Identification and Ranking of Economic Factors Affecting the Service Exports (Case of Study: Pasargad Bank)

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Abstract: *This study is carried out to examine the economic factors affecting the services exports using descriptive-survey method. Research objectives are Identification of economic variables affecting the services exports, Identifying the critical components of service exports, The study of the structural model on the effect of discovered components on export services and Ranking the weight of each of the factors obtained compared with the other factors. The statistical population includes Pasargad bank experts. 310 experts are selected by simple random sampling method. The validity of the questionnaire is confirmed by the community of experts and its Cronbach's alpha is 89%. Descriptive statistics (mean, standard deviation...) and inferential statistics (factor analysis and structural equation analysis) were used to analyze the data. The variables identified by factor analysis include the following four factors: The relations of international relationships, On-the-job skills, Competitive financial infrastructures and Foreign markets contexts. According to the results obtained from the AMOS software, all of the identified components have a significant effect on the service exports variable at 95% level. It was observed that competitive financial infrastructures had the most impact on the service exports variable. The market contexts variable is in the second place, and On-the-job skills are in the third place and, finally, the relations of the international communications had the lowest effect on the service exports variable.*

Introduction

Nowadays, Exports of goods and services is of great importance due to changes in the global consumption pattern, the collapse of trade and economic boundaries, and the globalization of the economy, and the emergence of the term economic solidarity instead of economic domination in international trade relations. It would therefore be normal that all countries make their best effort to achieve a significant share of global trade, since countries that have a larger share of global trade can reach themselves to a desirable level in terms of economic power. So that, buying and selling many services that were previously unfeasible in the past were commonly used. For example, in some countries, doctors are treating patients who have never seen them in person and send their test results and radiography to them online. And the patients send the results of their tests and radiography for them online. Hence, strengthening the ability to provide and export services in Iran, on the one hand, can meet the domestic needs of the country, and on the other hand, in the intense international competition context, it adds to the capabilities and opportunities of penetration in global markets, especially regional markets. And this requires understanding the components and indicators needed to develop service exports which has been done within the framework of the investigation of the recognition of national space and past developments and the current state of service of the country and the investigation of trends and changes in the international trade environment, changes and developments in trends of the international economy prospects and regional economy in the field of trade in services for development of macro national programs. It is also necessary to make effort to develop and complete the appropriate

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infrastructure in order to increase the production of goods and knowledge-based services to achieve national self-confidence in the horizons of prospects. (Mobinji Dehkordi, 2010).

Over the past decades, the increasing share of Trade in Services, especially among developing countries, indicates the growing importance of international exchanges in this area, along with the trade in the goods sector. This sector is of particular importance for many countries compared to other sectors, such as agriculture and industry because of impact on the production and employment process and economic development. According to the statistics and information reported by UNCTAD: United Nations Conference on Trade and Development, the world's services export have increased from 391 billion in 1980 to 4,765 billion dollars in 2014. During this period, not only services export has exceeded 10.5 times, but its share of the world's total exports has increased from 16.2 to 20.8%. According to World Bank statistics, in 2010, the share of value added of the service sector of the world's gross domestic product has been 71%, while the share of the industrial sector has been 26% and the share of the agricultural sector has been only 3% of the world's gross domestic product (report provided by UNCTAD: United Nations Conference on Trade and Development, 2010).

According to analysis of existing documents, developed countries, especially in Central Asia, the Middle East and Africa, are the most important potential market for Iran's services (Ahmadi Mehrabani and Mehdipour, 2010). This study was carried out aimed to investigate a service-oriented organization using a qualitative and descriptive approach and case study method (Pasargad Bank) and find the closest model of services export to the current status of the organization and explore the factors affecting it.

Theoretical Framework of Research
Although various international exchanges have been carried from many years ago, but until the eighteenth century, any coherent study hasn't been conducted to reason the causes of international trade and the analysis of the effects of the international flow of goods and services on the consumer welfare of each country (which is the main goal of economic activity) was postponed until the eighteenth century. Although international economic relations are considered similar to economic relations between different parts of a country, but because of fundamental differences between these two types of relationship, such as trade restrictions (such as tariff and non-tariff barriers, Customs regulations and other laws), differences in language, differences in currency, and ... different topics were arisen in the form of international economy for the study of economic relations between the countries from the time of the Mercktlist.

