The Link between Organizational Intelligence and Customer Satisfaction Rates: A Case of Parsian Bank

Atefeh Jahanfar[1] & Dr. Mehdi Shariatmadari[2]

Abstract

The present study aims to the relation between employees' organizational intelligence and customer satisfaction in Parsian bank. The research methodology of the study according to the data collection, is descriptive- correlation. The target population includes 120 of employees of Parsian Bank working in South-east Region. Based on the Morgan and Krejce sample size table, 92 of employees were chosen as the sample of the study by using simple random sampling. For collecting data two Lickert scale researcher made questionnaire were used. Content validity and reliability of the instruments were established by conducting pilot test of the questionnaire with 3o of the participants. The questionnaires were tested for reliability using the Cronbach Alpha method. The tool was shown to be of reliable consistency with $\alpha = .793$ for customer satisfaction and $\alpha = .962$ for Organizational Intelligence. Data collected through the questionnaires were tabulated and SPSS was used to code and analyze the collected data, producing descriptive and inferential statistics. The results of the study indicate that there is a significant correlation between employees organizational Intelligence and customer satisfaction. The highest correlation was observed between Alignment and Congruence and customer satisfaction.

Keywords: Organizational Intelligence, Customer, Satisfaction

Introduction

In organizational world, as with human world and life, those will be successful and efficient who benefit from high-level intelligence. Particularly true in the present century in which organizations are getting more complicated and hard-managing as the time goes and sciences advance and new needs and challenges appear (Albercht, 2002).

In active environments, the organizations face with series of unpredicted situations and difficulties that individually control of them is so hard (Hutchins, 1991). Focusing on knowledge and learning comprehension, organizational intelligence leads to create a smart organization (Stonehouse, Pemberton, 1999). Additionally the organizational intelligence is a new concept in the field of organization and management and is getting increasingly important in organizational theory as a theoretical concept.

Since the world future in 21century is stuffed with competition, new-found markets developments, unsafe environmental factors, prevailing superior technologies, customer orientation and business development, the condition to success in this battlefield would be making profit from opportunities and encountering upcoming challenges.

---

[1] State Management Department, Yazd Science and Research Branch, Islamic Azad University, Yazd, Iran.
[2] Central Tehran Branch, Islamic Azad University, Tehran, Iran. Email: mehdishariatmadari@yahoo.com

Today one of the most important challenges of organizations is customer orientation and getting the customer satisfaction and understanding the strong relationship between customer satisfaction and profit-making and providing/increase of their satisfaction has turned into a principal purpose for most of organizations (Forouzandeh, 2012).

With increasingly development of service economy, the organizations seek for modern strategies to attract and keep customers in order to achieve and preserve the advantages of consistent competition and among the main factors; forfulfilling this aim is the quality of services _especially in service organizations_ and the most affective factor on service quality is organization employees. The organizations need to get efficient, motivated employees having customer-oriented behavior toenjoy the superior service quality (Amiri, 2011).

A customer-oriented organization is the one whose purpose is applying the customer needs in areas that are of high importance for them and considers the customer satisfaction as an investment and guaranty for returning it. Offering service to customers should have the priority in thoughts and planning and makes change and improvements in the life of those who are responsible for leading customer satisfaction and organizations whose function-results are assessed based on customer's expectations and needs.

Customer orientation is a principle in banks and customers are considered as an intangible property of banks and financial institutions.

Although the customer has no place in the balance sheet of bank, the continuance and lasting of a bank or institution depends on drawing customer satisfaction. In the past, the amount of market share determined the bank success but today this success relates to the amount of customers loyalty. Presently the principles of banking are customer orientation, achieving customer satisfaction, keeping the customers and the amount of their loyalty.

In line with this aim, making appropriate relations between employees and customers leads to their satisfaction and it then provides the bank with their loyalty.A loyal customer feels committed to bank and tries to do all his banking affairs at the same bank (Abdolrashidi, 2009).

