

The Effect of Organizational Commitment on Customer Satisfaction with the Mediating Role of Professional Commitment in Tehran Agricultural Bank

Fatemeh Hosseini

Master of Business Administration,
Department of Management,
Payam Noor University (PNU),
Qeshm, IRAN

Mohammadtaghi Amini

Associate Professor of Strategic Management,
Department of Management,
Payam Noor University (PNU),
Qeshm, IRAN

Abstract

This study investigates the effect of organizational commitment on customer satisfaction while considers the role of mediator professional commitment (Case study: Tehran Agricultural Bank). The research in terms of type and purpose is an applied-descriptive study and in term of methodology is a survey-cross sectional research. The gathering information has been done by two ways that is library and field methods. The study population included 1,000 employees of Agricultural Bank and 1,000 customers that have received more than 1 billion rial facilities. For determining sample size by using Morgan and krejcie table, therefore the number of 454 employees and customers of Agricultural Bank was selected by using random sampling. For determining the reliability of measuring instruments by SPSS, and by using Cronbach's alpha Reliability of the questionnaire was confirmed. Also for increasing the questionnaire validity academic experts' comments was exploited. In this study, two groups of descriptive and inferential statistical techniques will be used. Mean central index and standard deviation diffusion index were estimated for the structures of questionnaire and in order to describe the intensity of the relationship among variables, the correlation between them will be calculated.

To test the hypotheses, regression analysis through SPSS software was used. Hypotheses were tested by significant numbers that were software output. The results showed that; Organizational commitment (considering the role of mediator professional commitment) has impact on customer satisfaction. Moreover replication commitment, integrity commitment and Exchange commitment have impact on Professional commitment and Professional commitment has impact on customer satisfaction.

Keywords: Organizational Commitment, Replication Commitment, Commitment to integrity, Exchange commitment, Professional commitment, Customer satisfaction

Introduction

In today's world, service organizations have a prominent place in the structure of a society. For this reason, having a healthy and efficient organization is important and necessary. Many factors are involved in the success and efficiency of an organization, and it includes human resources and employees. One of the things that a lot of research have paid attention to is commitment and professionalism of its employees that in case of considering it, the consequences could be beneficial to the organization. Organizational commitment means accepting and

believing organizational objectives, the desire to make great efforts in the organization and tend to stay in the organization. (Kwon & Banks, 2004: 608). Professional commitment and organizational commitment have the same definition but in its definition, the term “professional” is used instead of organization and is defined as follows: Acceptance and belief of professional goal, the desire to make great efforts in line with Profession and wish to be a member of the profession (Leong, Huang & Hsu, 2003: 363). Balfour & Wechsler (1996) have categorized organizational commitment to three aspects of assimilation commitment, integrity commitment and exchange commitment. In exchange commitment, employees calculate individual interests and income such as salary, benefits and promotions which loses if they leave the organization. (Meyer, Stanley, Herscovitch & topolnysky 2002: 28). Organizational commitment can lead to beneficial results for the organization, for example, the emotional attachment to the organization and the desire to participate in organizational activities, desire to do extra-role activities, give importance to customers and associates, longer working hours, offering suggestions for solving problems, increased competition, accountability and the desire to improve job performance and motivation (Meyer & Allen, 1997: 541).

Today, one of the fundamental pillars of competitiveness in customer-focused organization is customer satisfaction. Because the primary driver for business organizations and major improvements in the way of their progress is surely its customers organization. Banking system in a market economy is an important component of the economy of any country and has a very heavy responsibility, and is not exception. In a competitive environment among banks, successful bank are those that can achieve customer satisfaction. The most useful strategy for banks, is a customer-oriented strategy. If the customer orientation is properly implemented, it leads to an increase in the income of the organization. As mentioned before, organizational commitment can lead to beneficial results for the organization, including the results of customer satisfaction. Cutler defines customer satisfaction as the degree to which actual performance of a company meets customer expectations. According to him, if the company meets customer expectations, customer has satisfaction and otherwise the sense of dissatisfaction will appear (Cutler et al., 2001: 74). Satisfaction / dissatisfaction is an emotional response to evaluate offered or given consumption of products or services. To measure customer satisfaction, the most important measure is service exposures. Exposure to service makes customer satisfied or dissatisfied. From the customer's perspective, the most obvious effect of services in “Exposure of service” occurs when the customer has interaction with the company. . Thus, each exposure is a

chance to prove the capacity of the organization as a supplier of services to increase customer satisfaction (Hossein Hashemi Zadeh, 2009: 107). So far, studies on organizational commitment with regard to the role of mediator of Professional commitment have been made. Thus according to the importance of keeping and attracting customers and satisfaction of bank customer, the relationship between organizational commitment and customer satisfaction has been examined. With regard to the role of mediator professional commitment in Tehran Agricultural Bank, it can be a traffic light that can provide advanced services according to new and updated developments to customers, so retain and attract them. Therefore, in this study, it is going to be dealt with this issue that how the organizational commitment by considering mediating role of professional commitment effects on customer satisfaction? The purpose of this paper is to examine the relationship between organizational commitments with regard to the mediator role of professional commitment in Agricultural Bank in Tehran.