Export in the word means the transfer of goods and sending it from a place to another place. Transferring within the country, or from inside to outside, both of them are covered by this definition. The easiest way to enter the foreign market is to export. Some large international companies defined export as the main method of entering the market or using trade to eliminate overhead costs. According to the definition provided by Islamic Republic of Iran Customs Administration, export is defined as the sale, barter transaction or the donation of goods and services of one country to other countries after customs formalities and compliance with other regulations (Azad, 2012)

Services are defined as any act or work that one party provides to the other and it's not necessarily intangible and does not lead to ownership. Services production may or may not depend on physical commodity (Cutler, 2003). One of the oldest Economic activities is financial, therapeutic, cargo and passenger transportation services, and beverage trading, which dates back to the Bible. With beginning of a new millennium, each of these activities has become a dynamic sector of the economy. Modern service industries are almost in a state of permanent transformation (Cutler, Forouzandeh, 2006). Service institutes have three main tasks, including increasing the competitive differentiation, quality of service and their productivity. Nowadays, the growing growth of service has become one of the main trends in the world. The global economy system of service organizations has more growth and form more than a quarter of the value of international trade. There are various types of service industries such as insurance,

treatment, banking, communications, transportation, travel and entertainment; which form more than 69% of the economic system worldwide in developed countries (Cutler, Parsayian, 2000).

In the past, it was not necessary to pay attention to the concepts of export and marketing, and customer-oriented activities in the bank due to the governmental and non-governmental structure, the similarity of services, traditional and primary services and the increasing demand for banking services on its supply and people did not have much interest in increasing the level and depth of their communication with the banks due to the lack of dynamic and modern services, as well as disregarding their desires and desires and providing equal traditional and services. According to the results provided by research, customer retention is vital for business, and the quality of service is considered as a factor that most likely will affect the level of customer retention. Increasing customer retention by as much as 5 percent can increase the profit at the level of 25 to 30 percent and a institute that can reduce the customer's loss by 5 percent, the net and final value of each customer can be increased by up to 75% for that institution (Shahamati, 2010)

Research Background
The services export is divided into five major parts, including export of technical engineering services, high-tech services, transportation, tourism, labor services etc. In this regard, many domestic and foreign studies have been conducted on each of the factors separately or in whole. The most important of these studies are:

- Seyoum (2006) conducted a study entitled "The Factors Affecting Specific Technology" in sixty countries from different parts of the world, which assigned to themselves 95% of the world's largest exports during the period from 1997 to 2002, the factors such as the growth of the number of scientists and engineers (SE), Physical Infrastructure (PI) and university and industry research collaboration (RC) have associated with export. He defined investment in research and development in countries as the main source of comparative advantage of these countries.

- Galina An and Murat F.Lyigan (2004) in a study titled "Export Technological Content, Learning through Practice and skills in foreign trade", examined whether countries with the experiences gained through the use of production and export in low technology goods reach the required expertise or through these experiences only are striving towards high production and export.

- According to the results of Gani and Prasad (2006), the effectiveness of government in the field of import is more important than export, and the worsening of the rule of law has led to reduce exports in these countries. According to the results reported by Meon and Sekkat (2004) in MENA member countries, there is a significant relationship between gradual decline in quality of institutions with lower export performance and a reduction in the attraction of foreign investment. According to Anderson & Marcouiller (2001), institutions with poor performance have a negative impact on foreign trade and as a result, they increase the costs and risks of international trade. According to the results provided by Dollar and Kray (2003), there is a positive relationship between the degree of openness of the economy and institutional quality, in other words, this is a two-way causal relationship.

- Fabio montobio (2006) presented an empirical article entitled "The Effect of Technology and change in structure on the 9 developing countries[1] in 2005, which concludes that the level of exports in sectors with high and low economic technology is affected by the growth of technology facilities, foreign direct investment, the productivity and initial amount of technological skills, and the export of economic sectors with medium technology depends on the growth rate of direct foreign investment.

- In 2002, Ledsma presented a study entitled "Creativity, Innovation, and export performance Export, Product Differentiahan and Knowledge Spillovers". This study, using the export figures from 21 OECD countries during the period 1970-1990, refers to the importance of creativity, Innovation as an important factor to create diversity in production and the country's products

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[1] Developing countries are Brazil, Argentina, Thailand, Malaysia, Singapore, Mexico, India, Colombia, and China.

competitiveness and states that if there is a knowledge Spillovers, foreign knowledge and innovation can have a positive effect on the export performance of the countries and also considers the quality and diversity of the products as an factor affecting export. (Lall, 2011)

- Isazadeh and Sirvani (2012) have investigated the target markets for the export of technical and engineering services in Iran from 2008 to 2010, so that by prioritizing the target markets can introduce the best markets for exporting technical and engineering services to exporters. According to the results of study on screening and potential indicators, the five countries of Ireland, the United States, India, China, and Germany are five major importing countries of technical and engineering services in Iran and using numerical taxonomic analysis and market attractiveness indicators, it was found that the countries of Singapore, Kazakhstan, India, Australia and Sweden, are the best target markets to export technical and engineering services from Iran, and among the countries the countries which Iran now exports to them technical and engineering services, Kazakhstan, Syria, India, Lebanon and Afghanistan, are ranked as the top five countries as the target market for these services.