Considering to what stated before and the necessity of researching about this subject, the main purpose of study is investigating the relationship between organizational intelligence of employees and their customer orientation in Parsian Bank. The following hypotheses areset forth then:

1. There is a significant relationship between strategic outlook and customer orientation.
2. There is a significant relationship between common faith and customer orientation.
3. There is a significant relationship between tendency to change and customer orientation.
4. There is a significant relationship between mood and customer orientation.
5. There is a significant relationship between unity/agreement and customer orientation.
6. There is a significant relationship between knowledge use and customer orientation.
7. There is a significant relationship between performance pressureand customer orientation.

Material and Methods

Present study is descriptive (survey) in terms of data collection and applied in terms of purpose. The population consists of all employees of Parsian bank in southeast area whose number amount to 120 working in 11 branches. The sample size was extracted from population size based on Krejcie& Morgan Table (Shariatmadari, 2009) and the number of research sample estimated as 92. The sample was selected through stratified random sampling.For data collection, library research and field studywere used. To achieve the review of literature and theoretical principles, information was gathered by using libraries and studying different publications and articles. In case of field study, data collection was done throughLikert Scalestructured questionnaire.

Content validity was used to determine tools' validity. To this end, some experts familiar with research topic were asked to judge about the content validity of questionnaire and finally it was concluded that intended questionnaire is acceptable in terms of content validity. To assess the reliability of questionnaire Cronbach's Coefficient Alpha was applied. Cronbach's Coefficient Alpha for spiritual intelligence (SQ) calculated as 0.962 and 0.793 for customer orientation that the latter indicates the speech assimilation.

Results

The main hypothesis: Organizational intelligence has a significant relationship with customer orientation of Parsian Bank employees in southeast area.

Table 1: Spearman Rank Order CorrelationTest between Organizational Intelligence and Customer Orientation

Independent Variable	Dependent Variable	Sig	Correlation Coefficient	Result
Organizational Intelligence	Customer Orientation	0.00	0.478	Accepted

As it can be observed in Table 1, the amount of Sig is less than 0.05 which indicates there is a significant relation between organizational intelligence and customer orientation of Parsian Bank employees in southeast area. The correlation coefficient is 0.478 which shows a moderate relation between two variables and its positivity indicates the positive and one-direction relationof two variables.

Secondary Hypotheses

1. There is a significant relationship between strategic outlook and customer orientation of Parsian Bank employees in southeast area.

Table 2: Spearman Rank Order Correlation Test between Strategic Outlook and Customer Orientation

Independent Variable	Dependent Variable	Sig	Correlation Coefficient	Result
Strategic Outlook	Customer Orientation	0.00	0.429	Accepted

As it can be observed in Table 2, the amount of Sig is less than 0.05 which indicates there is a significant relation between strategic outlook and customer orientation of Parsian Bank employees in southeast area. The correlation coefficient is 0.429 which shows a moderate relation between two variables and its positivity indicates the positive and one-direction relation of two variables.

2. There is a significant relationship between common faith and customer orientation of Parsian Bank employees in southeast area.

Table 3: Spearman Rank Order Correlation Test between common faith and customer orientation

Independent Variable	Dependent Variable	Sig	Correlation Coefficient	Result
Common Faith	Customer Orientation	0.00	0.366	Accepted

As it can be observed in Table 3, the amount of Sig is less than 0.05 which indicates there is a significant relation between common faith and customer orientation of Parsian Bank employees in southeast area. The correlation coefficient is 0.366 which shows a moderate relation between two variables and its positivity indicates the positive and one-direction relation of two variables.

3. There is a significant relationship between tendency to change and customer orientation of Parsian Bank employees in southeast area.

Table 4: Spearman Rank Order Correlation Test between Tendency to Change and Customer Orientation

Independent Variable	Dependent Variable	Sig	Correlation Coefficient	Result
Tendency to Change	Customer Orientation	0.00	0.391	Accepted

As it can be observed in Table 4, the amount of Sig is less than 0.05 which indicates there is a significant relation between tendency to change and customer orientation of Parsian Bank employees in southeast area. The correlation coefficient is 0.391 which shows a moderate relation between two variables and its positivity indicates the positive and one-direction relation of two variables.

