

Designing a satisfaction model for service re-creation with an emphasis on brand loyalty in the banking industry: A case study of the Bank of Agriculture

Seyed Mohammad Hossein Lotfi Ashtiani^a, Seyed Mehdi Jalali^{b,*}, Beita Tabrizian^c

^aDepartment of Business Management, Roudehen Branch, Islamic Azad University, Roudehen, Iran

^bDepartment of Business Management, Central Tehran Branch, Islamic Azad University, Tehran, Iran

^cDepartment of Management and Accounting, Roudehen Branch, Islamic Azad University, Roudehen, Iran

(Communicated by Sirous Moradi)

Abstract

The current research was carried out with the aim of identifying the components of satisfaction from service re-creation with an emphasis on brand loyalty in the banking industry and is in the scope of developmental research. A mixed method was used in this research. The statistical population in the qualitative section is the experts and managers of Iran's banking industry, of which 15 people were selected in a non-random way. The statistical population in the quantitative part includes all customers of the Agricultural Bank in Tehran (unlimited population). Based on this, a sample of 384 people is selected using Morgan's table. The main tool for data collection is a semi-structured in-depth interview and a researcher-made questionnaire. Qualitative data analysis was done with the method of data base theory using MAXQDA software and in the quantitative part with partial least squares method. Based on the paradigm model obtained in this research, the components related to service recovery satisfaction in six categories of causal factors (customer-oriented, brand image, communication, evaluation of correct performance and growth and development of services), background conditions (brand culture), central phenomenon (satisfaction with re-creation), strategies (organization strategy, marketing, and advertising), intervening conditions (customer anger and environmental factors) and consequences (brand loyalty, brand trust, customer satisfaction and profit increase) were identified. The results of the quantitative part of the research showed that the model proposed in this research is valid. Based on the obtained results, it can be concluded that the level of satisfaction and loyalty of banking customers can be improved by focusing on the components identified in relation to service regeneration.

Keywords: service re-creation, brand loyalty, banking industry, nonlinear equations, PLS
2020 MSC: 90B50

1 Introduction

Service quality is a well-known issue in business management literature, and the experience of several decades of commercial companies clearly shows that service quality plays an important role in gaining a competitive advantage

*Corresponding author

Email addresses: pishroo1123@gmail.com (Seyed Mohammad Hossein Lotfi Ashtiani), m.jalali@iauctb.ac.ir (Seyed Mehdi Jalali), bt.tabrizian@gmail.com (Beita Tabrizian)

and distinguishing the company from its competitors. Nevertheless, despite all the efforts that organizations make to provide optimal services to customers; There is no guarantee that the Service will always be successful. In fact, service failure is a common phenomenon in all service industries, and therefore the focus of management in service organizations - in addition to service quality - should also be on service failure [12]. Service failure, simply defined, is service performance that does not meet customer expectations. Typically, when a service fails, the customer expects to be compensated for the inconvenience in some combination of a refund, credit, discount, or apology. Service failure indicates a gap between customer expectations and service performance [19]. After a service failure, an important organizational response to turn a dissatisfied customer into a satisfied customer is to apologize for the service failure. There is much empirical and managerial evidence to show the power of apologies in recovery from failure. As a result, a significant number of research studies have investigated whether apologies can reduce the adverse effects of service failures [7]. Empirical results differ regarding the effectiveness of apologies in recovery from service failure. A significant number of studies show that complainers who receive an apology are more satisfied than customers who do not receive an apology. However, there is also empirical evidence that apologies do not necessarily improve post-service failure and enhance post-complaint satisfaction [25]. Therefore, it is necessary to pay attention to the issue of service recovery as a multidimensional, extensive and - more importantly - influential structure in service industries such as banking [11]. In a simple definition, service recovery is the process of how your company resolves problems with dissatisfied customers in order to increase customer satisfaction and promote a positive customer experience. The ultimate goal is to make customers feel better about the subject and turn them into loyal returning customers. Service recovery is important because it gives companies the opportunity to meet customer expectations and prevent potential customer churn. This is an opportunity for the business to maintain the relationship with the customer and improve it, and ultimately leads to greater customer satisfaction [9].

Service innovation is a key concept in the banking industry and many studies have been conducted regarding the positive outcomes of service innovation. But the marketing literature suffers from a lack of empirical studies regarding the factors affecting the success of service innovation; In such a way that very few field researches have been conducted to investigate the factors involved in service regeneration [17]. According to the theories of social psychology, perceived justice is considered one of the most important effective factors in the forgiveness of a mistake by citizens; Because service regeneration is largely due to the customer's forgiveness and not trying to complain or retaliate for service failure [10]. Forgiveness is a process in which an injury (material or psychological) such as annoyance, annoyance and malice towards another's behavior shows itself and tries to forget that injury [2]. The sense of perceived justice makes the customer show less strictness towards the services of banks and accept the efforts of that company to recreate the services [1]. Although a movement can be seen in the research literature that has started from "emphasis on service quality" to "attention to service re-creation"; But it can be claimed that service innovation is still in its infancy and the studies that have been conducted with the aim of conceptualizing service innovation are relatively small. Explaining as best as possible the issue of service re-creation and the variables related to it will not only lead to a better understanding of service "re-creation"; Rather, it opens new windows for further research and thus helps to enrich the literature both at the domestic and international levels. Therefore, it seems necessary to deal with such issues because of the impact it has on strengthening the domestic literature in the field of business management. Therefore, one of the main motivations of this research is to produce new content in the field of service re-creation to deepen this concept. The second research gap is that studies related to satisfaction/loyalty and service re-creation have largely been pursued as two separate research fields, and the integration of these concepts with each other is an issue that has been less addressed. This issue is more visible especially in domestic literature. The third research gap, which is considered the most important gap, is that in most of the previous domestic and international studies (some of which were mentioned in the previous section), a confirmatory approach has been used; This means that these studies were based on predetermined variables and hypotheses. Although these studies are of scientific importance in themselves, they cannot contribute much to knowledge, and at best, they are a confirmation of the results obtained from their previous studies. This is despite the fact that service re-creation is not a one-dimensional structure, in such a situation, the void of exploratory studies to provide a model in the field of service re-creation is fully felt. The scientific contribution of this research is to strengthen the domestic literature in the field of service innovation and provide the necessary platform for conducting more research in this field.

Banking is one of the service industries in Iran, which has seen significant competition in recent years due to the emergence of a large number of private banks and financial institutions. This has caused the discussion of customer-oriented and market orientation to become one of the main strategies of banks to increase competitiveness [18]. A few decades ago, customer satisfaction was not very important in the banking sector; Because banks were limited and on the other hand, the number of customers was large. In such a situation, the customer did not have a wide choice. But with the changes in the macroeconomic policies of the country and the increased emphasis on the prosperity of the private sector, a large number of banks and private financial institutions appeared in the country at once, which

greatly intensified the competition in the banking sector; Because other customers had a wide choice and chose their desired institution or bank according to their level of satisfaction with banking services. This situation continues to this day and with the emergence of banking applications (online banking software, payment applications, etc.), banks have faced a very competitive environment. In this situation, paying attention to customer satisfaction and loyalty is a necessity that no bank can ignore.

The latest statistics of the Central Bank indicate the activity of 23,230 branches in the form of 42 banks and institutions across the country, according to which the share of every 3,400 Iranians is equivalent to one branch, which shows the level of very intense competition among financial institutions. The important thing about customer orientation is that most banks try to gain customer satisfaction and loyalty by providing high quality services. Although this approach is the right solution; But it has caused bank managers to neglect a basic point, which is “service failure”. Undoubtedly, in any situation, there is a possibility of service failure and problems in serving customers. Therefore, it is necessary for bank managers to have a comprehensive view and an effective plan for re-creating services and compensatory activities in case of failure. However, there are two basic issues in this field: 1- bank managers often do not have a specific strategy to compensate for failure and recreate services; And 2- in academic studies, there is no comprehensive model regarding the satisfaction of service re-creation in the banking industry. All these cases point out the necessity of providing a comprehensive model regarding the satisfaction of service re-creation with an emphasis on brand loyalty in the banking industry. Therefore, the current research is carried out with such a goal.