- Babak Afghahi was carried out a study aimed to explain the topic of high-tech services and examined its definitions and provided an export development model for high-tech services in the Islamic Republic of Iran, he used correlation analysis and covariance-variance matrix analysis. According to the findings of the research, the basic requirements, competitiveness requirements and the durability requirements are identified as the main pillars of the development of the export of high-tech services in Iran, and experts believe that the durability requirements are more important than others (Babak Afghahi, 2013)

- Maryam Saremi (2014) in a study examined the effect of Internet development on international Trade in Services during the 1990-2011 period. According to the results of model estimation, there is a positive and significant relationship between the Internet and trade in services. Also, there is a positive relationship between trade in service and GDP, financial depth, and population. According to the results of model analysis, the results were not sensitive to changes in time intervals, statistical samples, Internet alternative variable and dependent variable. (Maryam Saremi, 2014).

- Khaled Ahmadzadeh (2013) is trying to examine and evaluate the effective economic and institutional factors affecting the services export in selected countries of the Organization of Islamic Cooperation (OIC) using an analytical and descriptive approach and panel data. According to the results provided, the variables of Per capita income, effective exchange rate foreign capital inflow and information infrastructures have a positive and significant effect on the services export in the selected countries and inflation rate is considered as a deterrent for the services export. Moreover, it was observed that the membership of these countries in the regional blocs has a positive and significant effect on services export. Low performance of institutional variables such as effectiveness of governments, the impact of political stability, rule of law, corruption control, and the weight index of governance in the studied countries have had a positive and significant effect on the services export. Therefore, planning for the services export development by policy makers of public and private sectors should be done with correct evaluation of institutional and economic components in the structure of business partners (Khaled Ahmadzadeh, 2013)

- Afghahi and Nahavandian carried out a joint study on the variables effective the development of high-tech services export. According to the results of this study, the basic requirements and related factors, the efficiency requirements and competitiveness and the durability requirements are considered as the main factors effecting high-tech export development in the Islamic Republic of Iran, so that 80% of the basic changes, 68% of the competitiveness requirements and 84% of the sustainability requirements can be achieved by the research model (Mohammad Nahavandian, Babek Afghahi, 2013)

- Ismail Pour (2013) using the dynamic data panel model examined the effect of the development of the trade in services on the economic growth in the countries adhered to the World Trade Organization. The results of the study show that the countries applying for accession to the World Trade Organization, including Iran, can avoid from stressing the acceptance of similar obligations in the reopening of various services sectors and can propose the release of the

various service subsections based on the level of influence of the various subsectors on economic services (Elham Esmailipour Masuleh, 2013).

- Ahmadzadeh (2012) has tried to evaluate the performance and factors effecting on the services export as well as the technical and engineering services sub-sectors in selected countries of the Organization of Islamic Cooperation using an analytical and descriptive approach and panel data. According to the estimating export performance indicators and the relative advantage of technical and engineering services, the status of Iran among the studied countries has been improved during the period 1994-2010. Also, the variables of per capita production, real effective exchange rate, foreign capital inflow, communication infrastructure and membership of the countries mentioned in the trade blocs ECO and D8 have a positive and significant effect on the total services export as well as technical and engineering services in the selected countries. Therefore, the necessity and importance of planning for further development of this area of export should be considered by public and private institutions (Khaled Ahmadzadeh, 2012)

As mentioned above, it is clear that, although multiple patterns act in a one-dimensional way against competitiveness in most cases, but in the current world competition, it seems that the use of a multidimensional vision to provide a national indigenous competitiveness model for development services export is absolutely necessary with the understanding of all the conditions and factors affecting it.

Methods and Hypotheses of the Research
This study is an applied research and is considered as an exploratory and scientific research in terms of method used. It is an applied study in terms of objective and is considered as a descriptive and field study in terms of data collection method. This study is an exploratory study, because the variables are determined and examined according to the current situation. Two methods of descriptive and inferential statistics have been used for data analysis in this study. SPSS software is used in this study, and AMOS and SEM method are used to determine and analyze the structural model and the final results. Research hypotheses include:

- Hypothesis 1: International communication calculations are effective on the services export.
- Hypothesis 2: On-the-job skills are effective in services export.
- Hypothesis 3: Competitive financial infrastructure is effective in services export.
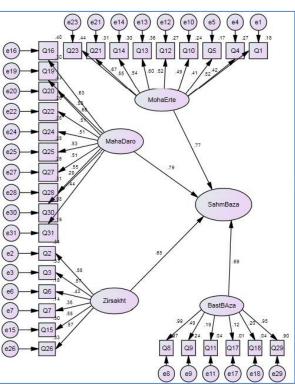- Hypothesis 4: Foreign markets contexts are effective on services export.

