

A Survey to the Relationship Between Customer Orientation, Service Orientation and Job Satisfaction in Banking Services of Khorasan Razavi Province

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Abstract: The recent studies in the field of Marketing Services (2009) have considered operation and the role of employing staff for presenting service in bank industry as one of the important factors which causes effect on satisfaction in presenting banking services in modern organizations. How to present services by staff is often considered as one of them as factors determining the success in banking system of our country. The main question of this research is that: is there any relationship between levels of customer orientation, service orientation and job satisfaction?. Thereupon Exogenous variables effecting on using the banking services were examined. The model is empirically tested a sample of 160 customer in banking industry in khorasan razavi province with the results providing support for most hypothesis. the statistical population consists of the user of banking service during 1387 to1388. Three hypotheses in this research were examined which one of them (customer oriented on job satisfaction in service personnel of banking industry) was rejected and other hypotheses were accepted.

Key words:Banking industry · Service personnel · Customer orientation · Service orientation and job satisfaction

INTRODUCTION

One of the important trends in modern world has been the rapid growth of services. At present service jobs form 77percent of total employment and 70 percent of GDP. In the next decade, services allocate 90 percent of all new jobs to themselves. Service jobs are not only limited to service industries like Hotel, Aviation and banking, but also includes peripheral services physicalgoods-producing industries, that is Legal Services, Therapeutic, Sales training (Foroozandeh 1383,806).

Literature Review: Over the past fifteen years a lot of research on service quality and its relation with satisfaction and its Measurement methods have been done. Furthermore, most studies have focused on the relation between customer satisfaction, customer loyalty and Profitability of service organizations. (Beskett et al 1994, Bruhn 2003).

The service personnel may act the following roles solely: a part of the production or delivery systems, Counselor or teacher, Seller and even if the customer

disobey and there is police officer (such as vigorous people). These personnel on the one hand help to make the service output on the top level and on the other hand are the Marketing Officer of that service organization. (For instance we present you good desserts the main course or we can repair your CarEngine as well as wash it) The organizations that can present service with high quality to their customers it is clearly obvious that they can achieve a big success in this competition. (Asif&Sargeant 2000).

The service section has the most economic growth in the developed world and this growth has been associated with declining importance of primary industries like Agriculture and Fisheries and Secondary industries such as manufacturing. Growth in service industries and Business Services cause the importance of Theory and practice of marketing services. Another development is the globalization of services. Range of presented services in the public and private section develops day to day.

In such circumstances the role of service quality for the Provider organizations is of the most importance.

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Expressions like market orientation, customer orientation, market driven, or market focused has been used to describe the Type of interest when the organization's needs are the basics of planning and design strategy of organizations (Saura *et al.*, 2005).

Service organizations have a certain dependence to the amount of attention to customer that people factor of Marketing mix elements suggests it. Attention to customer in Manufacturing organizations and Suppliers of goods and services also has an important role. In order to Successful applications to the customer these programs should apply to all the organization. (Goharian1385, 472).

MATERIALS AND METHODS

Structural equation modeling (SEM)with LISREL8.45 was used to analyses the data because it allows to estimate \multiple and interrelated dependence relationship and un observed factors can be represented in this relationship.

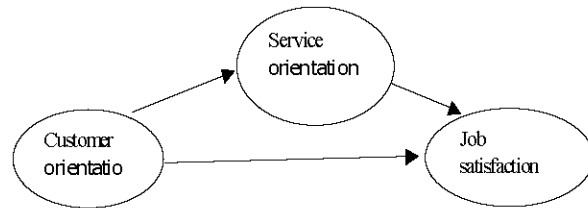
Structural models are formed by defining relations between latent variables, which are higher order variables that represent underlying commonalties of the observed variables. Groups of observed variables are indicators of a latent variable, which is often interpreted as a theoretical construct. The formation of constructs and models together with the error covariance and correlations make up the fundamental dimensions of LISREL.

Data Collect or tool (information) of the considered research is standard by questionnaire that is used in Saura and et al in Spain. The research's questionnaire includes 44 questions that is planned according to Likert range. The question is divided in 5 sections and in each section of the questions is for measuring one of used features. Data analysis in Cause and effect method and with linear structural relationships (lisrel) software is a self-product to estimate testing structural equation models designed and is marketed by Scientific Software International Inc. This software using the correlation and covariance between measurement variable can estimate or infer Latent variable sanderrorvariance and can use it for performance of the pathanalysis. This model is planned to estimate General structural equation model and bye Karljoreskong (1973). (Delavar *et al* 1386).

