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**THE IMPACT OF MARKETING INNOVATION ON THE PERCEIVED
SERVICE QUALITY**
AN APPLICATION ON SOCIETE GENERALE BANK IN ALGERIA

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And to my cup of coffee ...

Every time you acquire a new interest, even more, a new accomplishment, you increase your power of life. ~ William Lyon Phelps

ABSTRACT

The use of innovative activities and new marketing methods in the delivery of banking services is becoming increasingly prevalent as it is being employed to gain customers loyalty through the high quality and to eliminate uncertainties in most aspects .This paper sought to investigate the impact of marketing innovation on the perceived service quality in SOCIETE GENERALE bank in algeria . To determine and evaluate the two variables, questionnaires was developed and directed to both customers / employees .also interviews was managed for exact results, the study supposed the high positive evaluation of customers on the perceived service quality and a positive level of applying the marketing innovation in the bank, thus a strong correlation relationship between the two variables. Ultimately based on the findings the general hypothesis was accepted, consequently the impact of marketing innovation on the perceived service quality was affirmed.

Key words : Marketing Innovation, Perceived Service Quality of Banks, Customer Satisfaction.

ملخص:

ان استخدام الأنشطة المبتكرة و أساليب التسويق الجديدة في تقديم الخدمات المصرفية اصبح أسلوب منتشر هدفه كسب ولاء العملاء من خلال جودة الخدمة و التخلص من حالات عدم التأكد في معظم الجوانب.الهدف من الدراسة هو الكشف عن أثر الابتكار التسويقي على الجودة المدركة للخدمة المصرفية في بنك سوسيتي جنرال كدراسة حالة. و لتحديد وتقييم المتغيرين تمتوجيه استبيانات إلى كل من العملاء / الموظفين , فقد تم افتراض وجود تقييم إيجابي مرتفع للعملاء على جودة الخدمة المدركة ومستوى تطبيق الابتكار التسويقي في البنك إيجابي لحد كبير ، وبالتالي علاقة ارتباط قوية بين المتغيرين. و منه بناء على النتائج تم قبول الفرضية العامة بما يعني تأكيد أثر الابتكار التسويقي على الجودة المدركة .

الكلمات المفتاحية : الابتكار التسويقي، الجودة المدركة للخدمة المصرفية , رضا العميل.

There is only one valid definition of business purpose: to create a customer.... It is the customer who determines what the business is.... Because its purpose is to create a customer, any business enterprise has two --and only these two --basic functions: marketing and innovation

-Peter F. Drucker

Section 1

Marketing Innovation

1- Introduction

In today's highly competitive environment and faced with the danger of an economic downturn, businesses are increasingly aware of the importance of knowledge and innovation as a source of competitive advantage. For this reason, they are seeking strategies and structural changes that will improve their learning and knowledge management capabilities, and facilitate innovation. Some have come to recognize that to understand, generate and embrace innovation, marketing is one of the areas that leads the process of change in a way that guarantees excellence and distinction for banks.

Research shows that innovation provides the seeds for economic growth. In a corporate context it is about transforming an idea into a new process, product or service to generate a competitive advantage. For that innovation to happen depends as much on collective difference as on aggregate ability. If people think alike then no matter how smart they are, they most likely will get stuck at the same locally optimal solutions. Finding new and better solutions, innovating, requires thinking differently. If you bring many different perspectives to a problem, you end up with more creative solutions.

Furthermore banks are keen to keep abreast of the rapid developments in order to achieve a better level of service delivery to meet the challenges and financial transformations they face especially in light of the growing needs of customers with emphasis on the additional benefits offered by banks and the quality of services in the face of intense competition. The quality of banking service is an advantage to be used

to enhance the Bank's position in the market. The rapid developments and changes in the financial markets have changed the reality of the banking environment more than what is expected. Rapid technological progress and deregulation have led to increasingly competitive pressures between banks and non-banking entities. These and other changes have had a clear impact on banks because of their nature while increasing the volume of problems in the banking sector, which increased the need to pay attention to the quality of banking services to enhance the performance of banks. In view of the rapid changes and financial shifts, many organizations have adopted marketing innovation to build and sustain the business world as they view customers as partners and build long-term relationships. This study is aimed at revealing the contribution of marketing innovation on the perceived quality of SOCIETE GENERALE.

2. THE GENERAL FRAMEWORK OF THE STUDY

2.1 Research Problem

With the scientific progress, technical development and focusing on innovation as a key to the competitive advantage in banks. By providing services to the customer, seeking to ensure that the perceptions about the quality meet or exceed the expectations which will eventually lead to the satisfaction. Thus we conclude the need to study the relationship between marketing innovation and the perceived quality in SOCIETE GENERALE.

Based on the above, the problem of the study is determined by the following question:

Q1- What is the impact of the marketing innovation on the perceived quality in SOCIETE GENERALE in Algeria ?

The following sub-questions arise:

Q1-1 what is the application level of the marketing innovation concept in the bank's activity from the perspective of employees ?

Q1-2 what is the level of the perceived quality assessment in the bank from the perspective of customers ?

Q1-3 Is there a relationship between the marketing innovation and the perceived quality ?

Research purpose :

The study aims to highlight the impact of marketing innovation on the perceived quality from the point of view of their employees and customers by achieving the following sub-objectives:

- Evaluating the bank performance through implementing the marketing innovation in its activities (from the perspective of employees).
- Disclosure of the relationship between marketing innovation and the perceived quality from the perspective of customers.
- Disclosure the impact of marketing innovation on the perceived quality in the bank.
- Knowing the opinion of the bank's customers on the quality level provided to them.

Hypothesis of the study :

In order to provide an appropriate answer to the questions posed and the study seeks to test the validity of the following assumptions:

Ho1- There is a statistically positive level in applying the marketing innovation concept from the perspective of employees

Ho2- there is a statistically positive level in assessing the perceived quality from the perspective of customers.

And the general hypothesis :

Ho3- There is a statistically significant relationship between the marketing innovation and the perceived quality.

Importance of the dissertation :

The study derives its importance from its scientific as well as its practical application. where it stems from the attempt to enrich the studies and research conducted in the field of marketing innovation which is the orientation adopted by pioneering banks that seek to provide innovative services, and the perceived quality of banking services which are few.

The study also draws on clarifying the effectiveness of marketing innovation on the perceived quality that help banks to adapt and react to rapid environment changes brought from the innovative companies and competitors, and intense competition by focusing on customers satisfaction, constant and continuous development in delivering services that meet their needs.

Previous studies :

- 1- Study of **ROBERT P. CASCIO**(2011) : phd thesis entitled « **MARKETING INNOVATION AND FIRM PERFORMANCE: RESEARCH MODEL, RESEARCH HYPOTHESES, AND MANAGERIAL IMPLICATIONS** »

This research aim to determine the relationship between marketing innovation and firm performance, and it conceptualizes and develops a scale for the marketing innovation construct for the purpose of furthering research in marketing strategy.

The Empirical study results confirm marketing innovation's powerful ability to predict firm performance, even in the presence of a multiple of control variables.

2- study of **Nada A. Kashmula (2013)** : phd thesis entitled « **The Impact of Creative Marketing Elements In Enhancing Of Marketing Performance Industrial An Exploratory Study For Managers Opinions In A Group Of Industries Organizations In Baghdad** »

The current study aim to determine the impact of the marketing creative-elements in enhancing marketing performance, through an exploratory study in a selected group of organizations in baghdad. And the results proved a check for correclation and that there is a relationship between creative marketing elements and enhancing marketing performance.

3- study of **mahabat nori abduh (2009)** : an article entitled « **Impact of innovation on the marketing methods used in promoting hotel services marketing - a field study in a number of hotels in the province of Arbil** »

This research aims to know the concept of marketing innovation and its importance in the field of hotel services, and methods for innovation in the promotion of services and access to models of innovation in this field, and the results showed that the departments of hotels do not bother to provide innovative capabilities when selecting candidates for the different functions in this regard, as there is no division or a special section with marketing, even though the application of marketing activities in hotels all, and despite the attention of departmental development and staff development promoting the service through advertising and public relations concern.

4- study of **hassoun mohamed ali al-hadad (2013)** : an article entitled « **the effect of creative marketing climate factors on the costumers satisfaction about service quality in commercial banks in iraq** »

The present study was conducted to find out the effect of available creative education and the levels of creative methods knowledge for creative marketing climate factors for efficacy of employees banks, and of extent creative marketing climate factors relating to individual, procedures, and technology for customers satisfaction of bank services quality, relating to tangibles, reliability, responsiveness, assurance and empathy in

increasing customer number, attaining loyalty and satisfaction in Iraqi Commercial bank.

The results show a positive correlation and significant effect of all creative marketing climate factors for the variable, customer satisfaction of bank service quality. The study shows that there is an urgent need for introducing creative marketing climate strategy to face the competitive environment. The study recommends adopting training modes to improve the levels of knowledge about methods of creative marketing strategies to improve service quality and customer satisfaction.

5- study of **raid salman and others** (2009) an article entitled : « **Marketing innovation and its relationship to quality Health service in the government sector**”

This research aimed to show the impact of marketing innovation in quality health services, the conclusions achieved indicate the existence of a strong relationship between these two variables.

6- study of **Shu Wang**(2015) : Thesis submitted for the master degree entitled « **What Motivates Marketing Innovation and Whether Marketing Innovation Varies across Industry Sectors** »

This study investigates the factors that motivate marketing innovation and examines whether the occurrence of marketing innovation varies across industry sectors , The results show that if a firm has a strategic focus on new marketing practices, maintains marketing within its enterprise, acquires or expands marketing capacity, has competitor and customer orientations, and adopts advanced technology then it is more likely to carry out marketing innovation. However, breadth of long-term strategic objectives and competitive intensity do not have significant impacts on marketing innovation. In addition, product innovation and organizational innovation occur simultaneously with marketing innovation, but process innovation may not. Lastly, the occurrence of marketing innovation is found to vary across industry sectors.

7- study of **kabab manal** (2017) : phd thesis entitled « **The Role of Marketing Innovation in Strengthening the Competitiveness of the Corporation: A Case Study of Phone Dealers Mobile in Setif**”

This study aim to know the role of marketing innovation in achieving the competitive advantages of mobile telephony establishments in setif.

The results has shown that the elements of marketing innovation have a strong impact on achieving competitive advantage and a significant, effective role in increasing the speed of mobile phone operators response in setif .

8- Study of **Wasim I and others (2017) an article entitled « The Impact of the Quality of Banking Services on Improving the Marketing Performance of Banks in Gaza Governorates from the Point of View of Their Employees »**

This study aimed to identify the impact of the quality of banking services on the marketing performance of the banks operating in the Gaza Strip in light of the financial transformations from the point of view of employees and the relationship between the quality of banking services and marketing performance from the point of view of employees.

The results of the study indicated that the level of availability of the quality of banking service (safety, credibility, efficiency of service providers, tact, empathy, reliability, communication, accessibility, material and human aspects, response level) in banks operating in the

Gaza Strip from the point of view of employees was high. The results showed that the level of marketing performance of banks operating in the Gaza Strip from the point of view of workers was high. There is a statistically significant relationship between the quality of banking service and the financial transformations on the one hand and the financial transformations and marketing performance in the banks operating in the Gaza Strip from the point of view of employees. There is a statistically significant relationship between the quality of banking service and marketing performance in the banks operating in the Gaza Strip from the point of view of employees. There is a statistically significant impact of the quality of banking services on the marketing performance of banks operating in the Gaza Strip in light of the financial transformations from the point of view of employees. The intermediate variable of financial transformations weakens the impact between the quality of banking services and marketing performance. There are no statistically significant differences between the averages of the employees' estimation on the quality of banking services, marketing performance and financial transitions for the variable of scientific qualification and the bank. There are statistically significant differences between the average scores of employees on the quality of banking services for the variable number of years of service and for those who have years of service (less than 5 years).

9- Study of **Haksik Lee and others (2000)** an article entitled « **The determinants of perceived service quality and its relationship with satisfaction** »

This study Deals with three issues in the area of perceived service quality. First, it compares the gap model with the performance model. Second, it investigates the direction of causality between service quality and satisfaction. Finally, it examines whether the influences of some dimensions of service quality vary across service industry types. The result shows that perceived service quality is an antecedent of satisfaction, rather than vice versa. Finally, tangibles appeared to be a more important factor in the facility/equipment-based industries, whereas responsiveness is a more important factor in the people-based industries.

10- Study of **Gustavo Quiroga Souki (2008)** an article entitled « **Perceived quality, satisfaction and customer loyalty: an empirical study in themobile phones sector in Brazil** »

This study was developed with the objective of examining perceived quality, satisfaction, and customer loyalty in regard to mobile phone service providers, the results showed that perceived quality could be evaluated based on the quality of the product, quality of the connection, shops, coverage areas and customer service. A low level of loyalty was observed and, when the customers' perceived quality increases, they will be more satisfied, more likely to remain with the service provider, to recommend their current provider to others, and to express a lesser desire to switch providers.

11- Study of **ali and others (2015)** an article entitled « **Measurement of Service Quality Perception and Customer Satisfaction in Islamic Banks of Pakistan: Evidence from Modified SERVQUAL Model** »

The aim of this study is to measure the relationship between the service quality and customer satisfaction among the customers of Pakistan Islamic bank customers. The results signify and validate the importance of service quality aspects in maintaining the customer satisfaction in Islamic bank of Pakistan. In addition, the compliance dimension of the SERVQUAL model proved its importance by showing the highest contributing factor in the overall model. This study has practical implications for the policy makers of Islamic banks to better understand the behavioral intentions of Islamic bank customers.

What distinguishes this study from previous studies:

-It differs from previous studies in the application environment, where the study was applied on the banking sector in Algeria, regarding the importance of this sector in developing the national economy.

-the study differs in determining the effect of marketing innovation on the perceived service quality, and defining the relationship between both variables by discovering a better mechanism to provide a service with a high quality that meet the customers needs.

-The study was also conducted by the questionnaire's distribution to both employees and customers with additional interviews, and the purpose is to detect their view on the extent of applying marketing innovation in the bank and its effect on providing the required quality.

The study structure :

Based on the research problem, a hypothetical model has been built that includes the independent variable - marketing innovation -and its elements includes the service marketing mix, the dependent variable "the perceived service quality", and its dimensions represented as (reliability, tangibles, responsiveness, empathy, assurance).

An overview of the sections of the thesis :

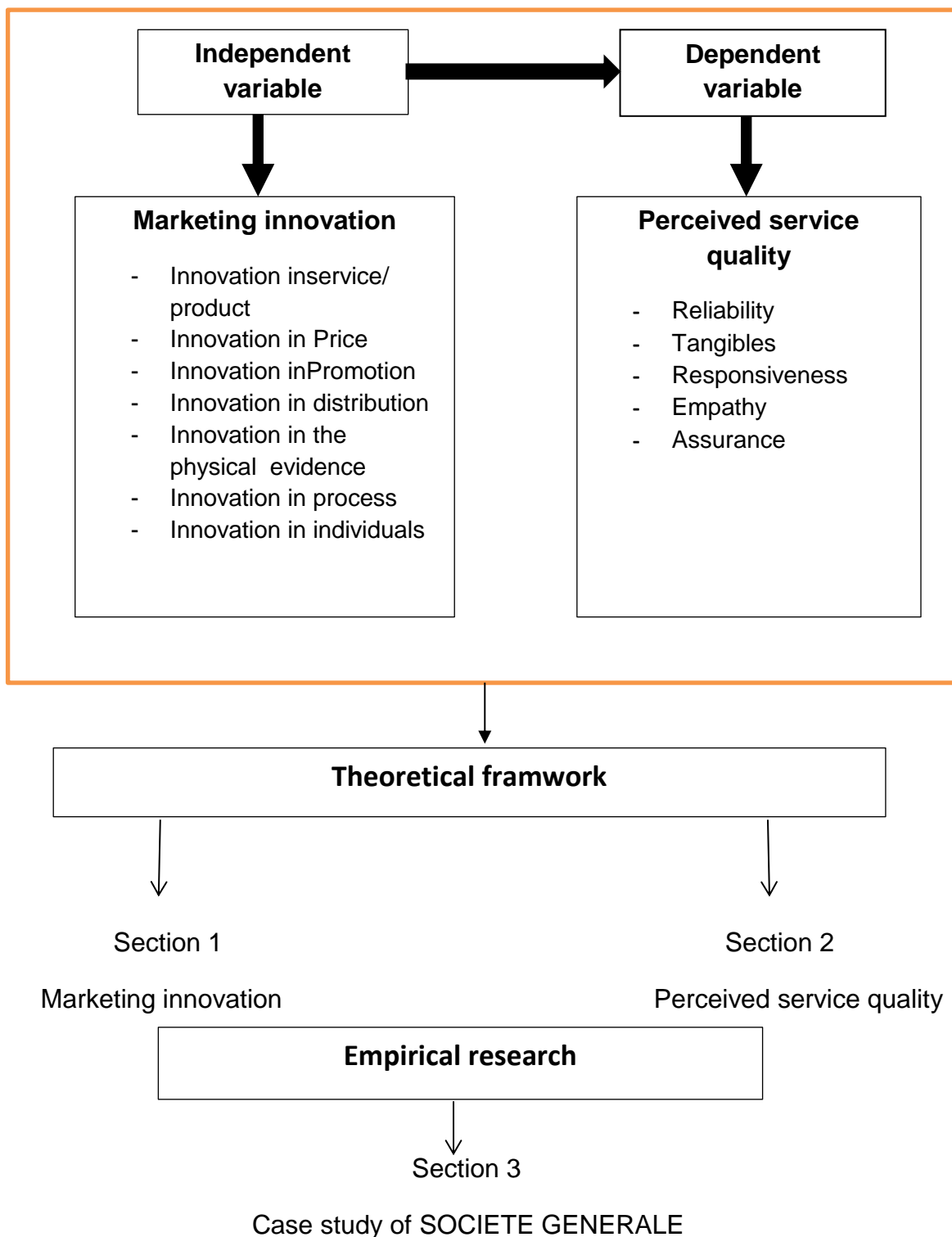


Figure 1: General Research Model.

Literature review

Innovation is considered as a very complex and multidimensional term that known by the ability to continuously transform knowledge and ideas into a new product, process or a system that generate profits and benefits of both organization and shareholders. And in order to build an organization able to carry on its activity on long term, it is important to understand the key role of soft part (defining and measuring) of the organization within the innovation process.

In this section, we aim to expose the concept of innovation and its framework, considering it as a sole alternative regarding the organizations' survival and maintenance of competitiveness.

Topic 1 : Innovation review

1- Concept of Innovation :

The definition of innovation has been an area of interest both for researchers and different industries, and for the last years this term became and still a reflection of the development of nations where people and institutions are criticized for not being innovative enough specially in the competitive environment where firms compete in bringing value for the world and expanding in markets.

- The definition of innovation :

According to the classical Schumpeterian interpretation innovation is defined as irreversible change in the method of production goods and its components ” and as a “creative destruction” and based on to this definition the technical change in practice can be implemented in forms related to (Kotsemir, Alexander Abroskin, & Meissner Dirk, 2013):

- Introducing a new product or modifications brought to an existing product;
- A new process of innovation in an industry;
- The discovery of a new market;
- Developing new sources of supply with raw materials;
- Other changes in the organization.

- Also Covin și Slevin (1991), Lumpkin and Dess (1996), Knox (2002) assembled that Innovation can be defined as : a process that provides added value and a degree of novelty to the organization, suppliers and customers, developing new procedures, solutions, products and services and new ways of marketing .

- Mohr(1969) : The degree to which specific new changes are implemented in an organization.

- Damanpour (1991) also defined innovation as : Development and adoption of new ideas by a firm. (BOLDEA, GHEORGHE PREDA,, & IOAN LALA POPA,)

Through the previous various definitions we can deduce that innovation is the embodiment, combination, or synthesis of knowledge in original, relevant, valued new products, processes, or services by specific tools, rules and discipline.

2- Characteristics of innovation :

Innovation is in essence new knowledge, and therefore that it is possible to conceptualize innovation as an outcome from a knowledge-based perspective.

And based on that we will explain the characteristics that we add to this definition to conclude that innovation should be considered as ***duplicable knowledge considered new in the context it is introduced to and demonstrated useful in practice***. An innovation, or knowledge creation, process may or may not lead to an innovation, depending on the existence of these characteristics.

Duplicability. Duplicability is an important characteristic that should be considered in the definition of innovation. It is already implicit to our conceptualization of the innovation process as a process leading to the creation of knowledge that allows an understanding of how the innovation has been created. Therefore, it should permit the replication of the result of the innovation process without having to repeat the knowledge generation process itself. For example, once a product has been created, the engineers who created it should have gained the knowledge needed to create a second product very similar to the first one. This knowledge could also be used to replicate the product in another organization or in another situation.

New in the context it is introduced to. We proposed earlier that an innovation process is defined as a knowledge creation process. More specifically, we defined the knowledge creation process as the generation of knowledge that enables the replication of the innovation without having to create this knowledge a second time. Implicit to definitions of innovation in the traditional innovation literature is that the degree of novelty of an innovation is subject to the individuals judging it. Whereas this argument has its merits, it has resulted in the concepts of innovation adoption and innovation creation being used interchangeably in the literature.

Conceptualizing innovation as a knowledge-based outcome enables us to provide some clarity to this issue.

