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Critical Success Factors of Customers Experience in Iranian Banks and their Ranking by Using Analytic Hierarchy Process Model

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Abstract

Nowadays, the importance of experiences is uncovered to any businesses especially in service offering segments. Businesses can insure success by creating optimized experiences for their customer. This article seeks to enrich the understanding of critical success factors of customer experience by providing an overview of existing CFS literature and suggesting and prioritizing the specific elements of critical success factors of customer experience in order to improve bank's services. For this purpose we conduct a survey by participation of 384 bank's customers. Analytic hierarchical process has been applied in order to determine and prioritize the critical success factors. Results suggest that from the viewpoint of customers, behavioral aspect possesses the highest priority among all the other factors and cognitive element has the second priority. Also sub-criteria comparison result indicate that sub-factors of employee, service process, speed, physical evidence, marketing mix and convenience are ranked first to sixth between other sub-factors. In addition by calculating inconsistency rate of pair-wise comparison, consistency of these factors is also acceptable.

Key words: Critical success factor, analytic hierarchy processing (AHP), banks, customer experience, bank's customers

1. Introduction

Today, creating superior customer experience seems to be one of the most important objectives of service companies. The reasons of focusing on customer experience are different. Certainly proliferation and fragmentation of media has made it difficult to get access and attract customers, so this situation rise companies to make more effort in order to maintain

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current customers. Beside the problems of getting access to customers by the use of media, these days customer are so hectic in which they have less time and also enthusiasm to pay attention and interpret the messages that they received. This matter involves both industrial and consumption market (Duffy, 1998). In other hand, today only those organizations that their central activities is fulfilling customers needs and desires with maximum quality can achieve an appropriate competitive position in marketplace. So successful and effectiveness presence in global and regional competitive marketplace along with optimal using of all the facilities and equipment and utilizing new sources in order to offer favorable services according to customers demand, is an inevitable necessity. The importance of service sector is being increasingly acknowledged worldwide .Today, services are offered in distinct fields like hospitality, travel, banking and insurance, telecommunications, and many others but the service encounter differs in all of them. It depends upon the service process and degree of customer contact (Garg et.al, 2012). In this research our focus is on banking section as a service organization. Banks make profit by getting, maintaining and growing customer. How to get more customers is a real challenge for banks and over coming this challenge begin with understanding customer experiences as a critical success factor. Critical success factors are, according to Bullen and Rockart, "the limited number of areas in which satisfactory results will ensure successful competitive performance for the individual, department or organization. Critical success factors are the few key areas where 'things must go right' for the business to flourish and for the manager's goals to be attained." (Bullen & Rockart, 1981). Customer Experience is the internal and subjective response customers have to any direct or indirect contact with a company. Direct contact generally occurs in the course of purchase, use, and service and is usually initiated by the customer. Indirect contact most often involves unplanned encounters with representatives of a company's products, service or brands and takes the form of word-of-mouth recommendations or criticisms, advertising, news reports, reviews and so forth (Meyer & Schwager, 2007).

This study aims to identify the critical success factors of customer experience and then prioritize them according to their weight through calculating by analytic hierarchical process (AHP) method. The main reason to work on the experiences of the banks' customers is that, basically the prosperity of any bank depends upon its number of existing customers (Al-Eisa and Alhemoud, 2009).previously Garg et al (2012) attempted to identify and prioritize the critical success factors of customer experience through reviewing literature and interviewing with banking experts and by use of AHP methodology and with the purpose of improving customer experiences. Results of their study suggest that elements such as facilities, convenience, employee, functional elements and physical equipment have the most importance in creating optimal experience from the perspective of customers. Also Sipahi and Timor (2010) stated that using AHP methodology has increased incrementally in the years 2005 to 2009. Although they believe Analytic Network Process (ANP) will be flourished more in future. Their collaborations results suggest that AHP methodology has been used in areas such as finance and banking. In addition Korhonen et al (2006) proposed a structure based on creating alliance between bank and insurance companies from perspective of customers in their article. They suggest Seven criteria were introduced for the evaluation of six alternative structure models for such alliances of banks and insurance companies which eventually by using AHP method it was determined that simple marketing agreement was preferred more among other factors.

Despite the recognition of importance of customer experience as a factor in which can lead to gain competitive advantages by companies, the number of studies around this topic is limited. In addition considering increasing the role of service organization in economy and importance of quality concept in competition, service organization must have clear perception of quality situation such as attitude, customer demands and general characteristics of quality. So at first we conceptualize the subject of critical success factor of customer experience and then the main critical success factors dimensions and sub-dimensions will be identified from the viewpoint of experts and finally the importance of each factor will be determined by using AHP method.