Statistical Population and Sample Size
The population includes experts in banking system and Pasargad Bank, as well as this industry was selected as a case study due to its high experience and the importance of the abovementioned economic factors on the services export for the banking industry as a service-oriented service industry in banking. Since, the exploratory method and structural equations and ranking have been used in this study, therefore we need a large sample size (at least 200 people) to conduct this study. According to the number of variables in the questionnaire, and using the Q5 <N <15Q range, the number of samples was selected and questionnaires were prepared for 310 persons and distributed among the respondents. The questionnaires questions were designed based on the main questions of the research and based on the Likert spectrum. (Hooman, 2005)

Validity and Reliability of the Questionnaire
The content validity method was used to determine the validity of the questionnaire. In order to determine this validity, by studying the references of the original design, a questionnaire was prepared from the variables discovered and evaluated by 10 experts with sufficient expertise and experience and knowledge who showed willingness to cooperate. The initial questionnaire was prepared in order to determine the validity and reliability of the questionnaire and distributed among the statistical sample. Then, the Cronbach's alpha coefficient was calculated using SPSS software. After analyzing the results

of the questionnaire, the economic components affecting the services export were extracted. Therefore, the research exploratory model was extracted and presented using the results of questionnaire.

Modeling the Equations of the Research Model

Figure (1): Basic Standard Structural Model

Other values of the final model are shown in the table below:

Table (1): The final model values

Relationship between concepts and indexes in the model	The standardized value	T-value	The level of significance	result
International communication calculations are effective on the services export.	0.77	0.009	P <0.01	Confirmed
On-the-job skills are effective in services export.	0.79	0.016	P <0.01	Confirmed
Competitive financial infrastructure is effective in services export.	0.65	0.018	P <0.01	Confirmed
Foreign markets contexts are effective on services export.	0.69	0.011	P <0.01	Confirmed

Table 3 shows the value of the standard estimation of factor loads calculated by the maximum likelihood method. These values are called λ and used to estimate the standard scores of latent variables in the structural equation modeling analysis, and these are comparable. Also, the standard error of estimation represents the error rate in estimating factor loads, so that smaller values (close to zero) indicate that the estimates are more accurate and confidence interval is smaller.

The values of the significance level which is the result of dividing factor load estimate by the standard error show that factor load estimate is significant (a significant difference between the factor load and zero). Significance level values between -1.96 and 1.96 indicate that there is no significant difference

between the latent variables. Significance level values between 1.96 and 3 indicate that there is a significant effect with more than 95% confidence among the variables. The values of the significance level equal to and greater than 3 indicate that there is a significant effect with more than 99% confidence among the relevant variables. Finally, the variance column explains the amount of variance explained by the relationships between the latent variables. Greater values up to 1 represent the greater relevance of the relationships between the variables of the research.

Table (2): The final model fit indicators

Indicator title	Range accepted	Value	Result
X^2 / df	$X2 / df \leq 3$	2.88	Confirmed
RMSEA	RMSEA <0.09	0.089	Confirmed
GFI	GFI> 0.9	0.91	Confirmed
AGFI	AGFI> 0.85	0.90	Confirmed
CFI	CFI> 0.90	0.92	Confirmed
IFI	IFI> 0.90	0.92	Confirmed

All fit indicators used indicate that this model has a good fit. Therefore, we conclude that the research model has a high ability to measure the main variables of the research.

Research hypotheses test using structural equation model
The result of the analysis of the research questions using the results of structural equation modeling is listed as follows:

Hypothesis 1: International communication calculations are effective on the services export.
According to the standard estimation of the international communications calculations variable on services export, which is 0.77 and P = 0.009, it can be concluded that at the significant level of P <0.01, international communication calculations have a significant effect on the services export. Therefore, the research hypothesis is confirmed.

Hypothesis 2: On-the-job skills are effective in services export.
According to the standard estimation of the On-the-job skills variable on services export, which is 0.79 and P = 0.016, it can be concluded that at the significant level of P <0.01, On-the-job skills have a significant effect on the services export. Therefore, the research hypothesis is confirmed.