We argue that the key element in distinguishing between adoption and creation is not the existence of the knowledge linked to an innovation, but its availability to and use by the unit of analysis. That is, distinguishing between adoption and creation does not necessarily correspond to knowledge that is entirely new to the world. If the knowledge exists but individuals are unaware of it or do not use it (for example if it is very difficult to replicate the knowledge in another context or situation), then these individuals will have to create the knowledge that is needed to replicate this innovation in their specific context. Hence, they will go through the process of knowledge creation and if the outcome corresponds to the criteria defined here, they will have produced an innovation. An example would be a new product that requires extensive adaptation

before being usable in a specific context. Therefore, the distinction between the creation of an innovation and its adoption or imitation depends on whether the knowledge needed to replicate the process is available to and used by the group before starting the innovation process. If the knowledge was available beforehand and used, then the group has replicated or adopted an innovation. If the knowledge was not available beforehand or not used, then the group has created an innovation, even if the innovation had been created previously in a different context.

Demonstrated usefulness. Usefulness relates to the capacity of an innovation to improve on an existing situation .This characteristic can be used to distinguish between an innovation and an invention. An invention can be new, but it will not necessarily improve existing processes or situations. Usefulness is a defining characteristic of innovation because it relates to the implementation decision. an entrepreneur has to take the decision to invest in an invention to turn it into an innovation; the entrepreneur is therefore expecting a return on his/her investment.

While an innovation is not a guarantee of a successful investment, the implementation decision cannot occur if the invention or idea is not useful or anticipated to be useful. This perspective has been emphasized in the literature, for example indefintion of sustained product innovation “as the generation of multiple new products, as strategically necessary over time, with a reasonable rate of commercial success”, with the latter part explicitly alluding to the notion of usefulness. In addition, usefulness is not attributed theoretically to a product or an idea. Rather, it is constructed through the application of the invention in practice and it involves a social component because individuals need to be convinced to make a decision to make use of it. Thus the difference between an inventor and an entrepreneur in terms of the ability of the entrepreneur to “get things done”. an invention belongs to the real of ideas and an innovation is a practical implementation of these ideas.(Quintane, R. Mitch Casselman, B. Sebastian Reiche, & Petra Nylund, 2011)

3- Innovation types :

Researchers categorized innovations into three types; namely,: product innovation, process innovation, and market innovation. In a relevant study, innovation was distinguished into six classes; namely, new products, new services, new methods of production, opening new markets, new sources of supply, and new ways of organizing.(Khaledabadi).

Yet other researchers came to distinguish four types of innovation : production, process, position, and paradigm innovation which they are the former classes that will be reviewed ;

Type of innovation	Essence of innovation
Production innovation	Introduction of new products and services or changes to products and services that has added benefits for the customer or it meets market need.
Process innovation	Introduction of new device, method, tool or knowledge to produce a product or render a service.
Position innovation	Positioning of a certain product in a specific industry / business segment.
Paradigm innovation	Shifting of long-held assumptions about the modus operandi of some industry or businesses.

Table 1: Example of multitype classification of innovation types.(Kotsemir, Alexander Abroskin, & Meissner Dirk, 2013)

Production innovation is clearly the analogy of product innovation which means a process that includes the technical design, R&D, manufacturing, management, and commercial activities involved in the marketing of a new or improved product. Process innovation require Significant changes in **technology, production, equipment** and / or **software**. Position innovation can be treated as marketing innovation in OECD* concept, meanwhile paradigm innovation is a broader concept than organization innovation since it encompasses all changes in company behavior and strategy according to its definition. “Paradigm innovation is very broad and can in principle encompass all other three type of innovation since “shifts in modus operandi of some industry” can be the consequences of Production, process or position operation.

- Innovation tends to focus around product performance - new products, new updates, new features. That’s why companies often think of R&D investment as the ingredient for innovation. But there’s plenty of innovation to be had in the areas that surround the product. By looking at successful innovators, we can see that they are adept at finding breakthroughs in these surrounding areas. The ten types of Innovation

* The Organization for Economic Cooperation and Development (OECD) is a unique forum where the governments of 36 member states with market economies work with each other, as well as with more than 70 non-member economies to promote economic growth, prosperity, and sustainable development.

is a methodology that is particularly useful at helping us think more broadly, let's take a look at how it works.

-Another classification of innovation types was set into ten elements presented in the graphic below :

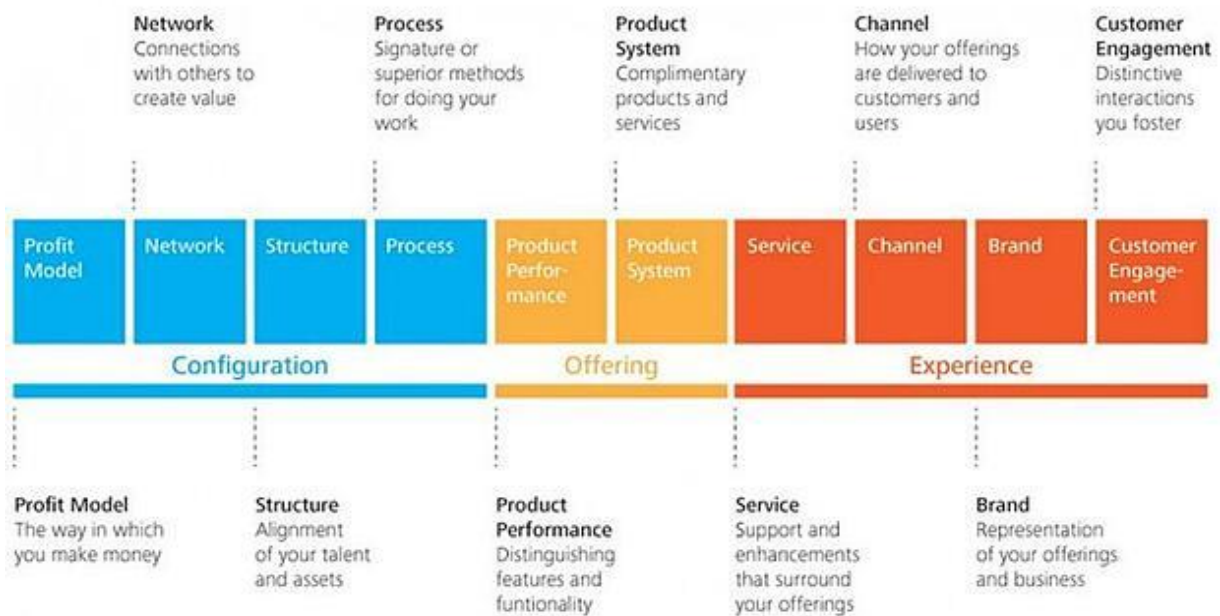


Figure 2 : the ten types of innovation

1- Profit Model

How the organization turns its value into profit. Innovative examples would be Gillette flipping their profit model from expensive razors, with cheap refills, to selling the handles cheaply and charging more for the blades - thus teaching consumers that blades are disposable, and they don't need to be sharpened and maintained; or Hilti, who provide power tools for the construction industry, and offer a subscription service which means companies no longer need to own the tools, which removes the need to service and maintain expensive equipment.

2- Network

The value that is created by working with others. We are evermore connected today, and it becomes essential for firms to work with others, to gain processes, technology, or brand credibility. Open innovation is itself a form of network innovation - leveraging the skills and expertise of people outside your firm. The US retail firm target is a good example, with its extensive partnering network, including Michael Graves, the architect who designed a range of kitchen appliances.

3- Structure

How you organize the talent and assets within your company. When done well, these are very hard for competitors to copy. W. L. Gore is famous for its flat organizational structure, teams are often small, and driven by commitments rather than management orders; all employees become shareholders after a year. Zappos, and its Holacracy, would be another structural innovation example.

4- Process

How a company goes about producing its products and services - its core operations. Sometimes it's a patented approach, or a breakthrough methodology such as Toyota's lean production. Zara has risen to prominence in the retail industry with its reimagining of the fashion supply chain, taking a sketch through to shop floor within weeks.

5- Product Performance

The quality, feature set, capability of a firm's products. This is often considered the total sum of innovation, and revolves around the R&D department. It's certainly important, but only one of the ten types. Examples could be Dyson's breakthrough dual cyclone technology with no bag, taking 15 years and more than 5,000 prototypes to produce; or Corning's Gorilla Glass, a core component of many leading technology brands.

6- Product System

How you create additional value by adding other firms' products and services to yours, or how you combine multiple products to create significantly more value. The web browser Mozilla is built on open-source software, and allows developers to create add-ons to enrich the product. Oscar Mayer offers "lunchables," combinations of food snacks for school lunches, making it easy for parents, and fun for kids.

7- Service

How you make your product easier to use, more enjoyable, or get better value from. Zappos is famous for its customer service, with employees empowered to take the initiative to solve the customer's issue - whether it means spending hours on the phone with them, or sending them flowers. Men's wearhouse offer lifetime pressing on their suits and coats.

8- Channel

How you connect with your customer. It differs from network, in that it's not about whom you work with to make those connections, but more about the ways in which you connect. Nike's NikeTown flagship stores offer a rich and unique experience for

shoppers, with product launches, and athletic staff, including ex-basketball professionals.

9- Brand

Your brand can be a powerful innovation in itself, it can represent the values you stand for, or a simple but big idea that resonates with customers. Virgin is a classic example of brand, led by Sir Richard Branson, and companies such as Virgin Atlantic Airways, Virgin Records, Virgin Trains, and Virgin Galactic; Virgin stands for being different and fun, spicing up the industries in which it ventures. Intel is another powerful brand, making a computer component so valuable that having the “Intel Inside” on the box elevates the value of the overall product.

10- Customer Engagement

How you understand and then leverage the desires and needs of your customers. They can be hard to spot, often sitting among one of the other nine types. The question is how to interact with your customers and delight them? Blizzard Entertainment, who makes World of Warcraft, is an expert at customer engagement - understanding what makes users play for hundreds of hours, and what drives them to collaborate and connect with other users. Apple of course is another company that thrives on the engagement of its devotees. (woods, 2020)

Topic 2 : Marketing innovation

In light of the increasing environmental changes and pressures surrounded by the firms, marketing innovation is seen as an important factor to ensure the continuity, future growth and the development, and one of the important pillars for having the ability to distinguish, organizations must adopt marketing innovation regarding its positive impact and success especially in the field of marketing, by attracting customers , playing on keeping them and creating an extra value compared with the competitors in the sector, which will help in providing services with high quality and achieve customer satisfaction.

1- Concept of marketing innovation :

Marketing innovation focuses on marketing activity and methods, especially those related to the marketing mix elements and the firm's methods and procedures, or using equipments that contribute in creating a new situation, whether in the field of product, distribution or promotion and so on. The development of a new method in providing a service is marketing innovation, distributing the product in an automated way is marketing innovation, innovating a pricing method that promotes value is a marketing

innovation, as well as a method of promotional communication through private parties for a sample of customers is a marketing innovation, thus any unique and distinctive act in the field of marketing makes the organization different from others in the market place in the field of marketing innovation.(نوري، 2009)

The most important literary contribution to the marketing innovation construct to date is the work of the late Theodore Levitt. Levitt, using terms such as marketing myopia and marketing imagination, introduced researchers and business professionals to the essence of marketing innovation, formally coining the phrase marketing innovation in 1960 with his seminal work « Growth and Profits through Planned Marketing Innovation » (Levitt 1960).The new methods that organizations implement in order to fulfill specific customer expectations as identified by management are indirectly referenced as marketing innovation (cascio, 2011) , Levitt pointed out that when a company becomes more successful in producing new and more efficient things, it gets increasingly important to think more creatively and imaginatively about new marketing methods ,and innovation has been given little attention in the dialogue of strategic marketing after it was included in the OSLO manual in 2005 (**Oslo Manual: the international reference and proposed Guidelines for Collecting and Interpreting Innovation Data by OECD**) , marketing capability is one of the contributors of the commercial success of the products and services marketed by firms.

On the other hand, seasonal, regular and other routine changes in marketing instruments are generally not marketing innovations. For such changes to be marketing innovations, they must involve marketing methods not previously used by the firm. For example, a significant change in a product's design or packaging that is based on a marketing concept that has already been used by the firm for other products is not a marketing innovation, nor is the use of existing marketing methods to target a new geographical market or a new market segment.

Marketing innovation was constructed as the firm's ability to discover existing but hidden demand or to create totally new demand through the three core marketing processes, which refers to product or service development management, customer relationship management and supply chain management. (wang, 2015)

-Other researchs defined it as a successful exploitation of new marketing ideas .

- it was also defined as imagining and working on achieving solutions that didnt cross the costumers mind yet (**P.kotler**).

-the process of identifying potential markets and introducing new methods for a better service. **(John axel)**

So we conclude that marketing innovation starts from the new idea and doesn't stop in finding it but extends to the actual application in all the marketing practices

- Marketing innovation is not limited in finding a creative marketing idea but as applying in actual fact the new marketing methods.
- Marketing innovation is not confined on particular marketing field, it actually extends to any field or marketing practice.
- Marketing innovation is represented in implementing marketing methods that has not been used before by the firm.
- It seeks to achieve customers satisfaction and gain their loyalty.

Innovation in the marketing mix :

With the help of innovations, companies can give their businesses decisive impulses that can ensure their long-term survival in the fiercely contested market with the implementation of innovation in the service marketing mix . Every new development starts with an idea. However, the development of innovations consists the improvement/change in all the seven elements of the marketing mix :

Innovation in product/service :

Product innovation includes: making significant changes on the product design and improvements that involves introducing better or more functionality to existing products, to attract more customers for this product and increase its uses, product innovation helps the organization to survive and work on its continuity in a business characterized by intense competition with finding, creating ideas that satisfy consumers needs and desires , as well as helping the organization to achieve Their strategic goals related to growth and expansion, short and long term and increase the ability to achieve the financial and non-financial goals. And mentioning service innovation that refers to changing the way you serve your customers to create greater value for them and deliver more revenue for the organization.

The focus of innovation is to compete by changing the rules and making competitors irrelevant. Successful innovation results in increased customer satisfaction and strengthened customer loyalty, which translate into increased repeat purchase, cross-selling of related services, and recommendations to others.

Innovation in price:

Marketing innovation in prices is one of the most important strategic decisions that has a substantial and immediate impact on the survival and profitability of firms. It is the process of finding innovative new ways of pricing products and services allow the customer to customize it from other competing products and services. It is more likely to be related to the flexibility of pricing in particular. Most companies, however, still use costs or competition as a main basis for setting prices. Product or business model innovation has a high priority for many companies whereas innovation in pricing has received scant attention.

Innovation in distribution:

The marketing innovation process in the distribution of products or services from the sources of their production to the places of consumption, considered as an important element. In marketing, the products or services, regardless of their simplicity or complexity, it goes through channels from the producer to the consumer, which the company aim to provide it at the right time and place via the benefits of distribution. And with the presence of an effective innovation system the company develops technologies, subscription services and logistics that leads to gaining loyalty and trust between customers and the organization's products or services.

Innovation in promotion :

Innovation in the fourth marketing mix is defined as the organization's ability to innovate in the direct /indirect communication with the consumer through advertising, personal contact, stimulating sales and publishing for the introduction of the organization's product or services yet persuading customers of the fulfillment of their need and desires through innovative new uses in the elements of the marketing mix.

Also, the more effective the process of innovation in promotion, and this is through its ability to arouse curiosity and attention the more it helps in attracting competitor's clients, reinforcing its image in the market, thus achieving the competitive advantages to face other organizations and expanding its competitive position in the market.

Innovation in the physical evidence :

Applying innovative ideas in the physical evidence of the organization conceptualized by working on making it attractive, comfortable and equipped with technology events that contribute to an extent great in accelerating the provision of high-quality service, the innovative changes even in a small details, contributes to positive results for both workers and customers, yet the interior environment must be designed by creative

people experts in integrating visual, auditory and gustatory elements in a way that helps achieve the desired goal.

Innovation in process :

Process is referred to the procedures, mechanisms and flow of activities by which the service is delivered i.e. the service delivery and operating systems. And innovation in process element means the innovative introduction of a new service, it can be an important change in the service provided replacing the old services, or improving service delivery from a customer to another, by learning the process of interacting with the target market cause the current customer has a great variety of products and services available to him and well informed of his choices than before, the company therefore must keep itself abreast with these evolving tastes and also forge new ways of satisfying the customer.(منال، 2016)

Innovation in individuals–development of the creativity of individuals:-

Innovations often involve all kinds of people throughout the company. To promote success and prevent resistance, it is important to involve them at an early stage. By creating an internal climate for innovation, and connecting all projects and ideas on the basis of purpose, usefulness and (social) need. Besides sustainable growth, this boosts employee engagement, learning curves, a collaborative culture and a sense of meaning.

« What's more critical to producing a breakthrough innovation – finding creative people or finding creative ideas? This is a question that some researchers worked on its answer, and the majority argue that the people or process question is probably “both”: people matter; process matters. Talented people can be hobbled by poor processes; hesitant people can be uplifted by smart processes. In the best of all possible worlds, extraordinary people pursue innovative ideas through processes that are perfectly suited to their talents. In the real world, less-than-perfect people are wise to use all the help they can get. » (ovans, hbr.org, 2015)

2- The importance of marketing innovation :

(Kotler and Armstrong) are among the researchers that estimate the marketing innovation value and claim reasons for which giving that much of importance such as :

- Creating the excellence, specially for services that can be easily emulated
- The size of the organization's marketing innovations has become one of the importance indicators of measuring the marketing performance.

- Marketing innovation was indicated as a strategic source of flexibility and value, that helps the firms in acquiring a sustainable competitive advantage.

« In the modern economy organizations that understand the new rules of marketing develop relationships directly with consumers. The main objective of marketing innovation is to improve the identification process and profitable satisfaction of customer needs. By implementation of new marketing methods and activities organization aims to establish a closer relationship with customers and brings them into a situation when they become promoters of the organization – a condition in which consumers are loyal to the organization and recommend it to their reference groups, Despite the aforementioned, other objectives of marketing innovation are: penetration into new markets *i.e.* improving the visibility level and presence of the product in the market as well as achieving large scale and sales frequency. » (ilic, 2014).

The importance of marketing innovation is demonstrated by the benefits it holds at various levels, and below An illustration of this importance at every level :

2-1 At the organization level :

Marketing innovation has achieved a competitive advantage for the organization that applies it , with realizing a sustainable income growth and Increase its market share as maintaining it , also the possibility of reaching the leadership position in the market, and winning new customers while maintaining the current ones .yet Such firms find it challenging to compete in a growth market due to their weak capability in improving their marketing innovations .

2-2 At the customer level :

Marketing innovation contributes to the identification of future and new market opportunities and research into customer needs: Research into customer requirements in specific market segments or product categories thus meeting the unmet or the current needs in better way and reaching their loyalty and other benefits related the product and service new characteristics by furnishing your customers with relevant information about your products and your business as well.

2-3 At the community level :

The benefits for organizations and clients are reflected in society as a whole, through its contribution to upgrading the living level , and increasing the gross national income, especially if it is applied in the field of international marketing, which is the matter that helps the state to facing competition in the international market.

3- Marketing innovation benefits vs its undesirable consequences

3-1 Marketing innovation benefits :

Marketing innovation can deliver significant benefits. It is one of the critical skills for achieving success for firms such as :

- Improving customer service through flexibility and adaptation in meeting their needs.
- Improving the organization productivity, achieving efficiency and effectiveness in performance, using resources economically with the excellent quality.
- Increasing the competitiveness of the organization through the rapid introduction and provision of new products and services plus the change of production processes.
- Improving the organization's image and standing, making it attractive to customers, and getting the leader position in the markets.
- Creating new opportunities for the organization to increase its sales and profits
- Improve quality by reducing damaged defective products and services yet reaching customer satisfaction.

3-2 The undesirable consequences of marketing innovation :

Marketing innovation can lead to or contribute to unanticipated undesirable consequences such as :

3-2-1 High cost of products:

The costs of marketing innovation may be prohibitive , the challengers are starting to offer customers high technology at low cost , and for a company the marketing innovation cost is usually add to other product service cost , mentioning “the huge amounts spent on studying and purifying Ideas of the new products and services and for R&D activities as a result of increased technical sophistication for most products and services besides the various feasibility studies for these ideas and other studies due to uncertainty about the results of marketing innovation practices, also because of the high cost of obtaining funds to finance the ultimate process, which all of this is reflected in the high cost of introducing new products and services” (2007 ،سليمانى)

3-2-2 Deceiving and misleading consumers:

Marketing innovation may be used to deceive and mislead the consumer through several practices, including: Reducing the weight of the product package instead of raising the price, as the consumer usually does not notice this reduction while easily noticing the rise in prices, and the use of a false tool in proving advertising claims, as

the like that is a practice so what can be said that the defect is not in marketing innovation, but in who uses it .

3-2-3 Creating barriers in front of other organization :

Some argue that one of the negative effects of marketing innovation is its use for developing barriers in front of other firms in the same sector, they are prevented from entering the market, which is detrimental to competition and lead to the access of a state of monopoly, where marketing innovation is not exclusive to one organization over another, and therefore it can be imitated by all firms , in addition to the absence of legal protection in such cases .

Topic 3 : Marketing innovation framework

In this topic we aim to discuss the marketing innovation dimensions from its different classifications of type , the marketing innovation requirements and the implementation of innovation and marketing in the global value chain.

1- Marketing innovation types :

Marketing innovation can be classified into several types, as well as using a number of basis depending on the marketing field or marketing function as innovation subject , and from these basis : the type of product and the type of organization that innovates, the goal Of innovation, and the target customer for innovation. Below is a description of the types of marketing innovation for each of these Basis :

1-1 The Classification according to the type of product:

Depending on the type of product, marketing innovation can be in the field of goods, services, or ideas since the product can be a good, service or idea, as well as according to the expanded concept of marketing, there is no doubt that the primary objective of marketing innovation and the form it takes can be greatly influenced by the type of product focused on .