Hypotheses 1: Staff perception of customer orientation has a positive effect on the perception on service orientation level of service Personnel.

Hypotheses 2: Staff perception of organization service orientation has a positive effect on job satisfaction of service personnel.

Hypotheses 3: Staff perception of organization customer orientation has a positive effect on job satisfaction of service personnel



Dermographic Specification: As for the information of Demographic characteristics of the first section of questionnaire It should be noted that from 160 gathered questionnaire in Khorasanrazavi province cities of Mashhad, Torbat jam and Neyshaboor (the number of questionnaire sent to each city is presented at the table of the first chapter) 58 respondents are men and 89 respondents were women.(13 respondents did not answer to this selection).

Banking in dusty employees' education in this sampling is respectively 4 people graduates and Associate Degree, 107 people BA, 42 people MA, 5 people PHD,(2 people did not answer to this selection). The average age of the respondents is 34/4(8 people did not answer to this selection).

Reliability and Validity: The assessment of the measurement models include the estimation of internal consistency for reliability and test of convergent and discriminant validity for construct validity. Internal consistency was calculated using Cronbach `s alpha. This method is applied for calculation of the internal coordination (correlation) and we use the measurement instruments including questionnaires or tests which measure various specifications. In other words Alpha Cronbach measures how well a series of observed variables explain a hidden structure. Table 1 shows the descriptive statistics for the constructs. The Cronbach reliability coefficient of all variables were higher than the minimum cutoff score of 0/8.

Table 1: The Coefficient of Cronbach's Alpha separated for each of the factors

Factors	Cronbach's Alpha	AVE
Customer orientation	0/79	0/68
Job satisfaction	0/82	0/57
Service orientation	0/92	0/59

Conceptual Model: As for the results in the analysis all the three hypotheses except the hypotheses number (3) are accepted that the final model is presented according to the accepted and rejected hypotheses:



As you can see, the researcher has achieved to this The final model proposed after studies and surveys conducted In the considered statistical community. Thus we can say that customer oriented does not affect directly on job satisfaction and managers can do this as for the service oriented staff. Finally the researcher propose the above model to the managers as for to increase the level of service oriented and necessary training.

RESULTS

The First Hypotheses: Staff perception of customer orientation has a positive effect on the perception on service orientation level of service Personnel. (Acceptance of hypotheses).

The Second Hypotheses: Staff perception of organization service oriented has a positive effect on job satisfaction of service personnel. (Acceptance of hypotheses).

The Third Hypotheses: Staff perception of organization customer orientation has a positive effect on job satisfaction of service personnel. (Rejection of hypotheses).

As for rejection of this hypotheses and the lack of effect on job satisfaction of service personnel in the banks in khorasan razavi province in is inferred that managers should fully pay attention to how to present services to customers.

Note that the conducted survey by Saura and et al in Spain which had tested exactly the same assumptions, all the presented hypotheses are accepted.

The Limitations: Like all studies and conducted researches, this research had some limitations that are:

- Unfortunately we can say that Non-cooperation of some staff, Senior management, with researcher and Localization of The initial questionnaire of survey with excuses like circulars and overwork and most important lack off amiliarity with how to do researches and only considering experience as the

major factor in presenting service and new theories and management science was one of the big limitations in this research.

- The second limitation which in this research, the researcher has confronted during the research was the lack of an integration system to achieve the Personnel providing service to customers in gathering data and analyzing them.

Suggestions for Future Researches:

- How to collect research data was by the questionnaire method. So the other methods in the case of deployment can be important and necessary in obtaining data. So it is suggested to use the other methods of collecting data in further researches.
- It is recommended that to consider these dimensions in other fields of marketing, as for the importance of role of staff in presenting service in service Industry, this Like Industrial.

Marketing and Consumer Marketing and preferably in the same industry and other Statistical societies.

- It is suggested that in future researches to consider the role of Modern Banking and staff and its effect on Private and Public Banks in terms of staff and their comments.