2. Theoretical background

2.1. Customer experience

Customers want to be respected, understood and to get what they desire. In other words, they simply want a good experience and the confidence of knowing that they will have the same good experience every time they come into contract with the brand. Customer experience should be reflection of everything that makes up your brand – not just the products and services, but its attitudes, values and key differentiation. The Customer Experience originates from a set of interactions between a customer and a product a company or part of organization which provoke a reaction. This experience is strictly personal and implies the customer's involvement at different levels (rational, emotional, sensorial physical and spiritual) (La Salle& Britton, 2003; Schmitt, 1999). Customer experience is complex of perceptions, emotions and thoughts that is result of all tangible or intangible impacts of an organization or a company (Garg et al, 2012). We conceptualize the customer experience as a multidimensional structure composed by elementary components. Schmitt suggested five main dimension to measure customer experience include: sensory experiences (sense); affective experiences (feel); creative cognitive experiences (think); physical experiences, behaviors and lifestyle (act); and social-identity experiences that result from relating to a reference group or culture (relate) (Gentile et.al, 2007) .Gentile ea al (2007) have assumed these components as customer experience elements, include: sensorial component, emotional component, Pragmatic component, lifestyle component, relational component . Drawing from the extant literature, the components we have assumed as element of the customer experience are:

Sensorial component: Sensual experience refers to aesthetic aspect of a product or service that can be received by The Five Senses (Schmitt, 1999)

Affective component: a component of the customer experience which involves one's affective system through the generation of moods, feelings, emotions; an offering can generate emotional experience in order to create an affective relation with the company, its brand or products (good examples of brands which claim a strong emotional link with their customers (Gentile et al, 2007).

Cognitive component: is totally refers to cognitive performance and mental process of people (Schmitt, 1999)

Behavioral component: its refer to customer's physical experiences, interactions and life styles (Schmitt, 1999)

Relational component: a component of the customer experience that involves the person and, beyond, his/her social context, his/her relationship with other people or also with his/her ideal self (Gentile et al, 2007).

2.2. Critical success factors of customer experience

Critical success factors were introduced by John F. Rockart and the MIT Sloan School of Management in 1979 as a way to help senior executives define their information needs for the purpose of managing their organizations. Critical success factor (CSF) is the term for an element that is necessary for an organization or project to achieve its mission. It is a critical factor or activity required for ensuring the success of a company or an organization. The term was initially used in the world of data analysis, and business analysis (Rockart 1979). Boynlon and Zmuld (1984) defined critical success factor as "Critical success factors are those few things that must go well to ensure success for a manager or an organization, and, therefore, they represent those managerial or enterprise area, that must be given special and continual attention to bring about high performance. CSFs include issues vital to an organization's current operating activities and to its future success." By identifying critical success factors, beneficial and essential information system can be designed and as a result the organizational success can be accomplished. Customer experience as a critical success factor has important role in customer's satisfaction and satisfied customer can be loyal customer.

Considering customer satisfaction has increased significantly in many companies (Matzler and Hinterhuber, 1998). Lots of companies have shifted their strategy rout toward customer satisfaction (Phillips, 1990). This turning in direction is based on this hypothesis that "customer satisfaction can lead to considerable increase in customer loyalty" (Matzler and Hinterhuber, 1998). In fact customer satisfaction is antecedent of making customer loyal (Jamal, 2009). In this regard, designing a favorable experience for a customer in order to making them permanently satisfied is one of the primarily objective of companies (Verhoef et al, 2009). In other word the main reason of working on bank's customer experience is that, prosperity and development of bank is essentially depend on the number of bank's customer. Furthermore, since the customers believe that shifting the bank is more difficult than dealing with current services, they prefer to stay with the bank and as a result the negative advertisement of these customer lead to missing new customers (Rajaobelin and Bergeron, 2009). In addition achieving real loyalty entails customer satisfaction. So bank's management must work precisely in order to improve customer's experience.

2.3. AHP methodology

As noted AHP method have been used in this study in order to identify and prioritize the dimensions and sub-dimensions of critical success factor of customer experience. The analytic hierarchy process (AHP) is a structured technique for organizing and analyzing complex decisions. Based on mathematic and psychology, it was developed by Thomas L. Saaty in the 1970s and has been extensively studied and refined since then. It has particular application in group decision making and is used around the world in a wide variety of decision situations, in fields such as government, business, industry, healthcare, and education.