1-2 The Classification according to the type of organization:

Marketing innovation can be categorized by the type of organization that innovates and creates, and using that basis, It can be divided according to the primary goal of the organization, therefore marketing innovation may be in a profit-making organization or a non-profit organization, as can be classified according to the main activity of the organization, such as being a commercial, service or Industrial organization.

1-3 The Classification according to the goal:

According to the goal behind marketing innovation, it can be divided into marketing innovation aimed at solving a specific problem the organization faces, or facing an unwanted phenomenon for a firm, such as decreased sales. And the goal can be the performance improvement. Hence, an organization may combine the two types of marketing innovation if it deals with more than one product or more than one market, or do more than one activity that faces some problems in, while the aim to improving continuously in performance in others.

1-4 The Classification according to the customer:

Marketing innovation can be divided according to the target customer into marketing innovation directed to the final consumers(individuals), which concentrate in this case more on the emotional irrational motives, rather than the rational motives which presented in the second type of marketing innovation directed to industrial buyers organizations.

Another classification was taken into consideration that divides the marketing innovation into three types represented bellow:

1- The Affiliate marketing innovation:

In this type innovations depends on current needs in the market and tracking the market based on the market researchs, it is characterized by being gradual, the organization's orientation towards the customer and adopting a response strategy.

2- The Isolated marketing innovation:

This type represent innovations that occur within the organization in isolation from the market and customers, and it is characterized by the organization's orientation towards the interior by following the strategy of maintaining and preserving its current innovation.

3- The Interactive marketing innovation:

Innovations here are achieved through the interaction between technology-customer, and the knowledge of the market is a basis on which the organization's strategy is built upon a participatory strategy which means (منال, 2016)« a mind shift that includes learning how to market with customers, rather than at them. It requires new tactics to capture the hearts and minds of consumers » (penna).

2- Marketing innovation requirements :

Adopting and implementing marketing innovation in an organization is not easy, as there are a number of the requirements must be met by the organization, and these

requirements can be divided into administrative and organizational requirements, Information requirements, feasibility requirements, and various other requirements and the following figure demonstrates requirements for marketing innovation :

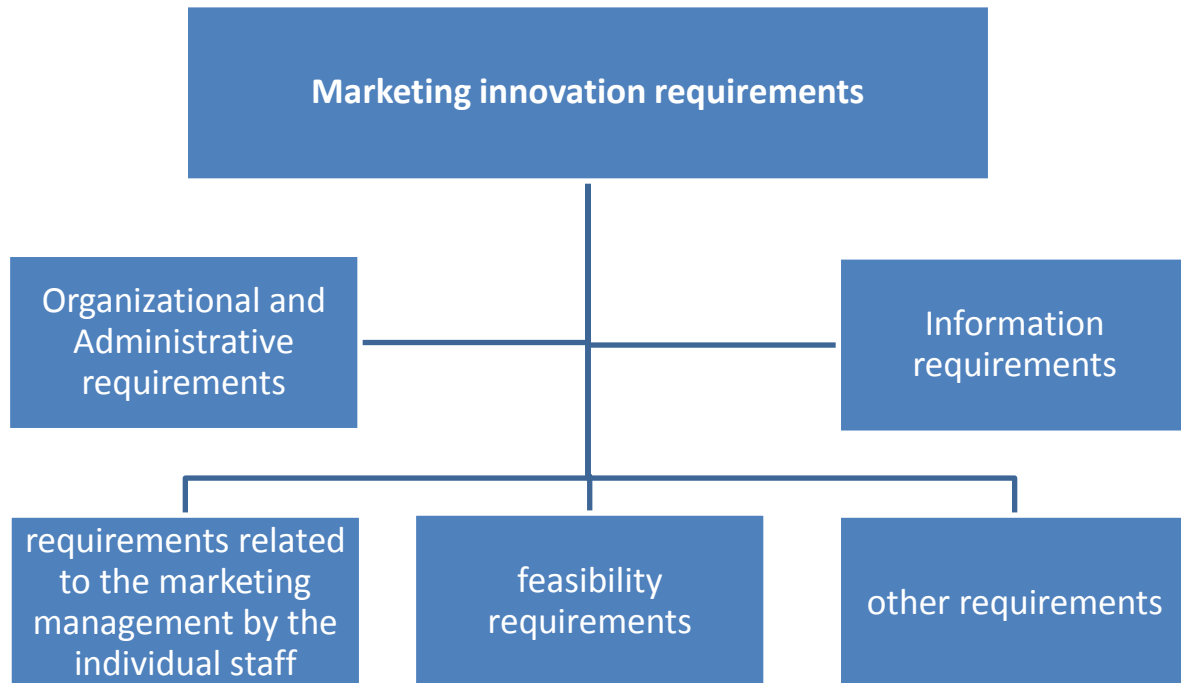


Figure 3 : Marketing innovation requirements

1- The organizational requirements:

The organizational requirements relate to the prevailing management pattern of the organization, its organizational characteristics, and below show the most important of these requirements :

1-1 the institution senior management conviction :

The institution's senior management must be convinced of the necessity and importance of innovation in marketing in achieving its goals and success, and the existence of this conviction is necessary to create the appropriate organizational climate for marketing innovation within the organization and its development.

1-2 Coordination and integration between departments interested in innovative activities :

Any innovation in general and marketing innovation in particular requires synergy and complementarity of all effort of the various departments in the organization considering that this innovation is not the responsibility of the marketing department or the research and development department only, but rather the responsibility of all

departments of the institution, which means , the coordination and complementarity between these departments is a necessity .

2- Information requirements :

Information requirements meant to provide informations, feedback, and subsystem for marketing information, and below is a presentation of these requirements :

2-1 The presence of a mechanism and security system :

the organization must have a mechanism or security system in place to maintain the confidentiality of the information related to marketing innovations, and to ensure the no leakage of it especially in the early phases of Innovations when they are just ideas, because such a leak may harm the institution in one way or another and It may miss the opportunity to benefit from this innovation, therefore the institution must work to secure and protect those informations from leakage or theft by competitors, by While confining it to a limited number of its employees, and working to create a strong loyalty towards it .

2-2 The availability of feedback :

Marketing innovation requires the need for feedback on its application, and this informations must be characterized by (modernity, sufficiency, inclusiveness and proper timing) as the general characteristics.

From feedback, the institution can evaluate the previous marketing innovations results and benefit from the subsequent evaluation, And based on that, it determines the possibility to stop a specific innovation or make amendments to it or on other related activities, and this allows them to benefit from this innovation to the maximum extent possible.

3 A marketing information subsystem:

The existence of a marketing information system is important as it is defined : " That system for the continuous flow of marketing information which is useful in making marketing decisions ", the marketing information system works on providing all information related to marketing innovations, including Feedbacks and appropriate, suitable informations for the marketing decision-maker.

It also provides what's needed about the competitors such as their strength, weaknesses and their future plans related to the marketing innovations through the so-called marketing intelligence system, which is one of the components of the marketing information system (This allows the corporation to capture the opportunity over its competitors in this field)

3- requirements related to the marketing management by the individual staff :

The management of individuals involved in marketing innovation requires a number of elements :

3-1 Considering the innovative capabilities as a condition for filling positions:

The availability of innovative capabilities and an academic level of knowledge in marketing fields in the individuals candidates for the various positions in marketing management must be considered as an important and necessary condition, thus an innovative person needs to have scientific knowledge in addition to the analytical capabilities mindset and the ability to connect to allow the fullest use of the knowledge available .

Among the responsibilities of the administration is setting standards by which to determine the availability of these capabilities for job applicants In the company specially marketing positions, the organization can hire experts in the field to help it define these standards and metrics, through which it can distinguish between Actually innovative and demonstrating individuals.

3-2 An effective system to stimulate innovation:

An effective system to stimulate innovation in marketing field is an important requirement that may take a physical shape (such as exceptional bonuses, in-kind and cash incentives) or a moral form (such as certificates of appreciation and certificates of excellence ..), and this system must be fair in the sense that it should work to reward individuals Those who contribute to innovation, and vice versa with those who do not contribute to innovation, such as not giving them a priority, promotions, monetary or in-kind benefits, no doubt this creates an atmosphere of competition among employees, It may contribute to increasing the pace of innovation within the organization, consequently innovation requires support, constructive criticism, and reward, even in failure and not punishment.

4- Feasibility requirements and evaluation of marketing innovations:

Regarding the huge amounts and investments required for innovations, and surely means the high risk in many situations, the feasibility studies are significantly essential for innovations before having a start, as these studies allow to give the institution an idea of these innovations future, avoids many of the risks for the corporation resulting from moving forward, on the other hand assesses the results of what has been applied

to find out whether the desired results was achieved or not, and the possibility of continuing or stopping.

In order to evaluate the marketing innovations, it uses a set of criteria such as :

- change in the degree of customer satisfaction;
- the percentage of the organization's increased sales or market share resulting from the application of innovation;
- the actual cost of innovation compared to the returns ;
- the percentage of increase in profits due to innovation;
- The change in the mental image of the firm as a result of adopting and applying innovation.

5- Other requirements:

5-1 The Expectation of resistance to marketing innovation and the willingness to deal with it:

Resistance to marketing innovation may come from within (employees) or outside the organization (Consumers, suppliers, distributors ...), in general, the reasons for resisting innovation is due to uncertainty, as some individuals fear about their positions in the institution By canceling the business they do because of this innovation, the distributors and suppliers fear the loss of their own interests, and the ambiguity of Innovation process, the institution should expect the degree of resistance, its sources and causes, and work on find an appropriate way to deal with it for a better profitable action course.

5-2 The Balance in marketing innovation areas:

The focus shouldn't be on innovation in a specific field of marketing or a specific element among its components, and the balance in marketing innovation areas means diversification of innovation in the various marketing elements, which result in reducing the overall risk associated with it . (سليمانى, 2007, p. 55)

3- Innovation and marketing in a value chain

A value chain can be defined as the “full range of activities that firms and workers do to bring a product from its conception to its end use and beyond”, a typical value chain should include the following activities: design, production, marketing, distribution and support to the final consumer. World trade and production activities are forming the “global value chains ” (**the global value chain (GVC) describes the people and**

activities involved in the production of a good or service) , and activities in a GVC can be performed within the same firm or divided among different firms within the same country or distributed globally . Also, global value chain emphasizes business functions - the activities along the supply chain, such as R&D, procurement, operations, marketing, customer services. This means the global value chain is defined by product and firm strategies and could involve more than one industry . For instance, services industries such as financial services or transport services are usually part of almost all value chains, whereas extractive and raw material industries are more likely to be at the beginning of most manufacturing GVCs.

The value-chain perspective shifts the focus from production alone to the whole range of activities from design to marketing.

As some researchers stressed in their study, “in the past, large electronics firms designed and developed their own products, often using their internal supply chains. Today, leading firms, which are mostly brand-name manufacturers, focus on core competencies such as product innovation, marketing and other activities related to brand development, while using specialized suppliers for non-core functions as manufacturing. ” While leading firms in a value chain can enjoy the benefits of brand names, firms in the middle often strive to shift functions away from the more tangible aspects of production and to get control over the more profitable functions of branding and marketing.

The capacity to innovate is critical to realize sustainable income growth and to “upgrade” in a GVC. Upgrading may involve changes in the nature and mix of activities (for example, taking responsibility for, or outsourcing accounting, logistics and quality functions), both within each link in the chain, and in the distribution of intra-chain activities. On the other hand, investment in innovation could also be a critical factor to drive GVCs, since participation and upgrading within value chains requires investment in innovation and knowledge-based capital, such as R&D, intellectual property, software, and data, as well as economic competencies. New concept development, R&D or the manufacturing of key parts and components are often found to be in the upstream activities in a GVC, and marketing, branding or customer service in the downstream, both of them contributing to the highest proportion of value creation of GVCs.

From a strategic marketing perspective, the researchers pointed out that the global competition resulted in increasingly better product performance at lower cost to the

customer, while “rapid advances in telecommunication, transportation and information processing broadened the choice set of both industrial buyers and consumers to the point that a product's country of origin was relatively unimportant and geographic distance was barely a barrier”, and “a new conception of marketing should focus on positioning the firm between vendors and customers in the value chain with the aim of delivering superior value to customers.” In response to this trend, marketing strategies should be devised upon three levels :

Marketing at the corporate level should pay attention to market structure analysis, customer orientation and advocacy, and its marketing mindset should be concentrated on designing the whole business around the needs of the customer. The company will be aware of these needs from top to bottom, and positioning the firm in the value chain;

Marketing at the business level should focus on market segmentation and targeting, positioning, and deciding when and how to partner;

Marketing at the operating level should go back to marketing mix with the use of tactics that convey the strategic message to meet the strategic goals of your company. To the point of when and how to partner for marketing in a value chain, a point was raised that marketing managers at the business unit level had a responsibility to decide which marketing functions and activities are to be purchased in the market, which are to be performed by strategic partners, and which are to be performed internally, and such responsibility could apply to the whole range of professional services (marketing research, telemarketing, advertising, sales promotion, package design, etc.) as well as to suppliers of raw materials, components, and subassemblies and to resellers. This was a point which was initially considered as a make-or-buy (vertically integrate or contract) decision in marketing studies. However, the researcher did not elaborate on which factors should be considered to make such a decision. (wang, 2015, p. 21)

Conclusion :

This conceptual study makes several contributions to marketing innovation literature, which has been recently attracting a number of researchers in the area of marketing. First, the study provides a comprehensive literature review about innovation, and a deeper understanding of what marketing innovation is, illustrating the importance and the main objective of it in improving the profitable satisfaction of customer needs, realizing a sustainable income growth and increasing the firm market share as maintaining it, for the marketing activities to become marketing innovations, it must create multiple values simultaneously for the firm, its customers, and the society by adopting the new marketing methods for a better service. Second, the study proposes a detailed discussion about types and the requirement that must be met by the organization which has been categorized into 5 requirements (information requirement, organizational and administrative requirements, feasibility requirements, requirements related to the marketing management by the individual staff and other requirements), finally the study provides an insight for understanding of how innovation and marketing can be implemented in the value chain.

Section 2

The Perceived Service Quality

The rapid developments and changes in the financial markets have changed the reality of the banking environment more than what is expected. Rapid technological progress and deregulation have led to increasingly competitive pressures between banks and non-banking entities. These and other changes have had a clear impact on banks because of their nature while increasing the volume of problems in the banking sector, which increased the need to pay attention to the quality of banking services to enhance the performance of banks, achieving a competitive advantage by adopting new culture that view customers as partners and build long-term relationships.

In this section we aim to reveal the different aspects of the service quality with a close look on a comparison between customer perceptions and expectations the thing will help firms in coming up with the propriate sample for a better services .

Topic 1 : Service review

In this topic we will expose the concept of the service, its characteristics and the service marketing mix.

1- Service concept :

When capturing the concept of a service, most often the focus is on activities, deeds, processes and interactions. For the purpose of analysis, a service may be considered in three different ways: **1) as a process; 2) as a solution to customers' problems ; and 3) as a beneficial outcome for customers.**

Based on the first of these perspectives (service as a process) it was defined as a process with an outcome of partly simultaneous production and consumption processes. agrees that services are dynamic activities and processes, whereas 'goods' are static things.

The second perspective (service as a solution to customers' problems), focuses on the customers, where the service is conceptualised as an activity of an intangible nature that usually takes place during the interaction between the customer and service employees to provide solutions to customers' problems.

The final perspective (service as a beneficial outcome) suggest that service is the main function of business enterprises: it is an application of specialised competences - knowledge and skills - through deeds, processes, and actions for the benefit of another entity or the entity itself.(polyakova, 2015)

According to russ : "a service is a temporary condition of a product or instrument of activity intended to satisfy the specific needs of the beneficiaries".

Also it can be defined as : Intangible product that provides direct benefits to the customer as a result of the use of a human or electrical effort on specific people or things, and the service can not be in possession position or material consumption.

(فاطمة، 2014، صفحة 08)

2- Service characteristics :

There are significant differences between services and manufactured goods which are captured and explained in the marketing literature through the service characteristics of **inseparability, heterogeneity, intangibility, and perishability**. These differences subsequently have a direct impact on the approach and substance of quality management, and will be discussed in turn.

2-1 Inseparability

The inseparability of production and consumption in service industries refers to the notion that usually the marketer creates or performs the service at the same time as the full or partial consumption of the service is taking place. This simultaneous production and consumption results in a highly visible activity that makes it very easy to identify errors or quality issues. Also, intimate involvement of the consumer in the delivery of the service introduces an additional process factor over which the management may have little or no direct control. As well as this process factor of consumer involvement, consumers also interact with each other, and the behaviour of one group of customers may influence other customers' perceptions of service quality . The characteristic of inseparability appears to be limited to a sub-group of services, as some are performed without the customers' presence (e.g, dry-cleaning, car repair, road maintenance). Some researchers argue that the essence of inseparability stems from the earlier product and production-oriented view where there is a one-way direction of service delivery, i.e. the provider renders a service and the customer simultaneously consumes it. This argument justifies why some researchers consider this perspective of inseparability to be outdated. Instead, they propose a shift focus of the provider-customer interaction to coproduction and co-creation, and also emphasis the fact that it is the dynamic nature of services (activities, deeds, performances and experiences) that requires simultaneous production and consumption (polyakova, 2015). Thus the provision or production of a service is based on a close relationship between the client and the personnel in contact and / or material support.

2-2 Heterogeneity

This characteristic is a consequence of the specificities already mentioned: Intangibility does not allow a global and synthetic definition of the service by fixed standards and the participation of the customer does not allow the personalization of the service. Indeed, a service is variable depending on the circumstances that govern its performance; therefore each service, for a given customer, at a given time, does not resemble another service of the same nature and it is partly unpredictable.

The main problem facing the service company is how to maintain a constant level of service quality, since the subjectivity of the personnel in contact and of the clientele plays a key role in maintaining a given level of service.

However, this characteristic is not verified in the industrial firms where standardized goods can be produced from precise specifications.

2-3 Intangibility

Service marketing researchers agree that intangibility is the defining and unquestionable feature of services. Some argues that "Intangibility expresses that service, before the purchase, or during or after, or all three at the same time, cannot be captured by any of the five human senses. The product has this advantage which affirms that "services are intangible you cannot see, touch, smell, taste or hear them before buying them", according to these definitions, we deduce that intangibility is a characteristic which poses enormous difficulties either for the management of services or the quality of services .However, not all services are purely intangible, but one can witness a more or less significant portion of intangible and tangible.

2-4 Perishability

Services cannot be stored because it cannot be made in advance. In fact, part of these perishable services, restaurants, hotels, transport. This is why airline companies charge their customers a penalty for canceling a reservation, because in reality the tickets sold are lost. These problems posed by the simultaneity of the production and consumption of services, have prompted some authors to reflect on a set of concepts such as the notion of capacity which poses the problem of adjusting supply and demand, we are thus witnessing to a dilemma: must we adjust during peak periods in order to be able to satisfy all requests, or will we aim for an average capacity that can be supplemented if necessary. However, the service firms does not have the flexibility that the industrial firms has to store goods, so it will be forced to find other forms of organization. (lahrech, 2016, p. 06)

It is important at this level to emphasize the importance of taking into account and studying the characteristics of the services because they impose specific management for service activities and especially in terms of quality management.

3- Service marketing mix :

The 4Ps marketing mix which represent Product, Process, Pricing and Promotion, have been most widely employed as a model for product marketing. It shows the company preparing an offer mix of the product and price, with an integrated promotion mix to reach the target consumers through the selected distribution channels. The 4Ps of marketing have been the key areas where marketing managers allocate scarce corporate resources to achieve the business objectives. Services have unique characteristics : intangibility, heterogeneity, inseparability and perishability. To discern the differences between services and physical products, some marketing researchers

suggested the extension of the 4Ps framework to include three additional factors: People, Physical evidence and Process as marketing mix variables for services marketing.

1/Product or Service: The firm must provide value to a customer through its products and services but does not have to be tangible at the same time. Basically, it involves introducing new products or improving the existing products

2/Price: Is defined as the extent to which the firm practices pricing policies and activities in setting a products or services prices. Pricing must be competitive and must entail profit. The pricing strategy can comprise discounts, offers to attract customers.

3/Promotion: Includes the various ways of communicating to the customers of what the company has to offer. It is about communicating about the benefits of using a particular product or service rather than just talking about its features. And it is referred by the use of promotion activities components and elements in formulating products and services promotions strategies.

4/Distribution:It refers to the place where the customers can buy the product and how the product reaches out to that place. This is done through different channels, like internet, wholesalers and retailers.

Also It is defined as the extent to which the firm uses distribution strategies, channels and activities in setting products and services distribution strategies.

5/People (service providers):This refers to the customers, employees, management and everybody else involved in it. And service firms must find ways in which they can effectively manage the contact employees to ensure that their attitudes and behaviors are conducive to the delivery of service quality.This is especially important in services because employees tend to be variable in their performance, which can lead to variable quality.

6/Physical evidence: Physical evidence refers to the environment in which the service is assembled and in which the seller and customer interact, combined with tangible commodities that facilitate performance or communication of the service. Also it can be defined as the extent to which an organization is interested in creating a customer friendly, safety, secure and green atmosphere in their environment.

