

CONSIDERING EFFECT OF QUALITY OF COMMUNICATION AND CUSTOMER COMMITMENT ON WORD-OF-MOUTH ADVERTISEMENT OF CUSTOMERS OF MELLI BANK IN RASHT CITY

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ABSTRACT

Word-of-mouth advertisement is one subject that has attracted attention of many researchers of marketing science and behavior of consumers in recent years. Word-of-mouth advertisement is the phenomenon that has been known for years and it was proved that it is a powerful method at making and stopping business. Word-of-mouth advertisement is the consequence and basis of customer preservation and loyal customers have more tendencies to creating positive word of mouth advertisement and act as follower of business name for company. Therefore the main goal of this research is considering the effect of communication quality and customer commitment on word of mouth advertisement among customers of Melli bank in Rasht city. Therefore current research is applied and regarding classification of research based on the way of data collection it is descriptive. Statistical society of research is all customers using services of Melli bank in Rasht city. Sampling method in current research is available improbable sampling method. Tool of data collection is standard questionnaire. All data analysis was done through SPSS and PLS software. For considering hypothesis of research confirming factor analysis and structural equation modeling have been done through partial minimum square. Result of research denotes positive and meaningful effect of customer satisfaction on reliance, commitment and word of mouth advertisement. In consideration of other hypothesis positive and meaningful effect of customer reliance on commitment and word of mouth advertisement and commitment on word of mouth advertisement has been approved. In this research two moderating hypothesis were identified that mediating role of customer commitment in relationship between reliance and customer satisfaction with word of mouth advertisement were considered that these hypothesis were approved. Finally in latest hypothesis moderating role of tendency to use was considered this hypothesis has been approved.

Keywords: *word of mouth advertisement, communication quality, customer commitment, tendency to use, Melli bank*

INTRODUCTION

The concept of word of mouth advertisement has been defined as an informal communication through transferring explanation of specific features of a product or service to another consumer(Yasin & Shamim, 2013). Gu and Winston claimed that word of mouth advertisement is a powerful tool at presenting information. Also in structure and brand specific feature it has much effect. Duan et al sad word of mouthadvertisement is as a share of positive or negative parameters between consumers that can happen online or by internet. Zhang et al stated that word of mouth advertisement is one powerful tool of sharing information between people. Because word of mouth advertisement is stating viewpoint of one person to another. In fact personal assessment is related to a product or service and in making decision about purchase it has important effect(Severi et al, 2014). Word of mouth advertisement in literature is one important and effective subject. Word of mouth advertisement has much penetration on intention of

shopping of consumer and positive word of mouth advertisement has been counted as a great value for goods and services of companies and mostly is as advice and suggestion and convincing others (Yasin & Shamim, 2013). There are many factors that affect word of mouth advertisement but based on Pournasri and Yoliando(2015) factors like customer satisfaction, customer reliance, customer commitment and tendency to use are factors that have positive effect on oral advertisement (Purnasrani & Yuliando, 2015). Based on research of pournasri(2015) tendency to use is the factor that that affect word of mouth advertisement (pournasari & Yuliando, 2015). Tendency to use points out behavioral intention of a customer for using a product or service(wu et al, 2014). Tendency to use is in fact real intention of a consumer toward a product. Tendency to purchase is defined as aware plan or intention of a consumer in the direction of applying attempt for using a product or service. Satisfied customer have usually tendency to strong use of whereas dissatisfied customers tend to another competitor much probably (Hsu et al, 2015). Therefore for measuring tendency to shopping it is supposed future behavior of consumers depends on their attitudes and strategies (Wu et al, 2014). Tendency to consumer use depicts personal image in the mind that considers feature of a number of products, brands or services and try by using reasonable methods choose a item that can met any need that is distinguished by minimum costs (Heidarzadeh et al, 2010).