Typical applications where AHP has been used are in:
- Prioritizing factors and requirements that impact software development and productivity,
- Choosing among several strategies for improving safety features in motor vehicles,
- Estimating cost and scheduling options for material requirements planning (MRP),
- Selecting desired software components from several software vendors,
- Evaluating the quality of research or investment proposal

The steps of the AHP are as follows.

- Step1: Define and state the objectives of the complex and ambiguous problem clearly.
- Step2: The multifaceted problem is decomposed into a hierarchal structure with the help of group decision or survey technique. The hierarchal structure is divided into multiple levels. The top level hierarchy represents the goal of the problem. This goal is sub-divided into various criteria in the next level. The criteria are further divided into sub-criteria levels which highlight the details of the criteria. This decomposition of the hierarchy takes place until no more decomposition of sub-criteria is possible.
- Step3: The third stage in AHP is creation of the normalized matrices and defining the importance level of the factors. Normalized matrix is obtained by dividing the each column values of comparison matrix created at the second stage into the sum of related column separately. The value for each row is summed using normalized matrix and the average value of each is counted. The obtained value is the priority vector and it gives the importance level (rate) of the criteria on the row .
- Step4: The fourth stage in AHP is to determine whether the matrixes are consistent or not. The main purpose is to determine how much the importance values (relative priority) reflect the reality. In order to consider AHP valid, matrices must be consistent. In order to determine whether the matrix is consistent or not, the defined importance level for each factor at the third stage and the comparison matrix of related column created at the second stage are multiplied and summed and the rate vector is obtained. Consistency index (Consistency Index- I.I) is calculated as;

$$I.I. = \frac{\lambda_{max} - n}{n - 1}$$

Where λ_{max} is the largest eigenvalue of pair-wise comparison matrix and n is the rank of the matrix and random index (I.R.) which is the I.I. of the matrices which are generated randomly. For different matrix size (n), the respective values of I.R. are depicted in Table 1. After that, Consistency Rate must be calculated in order to see whether decision maker was consistent during making comparison or not (Erbasi & Parlakayya, 2012). Consistency rate (I.R) is calculated with;

$$I.R = \frac{I.I.}{I.I.R.}$$

Table 1: I.R. of random matrix

n	1	2	3	4	5	6	7	8	9	10
I.I.R.	0.0	0.0	0.58	0.9	1.12	1.24	1.32	1.41	1.45	1.45

3. Methodology

3.1. The proposed model

Based on the literature review discussed in the previous section, we propose the following hypothesized and the AHP model has been developed to evaluate the customer experience in bank. For this purpose the evaluation of customer experience is placed on the top of tree, Six dimensions of critical success factor are placed on second level which called criteria level and finally the sub-criteria dimensions placed on third level of hierarchy tree . Figure 1 illustrates the conceptual model of the research.

Ha1: From perspective of banks' customers , there are some effective factors which impact on customer experiences
Ha2: From perspective of bank's customers, the degree and ranking of each factor's influence on customer experience is different

Assumed hypothesis related to prioritizing CSF are as follow:
Hb1: sensual aspect of critical success factor is an effective dimension in promotion of customer experience from perspective of bank's clients.
**Hb2**: affective aspect of critical success factor is an effective dimension in promotion of customer experience from perspective of bank's clients.
Hb3: cognitive aspect of critical success factor is an effective dimension in promotion of customer experience from perspective of bank's clients.
Hb4: behavioral aspect of critical success factor is an effective dimension in promotion of customer experience from perspective of bank's clients.
Hb5: relational aspect of critical success factor is an effective dimension in promotion of customer experience from perspective of bank's clients