7/Process: Refers to the methods and process of providing a service and is hence essential to have a thorough knowledge on whether the services are helpful to the customers, if they are provided in time, if the customers are informed in hand about the services and many such things.(lin, 2011)

Topic 2 : Service quality

Banking environment is significantly affected by technological, structural and regulatory factors throughout the world. Banking has integrated globally by implementing regulatory changes. Banks can perform a wide range of activities by implementing structural changes to become more competitive in the financial market. In recent times, banks are involved to provide quality services by using technological changes in the environment. These rapid changes allow the banking sector to improve service quality and customer satisfaction.

In this topic we aim to identify the service quality concept, determining its different dimensions and importance.

1- Service Quality concept :

Globalisation and free trade agreements have resulted in creating highly competitive markets within service firms. Delivering superior service offers a firm a competitive advantage over its competitors, which stresses the importance of providing a high quality of service. There is difficulty in finding consensus on defining service quality because service is an abstract and elusive construct.

Some researchers have defined service quality as a form of consumer's attitudes toward a specific service and their overall evaluation of the service provided, by this they mean it is consumer's judgements of the service provider's excellence through evaluating the service they had, and this evaluation is related but not equivalent to consumer's satisfaction.

« It also was defined as the bank's ability to respond to customer expectations and requirements ». (WASIM, et al., 2017, p. 200)

The widely used definition of service quality is the difference between consumer's perceptions of the services provided by a service firm and their expectations toward that service, this definition was the most cited definition by the other researchers for defining service quality, it implies that, when consumer's perceptions exceed their expectations, it is to be said they are satisfied and the service firm delivers superior service, while when consumers' perceptions are less than their expectations, this indicates that consumers are dissatisfied with the service and the firm provides an inferior service.

Service quality is based on the notion that consumers always have an expectation of such service, and this expectation may vary from country to country, culture to culture

and person to person, which makes measuring service quality a challenging task. (ALMOMANI, 2017, p. 11)

- **service quality approaches:**

Total quality management represents a managerial approach to long-term success based on customer satisfaction, the participation of all members of the organization in improving the processes, product, service and culture of the company. It is important to deduce two complementary approaches to succeed in a quality approach, among these approaches we can distinguish:

- **1-1.The product-base approach:**

It limits the notion of quality to simple control of the product or production process and it is linked to the reliability, conformity and primary performance of the product. “ the quality of service was defined as the sum of its physical and technological attributes and the degree of their compliance with standards” (Boyer & Ayoub Nefzi, 2009), this vision considers that quality is the conformity of the product with regard to precise and immutable characteristics. It requires compliance with standards which reflect the technical performance of the product. From a producer point of view, quality refers to a set of methods and technical tools facilitating a posteriori control and making it possible to test the degree of conformity of the product with internal standards or conventional standards recognized by the sector of activity. The international standard defines quality as "the set of characteristics of an entity which give it the ability to satisfy expressed or implicit needs". By entity, we mean an activity or a process, as well as an organization, than a system or a person. The characteristics of a product or service can be explicit and or implicit, depending on whether they are formally requested by the customer or not. The explicit characteristics are formally expressed and generally correspond to the client's assessment and decision criteria. The implicit characteristics are not formally expressed by the customer but can serve as criteria for evaluation and appreciation by the supplier.

This product approach is relevant in the field of services because:

- The presence of the word service enriches the definition and extends quality reflection in the field of services.
- This definition takes into account not only the explicit needs, i.e those which are identified and specified by the company but also others which are implicit, latent and

which need to be identified and defined by the managers of 'business. Thus, the definition we have retained is also applicable at the level of service companies, because they produce not only services but also products (eg invoices, meals, etc.).

From the 1980s and under pressure from the international market, quality became global or total insofar as it comprehensively integrates all the characteristics perceived and expected by all of the internal (staff ...) and external (customers, suppliers ..).

In accordance with this global approach to quality comes the new definition of quality proposed by ISO standards which defines quality from « The ability of a set of intrinsic characteristics of a product, a system or a process to meet the requirements of customers and other interested partners ».

While the first vision of the product approach confines the notion of quality to the simple control of the product or service, this second vision of quality recommends, on the contrary, the widening of the quality concept, because the latter does not lie in a single characteristic but in the composition of a coherent elements (complete and relevant) characteristics. It can be objective, observable characteristics (physical, functional, economic, ergonomic, etc.) and it can also be subjective, created by personal interpretation (sensory, relational, temporal and socio-cultural characteristics). « This approach has the advantage of facilitating the measurement and quality of service management. However, despite its growth, it has several limitations:

- it presents the notion of quality as a physical object easily observable and measurable, which is not the case.
- it does not recognize the fact that production and consumption can take place simultaneously.
- it is interested in the company's point of view on quality and neglects the consumer's point of view » (Boyer & Ayoub Nefzi, 2009)

The user-base approach :

The concept of service has known and still knows different meanings and in general it has negative connotations which come from the Latin word "servicium", which means slavery thus expressing dependence and gratuity.

During the 18th and 19th century, service activities were too small and mainly included domestic work, social services, transport, insurance, commerce, etc. Service activities were considered by the majority of authors at the time to be unproductive (this

conception of unproductive work stems from the classic economic theory of Adam Smith who considers service activities to be sterile).

From the 20th century, service activities will develop at the expense of activities in the secondary and especially primary sector because all economic indicators predict that the development of services will continue so that the tertiary sector of the economy of developed societies accelerates more and more at the expense of agriculture and industry.

However, even as the service sector grows, it remains closely linked to other economic activities and becomes more and more complex.

Thus, it is clear that despite the various studies conducted in this sector, service specialists do not agree on a synthetic and clear definition for the following reasons:

- It is difficult to describe a service which is, by nature, more abstract than a product, and the word "Product" is generally used to designate certain services, in particular the expressions financial product, tourist product, etc.
- The word service is not reserved for the exclusive use of a single sector of activity and the traditional classification primary, secondary and tertiary sector no longer corresponds to the growing place of services in economic activity (now economists are carrying out studies on a fourth sector, the quaternary sector).
- The service can no longer be considered as a transaction during which one person performs a task on behalf of another, in fact, several services have been automated (ATMs, washing stations, automatic cash registers for large areas.)
- Whether it is a product or a service, the main objective always remains the same: Meeting the needs of the user. In fact, the difficulty of defining the concept of service is also explained by the large number of definitions advanced by the authors. Here is a sample of these definitions:
 - A service is what you do to be useful to someone.
 - A service is a temporal experience lived by the customer.
 - A service is any activity or benefit that one party can offer to the other, which is essentially intangible and does not give rise to any transfer of ownership, its production can sometimes be linked to a physical product.
 - A service is a temporal experience lived by the customer during the interaction of this one with the personnel of the company or a material and technical support. (lahrech, 2016)

2- The importance of Service quality :

Service quality is a vital tool that can help a firm to combat to stand out from competition .marketing performance is positively affected by service quality. No matter how good the marketing strategies are, if the service is not good, sales will not increase. That is why service quality has to be carefully managed all the time. Furthermore, literature sustains that service quality has a straight influence on cultivating business performance and is related to growth of market share.

Quality is assumed to be a competitive arm. In both public and private sector organizations, service quality holds an immense position. In utility industries, predominantly in the telecommunications sector, the importance of service quality has correspondingly advanced. furthermore the main reason service companies try to satisfy their clients are that they want repeat transactions and also want the customers to spread a “*positive words of mouth*” to their peers.(randhir, 2018)

The Necessity of paying attention to the services quality

The reasons for the provided high quality services by the organizations included :

1. **Increasing Customer Expectations** : Generally, customer expectations have risen than past. Increasing customer expectations may relate to several factors including increased customers' awareness and knowledge, organization advertising, and competitors' performance.
2. **Competitor Activity** : Competitors by continuous changing of own services and how to provided to customers are constantly do changing markets and they are seek to increase their market share. This act will compel others take steps in order to improve their services quality.
3. **Environmental Factors** : Forced to provide high quality services factors of legaland political, economic, social and cultural to organizations. Additionally today by expanding access to the internet, customers can easily obtain information from around the world.
4. **Services Nature** : Evaluation of the services quality is problem considering attributes of services for its recipients. For this reason, customers considering services' physical evidence and employees' behavior do evaluation the service quality.
5. **Organizational Internal Factors** : Organizations by own promoting activity raisecustomers' expectations and demands. As a result, when customer comes toorganizations, has expected promised services. Thus, organization performance should will be responsive to the expectations of the customers.

6. **Benefits Arising From Service Quality** : Benefits arising from service quality is another factor that encourages organizations to provide high quality services. One of the direct effects is increasing the organization's ability to provide efficient services for customers. Because organization found their customers have what demands and needs. So reduce or even eliminate from non-essential services. Organization's profit will increase by increasing the efficiency and effectiveness in providing services. Also provide a better service to customers makes repeat of purchase and spreading positive mouth to mouth advertising. (poor, Masoud Amoo Poor, & Mona Ahmadi Darkhaneh, 2013)

3- Service quality dimensions :

The previous studies of Parasuraman in 1985 results revealed ten dimensions of service quality measurement and proposed a service quality gap model, the dimensions presented as follow :

The Dimension	The Definition
• Reliability :	Degree of consistency in service performance and submission of the first time correctly.
• Response level	The speed of response of service providers to the demands and needs of customers.
• Efficiency and capacity of service providers :	Ownership of individual service providers for capabilities that enables them to provide outstanding customer service.
• Accessibility :	Easy access to the service providers and contact with them when necessary.
• Courtesy :	Good customer treatment and appreciation of their own circumstances.
• Connection :	Exchange information about service between service providers and customers in an easy and simple way.
• Credibility :	The availability of a high degree of trust in service providers by taking into consideration the interests and needs of customers.
• Security :	Freeness of bank transactions.
• Attention, care and upkeep :	Be by making all efforts to notify the customer.
• Tangible, physical and human aspects :	Includes the exterior of equipment and personnel.(WASIM, et al., 2017)

In 1988, they reduced the ten dimensions of service quality measurement to five dimensions, it has been suggested that service quality is not associated with uni-dimensional construct. However, most of the researchers support service quality as multi-dimensional construct such as tangibles, responsiveness, reliability, empathy

and assurance, generally service quality has two overriding dimensions the first dimension is referred to as a core aspect of the service (reliability) whereas the second dimension is referred to as process aspects of the service (tangibles, responsiveness, empathy and assurance). More precisely, reliability is mainly associated with the service outcome while tangibles, responsiveness, empathy and assurance are associated with the deliverance of service .Supporting to these facts, and suggested that both aspects are essential and interactive dimensions of service quality and can be antecedents of customer satisfaction.

Parasuraman in (1985, 1988) defined those five dimensions as follows:

- (1) **Reliability** (ability to perform services accurately) ;
- (2) **Tangibles** (physical facilities, staff, equipment, building, appearance etc.) ;
- (3) **Responsiveness** (willingness to help and respond customer need);
- (4) **Empathy** (attention, caring, individual service is given to the customer);
- (5) **Assurance** (staff ability to inspire, confidence, trust and courtesy to bank staff).(ali, Raza, & Syed Ali, 2015)

Topic 3 : Perceived Service Quality Review

In this topic we aim to expose SERVQUAL model which is an instrument that plays vital role in determining service deficiencies than any other service measurement scale, besides its criticism based on other researchers point of view and finally a close look to the customer satisfaction .

1- SERVQUAL model :

In the past two decades, most research in measuring service quality has emphasised the use of SERVQUAL scale, SERVQUAL assess the perceived service quality through measuring the actual perception of the service and customers' expectations in relation to the five dimensions of service quality.

ServiceQuality = Consumers' Perceptions - Consumers' expectations
(ALMOMANI, 2017)

This model determines customer's quality perceptions as influenced by a series of five distinct gaps that can interfere with delivery of high quality service. And a gap is any difference between the actual and the expected quality. It is important to identify the gaps so that we may position a company in the right direction. There are 5 main gaps in the model. These gaps are discussed as follows :

Gap 1 : The Positioning Gap : assesses the difference between actual customer expectations and management's perceptions of customer expectation, here The

management does not know exactly what customers expect. Zeithaml, Parasuraman & Berry (1990) labelled the first gap as the misunderstanding of customer expectations by administration and leadership.

Gap 2 : The Specification Gap : measures the difference between management's perception of customer expectations and service quality expectations. This gap is due to having incorrect service quality principles. A reason for the gap is the absenteeism of total management pledge to pursue quality of service.

Gap 3 : The Delivery Gap : addresses the difference between service quality specifications and the service actually delivered. that is, the service performance gap. The employees play a crucial role in performing the service and consumers judge the perceived service quality that they provide. Zeithaml, Parasuraman & Berry (1990) found that the personnel issues like the "poorly qualified employees, inadequate internal systems to support service contact personnel, and insufficient capacity to serve" are the cause for service performance gap (Gap 3).

Gap 4 : The Communication Gap : assesses the difference between service delivered and what is communicated about the service to customers. Zeithaml, Parasuraman & Berry (1990) laid down that gap 4 is the main cause of low service quality perceptions of what a firm promises and what it really delivers.

Gap 5 : The Perception Gap : arguably is the most important; it occurs between customer expectations and perceptions, and gauges perceived service quality, it is this gap that propped up the service quality evaluating tool, that is, the SERVQUAL framework of Parasuraman, Berry & Zeithaml, (1988). The SERVQUAL approach has been focusing exclusively on this gap, The key to ensuring good service quality is meeting or exceeding the expectations of customers from the service. (randhir, 2018)

The **Figure** below summarises the different service quality gaps in the Service sector. This Model was developed by Parasuramen.

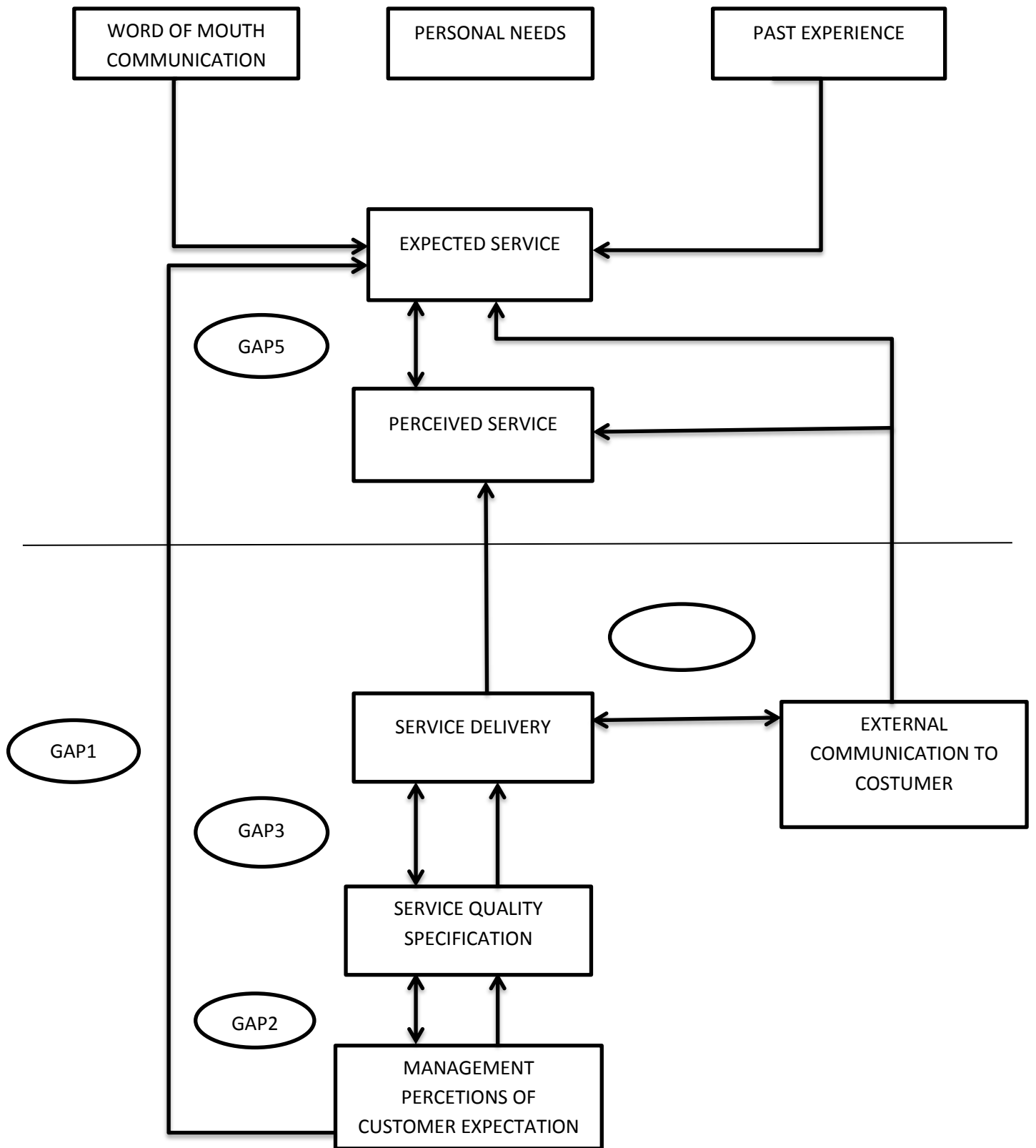


FIGURE 4 : the gap model (alotaibi, 2015)

1-1 criticisms of SERVQUAL :

According to Buttle in (1996), in the period January 1992 to April 1994 articles published in various journals on service quality and SERVQUAL differs dramatically in number. The Global edition (September 1994) reported service quality to be a keyword in around 1447 articles compared to only 41 articles mentioning SERVQUAL (Buttle, 1996). This huge gap in the number of articles published in various journals is due to the criticism of SERVQUAL.

Buttle in (1996) mentioned a number of criticisms of SERVQUAL. A principle criticism of SERVQUAL is that the main focus is on the process of service delivery and not the outcomes of the service encounter. As a means of determining 'quality' therefore, it focusses not on the perceived receipt of service quality from the consumer, (whose perceptions can change depending on culture, context, and personal subjectivity), but on the quality of the service process itself.

He also explained that SERVQUAL cannot measure absolute service quality expectations, he argued that only four or five items are not sufficient to capture the variability within each service quality dimension. And that SERVQUAL also causes confusion and raises the chances of respondents' error because of the reversed polarity of some items in the scale.

SERVQUAL has also been criticised on several other grounds. For example

Cronin and Taylor (1992) argued that expectations cannot remain constant over time, which attest to the inability of SERVQUAL to provide management with sufficient information for strategy implementation and resource allocation for the purpose of customer satisfaction.

Some researchers indicated that SERVQUAL cannot be used to measure customer satisfaction to any great extent because of its relevance to measuring service quality.

Another criticism from researchers of SERVQUAL dimensions is its inability to measure service quality consistently across different cultures, countries, and ethnicities.

Finally, the criticism of the inapplicability of the SERVQUAL model to all service industry which resulted in many modified versions of SERVQUAL model over time ,Based on the above mentioned criticism of SERVQUAL researchers recommended developing a more realistic model specific to a particular culture, country, ethnicity, or service sector, because merely replicating a model may result in false outcomes which ultimately will lead to the failure of organisational strategies. (alotaibi, 2015)

2. Customer Satisfaction :

In 1980, Oliver referred customer satisfaction to the complete fulfillment of one's expectations and a psychological state. It is an attitude or feeling that results in having use of some product or service. Marketing activities are directly linked to customer satisfaction and some time it is associated with consumer buying behavior. If a customer is satisfied with a service or product after having use of it, then the chances are increases to repeat purchase of that service or product. The intentions to repeatedly purchase the product are heavily relying on customer satisfaction. Not only this, that satisfied customer share his positive experience with others and became a source of word of mouth advertising. On the other hand, dissatisfied customer results in negative word of mouth advertising and more likely to switch the brand or product. (ali, Raza, & Syed Ali, 2015) Yet that can prejudice his attitudes and behavioural intentions in relation to companies.

Moreover reaching the customer satisfaction is surely dependant on understanding the behaviour of consumers which among many researchers in the field argue that consumer behaviour is indispensable in order that companies be able to offer products and services that more adequately satisfy the needs and desires of the customer. These authors point out, that "... understanding the behaviour of the consumer means to be able to predict their behaviour with a greater chance of accuracy, to discover the relations of cause and effect that govern persuasion towards the purchase of products, and to understand the nature of the education of the consumer throughout their relationship with the company." (souki, 2008)

On the other hand more recent attention from literature has focused on the distinction between service quality and satisfaction, it has been demonstrated that service quality and satisfaction are similar concepts in terms of matching consumers' expectations and experience of the service provided. In contrast, numerous studies have attempted to distinguish between the two constructs such as Parasuraman in (1988) that differentiate between service quality and satisfaction in terms of measurement aspects; they suggest that service quality is measuring what consumers should expect, while, in contrast, satisfaction measures what consumers would expect.

The distinction between service quality and satisfaction is critical for service firms, allowing them to assess whether their goal is to satisfy customers with their performance or to provide a high level of perceived service quality , which will lead to a pleasurable experience for its customers . (ALMOMANI, 2017, pp. 14-16)

Conclusion :

This chapter reviewed the concept of service, revealing the service marketing mix and The four service characteristics (inseparability, heterogeneity, intangibility and perishability) that were explored as prerequisites of perceived service quality conceptualisation. It appears that these characteristics, traditionally used to explain the main differences between goods and services, have considerable limitations. In this chapter we exposed the perceived service quality and provided an update to the body of service quality knowledge. Consolidation of the pathway of perceived service quality concept and the reasons for the provided high quality services by the organizations why it should pay attention for the service quality. we reviewed customer satisfaction and SERVQUAL model with the a detailed discussion about the 5 gaps and the importance of identifying it to position a company in the right direction.