2 Theoretical foundations of research

2.1 Reinventing services

A review of the literature suggests that service failure, although undesirable, is inevitable. In the 1970s and 1980s, concepts such as “doing the right thing” and the production philosophy of “zero defect” as the main paradigms in service industries were noticed by the managers of organizations; But gradually it became clear that these philosophies cannot be realized in the real world; Rather, it is necessary for managers to accept that they may fail in providing customer service. These experiences gradually caused the concept of service innovation to emerge and evolve in the literature of marketing management [6]. Service failure is defined as “any service-related problem that occurs during the customer experience” [15]. Service recovery is also defined as the action taken by the service provider when a problem occurs. Service failure leads to harmful consequences such as reduced customer trust, negative word-of-mouth advertising, and permanent loss of customers or lack of customer support for the service provider bank. Therefore, from a managerial point of view, achieving a fair handling of customer complaints is a very important managerial issue to prevent customer dissatisfaction [21]. Service failure is a common phenomenon in all service industries. No matter how hard managers, supervisors and employees try to provide quality services to customers on time, there is still a possibility of service failure. The meaning of failure is that a service organization cannot provide what the customer expects on time. If a customer has a problem with an organization, the probability that he will buy from that organization again is greatly reduced [2].

While service failure causes negative behaviors among customers, service re-creation strategies can not only reduce customers’ intentions and negative behaviors; But it can even create a positive feeling among customers. The results obtained from empirical research show that if service re-creation is done correctly, then it turns negative consequences into positive consequences such as customer loyalty, satisfaction and the desire to establish a strong relationship with the organization [15]. An important factor that causes service failure is the reluctance or unwillingness of employees to respond and take responsibility for important aspects of service delivery. This reluctance is mainly due to lack of sufficient experience. To prevent this, employees must be properly trained. Service failure occurs when customers are mistreated by employees’ misbehavior or bad attitudes. In many cases, employees do not have a pleasant behavior with customers and behave rudely. Lack of communication or poor communication between employees and between employees and customers also leads to service failure. To prevent this, appropriate training should be provided to employees on how to communicate correctly with customers and with each other [20]. Against all these existing challenges, implementing a suitable strategy to compensate for service failure - an approach called service re-creation - significantly transforms dissatisfaction into customer satisfaction [17].

2.2. Customer loyalty

One of the key concepts of this research is loyalty. Researchers define loyalty as a behavior towards a brand. Therefore, this leads to continuous purchase of that brand. Researchers believe that loyalty occurs when customers feel that the organization in question can best meet their respective needs, so that the competitors of the organization are removed from the set of customer considerations and buy from the organization exclusively. Businesses plan

various creative marketing strategies such as reward and loyalty programs, incentives, trials and brand ambassadors to build brand loyalty. Those who are loyal to a particular brand will not buy an alternative brand if the desired brand is not available [2]. Brand loyalty is a pattern of consumer behavior through which consumers tend to commit to a particular brand or product and make repeat purchases over time. By definition, brand loyalty is a consumer's emotional decision to buy a particular brand again and again. The consumer has the impression that the specific brand has characteristics that meet his expectations and identifies with the consumer on a personal level [1].

According to Santouridis and Trivellas [21], today is the age of loyalty. Customer loyalty, employee loyalty, management loyalty, loyalty to society and principles, ideals and beliefs, etc. Many researches have shown that satisfaction is not the ultimate key to success and profitability. In fact, the concepts of marketing, which emphasized this importance until yesterday, no longer recognize it, but today, only happy and satisfied customers and customers who have found a sense of belonging and belonging in the heart are considered as assets for organizations that are profitable and long-lived. have [21]. The research they have done has shown that the problem of customer satisfaction is that 65-85% of those who stated that they were satisfied or even very satisfied, did not return to buy the products again for other reasons, and 40% of these people at the same time bought products from other suppliers. (competitors) have also used [12].

2.3. Customer satisfaction

Today, customer satisfaction is one of the key goals in smaller and larger organizations. In the service sector, it is extremely important because customer satisfaction is probably the key to a successful business, recognizing and retaining customers as service processes more or less involve the customer. Companies are looking for ways to find out what customers want, but at the same time they want to ensure their satisfaction with the service. Therefore, it is very important to clarify not only the most important determinants of customer satisfaction with services, but also to investigate which of them are most effective [13]. Customer satisfaction is more of a variable scale – one that is constantly in flux based on the customer's last experience with your brand. And as a customer's current level of satisfaction fluctuates, so does their willingness to interact with your brand. This makes customer satisfaction a true leading indicator of future sales: in general, the more satisfied your customers are, the more likely they are to make future purchases from your company [2]. Depending on your industry, the cost of acquiring a new customer can be anywhere from 5 to 10 times the cost of retaining your existing customers. Ultimately, consumers not only buy more with increased satisfaction, but also spend more overall. This means that your loyal and satisfied customers will not simply buy more of your lower priced products. It is important to note that the relationship between customer satisfaction (or dissatisfaction) and customer retention is not a direct relationship [20]. In relation to service re-creation, satisfaction from re-creation is a pleasant feeling in the customer that takes place after corrective measures are taken by the organization; This pleasant feeling is the result of the customer's perception of the organization's effort to meet his needs and compensate for the initial failure in service delivery [10].

Reviewing the literature and research background shows that service re-creation has been the focus of researchers for many years. But the main gap in the research literature is the lack of efforts made to provide a model and identify the components that are involved in creating satisfaction from service re-creation. On the other hand, a wide range of previous researches have been conducted with a quantitative confirmatory approach and the lack of qualitative-exploratory studies in this field is quite evident. This research gap has been one of the motivations for conducting the present research.

3 Materials and methods

The main goal of the current research is to design a model of satisfaction from service re-creation with an emphasis on brand loyalty in the banking industry, so the current research is in the scope of developmental research. Since in this research we arrive at a general pattern from the data obtained from interviews and questionnaires, therefore, the approach of this research is inductive. Qualitative data analysis was done with the data-based theory method of exploratory and interview type, and quantitative data analysis was based on the nature and method of a descriptive-survey research, which is a questionnaire data collection tool. Also, the current research was conducted with a mixed (qualitative-quantitative) approach. In order to select the statistical population in the qualitative part of the research, and to create the components of the final model, the researcher interviewed 15 experts and managers of the banking industry of Iran (branch managers of the Bank of Agriculture), who are familiar with the discussion of service regeneration, and were selected as a sample and analyzed. And the analysis of the data obtained from each in-depth interview continued until the level of theoretical saturation and sufficiency of the data using the purposeful snowball sampling method. Sampling in the qualitative section was done in a targeted non-probability manner.

The statistical population in the quantitative part includes all customers of the Agricultural Bank in Tehran (unlimited population). Based on this, a sample of 384 people was selected using Morgan’s table. Sampling in this research was done in several stages. First, the city of Tehran was divided into five sections through cluster sampling, and the list of branches of the Bank of Agriculture was determined in these five sections (the Bank of Agriculture in Tehran has 95 branches, of which 19 branches are in the north of Tehran, 20 branches in west of Tehran, 13 branches in east Tehran, 12 branches in south Tehran and 31 branches in the center of Tehran) that according to the list of the number of branches of Agricultural Bank in Tehran, a few branches from each region were selected by simple random sampling and finally Through non-probability sampling, the questionnaire was distributed among the customers who are present and available in the branch during the same period of time.