Another factor that has positive effect on word of mouth advertisement is customer commitment. Long-term communication between a customer or service of presenter to customer without commitment in transactions can't be made and preserved. Therefore reasons of concepts of commitment have got much importance (Thaichon, 2015). For success of an organization presenting services of long-term relations with customers is a need(Prentice, 2013). When a customer is satisfied of price, product and distribution, customer satisfaction is attracted and value is provided for a customer and in fact customer is motivated to a long-term relationship with institutions presenting services that those institutions can by removing barriers strengthen customer relationship and institution of presenting services(Jalali Gorgani and Mehrani, 2013). Commitment forms when one party of relation believes importance of relationship and tries for saving or enhancing relation. Commitment is necessary section of a constant relationship. Commitment cause reuse of products and service of the same company by existence of replacing choices and situational effects(Vazifehdoust and omidzadeh, 2013).

Pournasari and yoliyando(2015) believed that customer reliance can affect word of mouth advertisement directly(Pournasari & Yuliando, 2015). Reliance is the key of making relationship with a customer and stimulating them for using products or services of organization. The way of acquiring competitive excellence is using electronic service, enabling companies to attract customers and encouraging them to using these services(Zhao & Benedetto, 2013). Reliance is a critical factor for creating motivation for shopping or using these services (Haghighi et al, 2012). At the process of reliance a section of work is relatedness of work is related to the professionalness of services, in these cases customer reliance is attracted when server met the expectations of a customer(Thaichon, 2015). Also as server benefits in presenting services of updated technologies more, customers will form reliance in themselves due to strong technology (Vazifehdoust and Omidzadeh, 2013).

One important subject of service organizations is customer satisfaction that has much relationship with customer loyalty. As increasing customer satisfaction certainly will lead to increasing their loyalty (Mohammad pourzarandi and Najafi, 2012) customer satisfaction is an important factor for surviving of an organization in competitive environment and has much effect for improvement of business of an organization (Rashid et al, abd 2014). Customer satisfaction is general result of meeting expectation of consumer about service performance (Guo et al, 2012). Customer satisfaction means assessing relationship between expectation of customer and real performance of service. A customer is satisfied when service of company meet its expectations or excess its expectations (lui et al, 2013). Increasing customer satisfaction leads to behaviors like commitment, loyalty, creating mutual useful relationship between presenter and receiver of services, increasing level of customer tolerance about probable

deficiencies of services and word of mouth advertisement for the organization (orel & Kara, 2015). Most satisfied customer naturally have intention of reuse of services (Guo et al, 2012). Customer satisfaction directly leads to repurchase and increasing loyalty to shopping (Hao et al, 2015).

Banks are such economic organizations that play significant role at dynamic feature of urban economy therefore performance of management of banks as economic urban institution is necessary. Banks have similar services and so acquiring excellence through media don't have much and considerable results. Customer about using service of bank share their experiences, as these experiences are unfavorable bank will face trouble and current customers doubt about continuing cooperation with related bank(Ferati et al, 2014). On the other hand by existence of importance and penetration of oral advertisement in business choices of consumers, low percent of customers are encouraged by oral advertisement. Whereas researchers believe that effect of oral advertisement on shopping behavior of customer is more than resources controlled by them. Oral advertisement has significant effect on forming attitudes of consumers about decision-making of shopping and reducing risk related to shopping. Oral advertisement is related with many personality features (Shaemi and Barari, 2011).

Regarding that satisfaction, reliance and customer commitment are cases that exist in banks having rapid growth, banks inside the country in some cases have little attention to it. Statistics shows that plan of respecting customer in all banks of the country don't exist at the same level and some banks encounter many problems in this section. Indexes such as accountability against problems for customers in cases such as getting loan and facilities, low quality of banking system and increasing time of expectation of customer are cases that quality of banking services has changed to an unfavorable quality in mind of customer(Faryabi and Mahmoodi, 2013).However the problem is here that many banks don't know different dimensions of satisfaction, reliance and customer commitment and this factor caused weakness of services by them(Amini and Farhjam, 2009). Low service quality in banks in most cases caused escape of capital of bank and this factor has put negative effect on total performance of banks. In some cases negative fame of some banks in presenting proper services to customers caused low rank at attracting customers and level of liquidity (Sobhanifard and Akhavan Kharazian, 2011). All these cases caused in many cases customer do negative word of mouth advertisement and instead of retelling positive points permanently interacting with other talking about negative points and low service quality(Rangriz et al, 2012). Therefore researcher identifies its main question as:

*what effect has quality of communication and customer commitment on word of mouth advertisement of customers of Melli bank?