Section 3

Case study of the SOCIETE GENERALE

Banks are keen to keep abreast of the rapid developments in order to achieve a better level of service delivery to meet the challenges and financial transformations they face especially in light of the growing needs of customers with emphasis on the additional benefits offered by banks and the quality of services in the face of intense competition. The quality of banking service is an advantage to be used to enhance the Bank's position in the market. SOCIETE GENERALE like other commercial banks. It works supposedly to introduce the concept of marketing innovation and quality and the development of its banking services, in the style of management and the changes adopted at the all the bank's level through its use for the new marketing methods as the culture of the innovation orientation.

In this empirical chapter we aim to study the methods implemented for adopting marketing innovation and providing services with high quality from SOCIETE GENERALE.

Topic 1 : Exploratory studies of the bank

In this topic we will expose an identification card about the SOCIETE GENERALE with a close look on the history and its business all over the world, with the services provided by the bank.

1. Introduction to the bank (societe generale)

SOCIETE GENERALE S.A is a French multinational banking and financial services company head-quartered in Paris. They are the third largest bank in France by total assets and the sixth largest in Europe. Societe Generale has been ranked as one of the world's most admired companies to work in, since the bank creation in 1864, it has built on its European roots to develop the business internationally: today, the bank does 75% of its business in mature markets and 25% in emerging countries. With its unique geographic positioning, combined with its leadership positions, the bank a hub connecting Europe, Russia, and Africa with the global financial centres in Asia and the Americas.

Since SOCIETE GENERALE is one of the leading European financial services groups. Based on a diversified and integrated banking model, the group combines financial strength and proven expertise in innovation with a strategy of sustainable growth, aiming to be the trusted partner for its clients, committed to the positive transformations of the world. it is Active in the real economy for over 150 years, with a solid position in Europe and connected to the rest of the world, Societe Generale employs over 149,000 members of staff in 67 countries and supports on a daily basis 31 million individual clients, businesses and institutional investors around the world. The Group offers a wide range of advisory services and tailored financial solutions to secure transactions, protect and manage assets and savings, and help its clients finance their projects. Societe Generale seeks to protect them in both their day-to-day life and their professional activities, offering the innovative services and solutions they require. The Group's mission is to empower each and everyone who wants to have a positive impact on the future.

The Societe Generale logo evolves :

From its first monograms to the red and black square, passing via the Pasquier logo, Societe Generale's visual identity has evolved over time in response to ever-changing requirements in terms of communication and visibility. The "SG" monogram first made its appearance at the end of the 19th century.

During its first few decades in operation, Societe Generale followed no specific visual identity guidelines and had no standard logo in the proper sense of the term. To differentiate from the competition, the bank's full name was displayed on front walls and on signs in large capitals or in gold: "Société Générale pour favoriser le développement du commerce et de l'industrie en France" ("Societe Generale to support the development of trade and industry in France"). The "SG" monogram made its appearance at the end of the 19th century. With no calligraphic unity, it appeared in wall mosaic form or as interlaced letters. This was not unusual. The "logo" concept remained undeveloped up until the First World War. The use of a stamp was the custom of industrial companies, notably in the automotive, food and oil exploration sectors, for which they had to chose a sign that would be visually recognisable by consumers.

This all changed during the golden period known as the Glorious Thirties. At this time in France, there was an exponential increase in the rate at which people began to use banking services, with the result that major banks began to seek a more distinguished visual identity to attract and retain customers. Quicker to read and more effective than spelling out their name in full, a logo became a necessity. Societe Generale made the leap in 1969 with the "Pasquier logo", from the name of its designer, the painter Noël Pasquier. Inspired by kinetic art, very much in trend at the time, the logo's message was to reassure: its round form represented the earth, unity and security. As an inverted spiral in dark brown and beige, it gave the impression of perpetual movement, symbolising a horn of plenty which perpetuated the bank's ideals. Tradition and modernity, seriousness and imagination, solidity and dynamism were all suggested by the logo. Several variations followed. In ten years, the typeface used for the words "Societe Generale" changed four times (1971, 1976, 1977, 1981) and the design was adjusted in various colours. But such experimentation was not to last. The start of the 1980s saw the introduction of stricter graphical standards for developing a visual identity. In 1983, "madder red" and ivory were selected as colours, with the logo spiral in red and adjusted in proportion to the typeset of the company name.

In 1989, Societe Generale decided to redesign its visual identity. Two years after its privatisation, it wanted to refresh the image it communicated and its visibility. Following mass deregulation of the banking sector, competition became tougher on a market that had previously been state-dominated. After an attempted stock-market raid, of which Societe Generale was the target, the Group sought to revamp its image by

highlighting its specific qualities and independence. Studies showed an urgent facelift was necessary and recommended the adoption of a new "sober, elegant and more modern" logo. With this, the management hired Sopha, a design agency owned by the RSCG group, to design a new visual identity. The result was a highly symbolic red and black square, with "Societe" written in black on red and "Generale" written larger in white on black. The square evokes solidity, strength and rigour while the colour contrast indicates the balanced relationship between the bank and its clients. Red, which is bright and dynamic, is associated with passion and emotion, while black is the colour of solemnity, seriousness, and institutions. The white bar symbolises openness. The larger typeset suggests the bank's capacity for flexibility and adaptation. Success at last. Much more than a logo, a real brand was created.

2- Services provided by the bank :

2-1 Financial services :

Financial services offering is built on the bank expertise in three businesses: insurance, vehicle leasing and fleet management (ALD Automotive), and vendor and equipment financing (Societe Generale Equipment Finance). These businesses are complementary within the Group's diversified and well-balanced business model, generating strong synergies in the many countries in which the bank operate.

2-2 Financing Dealview :

SG Markets Financing Dealview allows you to access all your financing transactions within SG CIB. This service offers you visibility on your loans with Societe Generale and allows you to identify and anticipate future events. All from the bank platform on internet .

Features of the Financing Dealview :

An intuitive design making it easy to navigate.

A consolidated view of all your loan activity with Societe Generale.

Visibility on future events that relate to your loans.

2-3 Radar :

SG Markets Radar centralizes all your securitized accounts receivable portfolio metrics in one place: portfolio outstanding breakdowns, securitization funding, portfolio performances and much more .

SG Markets Radar is a simple and effective tool for the dynamic monitoring and the analysis of your accounts receivable portfolio.

Features of radar service :

Direct access to your securitized accounts receivable portfolio: from portfolio outstanding breakdowns and performance monitoring to funding levels.

An intuitive design which allows you to easily navigate and capture your organizations relevant information: providing you with a consolidated view of your securitization program or drill down the information by periods, selling entities or currencies up to the invoice level.

In a nutshell: Data-mining at your fingertips

2-4 Global cash :

SG Markets Global Cash is the international cash management portal for Corporates which offers you secure access to create, validate and monitor your payment and collection orders, control and balance your account positions around the world.

Global Cash offers you a unique user experience, with all the benefits of an extended multi-bank cash management service, accessible across multiple devices (via desktop, tablet or smartphone) and available in several languages.

Features :

Securely input, validate and monitor payments and collections orders from around the world, regardless of the issuing channel (direct input, uploaded orders directly via the portal or through other acquisition channels).

Review your account statements and intraday positions for all your accounts held with Societe Generale, and with other domestic and international banks. Access your cash pooling structure and statements.

Adapt the features according to your individual needs and on the structure of your organization (setup alerts, customize the display of your accounts, etc.).

2-5 Esign :

SG Markets eSign offers a secure and efficient process of digitally signing contractual documentation between Societe Generale and its clients. This service allows real-time tracking of the signing process of all PDF documents between SG and its clients. It provides a cost-effective solution which allows for management of the document signing process. eSign is a secure service which generates a one-time password for each authorised signatory on signing a document.

Features :

Secure and easy to use web interface, with simple click-and-sign functionality, which allows a follow-up of all contracts in progress and signed between your company and

SG. Archiving and storage management means designated users can easily access and print at any time all documents already signed with SG.

eSign is accredited by the CCRA (Common Criteria Recognition Arrangement) and complies with European regulation and directive related to digital/electronic signing [n°910/2014 - July 2014].

2-6 PayFX :

SG Markets PayFx is an online service allowing banks to make payments in more than 80 currencies from their EUR account held with Societe Generale Paris.

Societe Generale offers a niche market for traditionally non-deliverable currencies in order for banks to meet their clients commercial payment needs across a large number of markets.

Features :

Retrieve daily FX grids to manage your customers' payments across 80+ currencies (available formats: csv, txt, pdf, xls), which can be updated if required based on market fluctuations.

Automated calculation of the exact amount needing to be transferred (up to 300K EUR per transaction/day).

Easy-to-use currency guide allows you to identify the specific requirements for all of your international payments on traditionally undeliverable currencies.

2-7 D-view :

SG Markets D-View provides you with easy-to-use dashboards to help you monitor trends in your fund distribution. It empowers you with the necessary analytics to compare and adapt your overall fund distribution strategy in terms of sales & marketing, distributor monitoring and product management.

Features :

Consolidated view of distribution data across fund domiciles.

Analytics by product, location and distributor.

Customizable dashboards.

2-8 RFP e-Response :

SG Markets RFP e-Response is a service that gives you online access to the bank responses regarding the customer request for proposal (RFP). This tool allows you to securely access, review, & download the bank's correspondence with regards to your RFP.

Features :

- An easy-to-use web interface available 24/7.
- The e-response is designed in a structured and customised way ensuring a comprehensive response to your initial needs.
- This paperless approach means that the customer may review & download the bank response online, eliminating the need to print.

2-9 Sourcing :

SG Markets Sourcing is designed for Sales Representatives of Vendors as well as Societe Generale's prime contractor team in order to facilitate the identification of competencies for a specific tender. This service provides Vendors with the ability to share their expertise and promote their services and allows the prime contractor the ability to view these listings using the search function. By targeting the most relevant skills and competencies required for a specific tender, the prime contracting team can initiate direct contact with the most suitable Vendor(s) for a specific project.

Features :

The sales representative records the company's expertise in the tool with a file analysis engine that extracts the achievements made and the technologies mastered. The application then instantly shows the most relevant expertise previously reported by Vendors. One click is enough to contact the concerned Vendor. (sgmarkets)

2-10 Insurance :

Societe Generale Assurances, is at the heart of Societe Generale Group's development strategy, in synergy with all its retail and private banking distribution networks in France and abroad. Societe Generale Assurances also pursues the expansion of its distribution model through the development of external partnerships.

Present in France with Sogecap, Antarius, Sogessur and Oradea Vie, and in 10 countries abroad, Societe Generale Assurances offers a full range of products and services to meet the needs of individual, professional and corporate clients in Life Insurance Savings, Retirement Savings and Personal Protection. Drawing on the expertise of its 2,800 employees, Societe Generale Assurances posted revenues of 13.4 billion euros in 2018. It manages 115 billion euros of outstandings and 23 million contracts.

Sogecap, Societe Generale's life insurance and savings company, designs a broad range of insurance products for individual, professional and corporate customers (life

insurance, retirement savings schemes, personal protection and more). Sogecap is rated A- by Standard & Poor's.

Antarius, credit du Nord's life Insurance company, has been owned 50 % by Sogecap (majority shareholder) and 50% by Credit du Nord since April 2017. Based on an integrated bancassurance model, Antarius provides a complete range of products: life insurance and savings, group retirement, protection, dependence and annuity dedicated to individuals, professionals and corporate client.

Sogessur is SOCIETE GENERALE 's property and accident insurance provider. It offers a full range of insurance products for individuals (auto and home insurance, personal accident and life insurance, school insurance and more). Sogessur also insures the payment methods the Group provides to individual, professional and not-for-profit customers.

Oradéa Vie is the life insurance company of Societe Generale Assurances, 100% subsidiary owned by Sogecap, dedicated to external partnerships in France. Its partners, independent wealth management advisor, large broker networks, asset management companies and asset management banks, trust Oradea Vie to develop their life insurance activities.

The insurance business line is present in 10 countries and holds leading positions:

- France: 6th largest life insurer and 5th largest Bankinsurance
- Czech Republic: 1st largest life Insurer
- Morocco: 3rd largest life Insurer
- Romania: 3rd largest life Insurer

2-11 Vendor and equipment finance

Equipment Finance is the European leader in equipment finance for a broad range of businesses, from SMEs to large international companies. Societe Generale Equipement Finance also supports equipment manufacturers and distributors working in the transport, industrial equipment and high-tech sectors by meeting their equipment and vendor financing needs. As a leading company in Europe, SGEF operates in 22 countries and manages a portfolio of EUR 18.7 billion in outstandings. It has a broadly diverse customer base, ranging from large international companies to SMEs, to which it offers a varied range of products (financial leasing, loans, leasing, purchase of receivables, etc.) and services (insurance, truck leasing with services).

Regularly recognised by the leasing industry, Societe Generale Equipment Finance was named "European Lessor of the Year" at the Leasing Life Awards held on 15th November 2018 in Tallinn.

2-12 Vehicle leasing and fleet management

Present in 43 countries and managing over 1.66 million vehicles, ALD Automotive is one of the world's leading vehicle leasing and fleet management companies. ALD Automotive has been developing and delivering a complete range of solutions for controlling, managing and optimising corporate vehicle costs. In France, ALD Automotive won the "Best Customer Service Award 2019"* in the Operational Leasing category, in a survey by BVA Group-Viséo CI.

- **Services provided in SG ALGERIA :**

Messagi :

Messagi is a service offered by Société Générale Algérie which allows you to receive your account information via SMS. The Messagi service allows you to react in time to your account situation:

- Avoid payment incidents and unpaid bills: by being informed of your alert balance of the transfer (in case you define the amount of your salary as an upward threshold).
- Ease of use: no code to memorize
- Save time: Messagi saves you trips to branches, wherever you are, you are close to your bank.
- Receive your text messages abroad: you must subscribe to the "Roamig" option with your telephone operator.

APPLI SGA :

The SGA APP is a remote banking service that allows you to manage your accounts wherever you are and at any time via your smartphone, tablet or computer with a single identifier.

E-payemet :

1- Interbank cards :

The range of Societe Generale Algeria interbank cards, it offers diversified means of payment that allow you to:

- Withdrawing money from automated teller machines (ATMs).
- Payment in stores on electronic payment terminal (EPT).
- Internet regulations (e-payment).

The intercards are **Carte CIB TEM TEM, Carte CIB PERLE, Carte CIB CLASSIC And Carte CIB GOLD.**

2- International cards :

It allows you to pay your expenses, withdraw your cash but also provides you with full coverage against unpredictable events that may arise during your trip. And the cards are **visa card, secure visa.**

Topic 2 : empirical research

Based on the nature of the study and the objectives that it seeks to achieve, the analytical descriptive and the statistical approaches were used, which is based on the study of the phenomenon as it is in fact and is concerned as a precise description and expressed in qualitative and quantitative terms. This approach does not suffice to gather information about the phenomenon in order to investigate its manifestations and its different relations, but rather to analysis, linkage, and interpretation.

1. Theoretical framework

In order to respond to the proposed objectives, this research is divided into two phases, in the first phase we sought to reach the opinion of the SOCIETE GENERALE's customers on the quality level provided to them by well structured survey of relevant and convenient items that helps in understanding the instrument. The second phase was about evaluating the implementation of the marketing innovation in the banks activities from the perspective of employees via the survey model, observation and interview.

Measurement instrument and field study

Questionnaire which was based on the previous literature research, makes it much more practical to be answered by customers as in the first phase, was developed. Firstly, the demographics as gender (sex), customer type, education level, income, job, were determined. Then the service quality dimensions (SERVQUAL) were taken into consideration under the inspiration of the previous studies. Even though SERVQUAL presents general quality dimensions for service industries, it does not include specific dimensions for each service sector. Questions aiming to address perceptions were rated using 5-point Likert scale. The scale in both cases was from 1- strongly agreed to 5- strongly disagreed. The most useful SERVQUAL's service quality dimensions which includes 22-items.

In addition, the second questionnaire directed to the employees governs the marketing innovation dimensions through 27 statements that illustrate (Innovation in service-price – promotion –distribution-process- physical evidence).

Above all, for the efficiency of the collected informations I headed into 4 agencies of the SOCIETE GENERALE in different cities of Algeria, based on my conviction that targeting random and different categories of customers and employees with diversified characteristics will provide exact informations and results. Unluckily I got refused to collect information from one city and couldn't receive my files from another one due to the circumstances we faced cause of COVID-19, yet I had effectively done an interview with the directors of both the agencies in Tizi-Ouzou and Biskra, beside some other employees. Additionally, had my interviews done and received the answered surveys which attained 61 out of 70 survey from customers and 33 out of 50 employees survey has been gathered in total.

Table 2 : Cronbach's alpha index of the customer's questionnaire

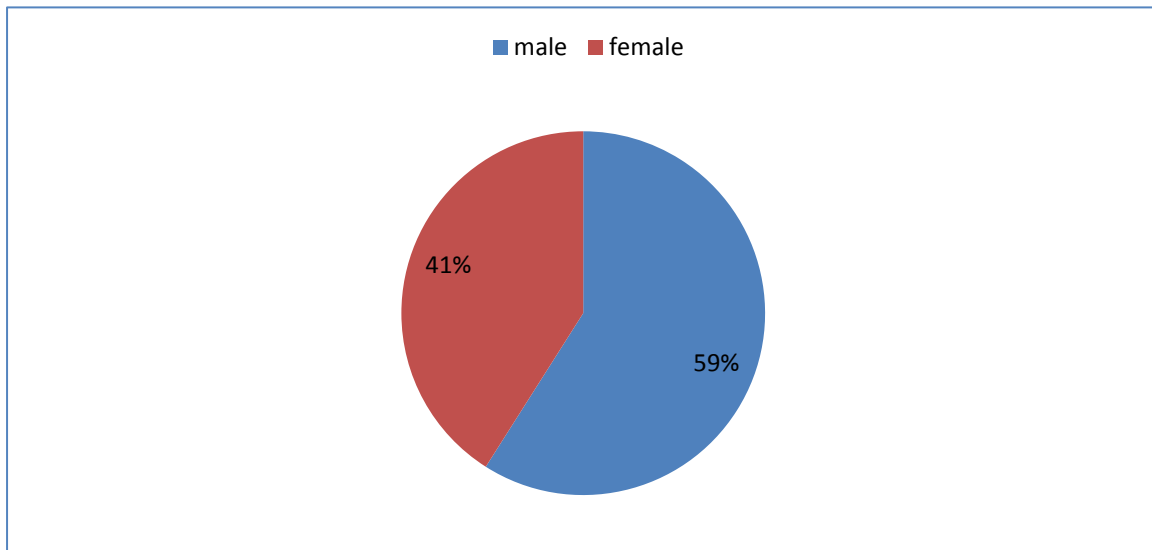
Reliability Statistics	
Cronbach's Alpha	N of Items:
,908	22

Sources : Prepared by the students from the SPSS Outputs

The results of the primary sample of the customers show that Cronbach's Alpha index is 0.90 (for all items), indicating high reliability. In Table 2,

2. The sample characteristics description

- The first phase :



2.1 Sex

Figure 5 : Sex

As presented in the graphic 59% of the customers were males and 41% of others were female

2.2 Customer type :

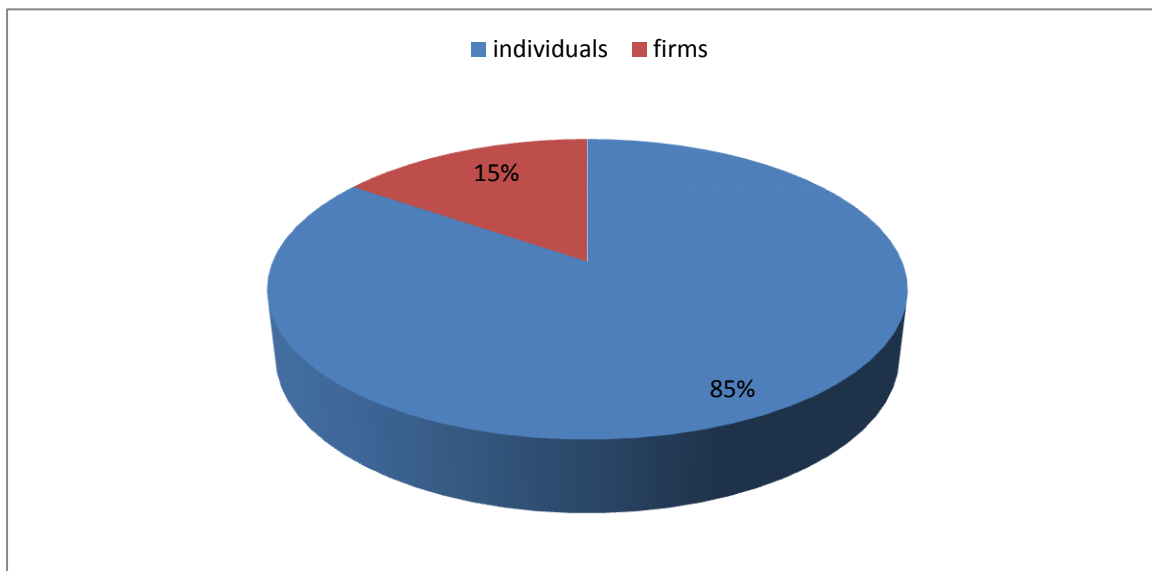


Figure 6 : customer type

The sample consisted from 85 % of individuals and 15 % of firms.