The main tool of data collection in the qualitative part is semi-structured in-depth interview. In the quantitative part, to test these research hypotheses, a researcher-made questionnaire containing 137 items was used to collect information. The items of the questionnaire have been formulated exactly based on the indicators identified in the qualitative phase of the research. To evaluate the reliability of the questionnaire, Cronbach’s alpha coefficient was calculated, and two methods of form-content validity (CVR-CVI) and construct validity (convergent validity and divergent validity) were used to check the validity. In the qualitative part of the research, foundational data theory was used. Coding of the data obtained from the interviews was done in three stages based on the foundation’s data theory: open coding, central coding and selective coding. Inferential statistics and partial least square technique (PLS) were used to analyze the data and test the research hypotheses. Before performing the statistical tests, the normality of the data was checked using the Kolmogorov-Smirnov test. Also, the analysis of the obtained data is done using SPSS and Smart PLS statistical software.

4 Results and discussion

In the qualitative part, interviews were used with 15 experts and managers of Iran’s banking industry (Agricultural Bank branch managers). The interviewees were asked the basic question of the research and the questions that the researcher had about the various issues of the research. It is worth mentioning that 86.6% of the participants in this interview are men and 13.4% are women, 40% of the participants are people with 15-20 years of work experience, 33.4% are people with 21-25 years of work experience. And 26.6% had more than 26 years of work experience, 73.4% of the participants had a doctorate and 26.6% had a master’s degree. In this research, to check the validity of the research, two ways of feedback from the participants and receiving the opinions of the colleagues have been implemented, so that after receiving the feedback of the participants, 5 of the interviewees were asked to express their opinion about the concepts and dimensions in the interviews. Also, to get the opinions of the colleagues, two people who are experts in this research topic were used, and to ensure the reliability of the interviews, two open test methods and two coders were used. To calculate retest reliability, some sample interviews have been selected from among the conducted interviews and the specified codes have been compared in two-time intervals for each of the interviews. Codes that were similar in two-time intervals were identified as agreement and non-similar codes as non-agreement. The reliability calculation method is as follows:

$$\text{Reliability percentage} = \frac{\text{number of agreements} \times 2}{\text{total number of data}} \times 100\%$$

In this research, three interviews have been selected as samples and re-coded with an interval of one month, and the results are presented in Table 1:

Table 1: Reliability percentage by retest method

interview	Total number of codes	Number of agreements	Number of disagreements	Retest reliability percentage
1	45	20	6	%88
2	62	27	10	%87
3	67	29	3	%86
Total	174	86	19	%98

Considering that the retest reliability rate is 98% and this value is more than 60%, the coding reliability is acceptable.

In order to calculate the reliability with the intra-subject agreement method of two coders, one of the management students was asked to participate in this test as a research partner. The percentage of intra-subject agreement used as a reliability index. It is calculated as follows:

$$\text{Reliability percentage} = \frac{\text{number of agreements} \times 2}{\text{total number of data}} \times 100\%$$

Due to the fact that the reliability of the encoder is 77% and this value is more than 60%, the coding reliability is acceptable.

According to the use of database theory in this research, three stages of coding were done.

After the stages of coding, conceptualization and categorization, finally 16 main categories and 33 important and influential subcategories of satisfaction with service re-creation were identified with an emphasis on brand loyalty. Axial coding is the second stage of analysis in foundational data theorizing. Based on the “systematic approach” of Strauss and Corbin [22], the categories extracted from the raw data of the interview are collected in the form of a pattern called the axial coding pattern. This model includes 6 axes in the following order:

1. Causal conditions: categories related to the conditions that affect the central category;
2. Core category: a main category to which other categories can be related and which appears repeatedly in the data;
3. Actions: specific actions and interactions that result from the central phenomenon;
4. Contexts: specific conditions that affect actions;
5. Intervening conditions: general background conditions that affect the leaders;
6. Consequences: the results of applying measures. Therefore, from all the indicators obtained from the open coding stage, categories were determined in this stage and 16 main categories and 33 sub-categories were obtained. In the following, the mentioned items are presented in table 2.

Table 2: Paradigm, main and sub-components of the research

Paradigm	The main concept	Sub concept	
A central phenomenon	Satisfaction with recreation	Complete satisfaction	
		Functional satisfaction	
Causal conditions	Customer Orientation	diagnostic operational	
	brand image	Brand position Appropriate brand image	
	connections	Direct indirect	
	Correct performance evaluation	Challenges of performance evaluation Desirable applications of performance evaluation	
	Growth and development of services	customer relation management Increasing the volume of marketing activities Structural changes	
	Background conditions	Brand culture	perceived value Giving personality to the brand
	Strategies and actions	Organization strategy	short term long time
Marketing		attraction maintenance	
Advertising		efficient Attractive	
Intervening conditions	Environmental factors	Behavioral factors Prevent service failure	
	Customer anger	Lack of time management by employees Low speed of action of employees	
Consequences	Brand loyalty	Practical loyalty Attitudinal loyalty	
	Brand trust	Brand equity Brand goodwill	
	Customer satisfaction	Competitive Advantage Ease of providing services	
	Increase in profit	Increase employee productivity Focus on new products	

Data integration is very important in fundamental theorizing. In the research process, after collecting data, analyzing and interpreting them, it is time to present the model, conclusion and summarizing the research. In the first step, by examining the current situation, the obtained data are classified into 16 main categories. According to

the professors and experts, from all the indicators obtained from the qualitative analysis of 15 interviews, including 16 main categories and 33 sub-categories and 166 codes, it has been used to develop a model of satisfaction with service reproduction with an emphasis on brand loyalty.

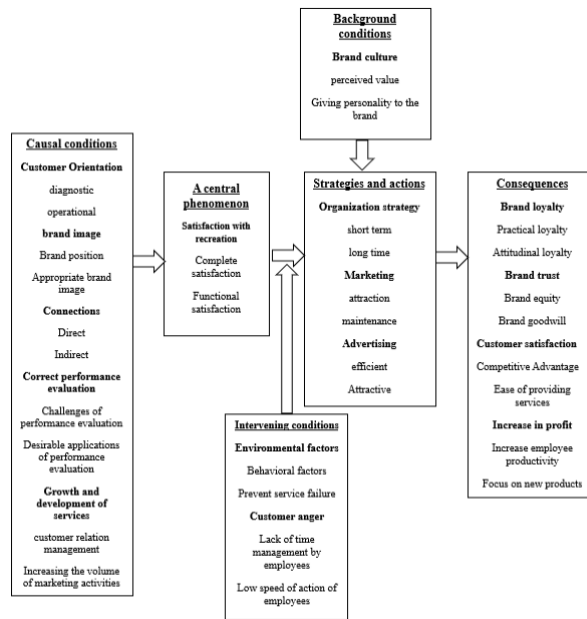


Figure 1: Paradigm model of satisfaction with service re-creation with emphasis on brand loyalty

According to the paradigmatic form, the items of each category are specified in table 4.

Table 3: Paradigm, main and subcategories of research and subjects

Paradigm	The main concept	Sub concept	objects
A central phenomenon	Satisfaction with recreation	Complete satisfaction	Sharing brand satisfaction with others
			Ensuring high customer satisfaction
			Consistently providing satisfactory experiences for customers
			Good customer interaction
			Provide good customer service
		Functional satisfaction	Customer satisfaction after purchase
			Consumer perception
Causal conditions	Customer Orientation	diagnostic	Correct diagnosis of consumer preferences
			Strengthen brand quality
			Customer retention
			Compliance of employee performance with customer expectation
			Trying to meet customer expectations
		operational	Providing exceptional customer service
			The customer's waiting time to receive the service
			Service recovery to return an unsatisfied customer
			Providing high quality services
			How the bank works in providing customer service
	brand image	Brand position	Improving brand identity with customers
			Achieving a special place in the customer's mind
			Deep transfer of brand value to the mind of the customer
		Appropriate brand image	Prevent customer churn
			Differentiation in the image of the brand with the customer

Also, the final output of MAXQDA20 software is presented in Figure 2:

Analysis of the demographic characteristics of the sample shows that 37% have a bachelor's degree, 40% have a master's degree, and 23% have a doctorate or higher. In terms of age, 26% were under 35 years old, 51% were 36-45 years old, 23% were 46 years old and above. Also, 61.7% are women and 38.3% of the statistical sample are men.

