

Exploring the Relationship between Quality Orientation, New Services Development and Organizational Performance

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Abstract In today's highly competitive environment in the financial services industry new service development has emerged as a central concept for competitive strategy. This is particularly true in services contexts such as financial services, characterized by continuous exchange activity. Therefore, most service marketers recognize today the importance of maintaining enduring development for new services to meet customers' financial needs. Moreover, in this highly competitiveness market quality orientation concept has become a significant boardroom topic to offer superior service to the customers. The purpose of this study is to investigate the relationship between quality orientation, new service development and organizational performance. The proposed model was tested on managers of commercial Banks in Amman - Jordan. Structural equation modeling technique was employed using AMOS 7.0 to verify the reliability and validity of the multi-item scales and to test the hypothesized relationships. However, Finding indicates that Quality Orientation has a strong and positive effect on new service development and Organizational performance of commercial banks. It has also been found that there is a significant positive impact of new service development on banks performance. Results also indicate the mediating effect of new service development on quality orientation - banks performance relationship. The implications for financial institutions are that it is of increasing importance that new service development and Quality Orientation is used as a means of differentiation, to achieve higher profit, revenue growth, improved market share and market effectiveness. The findings contribute to understanding the relationships between quality orientation, new service development and organizational performance, provide critical implications for bank managers, and highlight directions for future research.

Keywords: Quality Orientation, New Services Development, Organizational Performance, Structural equation modeling.

1 INTRODUCTION

In today's high competitive and globalize banking context, increasing Customer loyalty emerges as the most important challenges faced by marketers (Alrubaiee & AL- Nazer, 2010). Therefore, building competitive advantage and measuring of organization performance has become an interesting research issue and researchers have developed and examined continually. Moreover, growing competitiveness among companies is becoming increasingly difficult for companies to survive (Chiang & Birtch 2010). Therefore, efficiency and productivity have become an important issue for managers, both in the manufacturing and in

the service sector. In response, scholars have recognized the importance of and need for new service development, quality orientation and their effect on organizational performance competence for the organization employees (Marinova & Singh 2008). However, quality orientation is a managerial practice oriented toward achieving high level of service quality and customer satisfaction that is essential for any service organization, (Marinova and Singh 2008 p.29). Therefore, quality orientation appears to be an emerging business philosophy, developed as firms have sought competitive advantages by creating customer satisfaction through quality and superior value. However, quality orientation as business philosophy consider not only the customer focus on quality offering (Menor & Roth 2008), but also a key drive of market share and leads to higher financial performance. Nevertheless, literature of quality orientation focuses on the customer at the expense of the employees' attitudes which all in total affect the quality orientation and performance for the organization staff (Chiang & Birtch 2010). While empirical insight on new service development are not well developed or advanced in the context ;(Lonial et.al 2008). Therefore basic assumption of our research is that quality orientation and new service development can help banks achieve high organizational performance. For this reason, and because quality orientation and new service development are considered strategically important in the contemporary financial sector, this study aims to empirically investigate the impact of quality orientation and new service development on organizational performance. The significance of this study is further highlighted when one considers the importance of organizations' long-term financial performance, which can lead to increased sales and customer share, lower costs, and higher prices. New service developments and quality orientation help provide the organization with source of advantage, that enable the organization to become closer to the customer financial needs and increase their expectations. In addition to, increase the ability of first line employees to understand the top management strategy and involve in implementing the bank plans in order to increase banks profit and market share. Therefore, the study certainly strengthens the existing body of knowledge by providing some empirically tested insight in the Jordanian banking context.

2. THEORETICAL REVIEW

Quality orientation considered as a set of attitudes and behaviors that affects the quality of the interaction between the staff of any organization and its customers, and commitment to continue improvement in the delivery of customer perceived quality and ultimately in the achievement of customer satisfaction (Favalgi et.al 2005) and as management practices quality oriented toward achieving high level of service quality and customer satisfaction. So Quality orientation plays a fundamental role in service delivery, and high level of quality orientation engenders behaviors that foster service excellence and customer satisfaction. However, quality orientation is an organization's philosophy or culture, which not only as a quality practice tool for eliminating defects and improving processes but also represents the shift of corporate vision and value toward quality at all levels (Wang & Wei 2005). Quality orientation thus emphasizes that the attention to quality should permeate all levels of the organization from top management down to all corporate functions, with teamwork or inter-functional cooperation as the main principle.