CONCEPTUAL MODEL OF RESEARCH

In this research customer satisfaction as independent variable, customer reliance, customer commitment as mediating variable, tendency to use as modifying variable and word of mouth advertisement are counted as dependent variable of research. Model of research is taken from Pournaseri and Ildiano(2015).

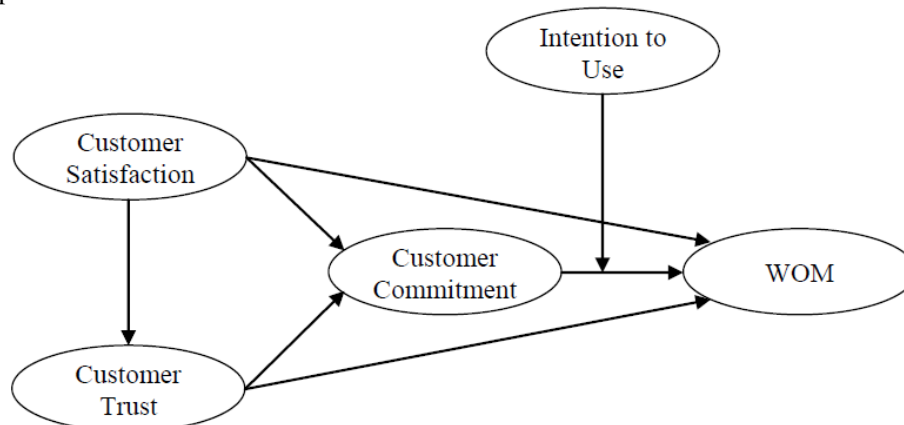


Figure 1: Conceptual model of research (Purnasari & Yuliando, 2015)

Based on research conceptual model, hypothesis of research are as follow:

H1: Customer satisfaction has positive effect on customer trust to branches of Melli bank in Rasht city.

H2: Customer trust has positive effect on customer commitment to branches of Melli bank in Rasht.

H3: Customer satisfaction has positive effect on customer commitment to branches of Melli bank in Rasht.

H4: Customer satisfaction has positive effect on customer WOM of branches of Melli bank in Rasht.

H5: Customer trust has positive effect on Customer WOM of branches of Melli bank in Rasht.

H6: Customer commitment has positive effect on customer word of mouth advertisement of branches of Melli bank in Rasht.

H7: Customer commitment has mediating role in relationship between customer satisfaction and customer word of mouth advertisement of branches of Melli bank in Rasht.

H8: Customer commitment has mediating role in relationship between customer reliance and word of mouth advertisement of customers of branches of Melli bank in Rasht city.

H9: Tendency to use has Moderating role at relationship between customer commitment and word of mouth advertisement of customers of branches of Melli bank in Rasht city.

METHODOLOGY

This research regarding goal is applied and based on method it is descriptive that describes features of sample and then generalizes these features to statistical samples. Briefly it can be said that method of this research is descriptive and surveying-correlation. Distinctly this research is based on structural equation modeling. For data collection about theoretical principles and subject literature library studies and papers and for data collection for analysis questionnaire was used. Statistical society in this research are all customers using services of Melli bank in Rasht city. Sampling method in current research is available improbable sampling method. In this research 10 branches in Rasht city have been considered that in each branch 35-40 questionnaire have been used. Among distributed data 357 questionnaires were collected that after consideration 349 ones were distinguished proper to the final analysis and were analysed. Tool of data collection in this research is standard questionnaire. These questionnaires have been used after translation and localization. Information related to questions of questionnaire has been mentioned in table(1) regarding number of question and resources:

Table 1: Information of research questionnaire

Variables of model	Number of questions	Row of questions	Source of questions
Customer satisfaction	6	1 6	(Kaur&Soch, 2013)
Customer reliance	6	7 12	(Kaur&Soch, 2013)
Customer commitment	2	13 14	(Noble et al, 2014)
Tendency to use	2	15 16	(Das, 2014)
Word of mouth advertisement	3	17 19	(Lin & Lu, 2010)

VALIDITY AND RELIABILITY OF QUESTIONNAIRE

In order to be able to be certain about result of measurement and in simple word claim that data resulted from measurement are reliable, measurement should have two features of reliability and credit. In this research by using cronbach alpha reasonable compatibility between questions of questionnaire have been assessed. For consideration of content validity questionnaire of research is given to experts and authorities and in some sessions their considering reforms was acted on structure and content of questionnaire. After designing and writing questionnaire and confirming it by professors and experts researcher is going to determine degree of reliability of questionnaire. Therefore firstly a primary sample including 30 questionnaires was pre-tested and then by using obtained data of this questionnaire and through SPSS software degree of reliance coefficient was calculated through cronbach alpha for this tool. Amount of

cronbach alpha for all indexes of questionnaire of research and also amount of this coefficient for the whole questionnaire was above 0.7. Exact amount of these sufficient have been mentioned in table(2):

Table 2: Validity coefficient of variables of questionnaire

Variables of model	Cronbach alpha coefficient
Customer satisfaction	0.789
Customer reliance	0.809
Customer commitment	0.719
Tendency to use	0.749
Word of mouth advertisement	0.912
The whole questionnaire	0.938

DATA ANALYSIS

Before data analysis research for considering normal distribution of data used Kolmogorov-smirnov test. Kolmogorov-smirnov test is simple non-parametric test for determination of convergence of experimental information with selected statistical distribution. In this test null hypothesis that is tested is observation and specific distribution with distinct parameter that by guessing and different observation we thought distribution of observations is adapted with that distinct distribution. Regarding that sig of all variables of research is less than 0.5 so distributions of all variables of research don't follow normal distribution. Therefore for statistical analysis PLS software has been used.

Table 3: Kologorov-smirnov test for assessing normality of data

	Customer satisfaction	Customer trust	Customer commitment	Intention to use	Word of mouth advertisement
N	349	349	349	349	349
Sig.	0.035	0.047	0.005	0.011	0.011

Testing research hypothesis

In this section two important output of PLS software that is model in standard solution mode and meaningfulness coincident are presented:

Model in standard solution mode

This estimation is called model in standard solution mode. Standard solution mode is convergent coefficient that is their scale is the same and there is the possibility of comparison between them. In the mode that this amount between hidden and obvious variables related to them is seemed, equals the same correlation coefficient or factor loads(in doing confirming factor analysis) and if it is considered between two variables the same coefficient are direction of regression standard β . Factor loads of the model in standard solution mode show degree of effect of each variable and items in explaining variance of scores of variable or main factor. In standard solution mode there is possibility of comparison between observed variables explaining hidden variables. Result of confirming factor analysis of variables showed that model of measuring variables is proper and all numbers and parameters of model are meaningful. Result of model denotes existence of positive and meaningful correlation between variables in the model. Regarding figure 2 we can observe factor loads of each question of research. Amount of determination coefficient is a number between 0 and 1 that as it closes 1 amount of variance explanation becomes more.