2.3 Education level :

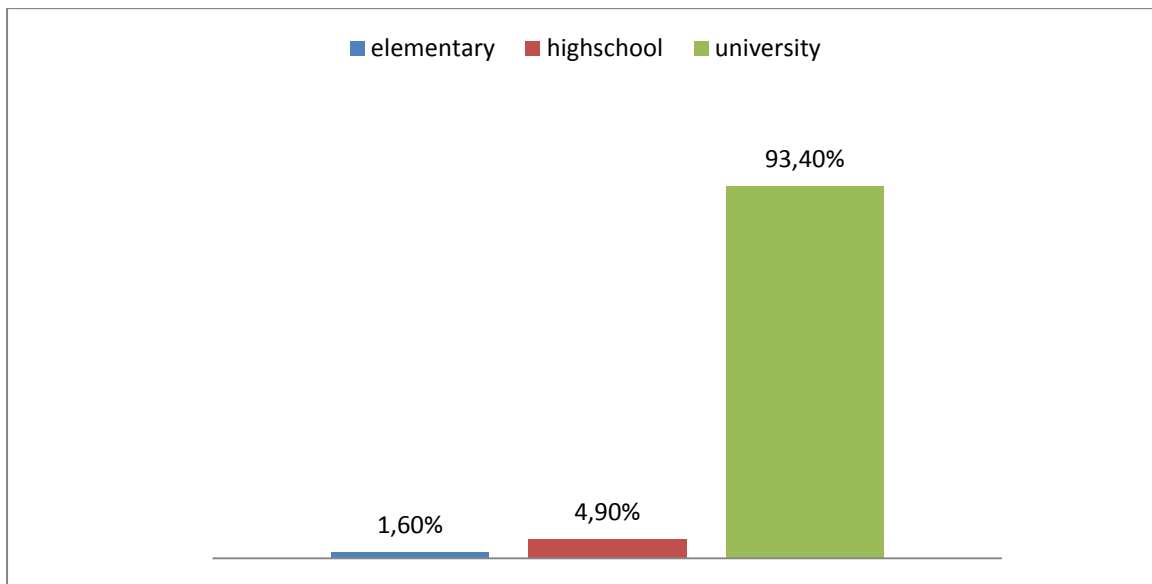


Figure 7 : Education level

We noticed that 93.40 percent of the customers had an university degree , 4.90% of them with a highschool level and 1.60 percent of others with an elementary level .

2.4 Job :

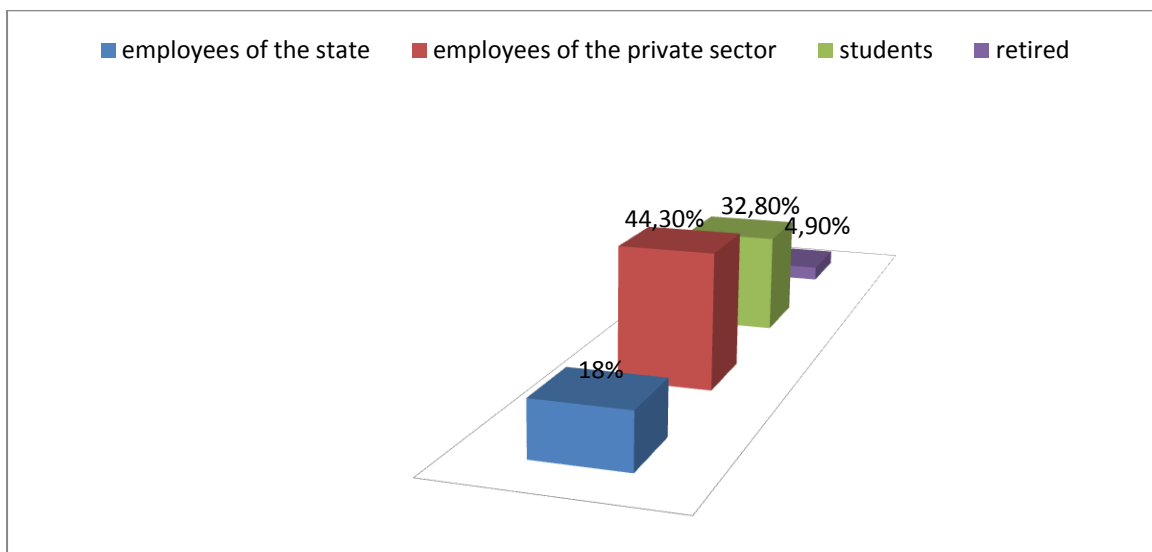


Figure 8 : job

44.30 percent of the customers were employees in the private sector , 32.80 percent were students and the rest were employees of the state and the retired category which represent the small ratio from the sample .

2.5 Income :

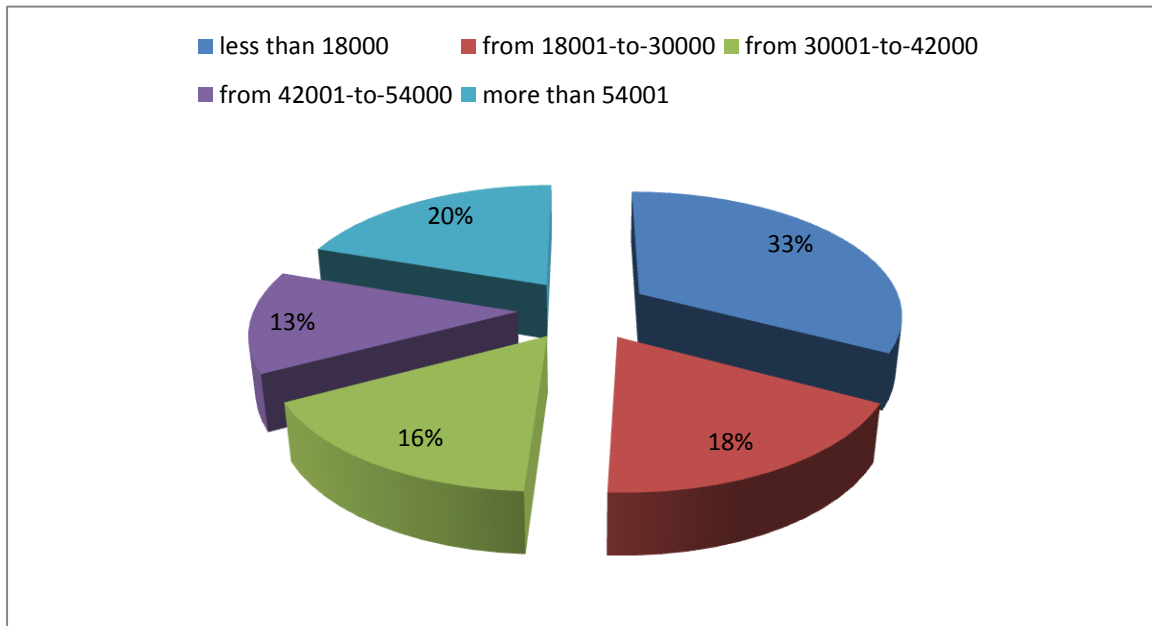


Figure 9 : income

We noticed that 33 % of the bank's clients get paid less than 18000 algerian dinar, 20 percent of them with more than 54001 yet the rest categories doesn't contain much difference but the proportions are much close.

Table 3 : Cronbach alpha index of the employee's questionnaire

Reliability Statistics	
Cronbach's Alpha	N of Items
,864	27

Sources : Prepared by the students from the SPSS Outputs

From the table above we found cronbach's alpha index is 0.864 for all the 27 items , indicate the high statistically significant value which confirms the internal consistency of the questionnaire statements .

- **The second phase :**

Job positioning of the employees sample :

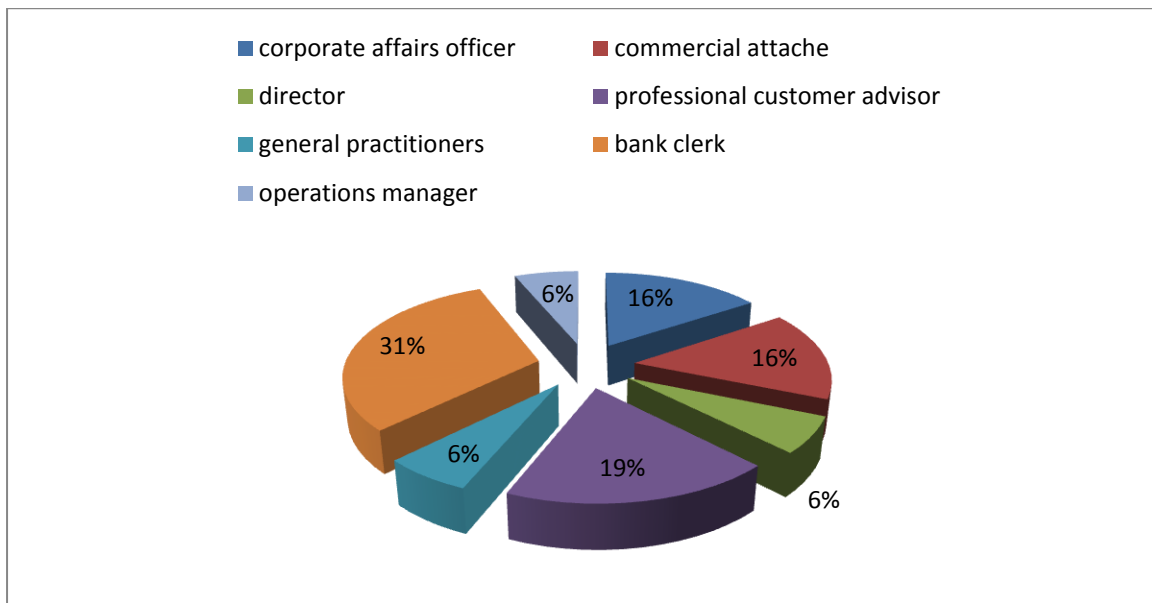


Figure 10 : job positioning

The employees of the bank with all positions had an effective role in the sample composition.

Topic 3 : Discussion

The analysis was structured by taking into consideration the need to respond to the proposed objectives. The quantitative data were analysed by the SPSS version 20.

1. Test hypothesis

Ho1- There is a statistically positive level in applying the marketing innovation concept from the perspective of employees

To answer the hypothesis above, we may use the table below that represent employees evaluation of the marketing innovation.

Table 4 : Employees Evaluation of the Marketing Innovation

Statistics						
		Innovation In service/product	Innovation in price	Innovation in promotion	Innovation in distribution	
N	Valid	33	33	33	33	
	Missing	0	0	0	0	
Mean		1,5455	2,2652	2,0227	1,8990	
Median		1,2500	2,2500	2,0000	2,0000	
Std. Deviation		,55711	,68448	,69979	,71436	
Variance		,310	,469	,490	,510	
Percentiles	25	1,2500	2,0000	1,5000	1,6667	
	50	1,2500	2,2500	2,0000	2,0000	
	75	1,8750	2,7500	2,2500	2,0000	
Statistics						
		Innovation In Phephysical evidence	Innovation In process	Innovation In individuals	Merketing innovation	
N	Valid	33	33	33	33	
	Missing	0	0	0	0	
Mean		1,6061	1,4747	2,0808	1,8420	
Median		1,6667	1,3333	2,0000	1,7857	
Std. Deviation		,51676	,44120	,73848	,38894	
Variance		,267	,195	,545	,151	
Percentiles	25	1,0000	1,0000	1,4167	1,6548	
	50	1,6667	1,3333	2,0000	1,7857	
	75	2,0000	2,0000	2,5000	2,1607	

Sources : Prepared by the students from the SPSS Outputs

As is evident in(table4) the evaluation level of marketing innovation from the perspective of employees was 1,7857 , viz, they dont agree with the fact that the bank is adopting the marketing innovation concept, therefore the second hypothesis is rejected, and we can conclude that **there is a statistically negative level in applying the marketing innovation concept from the prespective of employees.**

Ho2- There is a statistically positive level in assessing the perceived quality from the perspective of customers.

To answer the hypothesis above, we may use the table below that represent the customer evaluation degree of the service quality level.

		assurance	empathy	tangibles	reliability	responsivenss
N	Valid	61	61	61	61	61
	Missing	0	0	0	0	0
Mean		2,2885	2,5705	2,3566	2,4795	2,3484
Median		2,2000	2,4000	2,2500	2,5000	2,2500
Std. Deviation		,53482	,66617	,60975	,69116	,66502

Sources : Prepared by the students from the SPSS Outputs

To measure the perceived service quality and test the current hypothesis, The general median of the five averages was calculated, by adding these averages and dividing them by 5, we found 2.3200 for the general median, consequently 46.4% represented as the overall perceived service quality (A feeble level yet not accepted so far).

However in particular the ranking of service quality dimensions from standpoint of customers was estimated based on the median of each dimension, it resulted 50% as the highest rate recorded for reliability, followed by empathy in the second place (48%), besides tangibles and responsiveness are alike with 45% and it comes assurance of 44% known as low as customers view.

That is to say the second hypothesis is rejected, **we can conclude that there is a statistically negative level in assessing the perceived quality from the perspective of customers.**

Ho3- There is a statistically significant relationship between marketing innovation and the perceived quality.

To answer the hypothesis above, we may use the two tables below that represent the correlation between each variable and its dimensions in part.

Table 6 : The correlation between marketing innovation and its dimensions

Correlations			
		Innovation in individuals	Marketing innovation
Innovation in service/product	Pearson Correlation	,374*	,753**
	Sig. (2-tailed)	,032	,000
	N	33	33
Innovation in price	Pearson Correlation	,518**	,801**
	Sig. (2-tailed)	,002	,000
	N	33	33
Innovation in promotion	Pearson Correlation	,432*	,389*
	Sig. (2-tailed)	,012	,025
	N	33	33
Innovation in distribution	Pearson Correlation	,398*	,654**
	Sig. (2-tailed)	,022	,000
	N	33	33
Innovation in phephysical evidence	Pearson Correlation	-,032	,330
	Sig. (2-tailed)	,859	,060
	N	33	33
Innovation in process	Pearson Correlation	,545**	,616**
	Sig. (2-tailed)	,001	,000
	N	33	33
Innovation in individuals	Pearson Correlation	1	,775**
	Sig. (2-tailed)		,000
	N	33	33
Marketing innovation	Pearson Correlation	,775**	1
	Sig. (2-tailed)	,000	
	N	33	33

Sources : Prepared by the students from the SPSS Outputs

The table shows the correlation between the marketing innovation and its dimensions thus from the outputs above the ratio was estimated with 61.68 % as a strong level of correlation.

Table 7 : The correlation between the quality and the five dimensions

		Correlations	
		responsivenss	quality
Assurance	Pearson Correlation	,666**	,796**
	Sig. (2-tailed)	,000	,000
	N	61	61
Empathy	Pearson Correlation	,744**	,837**
	Sig. (2-tailed)	,000	,000
	N	61	61
Tangibles	Pearson Correlation	,577**	,792**
	Sig. (2-tailed)	,000	,000
	N	61	61
Reliability	Pearson Correlation	,544**	,746**
	Sig. (2-tailed)	,000	,000
	N	61	61
Responsivenss	Pearson Correlation	1	,876**
	Sig. (2-tailed)		,000
	N	61	61
Quality	Pearson Correlation	,876**	1
	Sig. (2-tailed)	,000	
	N	61	61

Sources : Prepared by the students from the SPSS Outputs

The table shows the correlation between the perceived service quality and the five dimensions thus from the outputs above the ratio was estimated with 80,94 % as a strong level of correlation.

Observation and interviews :

After being present in the bank, collecting informations about the phenomenon under study, i managed interviewing some employees in different positions and the questions as follow :

- **are you satisfied of being part of this organism ?**
- **do you think customers are satisfied by the services provided to them ?**
- **do you receive any sort of comlaints from customers ?**
- **do u consider customers as promoters with a close relationship with the bank ?**
- **is there any new marketing methodsor new activities applied in this agency ?**
- **in which way will this effect the customer satisfaction ?**

Analysis and Discussion :

Most employees seemed content as workers in the bank with different opinions of having more satisfaction however most responds about the customers in the second question were centered between "yes" and "it depends" on their expectation towards the service i.e. known that the perceptions of the customers regarding the quality of a product or a service are based on long-range cognitive evaluations.

The amount of complaints they receive is nearly not noticeable based on their responses but still existent, also when I asked if the customers are considered as promoters I have received two interesting answers : « customers here are more like service-purchasers they come for getting their business done then leave », the other : « we can't define it as a close relationship » , any organization that considers the marketing innovation as a key role to the customer satisfaction, aims to establish a closer relationship with them and reach the situation when they become promoters – a condition provided which customers become loyal and this occurs by the implementation of new marketing methods and activities , unluckily it is a missing part in this situation .

In the other hand , under the scope of asking about the innovative activities I've been informed of a periodic actions for employees to contribute, express themselves in art field and highlighting their skills for the sake of sense of belonging in each employee (innovation in individuals) .

Some employees were neutral in answering about the new marketing methods in the bank however , others proclaimed no witness for any change since their recruitment yet no more than routine operations , the way it will impact the customer satisfaction based on the creation of an extra value and its presentation to customers which lies at the center of the organization's marketing activities hence the innovation efforts will result in the formation of a customer value throughout increasing the perceived service quality. lastly they agreed about the strong relationship between marketing innovation and the perceived service quality, as some claimed they are correlative concepts and others affirmed the high level of service quality as result of the implementation of new developed marketing methods in the bank's activities.

At the end based on results we achieved from testing the two sub-hypothesis, the gathered informations from interviews and observation besides the outputs of correlation of each variable with its dimensions, that is to say as a conclusion **there is a significant relationship between marketing innovation and the perceived quality.**

Additionally reaching the final research model which assembles the results of the two variables presented in (Figure 11).

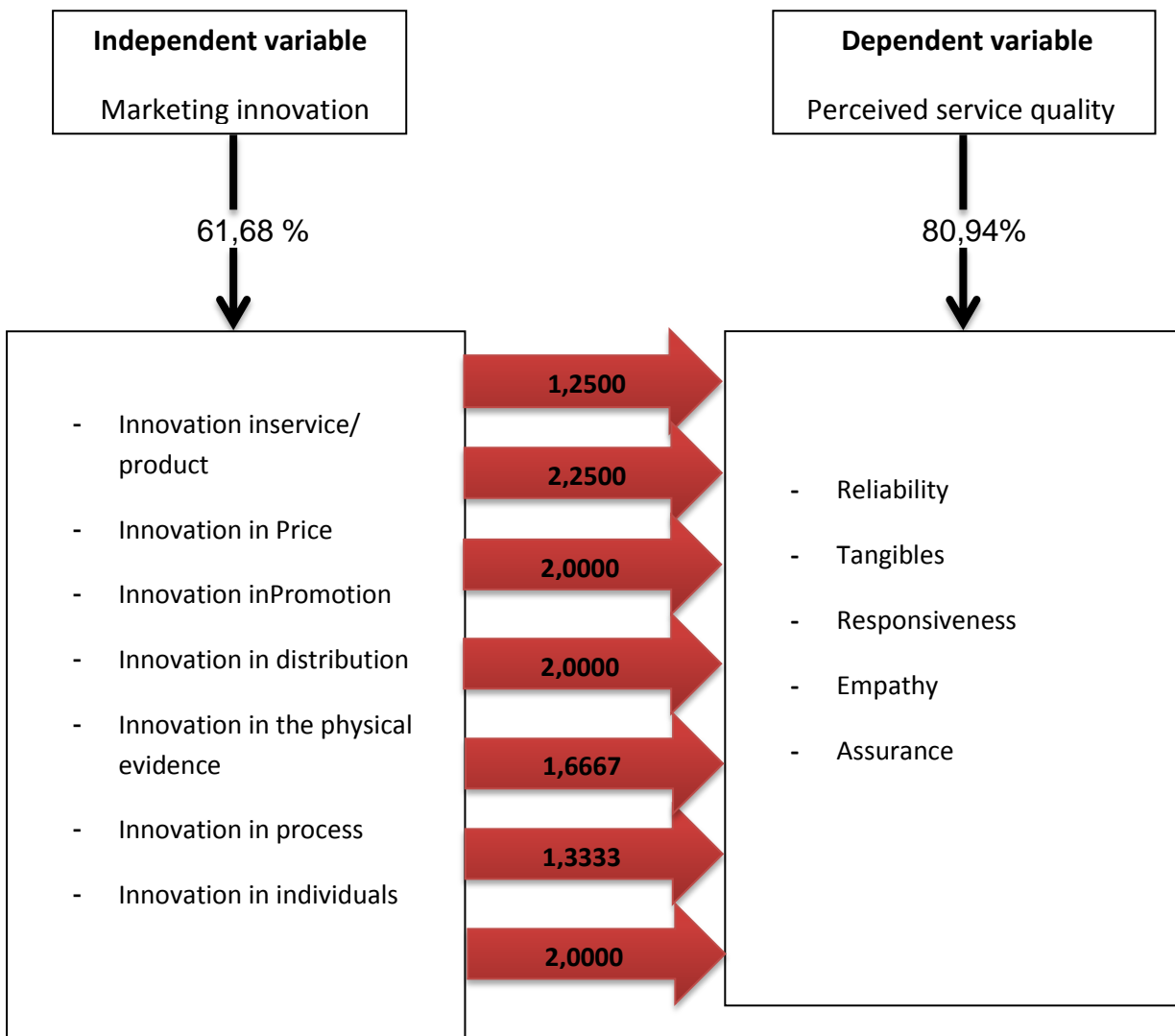


Figure 11 : The final research model.