In this article we seek to prove or disprove the hypothesis that organizational commitments by considering the mediator role of professional commitment effects on customer satisfaction

Conceptual model:

From the theory of the Balfour and Wechsler (1996) and Research News and colleagues (2010), organizational Commitment is the third attitude of job attitudes, and is the state that the worker in organizations especially his purpose as his identity and wishes to remain a member of that organization. So a high level of professional affiliations means that the person, attributes a specific job to himself and introduces him by it. However, organizational commitment, means the person use organization to represent himself. In fact, the investigation shows that or predicting and explaining behavior (Much more than job satisfaction) organizational commitment is used to better predict the rate of absenteeism and staff movement (Robbins, 2008: 283) . Literally, commitment means the use of working, taking, keeping, promising and so-called means:

1. The act of committing a liability or a belief;
2. The action referred to a subject;
3. Undertaking afford to do something in the future

Porter (1974) and his colleagues define organizational commitment as matching and transplanting; which is composed of the following three factors:

1. Accepting the organization and its goals;
2. being ready to attempt that is more justifiable;
3. Interest to maintain membership in the organization.

Organizational commitment is the relative degree of identification or attachment with specific organization which can at least be determined by three factors:

1. Conviction to the values and goals of the organization
2. Desire to try more in the way of achieving the goals of the organization.
3. Strong desire to maintain membership in the organization (Sadeghifar, 2007: 26).

Lack of sense of belonging to the organization and lack of sufficient accuracy for tasks is the major problems administrative organs. Turnover, absenteeism, lateness, lack of labor force participation and active involvement and the low level of the human resources are the clearest examples of this problem have the undesirable effect and cause a gap between human resources and organizations. To solve this problem, promoting commitment is the best way.

One of the most common ways of dealing with organizational commitment is to consider commitment to the organization as an emotional and psychological dependence. According to this method, a person who is strongly committed to the organization, receives his identity from the organization, and has active participation in the organization, combines with it and enjoys his membership in the organization. (Gholamhoseini Ishmael, 2011: 3). So in summary loyalty to the values and goals of the organization, sense of belonging and finally, staying in the organization from the perspective of various experts in the field of organizational commitment "is called commitment. Different definitions in order to facilitate access to the common definition of organizational commitment is shown in the following table.

Torkaman (2014), "The relationship between job satisfaction and organizational commitment and of Fars Regional Electricity Company employees and its impact on customer satisfaction. "

Investigating the relationship between job satisfaction and employee engagement in Fars Regional Electricity Company with customer satisfaction is possible only by changing the outlook and attitude of staff and the orientation of the management and the employees and it is the same in regard to the consent of God and God's people (staff and customers) that is based on the teachings of our faith and, on the concept of quality in the current era is a good vision at one point that is obtained on the basis of customer's expectations and needs. Therefore, customer satisfaction has direct relationship with employee's satisfaction and employee's satisfaction is based on intrinsic motivation and their satisfaction about the position and job.

The purpose of this investigation is to Show the correlation between job satisfaction and organizational commitment as

well as correlation between job satisfaction and organizational commitment to customer satisfaction.

Ardeshir and colleagues (2014) examine the relationship between organizational commitment and job satisfaction with the quality of employee's services for customers of saderat bank of Kerman province. The nature and methods of study is descriptive and correlational and research is applied from the perspective of a goal.

Larsen et al (2013) did a study entitled "understanding the job, organizational commitment, and job satisfaction in the cruise sector. This study was performed in two interviews and the survey was conducted among the crew on the cruise line. Based on this information, a questionnaire to measure the attitude of crew about their job was made.

The results show that the area has experienced strong relationship with commitment and job satisfaction. But the strongest impact on "respect", "social space", and "food and living quarters" were identified. Based on this information, a questionnaire to measure the crew was picked up job.

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Anjola (2011), in their study titled "Measuring the impact of customer satisfaction on service quality" explain this issue that his research showed that quality of services has a significant positive impact on customer satisfaction (cited by Amoozadeh et al., 2013).

Jayaraman M, Shankar & Hor (2010) in the study, named "impact of service quality on customer satisfaction in the banking sector in Malaysia" explained this issue that service quality has a significant and positive impact on customer satisfaction.

Research Methodology:

The research in terms of type and purpose is an applied as it tries to achieve tangible and practical results and it is descriptive, because it is intended to show some of the variables to the status quo. Study and in term of methodology is a survey-cross sectional research. The study population included 1,000 employees of Agricultural Bank and 1,000 customers that have received more than 1 billion rial facilities. After collecting data from population size that were 500 people, by using Morgan and krejcie table, the number of employees and customers of Agricultural Bank were determined using simple random sampling.

To gather information library and case studies were used.

Library method: reading books, articles and other studies makes make more familiarity with the subject of research, objectives and dimensions of it. And by using these

comments, the results will be evaluated scientifically as well as the proposals will be presented.

(B) Case study: Data were collected through questionnaires done in this study.