Figure 1: An AHP based model for the evaluation of customer experience in banking sector
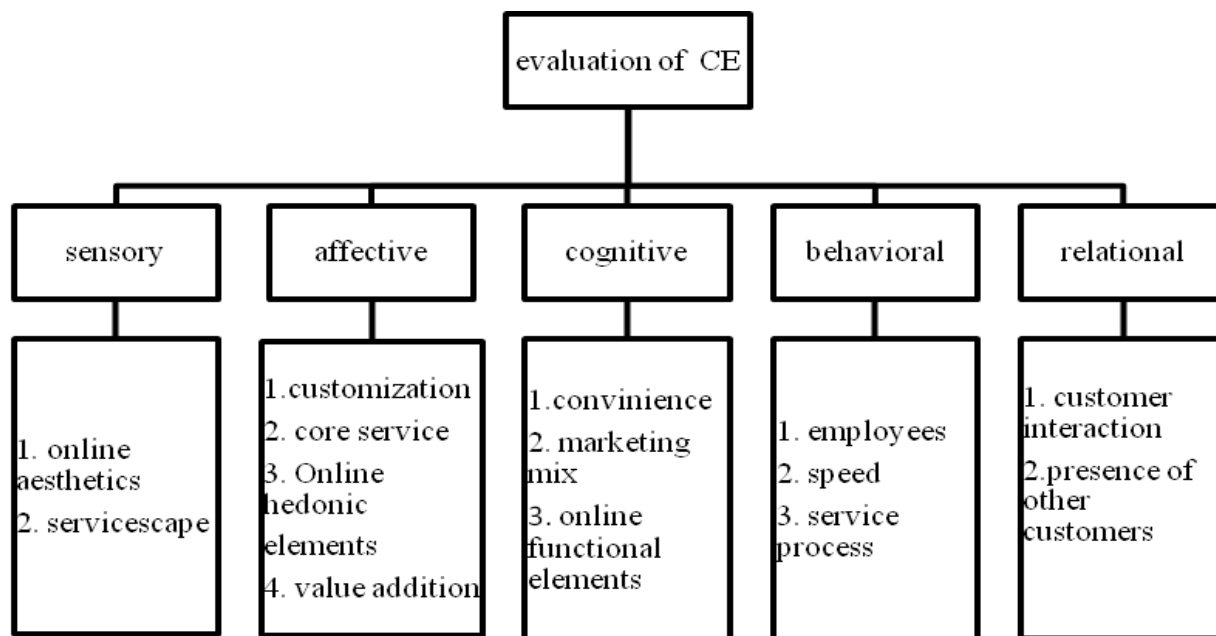
3.2. Study method

As said before, we have considered analytic hierarchical process (AHP) to identify and prioritize the critical success factors. To collect data for the first part of study some interviews performed with banking experts and university professor in order to determine the critical success factors and sub-factors. Based on interview and gathering expert's opinions these dimensions have been selected:

The first element is Sensory experience which includes two sub-dimensions which are physical evidence like decoration and equipment of client hall and equipment and electronic facilities... and the other one is online aesthetic which refer to design and beauty of website and its features. Second factor is affective experience which contains four sub-dimensions which are customization (like writing customer's asked sentences on present card and connecting the customer's accounts (dual-purpose account)...) in other word it is refer to customizing some part of bank's services in order to being compliance with customers need and desire to make them satisfied. Third sub-dimension is Online hedonic elements such as attractive menus and alternatives which motivate customer to search more, and the last one is value added which refers to a group of extra services which helps to create a unique and memorable emotions for customers. The other measure is cognitive experience which includes three sub-dimensions as convenience, marketing mix and online functional elements. Welfare facilities such as parking lot location, information counter, appropriate strategies and methods and existing of functional menu on bank's websites are the most important elements of this dimension. The other factor which influence on customer experience is behavioral aspect, this dimension include some sub-dimensions such as employee, special attention to knowledge, speed , respect the customer's time and finally service process. The last parameter proposed as interactions between customers and customers and customers and bank which called relational aspect. This measure contains two sub-dimensions which are customer interaction and presence of other customers. At first the respondents, determine the more important factor and then they specify degree of importance of selected factor based on 9-scaled range. Expert Choice software have used in this study to analyze the gathered data which is a professional software for analyzing hierarchical process and it is supported by Dr Saaty the funder of analytic hierarchical process. Reliability of the questionnaire which compares under prioritize factors is largely depend on analytic hierarchical process's technique, which is estimated by inconsistency rate. Considering that the consistency rate is equal to 0.1 and under 0.1, so it can be suggest that the questionnaire is reliable.

3.3. Sample Selection and Date Collection

In order to perform second part of study bank's customers were selected as member of statistical community. Considering that the number of client is unlimited random sampling method have been applied to estimate the number of sample's member, so this number was equal to 384 based on Morgan's table which after delivering questionnaire a total of 370 usable questionnaires out of 384 were returned.

