lower while their capacity in other dimensions is also maintained in the same level. The results show a non-significant level of market orientation and that's why cultural and market orientation facilitating efforts require the emphasis on clients, competitors and all influential elements of the organization on the market environment.

### **Future Researches**

Improving market orientation level which aims at the competitive benefit can be a solution to the problems of banking industry. It can also help consider the required capacities for the globalization of banking operations. Applied analysis in order to introduce a framework for the enhancement of market orientation culture and facilitation of the required operations can be an interesting subject for the future researches. Previous literature show that rendering better service quality in banking is the factor influencing on attracting potential clients and maintaining the existing ones. Other future studies can be dedicated to investigating the ways to enhance the banking industry including the control over advertisements, improvements and subjective image of clients along with increasing the ability of banking industry in rendering better services.

Service quality of banks in Iran and presenting a model for Iranian banking industry can be regarded as a future field of research, while the Islamic system of banking should be simultaneously considered. Investigating the service quality-market orientation relationship with different performance measures and some of the most essential modifying variables is also a considerable topic. This requires mutual coordination of banking system and academic association. There are many studies about market orientation all around the world and in different industries, but it seems there is a need for a comprehensive investigation about this subject in Iranian banking industry. Their findings help managers and employees of banks to enhance their vision in current situation and motivate appropriate activities in a desirable way.

### **Research Limitations**

The most important limitation of the present paper is the cultural situation of banking industry in Iran and non-cooperation of banks. There was only one bank among private and government banks which helped the researcher, regardless of frequent requests delivered. This cooperation also was dependent on keeping its information safe and not disclosing the name or the number of its branches. The researcher was also required to completely report the findings to the specified bank. Some employees who were busy in specific days of the month didn't pay enough attention to answer the questions and it made the research very time consuming. Another limitation was the clients who were not interested in answering to the questionnaire. So the researcher had to refuse them or allow them to receive their needed services and then deliver them the questionnaires. This led to a long time devoted to gathering information from the clients' sample. Some clients, however, did not answer the questions even after receiving their needed services because of their lack of time. The majority of old clients also didn't show any tendency to answer and it was regardless of the researcher's struggle to diversify the respondents. It should also be noted that these findings are limited to the mentioned period of time and it might be changed in different situations and different time periods.

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