Table 4: Paradigm, main and subcategories of research and subjects

			Brand attitude
			Making products attractive
			Brand associations
			Appropriate mental image of the brand
			Highest recall among customers
			feelings
			Damage to the brand image
	connections	Direct	Use of virtual space
			Build long-term relationships
			The relationship established with the service provider
		indirect	Communication with brand identity
			Communicating with human emotion
			Brand communication
			Conduct customer surveys
			Development of communication skills
	Correct performance evaluation	Challenges of performance evaluation	The challenge of employee performance
			Lack of comprehensiveness of performance evaluation
		Desirable applications of performance evaluation	Evaluation of the structural dimension
			Strengthening the dimension of professional competencies
	Growth and development of services	customer relation management	Flexibility to meet banking needs
			Increasing the quality of banking services
		Increasing the volume of marketing activities	Attention to the issue of competition with other banks
		Structural changes	Creating trust in the customer
			Creating managerial-structural changes
			Decentralization of the structure
Background conditions	Brand culture	perceived value	Consumer attitude
			Customer Appreciation
			Making employees aware of customers' concerns
			Valuing the customer
			Profitability of the organization with a satisfied customer
			Customer's sense of perceived justice
		Giving personality to the brand	Attention to brand personality
			Creating a brand personality in the customer's mind
			More responsibility
			Use appropriate discourse
Strategies and actions	Organization strategy	short term	Diagnosing customer needs
			Creativity in solving problems
			The right decision
			Promotion of creative thinking
			Staff training
			Fast response of the organization to the identified problem
			Compensation to dissatisfied customers
			Dealing with customer complaints
		long time	Advertising perspective
			Advertising planning
			The opportunity to prove the organization's commitment to the customer
			Employee discretion
			Staff skills
			Employee motivation
	Marketing	attraction	Helping to attract new customers
			Customer attraction
			High cost of customer acquisition
		maintenance	Strengthen brand value
			market research
			emotional conflict
			Intense competition
	Advertising	efficient	Reduce advertising costs
			Attitude to advertising
			Presentation of the advertisement expected by the audience
		Attractive	How to notify ads

Intervening conditions	Environmental factors	Behavioral factors	Fun mode of having ads
			Experience physical behavior
			Customers' perceived value of the organization
			Predicting consumer behavior
			Evaluating customer behavior
		Prevent service failure	Social proof by social media
			Failure to meet customer expectations
			Reduce purchases from troubled organizations
			Creating added value in the customer's life
			Inevitable problems
	Customer anger	Lack of time management by employees	Neglecting to retain existing customers
			Making service failure the norm
			Attempt to compensate for service failure
		Low speed of action of employees	Waste of time by employees
			Delaying the customer
		Postpone work to another time	
Consequences	Brand loyalty	Practical loyalty	Carelessness of staff
			Slowness of staff
			Obtaining a competitive advantage for the organization
			Reducing the cost of attracting new customers
			Increase income
	Brand trust	Brand equity	Increase customer lifetime value
			Customer willingness to buy again
			Increase profitability
		Brand goodwill	Attitudinal loyalty
			Create high quality performance
		Enhance customer experience	
		More tolerance	
		Reducing the sensitivity of customers to prices	
		Brand equity	Differentiation in the image of the brand with the customer
			Deriving customer needs from perceptions
		Consumers' average preference for the brand	
	Brand goodwill	Strengthening the sense of customer trust	
		Trust in service providers	
		Creating a strong sense of trust between the brand and the customer	
		Reassuring the customer to solve problems	
Customer satisfaction	Competitive Advantage	Identify customer expectations	
		A special privilege belongs to a special customer	
	Ease of providing services	Improving electronic banking	
		Removing barriers to electronic services	
	Increase in profit	Increase employee productivity	
Strengthening customer service skills			
Local employment of employees			
Focus on new products	Giving low interest loans		
	Deposit plan with special interest		

The results obtained regarding the validity and reliability of the questionnaire are shown in table 5:

To check the model, the Kolmogorov-Smirnov test was used to check the distribution of the variables through the value of the significance level of the Kolmogorov-Smirnov test for the research variables is less than 0.05. Therefore, the null hypothesis is rejected, or in other words, the distribution of variables is not normal. And for this reason, partial square software is used. The result of the Ki test. M. He showed that the amount of M. He is more than 0.6 for all scales, so the sample size is good enough to perform factor analysis. The reliability value of Cronbach's alpha for all the variables in the previous research model is 0.7, so the variable has the required Cronbach's alpha reliability. The composite reliability value for all the variables present in the research model is more than 0.7, so the variable has the required composite reliability. Also, the shared reliability value for all the variables in the research model should be more than 0.5. Also, based on the obtained results, it was found that the conditions of convergent validity are also established; Therefore, convergent validity was also confirmed. The results of the Fornell-Locker test also confirmed the validity of the tool. The coefficient of determination test (R^2) and GOF index (equal to 0.698) also confirmed

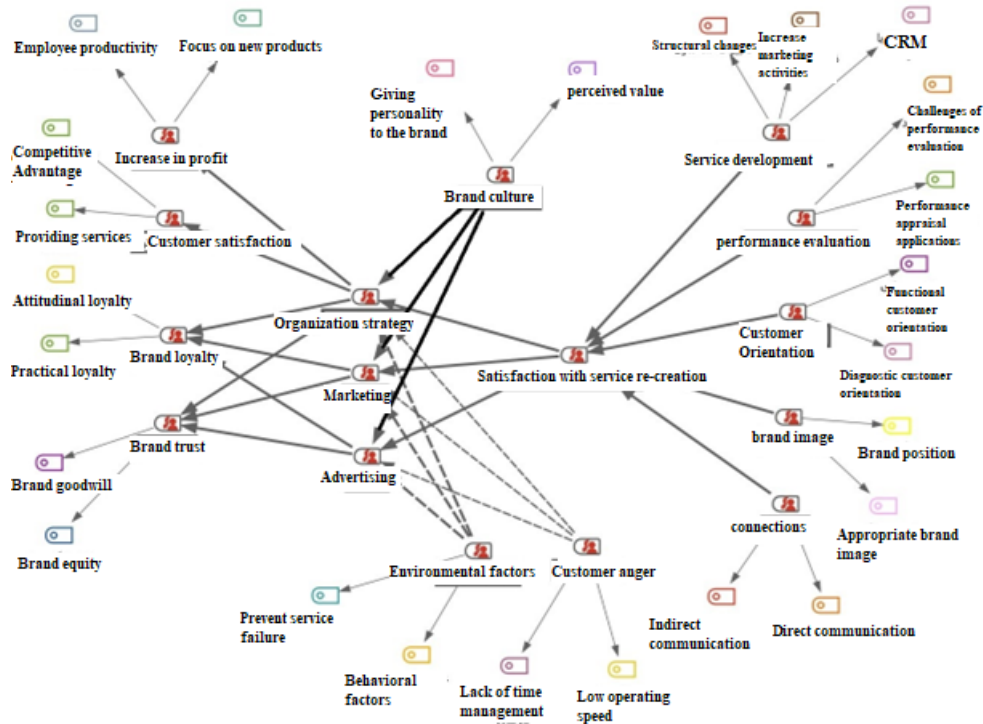


Figure 2: Tree diagram of Strauss and Corbin model

the appropriate fit of the research model. The most common measure used to evaluate the structural model is the coefficient of determination (R^2 value). This coefficient is a measure of the model’s prediction accuracy and is equal to the second power of the correlation between the actual and predicted values of a certain endogenous structure. This test shows the effect that exogenous variables have on an endogenous variable. This criterion is calculated only for endogenous structures, and in the case of exogenous structures, its value is equal to zero. The higher the coefficient of determination of a model, the better the fit of the model. They are compared with three values of 0.19, 0.33, and 0.67, which are introduced as weak, medium, and strong values (Table 6).