CONCLUSION

This research was a new review on effective factors for presenting service by banking industry personnel in khorasan razavi province which has attracted the attention of all academic researchers and interpreters and senior managers and supervisor to itself. It reason is that in this research some major factors in presenting service to customers by Banking industry personnel were studied. These dimensions (the role of staff in presenting service to customers) In the world of marketing services, industrial marketing, modern consumer marketing Is of importance.

Overall, the researcher in this research presents the following dimensions to managers in relation to model and as for survey of hypotheses:

As for the acceptance of the first hypotheses, the researcher proposes that managers and supervisors in planning and their design strategies in Service organizations always put the variables of customer oriented, service oriented an job satisfaction on top of the

organizational goals and make efforts to achieve that. And this with training manpower (bank staffs) as one of the most important factors of customer satisfaction is with new marketing methods and their familiarity with marketing principles.

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Sample Questionnaire

In the name of God,

Dear esteemed responder:

This questionnaire that will deliver to you is a scientific research in order to study the banking services industry in 1387 in KhorasanRazavi province. Therefore, the correct answers will assist us in collecting information. As you can see, there are no personal details in this questionnaire and your responses are only used to research subjects exclusively. I sincerely thank you for your cooperation.

Demographic characteristics

1- Sex: Male Female

2-Born:

3- Education:

Diploma and associate of Arts Bachelor Masters PhD

B: research specialized questions

Completely disagree No difference disagree Agree Completely agree

1- The objectives of the Bank are based on customer satisfaction.

2- We always control our level of commitment and orientation to the needs of customers.

Completely disagree No difference disagree Agree Completely agree

- 3- We declare our success or failure of customer experience in all functional areas of business to our customers
 - 4- We will measure customer satisfaction systematically and permanently
 - 5- We are regularly measuring levels of services to our customers.
 - 6- We concentrate on customers more than our competitors.
 - 7- We believe that our banking services always serve to our customers.
 - 8- We annually survey customers to assess the quality of goods and services.
 - 9- Collected information about customer's satisfaction of banking services at all levels of the regular service will be published regularly.
 - 10- Overall I am satisfied with my job in the banking industry
 - 11- Occurred opportunities in our job provide excellent services to customers.
 - 12- I am satisfied with my salary from the bank.
 - 13- Appropriate educational opportunities offered by the bank.
 - 14- I have good relationships with my supervisors.
 - 15- I have satisfied with changes in my job.
 - 16- Supervisors' judgments style is suitable about my job.
 - 17- There are suitable physical environment and atmosphere for customer service.
 - 18- Our supervisors support our activities well.
 - 19- We have enough independence to serve customers in the banking industry.
 - 20- Banking industry has created good opportunities for staff promotion.
 - 21- Bank is used its employees to participate in decision making and group work
 - 22- Regulations which are for customer service are well developed.
 - 23- Employees have an especial Attention to customer in delivering service.
 - 24- Employees cover a distance to provide customer service.
-

Completely disagree No difference disagree Agree Completely agree

- 25- Employees make decision regarding customer's viewpoints for service delivery to customers.
 - 26- We will increase our services capacities through advanced technology.
 - 27- Delivered technology has been used to increase the quality of service.
 - 28- We use high-tech to support the efforts of the first category personnel (face to face with the customer) for service delivery.
 - 29- We sometimes (if needed) leave our workplace to solve customers' problems.
 - 30- We actively listen to sound (voice) of customers in order to provide high quality services.
 - 31- We have the finest system of services for customer complaints.
 - 32- We created problem solving groups to enhance the problem solving services.
 - 33- We created call center services to facilitate the delivery services.
 - 34- We have good standards to prevent customer complaints before they complain.
 - 35- Service performance with continuous communication with all staff is measured on duty and job position.
 - 36- Customers are considered as an opportunity to deliver services, not a source of income for banks.
 - 37- Managers regularly take time to face with customers and employees in order to improve services quality level.
 - 38- Managers continually measure the service quality.
 - 39- Managers are looking for resources to improve delivery services for customers.
 - 40- Managers create incentives and rewards to improve quality service.
 - 41- Every employee receives needed training (personal skills) from organization to increase quality of service.
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Completely disagree No difference disagree Agree Completely agree

42- Organization does a lot of things to create motivation and active training for employees that cause high levels of services when they face to customers.

43- During training sessions, we trained to identify and improve customer attitudes.

44- Managers regularly spend time to face with customers and employees to improve customer service quality levels