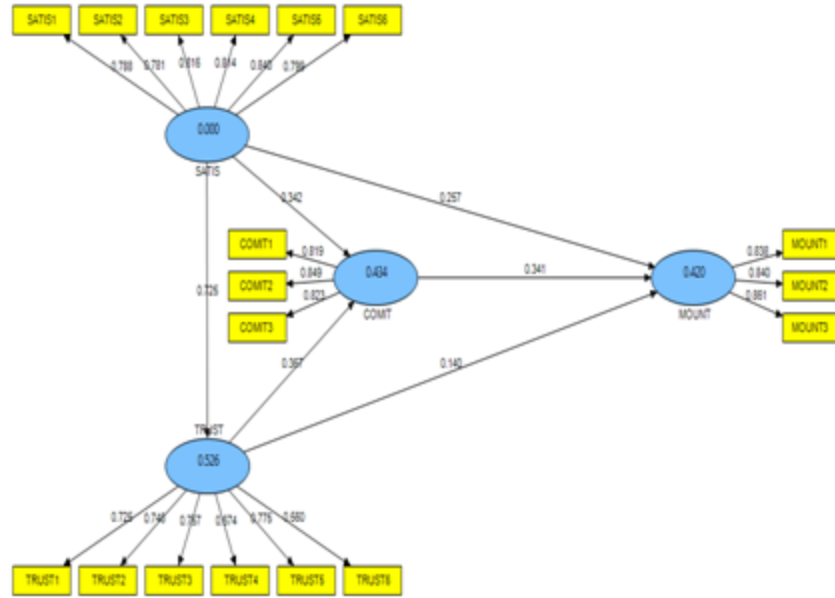


Figure 2: Research model in standard solution mode

Model in T-value mode

Figure 3 shows meaningfulness of obtained coefficient and parameters that all obtained coefficient have become meaningful. Basis of confirming or rejecting hypothesis of research is consideration of model in meaningfulness coefficient mode. Regarding mentioned cases all hypothesis of research are approved.

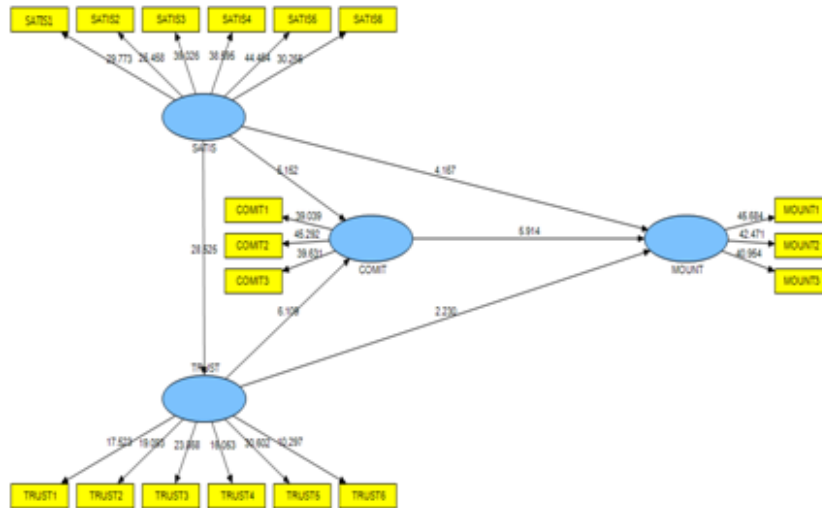


Figure 3: Research model in meaningfulness coefficient mode

In table 4, result of considering first 6 hypotheses have been mentioned briefly:

Table 4 : Test of hypothesis 1 to 6

Hypothesis	Standard coefficient	T	Conclusion
1	0.725	28.525	Approved
2	0.367	6.109	Approved
3	0.342	5.152	Approved
4	0.257	4.167	Approved
5	0.140	2.230	approved
6	0.341	5.914	approved

for considering seventh and eighth hypothesis indirect effect consideration has been used that we observe below:

Table 5 : Test of hypothesis 7 and 8

Hypothesis	coefficient of effect of indirect variable on mediating variable	effect coefficient of moderating variable on dependent variable	Indirect effect	conclusion
7	0.342	0.341	0.1166	approved
8	0.367	0.341	0.1251	approved

Regarding that in this research variable of tendency to use has been considered as moderating variable, so modifier variable has entered model separately that output of model has been presented in standard solution and meaningfulness number. For considering modifying role of tendency to use firstly we should assess effect of variable of customer commitment on word of mouth advertisement without considering modifying role and then after calculating model in standard solution mode and meaningfulness number modifier variable enter the relation.