The model above reveals the employees statements concerning each dimension related to the marketing innovation is resulted as a feeble level of application in the bank's activities, and its direct impact on the quality provided and offered, through the customer evaluation of the five dimensions in each, which is in this case shows a negative level of the quality assesement.

Conclusion :

The quantitative method that was employed lead us to discover the increased pressure that faces the bank's sector in algeria to enhance productiveness toward customers and providing high service quality thus getting them to be satisfied , also the non-reliance of marketing innovation in the banks culture which if the implementation was attained , it would have helped in adapting and reacting to the rapid environment changes brought from the innovative companies, competitors and intense competition . Based on the qualitative results marketing innovation has clearly an impact on the perceived quality and the customer disposal thus determining the continuity and the future transactions.

Moreover as we came up with concluding a brief correlation relationship :

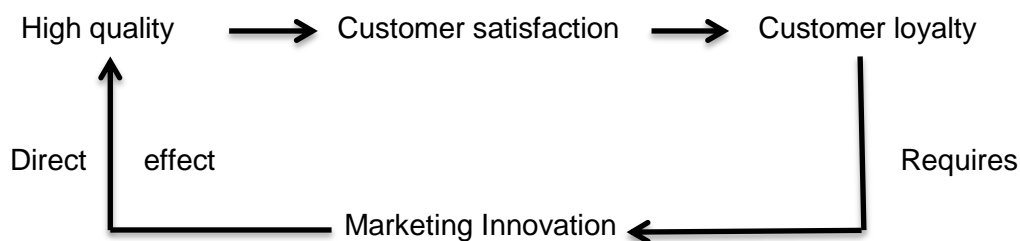


figure 12 : The interrelationship between marketing innovation and the high quality (prepared by the student)

The fundamental basis for providing high quality requires being different and superior in many elements such as services, service processes, systems, responsiveness speed, etc. than competitors. Insuring this with the energy spent by the enterprise will result the customer satisfaction after he already calculated the difference between the sum of his expectations regarding the service, and the total costs that he should bear in order to use that service , hence the fontal point for the entreprise is gaining its customer loyalty , yet when it undertakes the strategic decision to build and launch a customer loyalty program, it essentially is making a long-term commitment with its customers to offer them hard and/or soft benefits, however reaching this main goal demands bringing innovations in services, innovation in the organization's marketing activities in particular and the continuation of those innovations. Lastly we conclude the direct effect of marketing innovation on the perceived quality, in order to develop new beneficial prespectives for the entreprise excellence.

Summary

The study was inspired by the question: « does the bank embrace innovation to fulfill the needs of customers ? » yet during my journey in reading articles about innovation in general and to Henry Chesbrough in particular about open innovation besides assisting his interviews besides the chance I had to be trained in this field I successfully formed the topic I wanted to study and tried to discover, reveal and analyze the impact of marketing innovation on the perceived service quality.

The study began with a literature review, based on which a preliminary framework was created. The empirical part of the study comprised questionnaires directed to customers and employees of SOCIETE GENERALE in different cities under the objective of getting exact results about each variable and serve the two sub-hypothesis, moreover the interviews with specific employees and conducting the qualitative analysis in order to examine the general hypothesis and discover the impact of marketing innovation on the perceived service quality.

And based on the conducted study, we reached the following results :

- The study reveals that customer evaluation of the perceived quality is low with a general median that reached 2.3 i.e the customer expectations on all the quality service dimensions have not been met by SOCIETE GENERALE.
- The study reveals the evaluation level of the marketing innovation application in the bank's activities reached 1,7857, which means employees don't agree that there is an implementation of new marketing methods and innovative activities in the bank.
- The study reveals a strong relationship between marketing innovation and the perceived service quality, in other words recognizing customer needs, reacting in the right way and time and reaching the satisfaction level is close to « mission impossible » if the bank doesn't embrace the new technologies and new marketing methods because being innovative enough is what firms compete on.

For this, the findings reported in this study offer several suggestions :

- Having a different perspective oriented to trainingships and increase interest in training is a need, because it is a strategic option for preparing and forming innovative individuals in the different operational or managerial levels in the organism.
- The need to focus on the new technologies implementation in the bank's activities because the willingness of acceptance in customers towards innovation is evolving, that is to say the company that has technology has the opportunity to overrun in the market with its expertise and achieve greater economies of scales in its system.
- The application of incentives system and rewarding innovators, under the objective of increasing creativity and encourages employees to innovate.
- It is recommended to encourage the experiment of innovative new work methods, and exploit every new idea with removing all obstacles such as fear of failure and the consequences of risks.

- Measuring service quality is quite important, service bank managers should endeavour not only to measure service quality but to take steps to manage and improve service quality. Additionally, they must also find and manage factors which may be related to service quality and which ultimately affect customer satisfaction.

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Appendix A

CUSTOMER SURVEY

The researcher is conducting a study titled (The effectiveness of Marketing Innovation on the Perceived service quality - Case Study: SOCIETE GENERALE- looking forward the accurate information from your side, knowing that the information you will provide will be treated strictly confidential and for the purposes of scientific research only.

Personal informations :

Sex : male female

Customer type : individuals firm

Education level : elementary high school university

Job : an employee of the private sector an employee of the state
student retired

Income : Less than 18000 DZD From 18001-to-30000 DZD

From 30001-to-42000DZD From 42001-to-54000DDZD

More than 54001 DZD

	STATEMENT	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
01	The bank is providing services as promised					
02	Dependability in handling customers' service problems					
03	Performing services right the first time					
04	Providing services as the promised time					
05	Maintaining error-free records					
06	Keeping customers informed about when services will be performed					
07	Prompt service to customers					
08	Willingness to help customers					
09	Readiness to respond to customers' enquiries					
10	Employees who instill confidence in customers					
11	Making customers feel safe in their transactions					
12	Employees who are consistently courteous					
13	Employees who have the knowledge to answer customer questions					
14	Giving customers individual attention					
15	Employees who deal with customers in caring fashion					
16	Having the customers' best interest at heart					
17	Employees who understand the needs of their customers					
18	Convenient business hours					
19	Modern equipment					
20	Visually appealing facilities					
21	Employees who have a neat , professional appearance					
22	Visually appealing materials associated with service.					

Appendix B

Employees survey

This survey collects information on your enterprise's innovations and marketing innovation activities, knowing that the information you will provide will be treated strictly confidential and for the purposes of scientific research only.

An innovation is the introduction of a new or significantly improved product, process, organisational method, or marketing method by your enterprise.

And in particular marketing innovation must have characteristics or intended uses that are new or which provide a significant improvement over what was previously used or served by your enterprise with the implementation of the new marketing methods.

Person we should contact if there are any queries regarding the form:

Name: _____

Job title: _____

Organisation: _____

Phone: _____

Fax: _____

E-mail: _____

	STATEMENT	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
01	The bank seeks to provide new services that are difficult to own or imitate from competitors.					
02	The bank develops its services based on customer requirements					
03	The Bank follows innovation in service continuously					
04	The bank provides an enabling environment for developing new ideas and converting them into new services					
05	The bank seeks to innovate in price to enhance the value of service in the customer's eyes compared to its competitors					
06	The bank works to implement price innovation taking into consideration the characteristics of its customers					
07	The bank creates price innovation as a means of achieving distinction					
08	The bank is launching innovative bids to attract more customers					
09	The bank seeks to find innovative promotional methods to influence customers					
10	bank seeks to excel by using innovative promotional methods to promote its services					
11	The bank provides encouraging rewards to innovators in the promotional field					
12	The bank works to innovate in increasing sales by offering gifts, competitions and prizes in order to multipule the number of subscribers to its services					
13	The bank has new and innovative distribution methods in line with customer needs					
14	The bank attracts the distinguished competence to be employed in the distribution tasks Through innovation in distribution					
15	the bank seeks to reduce the customer's effort and time in obtaining the service					
16	The bank works to create the physical environment so that it is convenient and attractive					
17	The bank designs attractive decor creates an atmosphere of comfort and safety					
18	The bank is working on introducing the latest technology (such as computers and electronic instruction boards) to accelerate customer service					
19	The bank is innovating new ways to improve its service operations					
20	The Bank creates teams to redesign and modernize its operations					

21	The bank is making changes in providing its services in line with the quality of modern technologies					
22	The bank creates an environment that helps to show the creativity of worker					
23	The Bank provides adequate support to employees to use innovative methods					
24	The bank has incentive systems that support and encourage innovative behavior					
25	The bank works to give decision-making freedom to innovators					
26	The bank is working to update the technical skills of workers					
27	The bank is concerned with the availability of innovative capabilities for candidates to work in the Marketing Department					

Appendix C

الإستبيان الخاص بالعملاء

تقوم الباحثة بإجراء دراسة بعنوان (أثر الابتكار التسويقي على الجودة المدركة للخدمة المصرفية: دراسة حالة بنك سوسيتي جينيرال SOCIETE GENERAL) . يرجى التكرم بقراءة عبارات الإستبيان المرفقة بدقة و الإجابة عنها بموضوعية بناء على تعاملك السابق و الحالي مع البنك , كما في ذلك من أثر على صحة النتائج ,متمنين جهودكم و شاكرين تعاونكم معنا في إعطاء المعلومات الدقيقة.علما بأن المعلومات التي سوف تقدمونها ستعامل بسرية تامة و لأغراض البحث العلمي فقط.

الجزء1: البيانات الشخصية

يرجى وضع علامة (X) في المربع المناسب

الجنس : ذكر انثى
نوع العميل : أفراد مؤسسات

المستوى التعليمي : ابتدائي متوسط ثانوي جامعي

المهنة : موظف لدى الدولة موظف لدى الخواص طالب متقاعد

الدخل الشهري : أقل من 18000 من 18001-30000 دج من 30001-42000 دج

من 42001-54000 أكثر من 54001

الرقم	البيان	موافق تماما	موافق	محايد	غير موافق	غير موافق تماما
01	عندما يعد البنك بأداء عمل ما في وقت معين يلتزم بذلك					
02	يعمل البنك على خلو سجلاته من الأخطاء					
03	يؤدي البنك الخدمة الصحيحة للعميل من أول مرة					
04	يقدم البنك خدماته في الوقت الذي وعد به					
05	موظفو البنك يخبرونك بوقت إنجاز الخدمة بدقة					
06	موظفو البنك يقدمون لك خدمة فورية					
07	موظفو البنك دائما على استعداد لمساعدتك					
08	عند مواجهتك لمشكلة ما فإن البنك يظهر اهتماما صادقا في حلها					
09	سلوك موظفي البنك يغرس الثقة لدى العملاء					
10	موظفو البنك ليسوا أبدا مشغولين جدا للرد على طلبات العملاء					
11	تشعر بالأمان في تعاملاتك مع البنك					
12	موظفو البنك دائما مهذبون معك					
13	موظفو بنك لديهم المعرفة للإجابة على أسئلتك					
14	يوليكم البنك اهتماما فرديا					
15	لدي البنك موظفين يولونك اهتماما شخسيا					
16	يوفر البنك ساعات عمل ملائمة لجميع عملائه					
17	موظفو البنك يفهمون حاجاتك الخاصة للعملاء					
18	يضع البنك مصلحتك في مقدمة اهتماماته					
19	يملك البنك معدات حديثة					
20	التسهيلات المادية في البنك جذابة					
21	موظفو البنك يتميزون بحسن المظهر					
22	المعدات المصاحبة للخدمة جذابة في البنك					

Appendix D

الاستبيان الخاص بالموظفين

تقوم الباحثة بإجراء دراسة بعنوان (أثر الابتكار التسويقي على الجودة المدركة للخدمة المصرفية :دراسة حالة بنك سوسيتي جنيرال , SOCIETE GENERALE). حيث يجمع هذا الاستقصاء معلومات حول ابتكارات مؤسستك وأنشطتها التسويقية المبتكرة , مع العلم أن المعلومات التي ستقدمها ستعامل بسرية تامة ولأغراض البحث العلمي فقط.

الابتكار هو إدخال منتج أو عملية أو طريقة تنظيمية أو طريقة تسويق جديدة أو محسنة بشكل كبير من قبل مؤسستك. ويعتبر الابتكار التسويقي بعد مهم يجب أن يكون له خصائص أو استخدامات مقصودة جديدة أو ادخال تحسينات كبيرة عما كان يستخدمه أو يعرضه من خدمات من قبل مؤسستك من خلال تنفيذ الأساليب التسويقية الجديدة.

الشخص الذي يجب أن نتصل به إذا كان هناك أي استفسارات بخصوص النموذج:

الاسم : _____

المنصب الوظيفي : _____

رقم الهاتف : _____

الفاكس : _____

الإيميل : _____

الرقم	البيان	موافق تماما	موافق	محايد	غير موافق تماما	غير موافق
01	يسعى البنك لتقدم خدمات جديدة من الصعب امتلاكها أو تقليدها من المنافسين.					
02	يقوم البنك بتطوير خدماته بناء على متطلبات الزبائن					
03	يتبع البنك الابتكار في الخدمة بشكل مستمر					
04	يوفر البنك بيئة مواتية من أجل تطوير الأفكار الجديدة وتحويلها إلى خدمات جديدة					
05	يسعى البنك للابتكار في السعر لتعزيز قيمة الخدمة في نظر الزبون مقارنة بمنافسيها					
06	يعمل البنك على تطبيق الابتكار السعري مع الأخذ بعين الاعتبار خصائص زبائنه					
07	يقوم البنك بالابتكار في الأسعار كوسيلة لتحقيق التمييز					
08	يطرح البنك عروضاً سعرية مبتكرة لجذب المزيد من العملاء					
09	يسعى البنك إلى إيجاد وسائل ترويجية مبتكرة للتأثير في الزبائن					
10	يسعى البنك إلى التميز من خلال استخدام أساليب ترويجية مبتكرة لترويج خدماته					
11	يمنح البنك مكافآت مجزية وتشجيعية للمبتكرين في مجال وسائل الترويج					
12	يعمل البنك على الابتكار في تنشيط مبيعاتها من خلال تقديم الهدايا والمسابقات والجوائز بغية زيادة عدد المشتركين في خدماتها					
13	للبنك أساليب توزيع جديدة ومبتكرة تتماشى مع احتياجات الزبائن					
14	يقوم البنك باستقطاب الكفاءة المتميزة لتوظيف في مهام التوزيع					
15	يسعى البنك من خلال الابتكار في التوزيع إلى التقليل من جهد ووقت العميل في الحصول على الخدمة					
16	يعمل البنك على تهيئة المحيط المادي حتى يكون ملائماً وجذاباً					
17	يعمل البنك على تصميم ديكور جذاب مما يخلق جو من الارتياح والأمان					
18	يعمل البنك على ادخال أحدث التكنولوجيا (كأجهزة الكمبيوتر واللوحات الإرشادية الإلكترونية) لتسريع خدمة العملاء					
19	يقوم البنك بابتكار طرق جديدة لتحسين عملياتها الخدمية					
20	يقوم البنك بتكوين فرق العمل لإعادة تصميم وتحديث عملياتها					
21	يجرى البنك تغييرات في تقديم خدماتها تتماشى مع نوعية التقنيات الحديثة					
22	يهيئ البنك المناخ الذي يساعد على ظهور القدرات الابتكارية لدى العاملين					
23	يقدم البنك الدعم الكافي للموظفين لاستخدام أساليب ابتكارية					

					يتبع البنك أنظمة حوافز تدعم وتشجع السلوكيات الابتكارية	24
					يعمل البنك على إعطاء حرية اتخاذ القرارات للمبتكرين	25
					يعمل البنك على تحديث المهارات الفنية للعاملين	26
					يهتم البنك بتوافر القدرات الابتكارية لدى المترشحين للعمل في إدارة التسويق	27

[employeesDataSet1]

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	33	100,0
	Excluded ^a	0	,0
	Total	33	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,864	27

Frequencies

Statistics

X1

N	Valid	Missing
	33	0

X1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1		15,2	15,2	15,2
	2		15,2	15,2	30,3
	3		6,1	6,1	36,4
	4		18,2	18,2	54,5
	5		6,1	6,1	60,6
	6		30,3	30,3	90,9
	7		6,1	6,1	97,0
	8		3,0	3,0	100,0
Total			100,0	100,0	

Frequencies

		Statistics			
		Innovationin servic eproduct	Innovationin price	Innovationin promot ion	Innovationin distributi on
N	Valid	33	33	33	33
	Missing	0	0	0	0
Mean		1,5455	2,2652	2,0227	1,8990
Median		1,2500	2,2500	2,0000	2,0000
Std. Deviation		,55711	,68448	,69979	,71436
Variance		,310	,469	,490	,510
Percentiles					
	25	1,2500	2,0000	1,5000	1,6667
	50	1,2500	2,2500	2,0000	2,0000
	75	1,8750	2,7500	2,2500	2,0000

		Statistics			
		Innovationin p hys alevidence	Innovationin proces	Innovationin individua	Marketinginnovatio
N	Valid	33	33	33	33
	Missing	0	0	0	0
Mean		1,6061	1,4747	2,0808	1,8420
Median		1,6667	1,3333	2,0000	1,7857
Std. Deviation		,51676	,44120	,73848	,38894
Variance		,267	,195	,545	,151
Percentiles					
	25	1,0000	1,0000	1,4167	1,6548
	50	1,6667	1,3333	2,0000	1,7857
	75	2,0000	2,0000	2,5000	2,1607

Frequency Table

Innovation in service product

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1,00	7	21,2	21,2	21,2
1,25	12	36,4	36,4	57,6
1,50	1	3,0	3,0	60,6
1,75	5	15,2	15,2	75,8

2,00	4	12,1	12,1	87,9
2,25	1	3,0	3,0	90,9
2,50	1	3,0	3,0	93,9
2,75	1	3,0	3,0	97,0
3,25	1	3,0	3,0	100,0
Total	33	100,0	100,0	

Innovation in price

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1,00	3	9,1	9,1	9,1
1,50	2	6,1	6,1	15,2
1,75	2	6,1	6,1	21,2
2,00	9	27,3	27,3	48,5
2,25	4	12,1	12,1	60,6
2,50	5	15,2	15,2	75,8
3,00	3	9,1	9,1	84,8
3,25	3	9,1	9,1	93,9
3,50	2	6,1	6,1	100,0
Total	33	100,0	100,0	

Innovation in promotion

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1,00	2	6,1	6,1	6,1
1,25	4	12,1	12,1	18,2
1,50	5	15,2	15,2	33,3
1,75	3	9,1	9,1	42,4
2,00	6	18,2	18,2	60,6
2,25	7	21,2	21,2	81,8
2,50	1	3,0	3,0	84,8
3,00	1	3,0	3,0	87,9
3,25	1	3,0	3,0	90,9
3,50	3	9,1	9,1	100,0
Total	33	100,0	100,0	

Innovation in distribution

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1,00	4	12,1	12,1	12,1
1,33	3	9,1	9,1	21,2
1,67	7	21,2	21,2	42,4

2,00	15	45,5	45,5	87,9
2,33	1	3,0	3,0	90,9
2,67	1	3,0	3,0	93,9
3,00	1	3,0	3,0	97,0
5,00	1	3,0	3,0	100,0
Total	33	100,0	100,0	

Innovation in phephysical evidence

	Frequency	Percent	Valid Percent	Cumulative Perce
Valid 1,00	10	30,3	30,3	30,3
1,33	4	12,1	12,1	42,4
1,67	6	18,2	18,2	60,6
2,00	10	30,3	30,3	90,9
2,33	2	6,1	6,1	97,0
3,00	1	3,0	3,0	100,0
Total	33	100,0	100,0	

Innovation in process

	Frequency	Percent	Valid Percent	Cumulative Perce
Valid 1,00	12	36,4	36,4	36,4
1,33	6	18,2	18,2	54,5
1,67	5	15,2	15,2	69,7
2,00	9	27,3	27,3	97,0
2,33	1	3,0	3,0	100,0
Total	33	100,0	100,0	

Innovation in individuals

	Frequency	Percent	Valid Percent	Cumulative Perce
Valid 1,00	1	3,0	3,0	3,0
1,17	2	6,1	6,1	9,1
1,33	5	15,2	15,2	24,2
1,50	1	3,0	3,0	27,3
1,67	2	6,1	6,1	33,3
1,83	4	12,1	12,1	45,5
2,00	5	15,2	15,2	60,6
2,17	3	9,1	9,1	69,7
2,33	2	6,1	6,1	75,8

2,67	2	6,1	6,1	81,8
3,00	2	6,1	6,1	87,9
3,17	1	3,0	3,0	90,9
3,33	1	3,0	3,0	93,9
3,67	1	3,0	3,0	97,0
3,83	1	3,0	3,0	100,0
Total	33	100,0	100,0	

Marketing innovation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1,02	1	3,0	3,0	3,0
1,05	1	3,0	3,0	6,1
1,08	1	3,0	3,0	9,1
1,49	1	3,0	3,0	12,1
1,49	1	3,0	3,0	15,2
1,52	1	3,0	3,0	18,2
1,56	1	3,0	3,0	21,2
1,63	1	3,0	3,0	24,2
1,68	2	6,1	6,1	30,3
1,70	1	3,0	3,0	33,3
1,73	2	6,1	6,1	39,4
1,74	1	3,0	3,0	42,4
1,79	4	12,1	12,1	54,5
1,87	1	3,0	3,0	57,6
1,94	1	3,0	3,0	60,6
1,95	2	6,1	6,1	66,7
1,98	1	3,0	3,0	69,7
2,02	1	3,0	3,0	72,7
2,11	1	3,0	3,0	75,8
2,21	1	3,0	3,0	78,8
2,24	1	3,0	3,0	81,8
2,25	1	3,0	3,0	84,8
2,26	1	3,0	3,0	87,9
2,27	1	3,0	3,0	90,9
2,32	1	3,0	3,0	93,9
2,42	1	3,0	3,0	97,0
2,75	1	3,0	3,0	100,0
Total	33	100,0	100,0	


```

CORRELATIONS
/VARIABLES=Innovationinserviceproduct Innovationinprice
Innovationinpromotion
    Innovationindistribution Innovationinphephysicalevidence
Innovationinprocess
    Innovationinindividuals marketinginnovation
/PRINT=TWOTAIL NOSIG
/MISSING=PAIRWISE.