4. There is a significant relationship between mood and customer orientation of Parsian Bank employees in southeast area.

Table 5: Spearman Rank Order Correlation Test between mood and Customer Orientation

Independent Variable	Dependent Variable	Sig	Correlation Coefficient	Result
Mood	Customer Orientation	0.00	0.390	Accepted

As it can be observed in Table 5, the amount of Sig is less than 0.05 which indicates there is a significant relation between mood and customer orientation of Parsian Bank employees in southeast area. The correlation coefficient is 0.390 which shows a moderate relation between two variables and its positivity indicates the positive and one-direction relation of two variables.

5. There is a significant relationship between unity and customer orientation of Parsian Bank employees in southeast area.

Table 6: Spearman Rank Order Correlation Test between unity and customer orientation

Independent Variable	Dependent Variable	Sig	Correlation Coefficient	Result
Unity	Customer Orientation	0.00	0.484	Accepted

As it can be observed in Table 6, the amount of Sig is less than 0.05 which indicates there is a significant relation between unity and customer orientation of Parsian Bank employees in southeast area. The correlation coefficient is 0.484 which shows a moderate relation between two variables and its positivity indicates the positive and one-direction relation of two variables.

6. There is a significant relationship between knowledge use and customer orientation of Parsian Bank employees in southeast area.

Table 7: Spearman Rank Order Correlation Test between Knowledge use and Customer Orientation

Independent Variable	Dependent Variable	Sig	Correlation Coefficient	Result
Knowledge Use	Customer Orientation	0.00	0.464	Accepted

As it can be observed in Table 7, the amount of Sig is less than 0.05 which indicates there is a significant relation between knowledge use and customer orientation of Parsian Bank employees in southeast area. The correlation coefficient is 0.464 which shows a moderate relation between two variables and its positivity indicates the positive and one-direction relation of two variables.

7. There is a significant relationship between operation pressure and customer orientation of Parsian Bank employees in southeast area.

Table 8: Results of "Spearman Rank Order Correlation" Test between Operation Pressure and Customer Orientation

Independent Variable	Dependent Variable	Sig	Correlation Coefficient	Result
Operation Pressure	Customer Orientation	0.00	0.400	Accepted

As it can be observed in Table 8, the amount of Sig is less than 0.05 which indicates there is a significant relation between operation pressure and customer orientation of Parsian Bank employees in southeast area. The correlation coefficient is 0.400 which shows a moderate relation between two variables and its positivity indicates the positive and one-direction relation of two variables.

Ranking the Relations between Organizational Intelligence and the Level of Customer Orientation

Table 9: Ranking the Relation between Independent and Dependent Variables of Research

Rank	Relation	Correlation Coefficient
1	Unity and Customer Orientation	0.484
2	Knowledge Use and Customer Orientation	0.464
3	Strategic Outlook and Customer Orientation	0.429
4	Operation Pressure and Customer Orientation	0.400
5	Tendency to Change and Customer Orientation	0.391
6	Mood and Customer Orientation	0.390
7	Common Faith and Customer Orientation	0.366

The relation between variables can be ranked according to correlation coefficient R from strongest to weakest. The highest level of correlation among independent and dependent variables of study belongs to "unity and customer orientation" of employees of Parsian Bank in southeast area and the lowest one belongs to "common faith and customer orientation" of employees of Parsian Bank in southeast area.

Discussion

The intelligence as an interesting and fascinating concept has been paid so much heed.

One of the fields having excessiveinterest in intelligence is management and organization. However this concept is so vague for researchers working in the field of management and organization. The reasons can be the lack of strong and coherent theoretical frameworks. Organizational intelligence is a new concept in the field of organization and management and it's getting increasingly importance in theory of organization as a theoretical concept. Presently the banking system of Iran has consisted of some governmental and non-governmental banks and non-banking financial institutions. During short time passed from the activity of non-governmental banks (from 1380), they have been the source of fundamental changes in banking arena despite of their small size and support continuance for governmental banks made by government. Developing the culture of customer orientation, developing electronic banking, making change in banking market shares and introducing new banking services are among remarkable banking developments happened after the emergence of non-governmental banks in the country (Kimasi& colleagues, 2011).