However, quality orientation affects business performance either by reducing cost or by improving customers' loyalty and attracting new customers, which in turn influence profitability (Sittimalakorn & Hart 2004). Quality orientation enhance features of organizational performance such as return on investment, profits, sales volume, market share and sales growth. Moreover, studies found a strong linkage between quality orientation and

business performance (Sittimalakorn and Hart 2004). It play a fundamental role in service delivery, and high level of quality orientation engenders behaviors that foster service excellence and customer satisfaction (Chiang and Birtch 2011). Therefore, only those with high quality orientation and who are serious about systematically planning and monitoring the improving outcomes can obtain the desired performance (Wang and Wei 2005). Kotler (2012) suggested that both quality and market orientation were connected by the concept of customer satisfaction. In addition, it was implied that focus on quality could be an alternative orientation when it was explained that it has become more than just a business objective and how it can be considered philosophy. This philosophy, which is a firm wide-commitment to compete on basis of quality, can be defined as quality orientation. In other words, quality orientation depicts a philosophical commitment to develop and maintain a sustainable quality-based competitive advantage leading to increased business performance.

On the other hand, a careful review of the literature reveals that empirical research in new service development has largely been the domain of services marketing scholars (Alrubaiee, 2013). While the development of new services has long been considered by scholars and managers as an important competitive concern in many service industries, it has remained as one of the least understood topics in the service management and innovations literature (Menor & Roth, 2007). New service development in which organizations combine their best expertise and capabilities to develop new services that meet the customer needs and affect in the organization performance (Matear et.al.,2004).Therefore, organizations need to adopt strategies and need to continually innovate to create new service values that are targeted at interesting and satisfying the customers (Carbonell et.al 2009). Banking can use different ways to innovate and reflect development in services offered to the customers. Also Banks performance is the reflection of the way in which the resources of a bank are used in the form which enables it to achieve its objectives ;(Lonial et.al 2008).Quality orientation, therefore guide new service development to help banks to differentiate itself from its competitor. It has been suggested that new service development is important for service organizations and should yield positional advantages (Alrubaiee, 2013). Thus, if new service development activities do not yield competitive advantage, then investment in innovation cannot be justified (Matear et al. 2004). Therefore, the empirical evidence of Matear et al. (2004) study emphasized the importance of new service development as sources of advantage for service organizations. New service development is important as it leads to both cost-effectiveness and new service development success positional advantages. It is argued that new product development is one of the most powerful but difficult activities in business (Clark & Wheelwright 1995). Therefore, business managers and marketing academics alike agree that an essential element of an organization's long-term survival is success in new product development (Alrubaiee, 2013). Traditionally, firm performance has been viewed and measured in accounting terms (Avci et al. 2011). An additional issue should be raised here; due to confidentiality concerns, it is often challenging to obtain actual accounting data from organizations unless they are publicly quoted companies. As a result, previous research studies looking into performance related issues used self-reported financial and non-financial performance measures (Alrubaiee, 2013).

3. Conceptual Framework and Hypotheses Development

3.1 Conceptual Framework

It is now possible to develop an overall model summarizing the hypotheses and reflects a causal ordering derived from the literature reviewed above. The proposed structural model guiding this research is depicted in Figure 1. It builds on core linkages between study variables: quality orientation, new Service development and organizational performance. As can be seen in the figure, the new service development is proposed as mediator in this relationship. Then, we propose quality orientation to be significant determinant of organizational performance in banking industry. The research hypotheses are represented in the Figure 1. Quality orientation is believed to have a positive effect on new service development (H1). Quality orientation is posited to have a positive direct effect on organizational performance (H2). It is suggested also that the new service development lead to enhance the organizational performance (H3). Finally, as for indirect effects, new Service development is proposed as the key mediator that connects or bridge quality orientation with organizational performance (H4).

3.2. Research Hypotheses

The hypothesized relationships of the proposed structural model guiding this research are illustrated in Figure 1. Therefore, to examine these relationships the following hypotheses are formulated:

- H1: Quality orientation has a positive direct effect on new service development in commercial banks in Amman.
- H2: Quality orientation has a positive direct effect on organizational performance in commercial banks in Amman.
- H3: New service development has a positive direct effect on organizational performance in commercial banks in Amman.
- H4: Quality orientation has a positive indirect effect on organizational performance through new services development as mediator in commercial banks in Amman.