Hypothesis 3: Competitive financial infrastructure is effective in services export.
According to the standard estimation of the competitive financial infrastructure variable on services export, which is 0.65 and P = 0.018, it can be concluded that at the significant level of P <0.01, the competitive financial infrastructure has a significant effect on the services export. Therefore, the research hypothesis is confirmed.

Hypothesis 4: Foreign markets contexts are effective on services export.
According to the standard estimation of the foreign markets contexts variable on services export, which is 0.69 and P = 0.011, it can be concluded that at the significant level of P <0.01, the foreign markets contexts have a significant effect on the services export. Therefore, the research hypothesis is confirmed.

Ranking the model variables
The Beta model is used to rank variables in the model in order to achieve more results. The results are as follows:

Table (3): Beta test for the main variables of research

Component	Component name	Beta	Variable name	Factor Load
1	The relations of international relationships	0.77	The per capita income	0.42
			Political stability	0.52
			Corruption Control	0.41
			Per capita production	0.49
			Promoting awareness	0.52
			Effective trade relations	0.6
			Transportation	0.55
			International treaties	0.55
			Insurance companies	0.65
2	On-the-job skills	0.79	Attracting tourists	0.64
			Strategic plans	0.54
			Membership in World Trade Organization	0.65
			Sanctions	0.52
			Specialist employees	0.52
			Continuous education	0.53
			Regulatory processes	0.48
			International Exhibition	0.3
			Employment level	0.45
3	Competitive financial infrastructure	0.65	Effective exchange rate	0.58
			Infrastructure	0.57
			investment	0.43
			Efficiency	0.38
			Knowledge	0.55
			Management practices	0.57
4	Foreign market contexts	0.69	Economic Growth	0.99
			Exchange rate fluctuations	0.49
			Strategic look	0.2
			Innovation	0.95

As can be seen, among the four variables of International communication calculations, on-the-job skills, competitive financial infrastructure, and foreign market contexts, the competitive financial infrastructure variable has the highest priority with a mean of 3.64 and the International communication calculations variable, has the lowest with a mean of 1.98 and the other cases are descending in the table.

Results

In the discussion and conclusion, the results of this study are interpreted and the reasons for obtaining these cases are discussed based on previous research and thematic literature. Finally, using the findings of this study, recommendations are presented to executive directors and future researchers.

Conclusion

Hypothesis 1: International communication calculations are effective on the services export.

Examination of the results obtained from AMOS Structural Equation Software: The effect of International communication calculations on services export is addressed in the first hypothesis of the study. The result of the analysis of data indicates that international communication calculations has a significant effect on the services export. The results of this hypothesis are consistent with the researches of Graik (1993), Hysou (2013) and Sinaei and Rashidizad (2010).

Hypothesis 2: On-the-job skills are effective in services export.

Examination of the results obtained from AMOS Structural Equation Software: The effect of On-the-job skills on services export is addressed in the second hypothesis of the study. The result of the analysis

of data indicates that On-the-job skills have a significant effect on the services export. The results of this hypothesis are consistent with the researches of Hysou (2013).

Hypothesis 3: Competitive financial infrastructure is effective in services export.
Examination of the results obtained from AMOS Structural Equation Software: The effect of Competitive financial infrastructure on services export is addressed in the third hypothesis of the study. The result of the analysis of data indicates that Competitive financial infrastructure has a significant effect on the services export. The results of this hypothesis are consistent with the researches of Souriski (2014), Kelly (2002) and Sinaei and Rashidizad (2010).

Hypothesis 4: Foreign markets contexts are effective on services export.
Examination of the results obtained from AMOS Structural Equation Software: The effect of Foreign markets contexts on services export is addressed in the fourth hypothesis of the study. The result of the analysis of data indicates that Foreign markets contexts have a significant effect on the services export. The results of this hypothesis are consistent with the researches of Souriski (2014), of Hysou (2013) and Sinaei and Rashidizad (2010).

Applied Recommendations of the Study
- ❖ Concluding a contract with reputable domestic and foreign insurance companies to increase trust in exports and guarantee compensation in the event of an accident
- ❖ There must be a good planning for exporting products in order to improve the quality of transportation index, by establishing a relationship with reputable transport companies.
- ❖ Confidence and availability should be created for their business partners abroad in order to establish international conventions by establishing multiple branches in target markets.
- ❖ One of prerequisites for establishing international conventions is to pay attention to the international chain networks which in order to create such a network, it should focus on competitive advantage compared to other competitors by identifying appropriate and high potential markets.
- ❖ High importance of information infrastructures should be considered by managers more than ever. Because in the current state of the information revolution, the bank can outperform other competitors in terms of competitive advantage by having the proper information infrastructure.

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