In general, our measurement model has a suitable quality, which shows that the researcher has chosen suitable indicators to measure the variables. Several criteria are used to check the fit of the structural model of the research, the first and most basic criterion being the significance coefficients or T-values. The fit of the structural model using T coefficients is such that these coefficients must be greater than 1.96 in order to confirm their significance at the 95% confidence level.

The second criterion for checking the fit of the structural model in research is the coefficients related to the endogenous (dependent) hidden variables of the model. It is a measure that shows the influence of exogenous variables on an endogenous variable and three values of 0.19, 0.33 and 0.67 are considered for weak, medium and strong values, and if in a model, an endogenous structure is represented by only one or two exogenous structures are affected, the value of the path coefficient from 0.33 and above shows the strength of the relationship between that structure and the endogenous structure.

Structural equation modeling has been a common research tool in management sciences, medicine and social sciences in the last two or three decades. According to the contents stated in this section, using SMART-PLS, the effectiveness or lack of effectiveness of the mentioned factors will be investigated, and in the following, the indicators of the factors and the coefficient of determination of the factors will be investigated. The data obtained from field research was implemented in SMART-PLS software, the results of which are shown in table 7 and 8.

Table 5: Reliability and validity values of the questionnaire

Variable	(AVE)	Shared reliability	Composite reliability	Cronbach's alpha
connections	0.855	0.855	0.947	0.915
perceived value	0.795	0.795	0.951	0.935
Correct performance evaluation	0.859	0.859	0.924	0.836
Organization strategy	0.738	0.738	0.893	0.820
Brand trust	0.900	0.900	0.988	0.987
Increase employee productivity	0.761	0.761	0.864	0.687
Increasing the volume of marketing activities	0.900	0.900	0.988	0.987
Increase in profit	0.702	0.702	0.904	0.857
Marketing	0.913	0.913	0.955	0.905
long time	0.694	0.694	0.900	0.851
Advertising	0.718	0.718	0.884	0.804
diagnostic	0.785	0.785	0.948	0.931
Appropriate brand image	0.737	0.737	0.952	0.940
Structural changes	0.943	0.943	0.970	0.939
Focus on new products	0.886	0.886	0.940	0.872
Brand position	0.775	0.775	0.932	0.903
Attractive	0.781	0.781	0.877	0.720
attraction	0.913	0.913	0.955	0.905
Prevent service failure	0.669	0.669	0.890	0.834
Brand goodwill	0.883	0.883	0.938	0.870
Customer anger	0.867	0.867	0.970	0.962
Growth and development of services	0.872	0.872	0.932	0.854
Satisfaction with recreation	0.766	0.766	0.967	0.962
Functional satisfaction	0.774	0.774	0.932	0.903
Customer satisfaction	0.742	0.742	0.896	0.827
Complete satisfaction	0.862	0.862	0.969	0.960
Low speed of action of employees	0.907	0.907	0.951	0.898
Ease of providing services	0.794	0.794	0.885	0.740
Brand equity	0.771	0.771	0.910	0.853
Personality given to the brand	0.795	0.795	0.939	0.914
Lack of time management by employees	0.934	0.934	0.977	0.965
operational	0.729	0.729	0.931	0.907
Environmental factors	0.683	0.683	0.896	0.844
Behavioral factors	0.682	0.682	0.915	0.883
Brand culture	0.762	0.762	0.950	0.937
indirect	0.759	0.759	0.940	0.921
customer relation management	0.872	0.872	0.932	0.854
Competitive Advantage	0.900	0.900	0.988	0.987
Direct	0.899	0.899	0.947	0.887
Customer Orientation	0.688	0.688	0.957	0.949
maintenance	0.668	0.668	0.889	0.832
brand image	0.708	0.708	0.964	0.959
Brand loyalty	0.815	0.815	0.946	0.924
Practical loyalty	0.742	0.742	0.945	0.930
Attitudinal loyalty	0.721	0.721	0.912	0.871
Challenges of performance evaluation	0.900	0.900	0.988	0.987
efficient	0.640	0.640	0.841	0.733
Desirable applications of performance	0.845	0.845	0.916	0.819
short term	0.631	0.631	0.932	0.931

Based on the obtained results, it was found that all research hypotheses have been confirmed. As explained, the results of the model fit test also showed that the proposed research model has validity and appropriate fit.

5 Conclusion

The purpose of the current research was to design a satisfaction model for service re-creation with an emphasis on brand loyalty in the banking industry. Service innovation is a key concept in the banking industry and many studies have been conducted regarding the positive consequences of service innovation. But the marketing literature suffers from a lack of empirical studies regarding the factors affecting the success of service innovation; In such a way that very few field researches have been carried out to investigate the factors involved in service regeneration [17]. Based on the secondary coding results of the research, indicators of diagnostic customer orientation, functional customer orientation,

Table 6: Determination coefficient test

	R-square
perceived value	0.984
Organization strategy	0.143
Brand trust	0.025
Increase employee productivity	0.828
Increasing the volume of marketing activities	0.582
Increase in profit	0.011
Marketing	0.259
long time	0.967
Advertising	0.150
diagnostic	0.916
Appropriate brand image	0.966
Structural changes	0.482
Focus on new products	0.874
Brand position	0.905
Attractive	0.911
attraction	0.324
Prevent service failure	0.222
Brand goodwill	0.913
Satisfaction with recreation	0.861
Functional satisfaction	0.907
Customer satisfaction	0.213
Complete satisfaction	0.950
Low speed of action of employees	0.905
Ease of providing services	0.914
Brand equity	0.621
Personality given to the brand	0.770
Lack of time management by employees	0.961
operational	0.902
Behavioral factors	0.980
indirect	0.688
customer relation management	0.456
Competitive Advantage	0.776
Direct	0.958
maintenance	0.565
Brand loyalty	0.049
Practical loyalty	0.963
Attitudinal loyalty	0.648
Challenges of performance evaluation	0.864
efficient	0.648
Desirable applications of performance evaluation	0.805
short term	0.004

brand position, appropriate brand image, direct and indirect communication, challenges of performance evaluation, desirable applications of performance evaluation, customer management, increasing the volume of marketing activities, change's structure were selected as categories of causal conditions in developing the research model. This finding shows that customer-centeredness and appropriate changes (as causal conditions in service re-creation in the banking industry) will lead to satisfaction among customers. It can be said that the customer-oriented approach will prevent irreversible customer dissatisfaction in the event of a possible service failure, and thus the organization will have the opportunity to restore customer satisfaction with corrective measures. This finding is consistent with the results of other researchers [10, 6].

Perceived value indicators and brand personality were selected Perceived value indicators and brand personality were selected as contextual categories in developing the research model. The obtained result showed that creating value through correct branding measures acts as a basis for service re-creation in banking. Companies that have the ability to provide valuable products and services from the point of view of customers will gain an important competitive advantage. Customer perceived value is essential for organizations and has become the focus of marketing strategies in recent years. The perceived value is the difference between the customer's assessment of all the benefits and costs of a service or product and even its alternatives, in other words, the perceived value is a comparison of what the customer loses in transactions versus what he gains [5]. Therefore, an organization that can provide more value to customers will create a kind of feeling of satisfaction in the customer; Because the customer comes to this mentality that he has obtained a valuable product or service for the cost he paid.