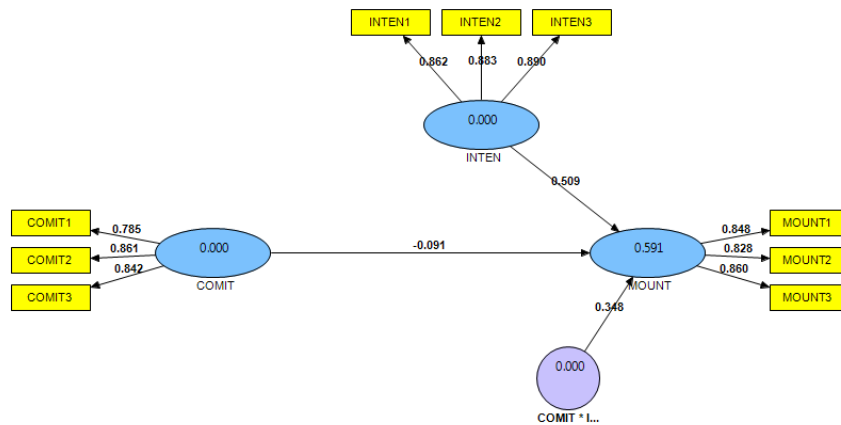


Figure 4: Moderating role of intention to use in standard solution

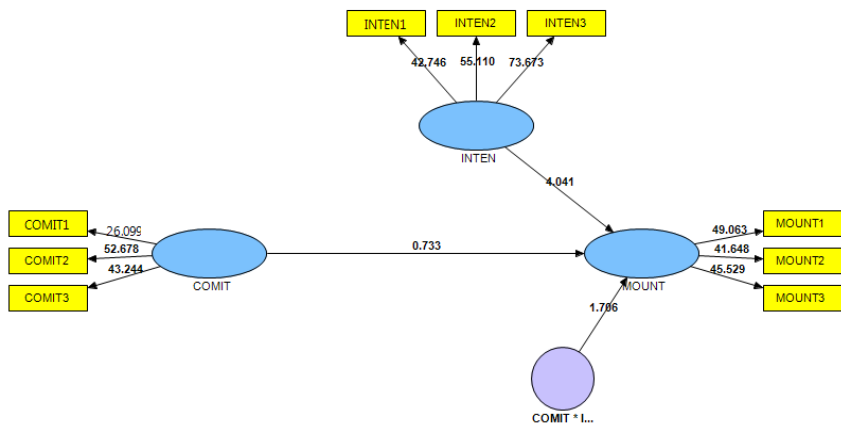


Figure 5: Moderating role of intention to use in Meaningful mode

Regarding consideration of direct effect and modifier effect we can claim that tendency to use has modifier role at relationship between customer commitment and word of mouth advertisement of customers of branches of Melli bank in Rasht city but regarding meaningfulness number before enter of modifier and after its entering modifying variable couldn't cause strengthening relation.

Table 6 : Test of hypothesis 9

Model		Direction	Standardized β	T statistic	Result of hypothesis
First model	Before enter of Moderating variable	WOM - Commitment	0.341	5.914	approved
Second model	After enter of Moderating variable	Commitment- WOM	0.509	4.041	approved

CONCLUSION AND SUGGESTION

Ba a glance to the plan of service organization especially financial and banking institution in recent years especially three past decades we can identify periods that shows goals of these organizations valuable in plans related to attracting customers. Nowadays word of mouth advertisement has got significant importance among experts and specialties of this affair up to the point that some people believe that word of mouth advertisement is the most effective advertising method. Nowadays organizations besides attracting customer have anxiety of saving, creating constant relationship and in a word creating customer satisfaction. Banking industry of Iran is closing extensive changes. Regarding that main and real products presented to the customers are almost equal in all banks, severe need to discriminating competitors is inevitable. One method that banks can achieve these goals is strengthening long-term relationship with key customers and using customer reliance attraction. Therefore researcher has presented some suggestions as below:

*it is suggested top managers of Melli bank and managers of marketing of Melli bank point their distinct performance in their advertising strategies about services and facilities toward other banks so that increase association in mind of customers.in this direction banks can invite customers to presenting sessions for increasing association of customers and survey them about relationship with quality of presenting services and also improving quality of future services so that strengthen customers mentality toward importance of the for the bank.