4. Analysis and results

This research attempted to identify the most important critical success factor and prioritize them. For this purpose the research's hypotheses were tested by analytic hierarchical process

and also descriptive analysis has been used in order to analyze demographic characteristics of sample's members. Table 1 addresses the demographic characteristics of the respondents.

Table 2: Demographic characteristics of customer's sample

variable	Type	Frequency	percent
Gender	Female	55	15%
	Male	315	85%
Age	18-35	158	43%
	36-45	182	49%
	More than 46	30	8%
Educational status	High school	52	14%
	Diploma	41	11%
	Bachelor	191	52%
	Master and Ph. D	86	23%
Experience in using bank services	Less than 5	48	13%
	5-10	73	20%
	10-15	131	35%
	More than 15	118	23%

In AHP analysis after creating pair-wise comparison matrix, weight of matrix's elements will be calculated. A pair-wise comparison matrix can be consistence or inconsistence, when the matrix is consistence weighting calculation is simple and obtained by normalizing each column's elements. But practically, pair-wise comparison matrixes are often inconsistence and in this

situation calculation of the weight is not simple. Here we use geometric mean method for calculating the weights. Results of CSF's pair-wise comparison are available on table2.

After the pair-wise comparisons, the next step is to calculate the local weights of each criteria and sub-criteria. These local weights are the relative value of the element with respect to the particular element which is placed at its immediate above hierarchy level. In the next step, the consistency of the pair-wise comparisons is identified by calculating I.I. and I.I.R. After calculating the relative value relative value of each element which known as global weight will be calculated.

Results of analyzing second part of hypothesis indicate that: behavioral aspect which weighted 0.467 possesses the highest priority among all other factors and cognitive aspect possesses the second priority which possesses the weight of 0.19. Relational measure possesses the lowest priority with the weight of 0.094. Inconsistency rate was calculated as 0.008 that is lower than 0.1 which means the consistency of comparison is acceptable. The result of calculations is available on table 3.

Results of calculating the priority of sub-criteria is as following:

Prioritizing sub-dimensions of sensorial experience: According to calculated weights, sub factors of physical evidence and online aesthetic with the weighting value of 0.682 and 0.318 respectively possess the highest priority

Prioritizing sub-dimensions of affective experience: sub-dimensions of main service and added value have the most important with weighting value of 0.401 and 0.256 respectively. Also sub-factors of customization and online hedonic elements with weighting value of 0.189 and 0.154 are placed on third and fourth position respectively.

Prioritizing sub-dimensions of cognitive experience: sub-factors of marketing mix accounting for 0.373 has the most importance and possesses the highest priority. Convenience with the weighting value of 0.364 possesses the second priority and online functional element with the weighting value 0.262 placed on third position.

Prioritizing sub-dimensions of behavioral experience : Sub-dimensions of employee and service process each one account for 0.501 and 0.272 placed on first and second positions respectively. And sub-criteria of speed with the weighting value of 0.227 possess the last priority.

Prioritizing sub-dimensions of relational experience: Sub-dimensions of customer interaction and presence of other customer with the weighting value of 0.672 and 0.328 possess the first and second priority

Generally From the view point of customer sub-dimensions of employee (0.234), service process (0.127), speed (0.106), physical evidence (0.682), marketing mix (0.071) and convenience (0.069) are placed on first to sixth positions. Also customer interaction (0.063), online functional elements (0.05), main service (0.049) and online hedonic elements (0.04) are ranked seventh to tenth. Total inconsistency rate was equal to 0.02.table 2 addresses the AHP testing results of sub-dimensions.

Table 3: Pair-wise comparison of dimensions

Main factors	sensory	affective	cognitive	behavioral	relational
Sensory	1.000	0.979	0.610	0.292	1.433
Affective	1.022	1.000	0.661	0.206	1.533
Cognitive	1.638	1.512	1.000	0.366	2.163
Behavioral	3.419	4.847	2.735	1.000	3.752
Relational	0.698	0.652	0.462	0.267	1.000

Table 4: Composite priority weights for criteria and sub-criteria – data gathered from customers

factor	Local/global weights	Sub-factor	Local weight	Global weight
sensory	0.126	Physical evidence	0.682	0.086
		Online aesthetic	0.318	0.04
affective	0.123	Customization	0.189	0.023
		Main service	0.401	0.049
		Online hedonic elements	0.154	0.019
		Value addition	0. 256	0.031
Cognitive	0.19	Convenience	0.364	0.069
		Marketing mix	0.373	0.071
		Online functional elements	0.262	0.05
Behavioral	0.467	Employee	0.501	0.234
		Speed	0.227	0.106
		Service process	0.272	0.127
Relational	0.094	Customer interaction	0.672	0.063