Table 7: Hypothesis test

Row	predictor variable	Criterion variable	β path coefficient	t statistic
1	Growth and development of services	Satisfaction with service re-creation	0.827	4.718
2	Correct performance evaluation	Satisfaction with service re-creation	0.323	3.853
3	Customer Orientation	Satisfaction with service re-creation	0.599	6.465
4	brand image	Satisfaction with service re-creation	0.227	2.858
5	connections	Satisfaction with service re-creation	0.312	4.841
6	Satisfaction with service re-creation	Organization strategy	0.129	5.835
7	Satisfaction with service re-creation	Marketing	0.716	4.712
8	Satisfaction with service re-creation	Advertising	0.427	3.975
9	Brand culture	Organization strategy	0.321	6.124
10	Brand culture	Marketing	0.445	2.123
11	Brand culture	Advertising	0.772	2.312
12	Organization strategy	Increase in profit	0.415	5.175
13	Organization strategy	Customer satisfaction	0.561	3.651
14	Organization strategy	Brand loyalty	0.725	5.514
15	Organization strategy	Brand trust	0.651	6.145
16	Marketing	Increase in profit	0.457	3.512
17	Marketing	Customer satisfaction	0.222	2.435
18	Marketing	Brand loyalty	0.236	3.726
19	Marketing	Brand trust	0.167	2.397
20	Advertising	Increase in profit	0.371	4.726
21	Advertising	Customer satisfaction	0.621	3.143
22	Advertising	Brand loyalty	0.459	4.876
23	Advertising	Brand trust	0.245	4.876

Table 8: Testing the hypotheses of the moderating role

independent variable	Dependent variable	moderator variable	coefficient	T test	Test result
Satisfaction with re-creationr	Organization strategy	Customer ange	0.234	3.127	proving a theory
Satisfaction with re-creationr	Advertising	Customer ange	0.235	5.825	proving a theory
Satisfaction with re-creation	Marketing	Customer anger	0.257	2.964	proving a theory
Satisfaction with re-creation	Organization strategy	Environmental factors	0.381	3.216	proving a theory
Satisfaction with re-creation	Advertising	Environmental factors	0.321	4.894	proving a theory
Satisfaction with re-creation	Marketing	Environmental factors	0.621	3.615	proving a theory

Based on the results of the secondary coding of the research, comprehensive satisfaction indicators and performance satisfaction were selected as the central categories in developing the research model. Manufacturing or service organizations consider customer satisfaction as an important criterion for measuring the quality of their work, and this trend is still increasing. The importance of the customer and his satisfaction is what goes back to the global competition. So that customer satisfaction is one of the main dimensions of quality management systems and organizational excellence models. Customer satisfaction is the customer’s feeling or attitude towards a product or service after using it. In other words, the buyer’s enjoyment or disgust towards the performance of the product and service after comparing the performance (or the result of the performance) of the purchased product or service compared to what he expected. Satisfaction/dissatisfaction is an emotional response to an evaluation of a product or service that has been consumed or provided. Satisfaction is the customer’s evaluation of the product or service, according to whether the product or service has satisfied the customer’s needs and expectations. Failure to satisfy needs and expectations will lead to dissatisfaction with the product or service. The obtained result is consistent with the findings of other researchers [19].

Based on the secondary coding results of the research, indicators of behavioral factors and preventing service failure, lack of time management by employees, low speed of action of employees were selected as intervention categories in developing the research model. In the banking context, frontline employees typically experience constant customer contact. The high level of human involvement combined with the multidimensional nature of services makes service failure the norm rather than the exception. Based on the results obtained, it can be acknowledged that interfering factors, including the poor performance of frontline employees, will cause the feeling of dissatisfaction in customers.

The feeling of satisfaction is created in the customer when he is sure that the organization and its employees make a committed effort to meet his demands. If such a perception is not formed in the customer, not only will satisfaction not be achieved; Rather, dissatisfaction and even anger will be formed in customers. Given that nearly 66 percent of customer complaints begin with front-line employees, the criticality of their response can rarely be overstated. Apart from organizational resources, the behavior of frontline employees may also contribute to improving their service recovery performance. The results of the existing hypothesis are in line with the research results of Rifi et al. [20].

Based on the results of the secondary coding of the research, indicators of short-term and long-term strategies, attraction and retention, efficient and attractive advertising were selected as strategic categories in developing the research model. Customer service must be done in a complete and perfect manner in order to achieve satisfaction from the reproduction of services. As mentioned in the "service supremacy logic", even in production organizations, the services provided to the customer play the biggest role in his satisfaction. Obviously, this issue is more common in a service-oriented organization like a bank. It is obvious that long-term and short-term strategies mean plans that include the needs and desires of customers. If customer-centricity is institutionalized in organizational strategies (either long or short-term), then the probability of creating satisfaction among customers will increase. On the other hand, neglecting the "customer" in formulating the organization's strategies can greatly reduce the level of satisfaction and even lead to complete customer dissatisfaction, which can have very negative consequences for the organization. The results of the existing hypothesis are in line with the research results of Honora et al. [11].

Based on the results of the secondary coding of the research, indicators of practical loyalty, attitudinal loyalty, brand competence and brand goodwill, competitive advantage, ease of service provision, increased employee productivity, focus on new products were selected as the outcome categories in the development of the research model. Although loyalty can be considered the organization's golden key to increase market share and improve profitability, the important point is that loyalty goes through the path of "customer satisfaction"; Therefore, creating satisfaction in customers will precede loyalty. According to the findings obtained in this research, it is clear that the success of the organization in re-creating services initially leads to the formation of satisfaction in customers and this satisfaction itself will be the basis for creating loyalty among customers. The research they have done has shown that the problem of customer satisfaction is that 65-85% of those who stated that they were satisfied or even very satisfied, did not return to buy the products again for other reasons, and 40% of these people at the same time bought products from other suppliers. (competitors) have also used. The result of this research is consistent with the findings of Jose et al. [14]. The test of the second hypothesis indicates that the correct performance evaluation has a significant effect on the satisfaction of service reproduction. Considering the t-statistic equal to 3.853, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.323, it has a positive and strong effect. Performance appraisals and direct supervision of employees' work will make them make more "real" efforts to satisfy customers. At the time of failure, the employee who is under the direct supervision of the superior will make more efforts to get the customer's forgiveness and satisfaction. The results of the existing hypothesis are in line with the research results of Honora et al. [11] and Azizi et al. [4].

The test of the third hypothesis showed that customer orientation has a significant effect on the satisfaction of service reproduction. According to the t-statistic equal to 6.465, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.599, it has a positive and strong effect. According to the definition, customer orientation is a type of organizational culture that creates the necessary behaviors to value customers in the best possible way. Also, based on another definition, customer orientation is the customer's perception of the fulfillment of their wishes and expectations. Based on this definition, it is clear that customer orientation is at the heart of service regeneration strategies, The results of the existing hypothesis are in line with the research results of Amoako et al. [3] and Rifi et al. [20]. The test of the fourth hypothesis showed that the brand image has a significant effect on the satisfaction of service re-creation. Considering the t-statistic equal to 2.858, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.227, it has a positive and strong effect. Brand image can be defined as customers' overall perception of a company based on the knowledge and characteristics of companies that they have acquired and then processed in their minds [5]. In a competitive business environment, many businesses actively work to present a positive image to customers, shareholders, the financial community, and the general public. A company that does not do well in presenting the right image of itself is likely to face various problems. According to the obtained results, the results are consistent with the research of Weber & Hsu [23].

The test of the fifth hypothesis showed that communication has a significant effect on satisfaction with service reproduction. According to the t-statistic equal to 4.841, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.312, it has a positive and strong effect. The result obtained in this hypothesis once again emphasizes the importance of establishing close communication with the customer as

an effective strategy for forgiving the customer against possible service failures. When the level of communication between the organization and the customer is high, a kind of emotional feeling is also formed between the customer and the brand/organization. Therefore, in case of service failure, the customer gives the organization the opportunity to compensate for its mistake. The obtained results are in line with the research results of Babin et al. [5].

The test of the sixth hypothesis showed that the satisfaction of service regeneration has a significant effect on the organization's strategy. Considering the *t*-statistic equal to 5.835, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.129, it has a positive and strong effect. Based on this result, it is clear that the organization considers the satisfaction of service re-creation as customer feedback and aligns its future strategies with it. Although this issue has not been mentioned in previous researches; The results are consistent with the research of Azizi et al. [4].