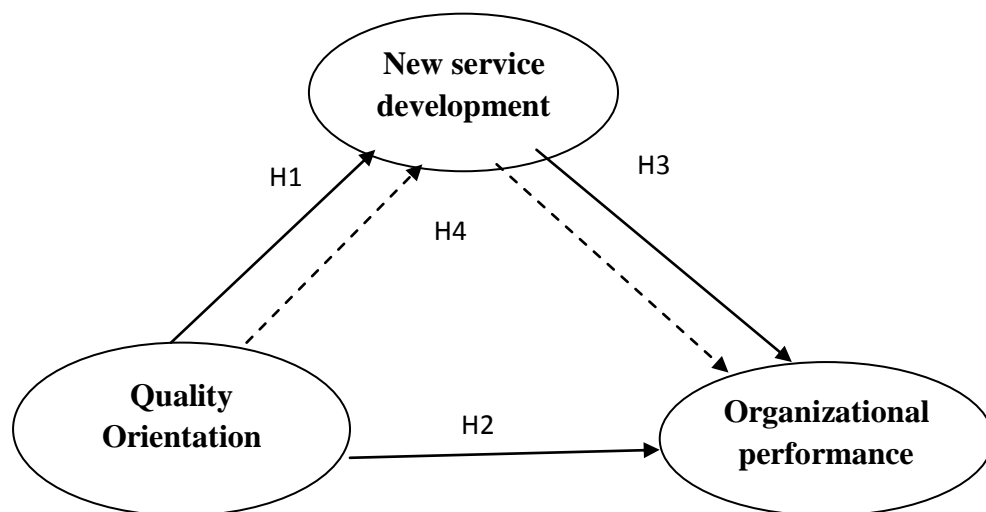


Figure1. The conceptual model

4. Research methodology

This study is exploratory, quantitative in nature, aiming to develop a better understanding of the relationships among quality orientation, new Service development and organizational performance in commercial banks in Amman. However, the study is empirical based on the primary data collected from bank senior managers. More specifically, the study intends to empirically investigate the direct and indirect effect of quality orientation as perceived by managers on organizational performance of banks through new Service development as mediator.

4.1 Selection of sample and respondents demographics

The proposed research model is tested in the context of bank industry. Data was collected during the period of January - February –2012. Questionnaires were administered to a total of 360 senior managers in 18 commercial banks in Amman (Abu-Alwafa, 2012) . A total of 199 respondents returned surveys, of which 24 questionnaires were rejected due to the lack of some information. Thus, only 175 valid questionnaires were finally obtained, giving response rate of about 50 per cent. The participants in this study were predominantly males (62.9% percent), majority (66 percent) of the respondents were ages 31- 50 years old. In terms of education, most of them (89 percent) had obtained a university or Master degree and the majority of the respondents (53%) have (10-20) years experience in this field.

4.2 Data analysis

The statistical package SPSS was used for data analysis. Furthermore, a structural equation modeling was conducted using AMOS 7 to test the hypotheses in order to understand the direct and indirect effect of quality orientation on organizational performance of banks.

4.3 Measures

All constructs in this study (i.e. quality orientation, new Service development and organizational performance) were measured using multi-item Likert scale adapted from prior research previously validated in other contexts to ensure content validity. All items were measured using seven-point Likert-type scales with anchors of 1 = ‘strongly disagree’ and 7 = ‘strongly agree. Quality Orientation was assessed with 10 items .New service development, however, was assessed with 8 items and Organizational Performance was assessed through (10) items.

4.4 Measure reliability

The measurement properties of the measures were examined using exploratory factor analysis. The consistency of each measure was examined using Cronbach's alpha. A structural equation model analysis was conducted to test the hypotheses of this study in order to assess the effect and the significance level of each path in the research framework. The software package used

throughout the analysis was AMOS 7. Exploratory factor analysis with varimax rotation (Kaiser 1958) was used to determine which questions appear to best measure the various dimensions of quality orientation, new Service development and organizational performance and which items could be deleted from these scales. After deleting a cross-loaded item, the remaining items for quality orientation was (8), new service development was (7) and organizational performance was (9). Measure reliability was examined for internal consistency by computing Cronbach's alpha coefficient, indicating acceptable levels of reliability for all three constructs. As shown in Table 1 all scales have reliability coefficients ranging from 0.799 to 0.805. Then, all reliability coefficients

Table 1 Cronbach's Alpha Coefficient for Study variables

Number	Constructs	Number of items	α
1	Quality Orientation	8	0.799
2	New Service Development	7	0.805
3	organizational performance	9	0.799
	All	24	0.899

were above the commonly suggested threshold of 0.70 (Nunnally 1967; Nunnally 1978 Hair et al. 1998), which suggests a high internal consistency among the items in each construct. As can be seen in Table 1 these Cronbach alphas indicate that the scales used in the questionnaire satisfactorily measured the constructs, what means that the ability of the set of items employed to represent each of the latent constructs is satisfactory. Descriptive statistics of study variables :quality orientation, new Service development and organizational performance are presented in Table 2, Table 3 and Table 4 consequently.