Improving the process of business depends on customer orientation. To gain consistent profit and long-term success, the organization shouldprovide the customers with consistent real profit and be sure thatorganization services meet the benefits of them. Therefore the organization should convince its employees that their success is owedto creating consistent benefits for customers. What is of high importance for organizations to be care about is purpose-achievement and employees' cooperation to gain success.

So in line with what expressed before, the following suggestions are made:

- The most important issue in strategic approach to organizational intelligence is preparingamanifesto of assignment and mission for any organization. Thus Parsian Bank must form different teams and recognize the opportunities and threats and required actions to confront them on time through precise investigating organizational environment. It's worth mentioning that in preparing strategic approach, customer orientation should be paid particular attention since it's one of the essential dimensions in banking.
- In-service training courses must be hold for employees and managers in line with strategic plans in order to make them more familiar with the concept.
- It is suggested that employees and managers be partaken in vital plans and their consequences to enhance the sense of common faith in them aboutcustomer orientation. This makes them all help excessively to achieve organization aims one of which is customer orientation.
- It is suggested that managers heed to making trust and honesty in working environment which is one the unchanging parameters of customer orientation and emphasis on the fact that economical life of a bank depends on customer satisfaction and without customers they won't exist as well.
- Managers and employees satisfaction is of main factors to satisfy customers. If employees are discontent about their welfare and salary, they would certainly convey their dissatisfaction to customers. So the bank officials should pay employees' consent as much care as they pay to customer satisfaction because no institutionor organization can walk through the realm of customer satisfaction without satisfied employees.
- It is suggested that managers create an environment full of a sense of confidence, trust, sympathy, friendship and feeling significant, deserving and competence for employees and coworkers. In such an environment the colleagues love each other, express this feeling,fulfill their duty with utmost consent and are proud of their job and this leads to attract customers'attention in bank.
- It is suggested to have an encouraging system in bank for creative ideas and better-solution offersaboutorganizational processes for customer orientation.
- It is suggested that managers fulfill their obligations with more interest and desire to make a symbol in employees' mind about customer orientation in bank. It is then that employees makeexceptionaleffort to achieve success and realizing the organization purposes.
- Managers must get a complete understanding and estimation about different individual skills, competence, deserving and knowledge ofemployees in the branches in order to best apply them in the way of customer orientation.
- It is suggested that managers inform their employees of their responsibilities and roles about customer orientation and the bank expectation about employees' cooperation be explicitly specified and there be a clear and consistent relation between managers and employees of organization.

References

Albrecht, K. (2002). Organizational intelligence and Knowledge management the executiveperspective. Retrieved, 2006, From. http://www.karl Albrecht.com

Amiri, M. (2011). Investigating the Relation of Internal Marketing with Customer Orientation in Tehran Branches of Social Security Organization. . The Quarterly Journal of Social Security Organization, n. 36, p. 39.

Forouzandeh, K. (2012). Customer Orientation and its Importance for Organizations. The Quarterly Journal of Development-centered Scientific Research in Transportation. n. 4, pp. 72-76.

Hutchins, E (1991). The social organization of distributed Cognition, in Resnick, L. B, Levine, J.M. and Teasley, S. D. - (Perspectives of Socially shared Cognition, American PsychologicalAssociation, Washington, DC, pp. 283-07.

Kimasi, M. &Chitsazan, H. &Fakher, A. (2011). Organizational Intelligence: Investigating the Comparison of Governmental and Non-governmental Banks. Business Management Publication, n. 9, p. 135.

Shariatmadari, M., (2009). Research in Behavioral Sciences. Tehran: Koohsar Publication.

Stonehouse, G., H. and Pemberton, Jana tan, D (1999). Learning and knowledge managementin the intelligent management in the intelligent organization. Participation & Empowerment: An International Journal. Vol. 7. No. 5. PP. 131-144.