The test of the seventh hypothesis showed that the satisfaction of service re-creation has a significant effect on marketing. Considering the *t*-statistic equal to 4.712, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.716, it has a positive and strong effect. This result shows the importance of satisfaction from service re-creation as an effective factor in marketing actions and reveals that in today's customer-oriented environment, the organization's marketing strategies also largely depend on the customer's behavioral responses. These results are consistent with the research results of Cui et al. [8].

The test of the 8th hypothesis showed that the satisfaction of service reproduction has a significant effect on advertising. According to the *t*-statistic equal to 3.975, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.427, it has a positive and strong effect. Although it is expected that the opposite of this situation exists, the obtained result shows that the responses and behaviors of customers can affect the form and content of an organization's commercial advertisements. The results are consistent with the research of Huang et al. [13] and Honora et al. [11]. The test of the ninth hypothesis showed that the brand culture has a significant effect on the organization's strategy. Considering the *t*-statistic equal to 6.124, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.321, it has a positive and strong effect. A company that has an effective and balanced brand culture can train the future leaders and pioneers of that industry because by continuously motivating employees and appreciating their efforts, it makes them emotionally and strategically engaged in all business activities. Company work, interact. In addition, a company that has a good brand culture can fulfill the promises of the brand, the society, at the internal and external levels of the company. The results are consistent with the research Honora et al. [11].

The tenth hypothesis test showed that brand culture has a significant effect on marketing. Considering the *t*-statistic is equal to 2.123, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.445, it has a positive and strong effect. When the right culture and the overall environment are stimulating and productive, it leads to a smooth flow of tasks and responsibilities for all employees because the brand culture follows clear rules and job goals that are applicable to everyone in a company, from management to interns. These results are consistent with the research results of Cui et al. [8].

The test of the 11th hypothesis indicates that brand culture has a significant effect on advertising. Considering the *t*-statistic equal to 2.312, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.722, it has a positive and strong effect. An efficient and balanced brand culture makes a company open its own place in that industry and among customers and creates its powerful legacy because the expression of the brand, the level of customer service, the quality of products and services provided to the customer. Attracting new customers from the target market. The results are consistent with the research of Kim et al. [16] and Osakwe et al. [19].

The test of the twelfth hypothesis indicates that the organization's strategy has a significant effect on increasing profits. According to the *t*-statistic equal to 6.825, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.415, it has a positive and strong effect. In explaining this finding, it should be mentioned that the profitability of an organization depends on its performance and actions, which are influenced by the strategy. If the strategy is formulated and implemented correctly, it can improve the market share and sales of the organization. The results are consistent with the research of Azizi et al. [4] and Weber et al. [23].

The thirteenth hypothesis test indicates that the organization's strategy has a significant effect on customer satisfaction. Considering the *t*-statistic equal to 3.653, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.561, it has a positive and strong effect. This finding shows that if the organization's strategy is "customer-oriented", then efforts are made to make the services more consistent with the customer's needs, and thus customer satisfaction is achieved. This finding is consistent with the results

of previous researchers [24]. The fourteenth hypothesis test showed that the organization's strategy has a significant effect on brand loyalty. Considering the t-statistic equal to 5.514, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.725, it has a positive and strong effect. Customer loyalty means that the customer shows repeated purchases, and this is largely due to the organization's strategies, including sales methods, advertising, marketing mix, etc. The results are consistent with the research of Santouridis and Trivellas [21]. The fifteenth hypothesis showed that the organization's strategy has a significant effect on brand trust. According to the t-statistic equal to 6.145, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.651, it has a positive and strong effect. Trust is the most central component in the formation of the relationship between the organization and the customer. If the organization formulates and implements its strategies in a way that shows its benevolence and honesty to the customer, then the probability that the customer's trust will increase increases. The results are consistent with the research of Chen & Wu [7].

The 16th hypothesis showed that marketing has a significant effect on increasing profits. Considering the t-statistic equal to 3.512, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.457, it has a positive and strong effect. Today, marketing has become an essential component in the success of business organizations. Regardless of the measures taken by the organization, if the marketing measures are not done well, the number of sales will decrease. These results are consistent with the research results of Cui et al. [8].

The 17th hypothesis test showed that marketing has a significant effect on customer satisfaction. According to the t-statistic equal to 2.435, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.222, it has a positive and strong effect. Marketing is the attempt to communicate the value of the product (goods or services) and the customer. Marketing is also known as the art of selling; But sales is one of the small functions of marketing. Therefore, the way of marketing actions can affect the customer's satisfaction with the organization. The results are consistent with the research of Hossain et al. [12].

The 18th hypothesis showed that marketing has a significant effect on brand loyalty. According to the t-statistic equal to 3.726, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.236, it has a positive and strong effect. Contrary to popular belief, marketing is not limited to advertising, but includes all actions that maintain the relationship between the organization and the customer; And the continuity of the customer/organization relationship is what is called loyalty. The results are consistent with the research of Nankali et al. [18].

The 19th hypothesis showed that marketing has a significant effect on brand trust. Considering the t-statistic equal to 2.397, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.167, it has a positive and strong effect. According to the dimensions defined for trust; Marketing actions should be in a way that shows the company's honesty, ability, fulfillment of promises and even benevolence. If the marketing actions have these characteristics, it will lead to the formation of customer trust. The results are consistent with the research of Nankali et al. [18].

The 20th hypothesis showed that advertising has a significant effect on increasing profits. Considering the t-statistic equal to 4.726, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.371, it has a positive and strong effect. In the era of technology and the supply of goods and services, it is very important to have proper management in marketing and advertising for success among business competitors. Commercial advertising is one of the success factors of a product or service supply, which can be introduced to everyone through advertising. Advertising is an attempt to create an indirect two-way communication with the audience. In other words, advertising means conveying a message to others through communication in order to create and change the attitude and transformation in the behavior and knowledge of the audience. The results are consistent with the research of Chen & Wu [7].

Hypothesis 21 showed that advertising has a significant effect on customer satisfaction. According to the t-statistic equal to 3.143, which is greater than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.621, it has a positive and strong effect. Advertisements from various aspects such as awareness, creating a positive feeling, etc. can cause customer satisfaction. When advertisements are designed correctly, they attract customers. and thus provides the necessary ground for his satisfaction. The present results are consistent with the results of Harrison-Walker [10]. The twenty-second hypothesis showed that advertising has a significant effect on brand loyalty. According to the t-statistic equal to 876 4. which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.459, it has a positive and strong effect. Advertisements also have a significant effect on social relations between people. Actually, advertisement is a form of communication. All-

round that can even affect the social structure of people and cause them to be close or distant from each other culturally. The right advertising will bring not only customer satisfaction but also his loyalty. The present results are similar to the research results of Santouridis and Trivellas [21] and Amoako et al. [3]. The twenty-third hypothesis showed that advertising has a significant effect on brand trust. Considering the t -statistic equal to 4.876, which is more than 1.96, we conclude that the hypothesis is confirmed. Considering that the standard coefficient is 0.245, it has a positive and strong effect. Today, advertising has become an industry and technique, and any company or organization that can succeed in it will have a larger share of the market. Today, advertising has become international, and companies are more than ever thinking about crossing the borders of their countries and reaching global markets. This finding once again shows the high importance of advertising in creating positive behavioral tendencies of customers. The results are consistent with the research of Nankali et al. [18].