Table (2) Descriptive statistics for Quality Orientation

No	Statement	Mean	SD	Level of importance
1	Bank Management places the highest priority in delivering the best service quality	6.1543	0.56137	High
2	<i>Bank Management views service errors as opportunities to improve the quality of service</i>	5.8971	0.70364	High* R
3	<i>Bank Management focuses on ensuring the highest level of client's satisfaction.*</i>	6.0229	0.80197	High* R
4				High

	Bank Management views customer complaints as opportunities to improve future customer's satisfaction.	5.9257	0.77324	
5	The bank Management provides the employees with quality orientation training.	5.8571	0.78575	High
6	The bank management aims at continuous improvement for quality orientation*.	5.9314	0.74732	High
7	The bank Management involves its employees in developing quality orientation process.	5.8057	0.80727	High
8	The Bank management commitment toward quality orientation perspective.	5.9429	0.78575	High
9	It is important for the bank management to satisfy customers.	6.0914	0.74486	High
10	It is important for the bank management that customers receive the best possible service available.	6.1257	0.73981	High
	Quality orientation.	5.9750	0.47759	High

*R: Removed from next analysis

Table (3) Descriptive statistics for New Service Development

No	Statement	Mean	SD	Level of importance
11	Upper management provides an environment conducive to new service development.	6.0229	0.7653	High
12	Upper management is highly involved in NSD activities.	5.9543	0.73357	High
13	There is a good interaction between different functional groups when developing new services	5.8571	0.71691	High
14	There is a good coordination between management and front line personnel when developing new service.	5.8229	0.79332	High
15	<i>The bank management set a clear and well communicated new service development strategy*.</i>	5.8857	0.77205	High*R
16	Bank management rewards personnel who get involved in new service development activities.	5.7314	0.96602	High
17	New service development has sufficient resources allocated to it from bank management.	5.9143	0.70186	High
18	The bank management makes a good fit between current services and new services being developed.	5.9314	.064850	High
	New service development.	5.8906	0.52067	High

*R: removed from next analysis.

Table (4) Descriptive statistics of Organizational Performance

Item	Statement	Mean	Standard Deviation	Level of Importance
19	The Bank total revenue compared to our nearest is satisfactory.	6.0629	.69608	High
20	The Bank Profitability compared to our nearest competitors is satisfactory.	6.1143	.65088	High
21	Amount the bank invests in personal skills development compared to our nearest competitors is satisfactory.	5.9600	.80487	High
22	The Banks Cost effectiveness compared to our nearest competitor is satisfactory.	5.9543	.71773	High
23	The Banks Degree of differentiation compared to our nearest competitors is satisfactory.	6.0343	.67719	High
24	Brand awareness for the Bank compared to our nearest competitors is satisfactory.	5.9771	.74243	High
25	Successful new service development for the Bank compared to our nearest competitors is satisfactory.	6.0000	.67806	High
26	<i>The Banks Sales volume increased compared to the last year</i>	6.1429	.70069	High ^{*R}
27	The bank return on investment increased compared to the last year.	6.1257	.66624	High
28	The bank market share increased compared to the last year.	6.1029	.66154	High
Organization Performance		6.0368	.43384	High

^{*R}: Removed from next analysis

The results of the analyses indicated that the measurement models provided an acceptable fit to the data (Bentler 2004; Bollen 1989; Hoyle & Panter 1995; Hu & Bentler 1995). Table 5 shows the goodness-of-fit indices for the path model. Model fit determines the degree to which the structural equation model fits the sample data.