```

Correlations

		Notes	
Output Created			18-JUL-2020 19:31:
Comments			
Input	Active Dataset	DataSet1	
	Filter	<none>	
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	Split File	<none>	
	N of Rows in Working Data File		
Missing Value Handling	Definition of Missing	User-defined missing values are treated as	
		missing.	
	Cases Used	Statistics for each pair of variables are	
		based on all the cases with valid data for	
		that pair.	
Syntax		CORRELATIONS	
		/VARIABLES=Innovationinserviceprodu	
		Innovationinprice Innovationinpromotion	
		Innovationindistribution	
		Innovationinphephysicalevidence	
		Innovationinprocess	
		Innovationinindividuals	
		marketinginnovation	
		/PRINT=TWOTAIL NOSIG	
		/MISSING=PAIRWISE.	
Resources	Processor Time		00:00:00,
	Elapsed Time		00:00:00,

Correlations

		Innovation in service product	Innovation in price	Innovation in promotion
Innovation in service product	Pearson Correlation	1	,613**	,027
	Sig. (2-tailed)		,000	,880
	N	33	33	33
Innovation in price	Pearson Correlation	,613**	1	,162
	Sig. (2-tailed)	,000		,367
	N	33	33	33
Innovation in promotion	Pearson Correlation	,027	,162	1
	Sig. (2-tailed)	,880	,367	
	N	33	33	33
Innovation in distribution	Pearson Correlation	,732**	,488**	-,172
	Sig. (2-tailed)	,000	,004	,337
	N	33	33	33
Innovation in physical evidence	Pearson Correlation	,263	,334	-,270
	Sig. (2-tailed)	,139	,057	,129
	N	33	33	33
Innovation in process	Pearson Correlation	,270	,312	,403*
	Sig. (2-tailed)	,129	,077	,020
	N	33	33	33
Innovation in individuals	Pearson Correlation	,374*	,518**	,432*
	Sig. (2-tailed)	,032	,002	,012
	N	33	33	33

Marketing innovation	Pearson Correlation	,753**	,801**	,389
	Sig. (2-tailed)	,000	,000	,025
	N	33	33	33

Correlations

		Innovation in distribution	Innovation in phephysica levidence	Innovation in process
Innovation in service product	Pearson Correlation	,732**	,263	,270
	Sig. (2-tailed)	,000	,139	,129
	N	33	33	33
Innovation in price	Pearson Correlation	,488**	,334	,312
	Sig. (2-tailed)	,004	,057	,077
	N	33	33	33
Innovation in promotion	Pearson Correlation	-,172	-,270	,403
	Sig. (2-tailed)	,337	,129	,020
	N	33	33	33
Innovation in distributio	Pearson Correlation	1	,190	,124
	Sig. (2-tailed)		,290	,492
	N	33	33	33
Innovation in phephysic evidence	Pearson Correlation	,190	1	,191
	Sig. (2-tailed)	,290		,287
	N	33	33	33
Innovation in process	Pearson Correlation	,124	,191	1
	Sig. (2-tailed)	,492	,287	
	N	33	33	33
Innovation in individual	Pearson Correlation	,398*	-,032	,545**
	Sig. (2-tailed)	,022	,859	,001
	N	33	33	33
Marketing innovation	Pearson Correlation	,654**	,330	,616**
	Sig. (2-tailed)	,000	,060	,000
	N	33	33	33

Correlations

		Innovation in individuals	Marketing innovation
Innovation in service product	Pearson Correlation	,374*	,753**
	Sig. (2-tailed)	,032	,000
	N	33	33
Innovation in price	Pearson Correlation	,518**	,801**
	Sig. (2-tailed)	,002	,000
	N	33	33
Innovation in promotion	Pearson Correlation	,432*	,389*
	Sig. (2-tailed)	,012	,025
	N	33	33
Innovation in distribution	Pearson Correlation	,398*	,654**
	Sig. (2-tailed)	,022	,000
	N	33	33
Innovation in phephysical evidence	Pearson Correlation	-,032	,330
	Sig. (2-tailed)	,859	,060
	N	33	33
Innovation in process	Pearson Correlation	,545**	,616**
	Sig. (2-tailed)	,001	,000
	N	33	33
Innovation in individuals	Pearson Correlation	1	,775**
	Sig. (2-tailed)		,000
	N	33	33
Marketing innovation	Pearson Correlation	,775**	1
	Sig. (2-tailed)	,000	
	N	33	33

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

[customersDataSet1]

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	61	100,0
	Excluded ^a	0	,0
	Total	61	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,908	22

Statistics

		X1	X2	X3	X4	X5
N	Valid	61	61	61	61	61
	Missing	0	0	0	0	0

X1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,0	36	59,0	59,0	59,0
	2,0	25	41,0	41,0	100,0
Total		61	100,0	100,0	

X2

		Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	1,0	47	77,0	77,0	77,0
	2,0	14	23,0	23,0	100,0
Total		61	100,0	100,0	

X3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,0	1	1,6	1,6	1,6
	3,0	3	4,9	4,9	6,6
	4,0	57	93,4	93,4	100,0
Total		61	100,0	100,0	

X4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,0	11	18,0	18,0	18,0
	2,0	27	44,3	44,3	62,3
	3,0	20	32,8	32,8	95,1
	4,0	3	4,9	4,9	100,0
Total		61	100,0	100,0	

X5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,0	20	32,8	32,8	32,8
	2,0	11	18,0	18,0	50,8
	3,0	10	16,4	16,4	67,2
	4,0	8	13,1	13,1	80,3
	5,0	12	19,7	19,7	100,0
Total		61	100,0	100,0	

Frequencies

Statistics

	Y1	Y2	Y3	Y4	Y5	Y6	Y7
N Valid	61	61	61	61	61	61	61
Missing	0	0	0	0	0	0	0
Mean	2,328	2,541	2,508	2,541	2,557	2,443	2,213
Median	2,000	2,000	2,000	2,000	2,000	2,000	2,000

Std. Deviation	,8892	,8480	,9060	,9587	,9579	,9041	,7553
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Statistics

	Y8	Y9	Y10	Y11	Y12	Y13	Y14
N Valid	61	61	61	61	61	61	61
Missing	0	0	0	0	0	0	0
Mean	2,180	2,197	2,770	2,164	2,082	2,230	2,705
Median	2,000	2,000	3,000	2,000	2,000	2,000	2,000
Std. Deviation	,8467	,8128	1,0230	,7568	,7593	,7163	1,1007

Statistics

	Y15	Y16	Y17	Y18	Y19	Y20	Y21
N Valid	61	61	61	61	61	61	61
Missing	0	0	0	0	0	0	0
Mean	2,656	2,459	2,393	2,639	2,475	2,525	2,000
Median	3,000	2,000	2,000	3,000	2,000	2,000	2,000
Std. Deviation	1,0309	,8674	,8222	,8950	,9239	,9417	,6325

Statistics

	Y22
N Valid	61
Missing	0
Mean	2,426
Median	2,000
Std. Deviation	,7844

Frequency Table

Y1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1,0	9	14,8	14,8	14,8
2,0	30	49,2	49,2	63,9

	3,0	16	26,2	26,2	90,2
	4,0	5	8,2	8,2	98,4
	5,0	1	1,6	1,6	100,0
	Total	61	100,0	100,0	

Y2

		Frequency	Percent	Valid Percent	Cumulative Perce
Valid	1,0	3	4,9	4,9	4,9
	2,0	33	54,1	54,1	59,0
	3,0	14	23,0	23,0	82,0
	4,0	11	18,0	18,0	100,0
	Total	61	100,0	100,0	

Y3

		Frequency	Percent	Valid Percent	Cumulative Perce
Valid	1,0	6	9,8	9,8	9,8
	2,0	29	47,5	47,5	57,4
	3,0	15	24,6	24,6	82,0
	4,0	11	18,0	18,0	100,0
	Total	61	100,0	100,0	

Y4

		Frequency	Percent	Valid Percent	Cumulative Perce
Valid	1,0	5	8,2	8,2	8,2
	2,0	30	49,2	49,2	57,4
	3,0	17	27,9	27,9	85,2
	4,0	6	9,8	9,8	95,1
	5,0	3	4,9	4,9	100,0
	Total	61	100,0	100,0	

Y5

		Frequency	Percent	Valid Percent	Cumulative Perce
Valid	1,0	7	11,5	11,5	11,5
	2,0	25	41,0	41,0	52,5
	3,0	18	29,5	29,5	82,0
	4,0	10	16,4	16,4	98,4
	5,0	1	1,6	1,6	100,0
	Total	61	100,0	100,0	

Y6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,0	6	9,8	9,8	9,8
	2,0	32	52,5	52,5	62,3
	3,0	14	23,0	23,0	85,2
	4,0	8	13,1	13,1	98,4
	5,0	1	1,6	1,6	100,0
	Total	61	100,0	100,0	

Y7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,0	9	14,8	14,8	14,8
	2,0	33	54,1	54,1	68,9
	3,0	16	26,2	26,2	95,1
	4,0	3	4,9	4,9	100,0
	Total	61	100,0	100,0	

Y8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,0	11	18,0	18,0	18,0
	2,0	33	54,1	54,1	72,1
	3,0	13	21,3	21,3	93,4
	4,0	3	4,9	4,9	98,4
	5,0	1	1,6	1,6	100,0
	Total	61	100,0	100,0	

Y9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,0	10	16,4	16,4	16,4
	2,0	34	55,7	55,7	72,1
	3,0	12	19,7	19,7	91,8
	4,0	5	8,2	8,2	100,0
	Total	61	100,0	100,0	

Y10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,0	4	6,6	6,6	6,6
	2,0	26	42,6	42,6	49,2
	3,0	13	21,3	21,3	70,5
	4,0	16	26,2	26,2	96,7
	5,0	2	3,3	3,3	100,0
	Total	61	100,0	100,0	

Y11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,0	9	14,8	14,8	14,8
	2,0	37	60,7	60,7	75,4
	3,0	11	18,0	18,0	93,4
	4,0	4	6,6	6,6	100,0
	Total	61	100,0	100,0	

Y12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,0	13	21,3	21,3	21,3
	2,0	32	52,5	52,5	73,8
	3,0	14	23,0	23,0	96,7
	4,0	2	3,3	3,3	100,0
	Total	61	100,0	100,0	

Y13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,0	6	9,8	9,8	9,8
	2,0	38	62,3	62,3	72,1
	3,0	15	24,6	24,6	96,7
	4,0	1	1,6	1,6	98,4
	5,0	1	1,6	1,6	100,0
	Total	61	100,0	100,0	

Y14

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1,0	6	9,8	9,8	9,8
2,0	25	41,0	41,0	50,8
3,0	16	26,2	26,2	77,0
4,0	9	14,8	14,8	91,8
5,0	5	8,2	8,2	100,0
Total	61	100,0	100,0	

Y15

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1,0	7	11,5	11,5	11,5
2,0	21	34,4	34,4	45,9
3,0	23	37,7	37,7	83,6
4,0	6	9,8	9,8	93,4
5,0	4	6,6	6,6	100,0
Total	61	100,0	100,0	

Y16

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1,0	6	9,8	9,8	9,8
2,0	29	47,5	47,5	57,4
3,0	19	31,1	31,1	88,5
4,0	6	9,8	9,8	98,4
5,0	1	1,6	1,6	100,0
Total	61	100,0	100,0	

Y17

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1,0	5	8,2	8,2	8,2
2,0	34	55,7	55,7	63,9
3,0	16	26,2	26,2	90,2
4,0	5	8,2	8,2	98,4
5,0	1	1,6	1,6	100,0

Total	61	100,0	100,0
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Y18

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,0	5	8,2	8,2	8,2
	2,0	22	36,1	36,1	44,3
	3,0	26	42,6	42,6	86,9
	4,0	6	9,8	9,8	96,7
	5,0	2	3,3	3,3	100,0
	Total	61	100,0	100,0	

Y19

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,0	6	9,8	9,8	9,8
	2,0	30	49,2	49,2	59,0
	3,0	17	27,9	27,9	86,9
	4,0	6	9,8	9,8	96,7
	5,0	2	3,3	3,3	100,0
	Total	61	100,0	100,0	

Y20

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,0	7	11,5	11,5	11,5
	2,0	26	42,6	42,6	54,1
	3,0	18	29,5	29,5	83,6
	4,0	9	14,8	14,8	98,4
	5,0	1	1,6	1,6	100,0
	Total	61	100,0	100,0	

Y21

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,0	11	18,0	18,0	18,0
	2,0	40	65,6	65,6	83,6
	3,0	9	14,8	14,8	98,4
	4,0	1	1,6	1,6	100,0
	Total	61	100,0	100,0	

Y22

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,0	5	8,2	8,2	8,2
	2,0	31	50,8	50,8	59,0
	3,0	19	31,1	31,1	90,2
	4,0	6	9,8	9,8	100,0
	Total	61	100,0	100,0	

Frequencies

Statistics

		assurance	empathy	tangibles	reliability	responsivenss
N	Valid	61	61	61	61	61
	Missing	0	0	0	0	0
Mean		2,2885	2,5705	2,3566	2,4795	2,3484
Median		2,2000	2,4000	2,2500	2,5000	2,2500
Std. Deviation		,53482	,66617	,60975	,69116	,66502

Frequency Table

assurance

		Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	1,20	2	3,3	3,3	3,3	
	1,40	2	3,3	3,3	6,6	
	1,60	5	8,2	8,2	14,8	
	1,80	2	3,3	3,3	18,0	
	2,00	14	23,0	23,0	41,0	
	2,20	8	13,1	13,1	54,1	
	2,40	7	11,5	11,5	65,6	
	2,60	8	13,1	13,1	78,7	
	2,80	3	4,9	4,9	83,6	
	3,00	7	11,5	11,5	95,1	
	3,20	2	3,3	3,3	98,4	
	3,80	1	1,6	1,6	100,0	
	Total		61	100,0	100,0	

empathy

		Frequency	Percent	Valid Percent	Cumulative Perce
Valid	1,00	1	1,6	1,6	1,6
	1,60	4	6,6	6,6	8,2
	1,80	3	4,9	4,9	13,1
	2,00	7	11,5	11,5	24,6
	2,20	7	11,5	11,5	36,1
	2,40	10	16,4	16,4	52,5
	2,60	4	6,6	6,6	59,0
	2,80	5	8,2	8,2	67,2
	3,00	9	14,8	14,8	82,0
	3,20	4	6,6	6,6	88,5
	3,40	2	3,3	3,3	91,8
	3,60	3	4,9	4,9	96,7
	4,00	1	1,6	1,6	98,4
	4,80	1	1,6	1,6	100,0
	Total	61	100,0	100,0	

tangibles

		Frequency	Percent	Valid Percent	Cumulative Perce
Valid	1,00	1	1,6	1,6	1,6
	1,25	1	1,6	1,6	3,3
	1,50	5	8,2	8,2	11,5
	1,75	4	6,6	6,6	18,0
	2,00	13	21,3	21,3	39,3
	2,25	11	18,0	18,0	57,4
	2,50	5	8,2	8,2	65,6
	2,75	8	13,1	13,1	78,7
	3,00	9	14,8	14,8	93,4
	3,50	2	3,3	3,3	96,7
	3,75	1	1,6	1,6	98,4
	4,00	1	1,6	1,6	100,0
	Total	61	100,0	100,0	

reliability

		Frequency	Percent	Valid Percent	Cumulative Perce
Valid	1,50	5	8,2	8,2	8,2
	1,75	8	13,1	13,1	21,3
	2,00	10	16,4	16,4	37,7
	2,25	7	11,5	11,5	49,2
	2,50	9	14,8	14,8	63,9
	2,75	5	8,2	8,2	72,1
	3,00	5	8,2	8,2	80,3
	3,25	5	8,2	8,2	88,5
	3,50	2	3,3	3,3	91,8
	3,75	2	3,3	3,3	95,1
	4,00	3	4,9	4,9	100,0
	Total	61	100,0	100,0	

responsivenss

		Frequency	Percent	Valid Percent	Cumulative Perce
Valid	1,00	1	1,6	1,6	1,6
	1,25	3	4,9	4,9	6,6
	1,50	2	3,3	3,3	9,8
	1,75	5	8,2	8,2	18,0
	2,00	18	29,5	29,5	47,5
	2,25	7	11,5	11,5	59,0
	2,50	6	9,8	9,8	68,9
	2,75	3	4,9	4,9	73,8
	3,00	11	18,0	18,0	91,8
	3,25	1	1,6	1,6	93,4
	3,50	1	1,6	1,6	95,1
	4,00	3	4,9	4,9	100,0
	Total	61	100,0	100,0	

quality

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,34	1	1,6	1,6	1,6
	1,46	1	1,6	1,6	3,3
	1,54	1	1,6	1,6	4,9
	1,64	1	1,6	1,6	6,6
	1,70	1	1,6	1,6	8,2
	1,71	1	1,6	1,6	9,8
	1,77	1	1,6	1,6	11,5
	1,81	1	1,6	1,6	13,1
	1,83	1	1,6	1,6	14,8
	1,93	1	1,6	1,6	16,4
	1,94	1	1,6	1,6	18,0
	1,95	1	1,6	1,6	19,7
	1,98	1	1,6	1,6	21,3
	2,00	1	1,6	1,6	23,0
	2,05	3	4,9	4,9	27,9
	2,08	2	3,3	3,3	31,1
	2,13	1	1,6	1,6	32,8
	2,16	1	1,6	1,6	34,4
	2,18	1	1,6	1,6	36,1
	2,20	1	1,6	1,6	37,7
	2,21	1	1,6	1,6	39,3
	2,22	1	1,6	1,6	41,0
	2,26	1	1,6	1,6	42,6
	2,27	1	1,6	1,6	44,3
	2,28	1	1,6	1,6	45,9
	2,31	1	1,6	1,6	47,5
	2,34	1	1,6	1,6	49,2
	2,36	1	1,6	1,6	50,8
	2,38	1	1,6	1,6	52,5
	2,42	1	1,6	1,6	54,1
	2,44	1	1,6	1,6	55,7
	2,45	1	1,6	1,6	57,4
	2,52	1	1,6	1,6	59,0
	2,64	1	1,6	1,6	60,7
	2,67	2	3,3	3,3	63,9
	2,68	1	1,6	1,6	65,6

2,69	2	3,3	3,3	68,9
2,70	1	1,6	1,6	70,5
2,77	1	1,6	1,6	72,1
2,78	1	1,6	1,6	73,8
2,79	1	1,6	1,6	75,4
2,80	1	1,6	1,6	77,0
2,83	1	1,6	1,6	78,7
2,84	1	1,6	1,6	80,3
2,85	1	1,6	1,6	82,0
2,87	1	1,6	1,6	83,6
3,00	4	6,6	6,6	90,2
3,06	1	1,6	1,6	91,8
3,09	1	1,6	1,6	93,4
3,10	1	1,6	1,6	95,1
3,20	1	1,6	1,6	96,7
3,21	1	1,6	1,6	98,4
3,96	1	1,6	1,6	100,0
Total	61	100,0	100,0	

Correlations

Correlations

		assurance	empathy	tangibles	reliability
assurance	Pearson Correlation	1	,601**	,540**	,481**
	Sig. (2-tailed)		,000	,000	,000
	N	61	61	61	61
empathy	Pearson Correlation	,601**	1	,593**	,437**
	Sig. (2-tailed)	,000		,000	,000
	N	61	61	61	61
tangibles	Pearson Correlation	,540**	,593**	1	,512**
	Sig. (2-tailed)	,000	,000		,000
	N	61	61	61	61
reliability	Pearson Correlation	,481**	,437**	,512**	1
	Sig. (2-tailed)	,000	,000	,000	
	N	61	61	61	61
responsiveness	Pearson Correlation	,666**	,744**	,577**	,544**
	Sig. (2-tailed)	,000	,000	,000	,000
	N	61	61	61	61
quality	Pearson Correlation	,796**	,837**	,792**	,746**
	Sig. (2-tailed)	,000	,000	,000	,000
	N	61	61	61	61

Correlations

		responsivenss	quality
assurance	Pearson Correlation	,666**	,796**
	Sig. (2-tailed)	,000	,000
	N	61	61
empathy	Pearson Correlation	,744**	,837**
	Sig. (2-tailed)	,000	,000
	N	61	61
tangibles	Pearson Correlation	,577**	,792**
	Sig. (2-tailed)	,000	,000
	N	61	61
reliability	Pearson Correlation	,544**	,746**
	Sig. (2-tailed)	,000	,000
	N	61	61
responsivenss	Pearson Correlation	1	,876**
	Sig. (2-tailed)		,000
	N	61	61
quality	Pearson Correlation	,876**	1
	Sig. (2-tailed)	,000	
	N	61	61

** . Correlation is significant at the 0.01 level (2-tailed).