		Presence of other customer	0.328	0.031

Figure 2: Priority-level of critical success factors
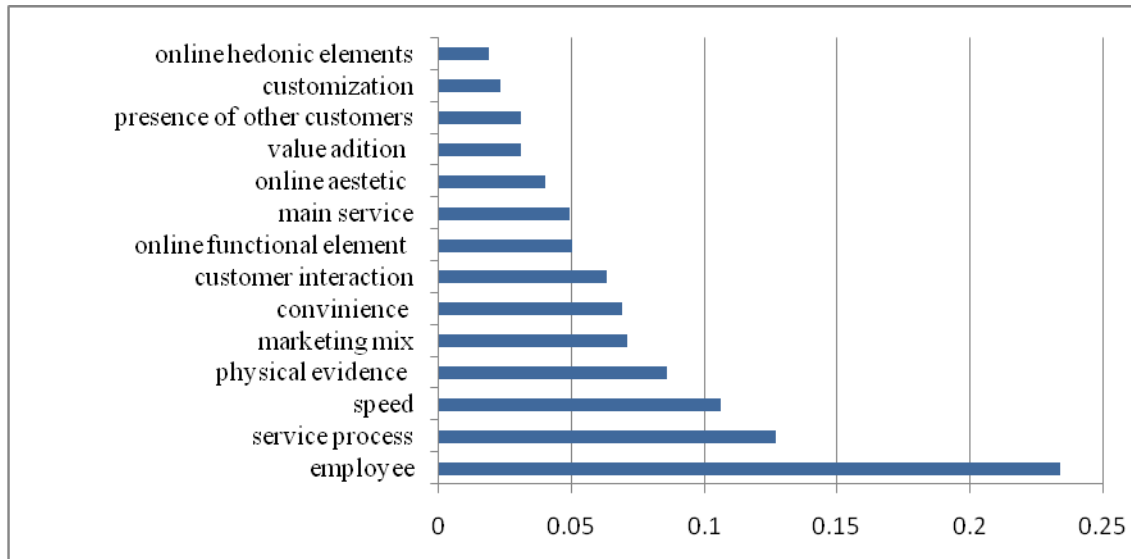
Discussion

The main purpose of this study was identification and prioritizing the critical success factor of customer experience from perspective of bank's clients. For this purpose the most important elements of critical success factor of customer experiences was primarily determined by interviewing experts and university professors and gathering their opinion. Then a hierarchical structure was developed and weight and priority of each element was calculated by AHP method.

According to results behavioral and cognitive experiences possess the highest priority among all other factors which propose that in such a fast growing and competition-based world, offering new services to customers, attempting to attract new customer and paying attention to humanity aspects of people which is related to client's physical experience, interactions, life style, cognitive performance and mental process, has significant importance for service offering company and can be a competitive advantage for a bank. The other factor that has relative importance and possesses the third priority in customer opinion is sensory experience which suggests that bank's manager must try more to affect customer's feeling and emotions. The senses play critical roles in memories and emotions attached to human experience. Sensory stimuli can motivate consumers' purchasing behavior, spark their interest, and allow emotional responses to dominate their rational thinking (Lindstrom, 2005). A sensory experience stimulating a strong, positive, and distinctive impression across all five senses. Thus sensory experience has particular importance because the bank's environment has a great effect on a customers' emotional response to situation. From viewpoint of customers sub-dimension of employee possesses the highest weight (0.234) between other sub-dimensions. It is clear that

employees of an organization are inseparable part of service offering. In banking organizations employees behavior and abilities, over the counter employees specially, has significant importance to create customers experiences. So training behavioral and humanity skills has considerable importance in making customers satisfy. The Second groups which are more important form perspective of customers include: service process, speed and physical evidence. It means that administrative operations of bank must have specified order and sequence and have clear and defined work process so the customer could get positive impression. Also speediness in answering the customer's needs and requires is effective on creating favorable impact. Furthermore customer experience impressed by a lot of physical evidences such as: decoration, equipment of customer's hall, electronic equipment... in banks. So bank's managers must pay precise attention to environmental physical elements to increase the customer's experience. So management of bank must specially consider these three key factors from strategic level to functional level since all of these factors have significant role in creation and evaluation of customer's experience which can impact on satisfaction, maintenance, word of mouse and growth of bank.

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