Table (5) Goodness of Fit statistics for the structural model

Chi χ^2 Square	D.F	Chi Square / D.F	Sig	NFI	CFI	GFI	RAMSA
33.450	11	3.041	0.000	.887	.918	.949	.108

GFI: Goodness of fit index

NFI: The Bentler-Bonett normed fit index

CFI: The comparative fit index

RMSEA: Root Mean Square Error of Approximation

5. Hypotheses tests

The first step to test the 4th hypothesis is to verify if the assumption of no Multicollinearity, which means no higher correlation between independent variables and mediator variables, before starting path analysis. Test Result indicates no Multicollinearity between independents variables. However, a structural equation modeling was conducted to test the hypotheses in order to assess the effect and the significance level of each path in the model. The model shown in Figure 1 was examined using AMOS7. Model fit determines the degree to which the structural equation model fits the sample data. Table 5 shows the goodness-of-fit indices for the path model. As presented in Table 5, the model was tested and provided an acceptable fit to the data: Chi square / d f (33.450/ 11) was (3.041), (it should be between 0 and 5 with lower values indicating a better fit) with the Goodness of fit index (GFI) equals to (0.949), Comparative fit index (CFI) was (0.918), the Bentler-Bonett normed fit index (NFI) was (0.887) (a value of 1.0 indicates perfect fit) and the Root mean square error of approximation (RMSEA) was (0.10). However, all of the overall model fit indexes are well within the generally accepted limits, indicating a good fit of the model to the data, and the estimates of the structural parameters could then be used for hypothesis testing (Bagozzi & Yi, 1988; Marcoulides & Schumacker, 1996). The analysis then proceeded to examine the causal relationships between these variables. The results were as expected and provided support for all hypotheses.. Properties of the causal paths, including standardized path coefficients of the research model was shown in Table 6.

Table (6) Direct, Indirect, & total effect for path analysis

From To	Direct Effect		Indirect Effect		Total Effect	
	Quality Orientation	New Services Development	Quality Orientation	New Services Development	Quality Orientation	New Services Development
New Services Development	.532	.000	.000	.000	.532	.000
Organizational Performance	.174	.370	.197	.000	.371	.370

Figure 2 illustrates path analysis of the structural model. Standardized path coefficients are provided; numbers on the construct indicate total variance explained (R²). In this model the path coefficients from quality orientation to new Service development and organizational performance was positive and highly significant (Standardized coefficient = 0.53; $p < .01$ and 0.17 $p < .05$).

Thus, there is support for H1 and H2. However, the standardized coefficient that obtained from new service development to organizational performance was also positive and highly significant (Standardized coefficient = 0.37; $p < .01$). Therefore, there is support for H3. The indirect effects of quality orientation on organizational performance through new Service development as mediator was also positive and significant (indirect standardized coefficient = 0.197; $p < .05$). Therefore H4 supported. The results concerning the testing of hypotheses are

summarized in Table 7. As presented in figure 2, coefficient of determination (R²) values show that, Quality orientation