*it is suggested Melli ban act about analyzing complaints of customer and through definition of modifying actions strengthen negative points of giving services so that give proper response to customer dissatisfaction and strengthen customer loyalty. Also it is suggested branches of Melli bank have maximum accuracy at presenting services without deficiency so that don't make disorder in customer reliance because regarding severe competition at this industry the least error in this case causes neglect ion of customer and customer loyalty will be decreased. On the other hand it is suggested process of marketing and studying market of Melli bank have identified hidden and manifested needs of customers accurately and gave it to the process of designing services so that needs and demands of customers be implemented at the fastest tie so these actions can save customer loyalty at favorable level.

*it is suggested managers of bank and team of studying market of Melli bank seem change of interest of customers for presenting new services as new services are presented regarding interest of customers in this form that services perceived by customers is at the same level or higher than customers' expectations through which customers perceptions of service quality increases. Also it is suggested Melli bank act according to timetable against commitments and act toward facilitation of administrative process for giving services. Therefore melli bank by strengthening this section can strengthen its commitment toward service quality. Also it is suggested Melli bank act through customer-oriented process toward regular and periodical searching of customer satisfaction that proved their efficiency like European model of searching customer satisfaction and American model of searching customer satisfaction.

*it is suggested managers of marketing of Melli bank use new-born facilities of current era for awaring main customers that emotionally are dependent to brand and by benefiting TV and Radio communication, mobile phone, internet and any new method that is possible to enhance this awareness and use strategy of increasing awareness of consumers for using services of Melli bank. For achieving this goal we can use strategy of activities of integrated communication such as brochure, billboards, activities of supporting sport and cultural events, TV ads and so on.

*it is suggested marketing managers of Melli bank beside criteria of knowing brand use criteria that cause creation of distinct quality toward similar services. Marketing managers for being more successful should pay attention to new concept that are identified in market problems and try to create strategic and tactful innovation for saving and enhancing their brands. Therefore try to guarantee consumers satisfaction toward brand, increase its reliance toward it and grow sense of affective dependency.

*top managers and policy-makers of Melli bank are advised to have especial attention to the role of reliance at customer and seem its important role at management of relationship with customer and write strategies in relationship with increasing reliance by customers and avoid actions that decreases their reliance by customer. Therefore customers are promised that its implementation is difficult or is not in their expertise because promising and advertisement without backup for attracting more customers has negative effect on their reliance and in long-term has negative effect on customer tendency and loyalty.

At the end it should be mentioned that any research work is not out of limitation. In this research there are some limitations that researcher has counted some of them and in the direction of each limitation has presented some suggestions:

1-regarding that branch of Melli bank is different regarding rank so effect of this factor in research hasn't been regarded. So it is suggested in future research variable of rank of branch enter model as modifying variable.

2-in this research variable of tendency to use has been considered as modifying variable and real use of customers hasn't been considered. Therefore it is suggested in future research instead of tendency to use, consider variable of real consumption as a modifying variable.

3-regarding those banks are active as a service organization so it may not be correct about other organizations especially productive organizations. Therefore it is suggested in future research enter type of activity of an organization regarding being service or productive as control variable.

4- in this research only a dimension of dimensions of customer commitment has been considered. Therefore it is suggested in future research other dimensions of commitment like normative commitment and constant commitment be added.

5-regarding that Melli bank is active as a public bank in the country, so this factor hasn't been considered in the research .Therefore It is suggested in future research enter type of bank in the model regarding being public or private as control variable.

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