The twenty-fourth to twenty-sixth hypotheses shows the moderating role of customer anger in the effect of satisfaction from service innovation on the organization's strategy, marketing and advertising. There are several definitions of "anger" in psychology. According to some psychologists, like many other emotions, the objective definition of "anger" is also difficult, and this is because the concept of anger is mixed with similar emotional reactions such as hatred, aggression and hostility. Therefore, here, by completing one of the most comprehensive definitions, to reach a relatively comprehensive definition, we can say: "Anger is a relatively strong emotional reaction that occurs in a variety of situations (real or imaginary) such as It appears as unnecessary interference by others, kidnapping of relatives, and being threatened or attacked, and is associated with physiological arousal and aggressive thoughts, and is often followed by aggressive behaviors. There are two factors that accelerate the occurrence of anger: failure to achieve the goal; Predicting failure. It should be noted that anger does not necessarily lead to aggression, a person may internalize his anger or may vent his anger only through verbal means. This issue is very important in terms of service re-creation and it can even be said that what is more important than satisfaction is preventing customer anger. So far, other researchers have pointed out the importance and effectiveness of customer anger [7, 9]. The twenty-seventh hypothesis showed that environmental factors have a moderating role on the impact of innovation satisfaction on the organization's strategy. Environmental factors are a very broad structure and include several indicators, including the experience of physical behavior, perceived value of customers from the organization, prediction of consumer behavior, evaluation of customer behavior, social proof by social media, failure to meet customer expectations, reduction of purchases from the organization. Problematic includes creating added value in the customer's life, unavoidable problems, neglecting to retain existing customers, making service failure the norm, and trying to compensate for service failure. The result obtained in this research shows that in addition to the performance of the employees, a wide range of surrounding factors should be taken into consideration for the success of service regeneration. The present results are similar to the research results of Elbaz et al. [9].

The limitations of the present study were quantitative. Due to the fact that the questionnaire tool was used in this research, it was associated with a problem such as the inaccuracy of the respondents. Based on the findings of the current research, the following management suggestions are presented to bank managers in order to recreate services:

- Strengthening customer relationship management through the implementation of CRM software
- Allocation of more time and cost to compensate for service failure
- Unquestioning acceptance of customer request in case of service failure
- Using an internal branding approach to align employees with the organization's goals
- Fast handling of customer requests and complaints
- Verbal apology from the management of the organization to customers in case of bank service failure.
- Establishing a close relationship with the customer in social networks
- It is recommended to use fuzzy theory or gray numbers in future research to reduce uncertainty. Concepts such as customer forgiveness, customer satisfaction rating, customer forgiveness, etc., should be examined in a more complete way.
- It is recommended to investigate the effect of customers' perceived justice on the satisfaction of service reproduction in future research.

References

- [1] S. Akhtar and J. Barlow, *Forgiveness therapy for the promotion of mental well-being: A systematic review and meta-analysis*, *Trauma Violence Abuse* **19** (2018), no. 1, 107–122.
- [2] S.A. Alenazi, *Determinants of pre-service failure satisfaction and post-service recovery satisfaction and their impact on repurchase and word-of-mouth intentions*, *Calitatea* **182** (2021), no. 22, 88–94.
- [3] G.K. Amoako, L.D. Caesar, R.K. Dzogbenuku, and G.A. Bonsu, *Service recovery performance and repurchase intentions: the mediation effect of service quality at KFC*, *J. Hospital. Tourism Insights* **6** (2023), no. 1, 110–130.
- [4] S. Azizi, P. Maloul, and S. Eivazinezhad, *The effect of recovery service and personal failures on customer satisfaction in health services (Case study: Dental industry)*, *New Market. Res. J.* **11** (2021), no. 3, 210–197. [in Persian]
- [5] B.J. Babin, W. Zhuang, and A. Borges, *Managing service recovery experience: Effects of the forgiveness for older consumers*, *J. Retail. Consum. Serv.* **58** (2021), no. 3, 102222.
- [6] R.R. Cai, L. Lu, and D. Gursoy, *Effect of disruptive customer behaviors on others' overall service experience: An appraisal theory perspective*, *Tourism Manag.* **69** (2018), no. 5, 330–344.
- [7] Y.Y. Chen and I.J. Wu, *Understanding the role of webcare in the online buying service recovery context*, *Enterprise Inf. Syst.* **17** (2021), no. 1, 33–49.
- [8] L. Cui, S. He, H. Deng, and X. Wang, *Sustaining customer loyalty of fresh food e-tailers: an empirical study in China*, *Asia Pacific J. Market. Logist.* **35** (2023), no. 3, 669–686.
- [9] A.M. Elbaz, M. Soliman, A. Al-Alawi, B.S. Al-Romeedy, and M. Mekawy, *Customer responses to airline companies' service failure and recovery strategies: the moderating role of service failure habit*, *Tourism Rev.* **78** (2023), no. 1, 1–17.
- [10] L.J. Harrison-Walker, *The critical role of customer forgiveness in successful service recovery*, *J. Bus. Res.* **95** (2019), no. 3, 376–391.
- [11] A. Honora, W.H. Chih, and K.Y. Wang, *Managing social media recovery: The important role of service recovery transparency in retaining customers*, *J. Retail. Consumer Serv.* **64** (2022), no. 4, 102814.
- [12] M. Hossain, N. Jahan, and M. Kim, *Effects of service justice, quality, social influence and corporate image on service satisfaction and customer loyalty: moderating effect of bank ownership*, *Sustainability* **13** (2021), no. 13, 7404.
- [13] Y. Huang, D. Gursoy, M. Zhang, R. Nunkoo, and S. Shi, *Interactivity in online chat: Conversational cues and visual cues in the service recovery process*, *Int. J. Inf. Manag.* **60** (2021), no. 11, 102360.
- [14] A. Jose, S. Mathew, G. Rejikumar, D.P. Chacko, and A.K. Thomas, *The role of switching cost in the e-service recovery framework among banking customers*, *Int. J. Qual. Serv. Sci.* **14** (2021), no. 1, 86–109.
- [15] M. Khamitov, Y. Grégoire, and A.A. Suri, *Systematic review of brand transgression, service failure recovery and product-harm crisis: integration and guiding insights*, *J. Acad. Market. Sci.* **48** (2020), no. 9, 519–542.
- [16] J.H. Kim, W. Du, and H. Youn, *Revisiting the service recovery paradox in the restaurant industry*, *Asia Pacific J. Market. Logist.* **34** (2022), no. 3, 437–453.
- [17] H. Nadiri, *Diagnosing the impact of retail bank customers' perceived justice on their service recovery satisfaction and postpurchase behaviours: an empirical study in financial centre of Middle East*, *Econ. Res.-Ekon. Istra.* **29** (2016), no. 1, 193–216.
- [18] P. Nankali, F. Rakhshan, and M.R. Alirezaee, *Evaluating the role of bank absentee services in customer loyalty using data envelopment analysis*, *J. Decis. Oper. Res.* **7** (2022), no. 3, 533–542.
- [19] C.N. Osakwe and T.O. Yusuf, *CSR: A roadmap towards customer loyalty*, *Total Qual. Manag. Bus. Excel.* **32** (2021), no. 13-14, 1424–1440.
- [20] A. Rifi and R.B. Mostafa, *Brand credibility and customer-based brand equity: A service recovery perspective*, *J. Financ. Serv. Market.* **27** (2021), no. 6, 1–16.

-
- [21] I. Santouridis and P. Trivellas, *Investigating the impact of service quality and customer satisfaction on customer loyalty in mobile telephony in Greece*, TQM J. **22** (2011), no. 3, 330–343.
- [22] A.L. Strauss and J.M. Corbin, *Basics of Qualitative Research: Techniques and Procedures for Developing Grounded Theory (2nd ed)*, Los Angeles, CA: Sage, 1998.
- [23] K. Weber and C.H. Hsu, *Beyond a single firm and internal focus service failure/recovery: Multiple providers and external service recoveries*, J. Travel Res. **61** (2022), no. 1, 50–63.
- [24] J. Wei, S. Zhu, Z. Hou, H. Dong, and J. Li, *Research on the influence mechanism of emotional intelligence and psychological empowerment on customers' repurchase intention under the situation of online shopping service recovery*, Current Psycho. **42** (2022), no. 21, 1–17.
- [25] D. Zhang, Y. Li, Y. Li, and Z. Shen, *Service failure risk assessment and service improvement of self-service electric vehicle*, Sustainability **14** (2022), no. 7, 3723.