Figure 2 Result of path analysis

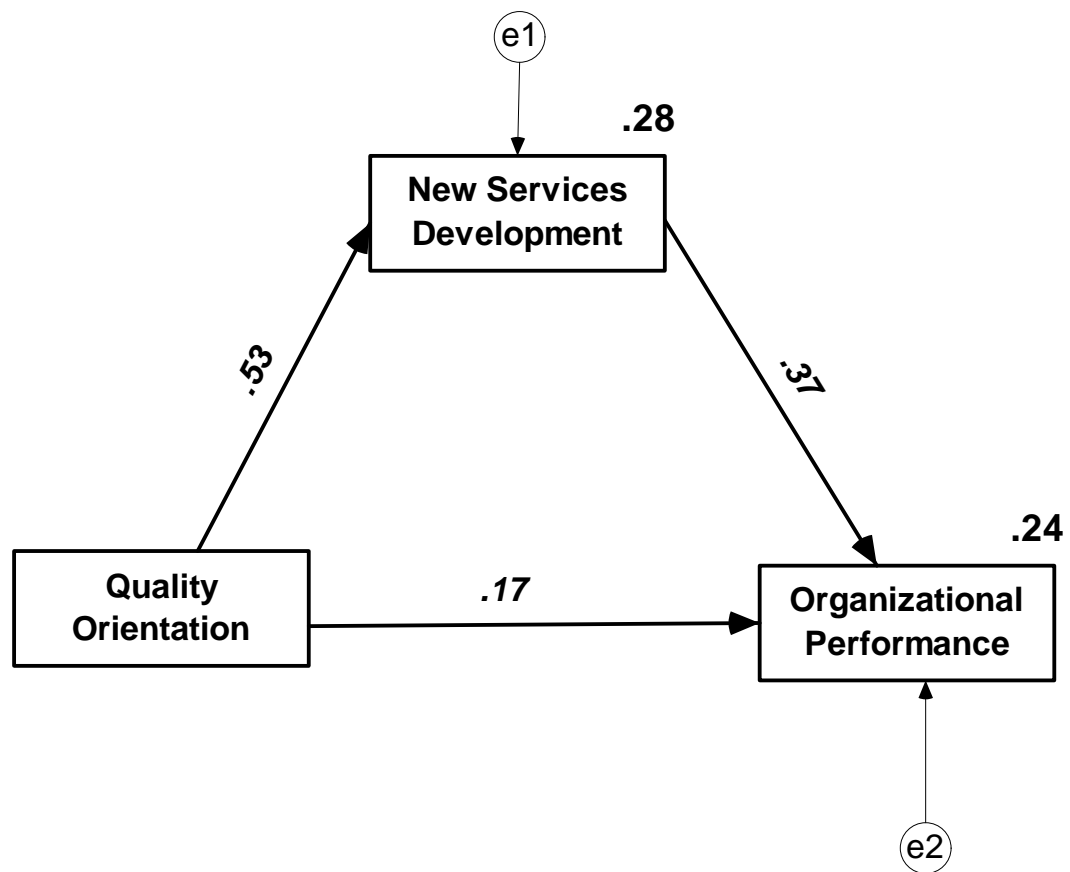


Table 7 Hypotheses testing results

Hypothesis	Causal path	Standardized Coefficients	Test result
H1	Quality orientation → New service development	0.53**	supported
H2	Quality orientation → organizational performance	0.17*	supported

H3	New service development → organizational performance	0.37**	supported
H4	Indirect effect Quality orientation → organizational performance through New service development as mediator.	0.197*	supported

Note: ** indicates $p < 0.01$; * indicates $p < 0.05$

account for 28% of variance in new service development; Quality orientation and new service development, account for 24% of variance in organizational performance. The results are depicted in Figure 2. These results suggest that the model is a reasonable basis upon which to test the research hypotheses.

6. Discussion and implications

Based on theoretical considerations, a structural model was proposed to investigate the links among quality orientation, new Service development and organizational performance. More specifically, main purpose of this study was to examine the mediating effect of new Service development on the relationship between quality orientation and organizational performance within the context of Jordanian banking industry using structural equation modeling. The results suggest that the theoretical constructs exhibit good psychometric properties. As regards the goodness of fit of the causal model, the results showed a reasonable fit between the model and the data. Also, a structural equation model analysis was conducted to test the hypotheses using Amos 7. However, the findings revealed all the proposed hypotheses were supported. Results confirm the effect of quality orientation on new Service development. The finding supports empirical evidence of Detelina et al., (2008) as well as Salvaggio, et.al (2007). Results also confirm the effect of quality orientation on organizational performance. This findings supports also the empirical evidence of Sittimalakorn & Hart (2004); Wang & Wei (2005); Mehra et.al (2010); Bhatti et.al (2011). Result also provides evidence that new service development had a positive and significant impact on organizational performance. However, this finding is in the line with the finding of

Matera et al. (2004); Lonial et.al (2007); Menor & Roth (2008). In addition, the indirect effect of quality orientation on organizational performance through new Service development as mediator was also significant. However, these results indicate the dual role of quality orientation as both direct contributor to organizational performance and as indirect contributor through new Service development. This findings supports empirical evidence of Favalgi et al (2005); Hassan et.al (2005); Wang & Wei (2005); Salvaggio et.al (2007) as well as Menor & Roth (2008). However, the results of this study emphasize the importance of quality orientation and new service development to achieving superior performance outcomes for banking industry. Nevertheless, quality Orientation is a broad concept, and continuous process toward better performance and service. Therefore, adopting this concept by the commercial banks will change the way the customers appreciate the services provided by bank staff to the bank customers and improve banks performance. For instance, through quality orientation, banks will differentiate what customers really need and what customers like to have. More

specifically, the study shed light on the usefulness of quality Orientation and new services development that will help bank become more market oriented and achieve superior performance outcomes. The findings of this research provide important pointers to banking industry managers in terms of managing the organization for superior performance, given the industry dynamics. Nevertheless, this study provides some insights for understanding the relationship between quality orientation, new service development and organizational performance. Furthermore, the study provides also an empirical evidence for the importance of quality orientation and new service development for the bank. However, quality orientation and new service development are found to be key strategic issues for managers of services companies for developing organizational performance.

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