In this study, three questionnaires are used.

The first questionnaire: measuring organizational commitment: a total of nine questions in three subscales replication commitment, cohesion and exchange were used from organizational commitment questionnaire of Balfour & Wechsler (1996).

Each scale in this questionnaire has three questions. This questionnaire is scored based on the Likert spectrum. This means that a score of 1 means Strongly Disagree, score 2 means Disagree, score of 3 means no idea, 4 means agree and 5 means completely agree. In the research, professional commitment and customer satisfaction questionnaires used.

Reliability and Validity

In this study, for the suitability of validity, it was tried in the early design of questions to offer a clear structure for the questionnaire and method of using sentences. After the initial design, to increase the validity, academic experts' opinions were used. Also, given that the population of the study, consisting of experts from relevant research, it is hoped that most of them are familiar with this technique.

Test of reliability

In this study, questionnaire of standards importance survey was completed by experts. To test reliability, cronbach's

alpha coefficient will be used.

Descriptive Statistics

Most survey respondents' age group was between 31 and 35 years old among clients and among staff it was more than 35 years old.

Gender of survey respondents:

In both groups, men have had the highest rates in the studied sample.

Checking the status of respondents:

As the following table shows, in both groups, people with an experience of 6 to 10 years are the most frequent.

Education of survey respondents:

In both groups, the largest educational group among the respondents had Bachelor's degree.

Investigation of respondents Group:

Customers have had the highest rates in the studied sample.

Fitness of study model

Fitness of study model means the in the observed variance-covariance matrix or variance-covariance matrix that is predicted by the model, values should be close together or they should have fitness. The more the values in the matrix are closer together, the more fitted is the model. In structural equation modeling, once the model estimates can be trusted that the model is fit enough.

The final model fitting indices

result	amount	Accepted domain	indicator
Model is confirmed	2 / 85	$\chi^2/df \leq 3$	χ^2/df
Model is confirmed	0 / 000	RMSEA < 0.09	RMSEA
Model is confirmed	0 / 91	GFI > 0.9	GFI
Model is confirmed	0 / 87	AGFI > 0.85	AGFI
Model is confirmed	0 / 92	CFI > 0.90	CFI
Model is confirmed	0 / 92	IFI > 0.90	IFI

All used fit indices show that this model has a good fit. Thus, we conclude that the research model has a high ability to measure the main variables. According to the standard model, LISREL findings has reliability.

Hypotheses Test by using structural equation modeling

According to the table, result of research questions by using structural equation modeling results are as follows:

The first hypothesis:

By considering mediator role of professional commitment, organizational commitment has impact on customer satisfaction. According to the standard estimates of organizational commitment variable, by considering mediator role of professional commitment on customer satisfaction that is 0.3 and the $9 / 15T =$, it can be concluded at the significant level $P < 0.01$, by considering mediator role of professional commitment, organizational commitment has impact on customer satisfaction, so the hypothesis is confirmed.

The fourth sub-hypothesis:

Professional commitment has impact on customer satisfaction.

According to standard estimates of professional commitment variable on customer satisfaction that is 0.3 and amounts of $24 / 3T =$ and $22 / 0 = 2R$, it can be concluded that at significance level of $P < 0.01$, professional commitment has a significant impact on customer satisfaction. So the hypothesis is confirmed.

Hypotheses

To investigate the hypothesis, the correlation between two variables using Pearson correlation test was checked and secondly if there is holder to determine the effectiveness extreme, univariate regression test used:

First hypothesis:

Replication commitment has impact on professional commitment. The correlation of test results is as follows:

The first hypothesis correlation test

P-value	Number of sample	professional commitment	
0 / 001	225	0 / 271	Replication commitment

According to the P-value that is lower than 0.05, it can be assumed that the relationship between two variables is significant. So there is a significant positive relationship between replication commitment components and professional commitment components. So it can be

concluded that with increasing identification commitment component, the professional commitment is also increasing. With regard to the relationship between two variables, in the second stage, univariate regression test used:

Regression Analysis of replication commitment on professional commitment

R ²	Beta	p-value	observed F value	
0 / 073	0 / 271	0 / 001	17 / 634	Regression of replication commitment on professional commitment

Observed F value is equal to $634 / 17$ and research question at a significance level of $000 / 0$ with a probability of 95% is confirmed. So given that the P-value is lower than $05 / 0$, therefore, the relationship between these two variables is confirmed. It means that replication commitment effects on professional commitment. Beta coefficient that is equal to $271 / 0$ shows that by increasing replication commitment, professional commitment is also increases. The findings

suggest that $3 / 7$ percent of dependent variable variance (professional commitment) can be explained by the independent variable (replication commitment).

Second hypothesis:

Affiliation commitment has impact on professional commitment. The correlation of test results is as follows:

The second hypothesis correlation test

P-value	Number of sample	professional commitment	
0 / 001	225	0 / 408	Affiliation commitment

According to the P-value that is lower than 0.05, it can be assumed that the relationship between the two variables is significant. So there is a significant positive relationship between affiliation commitment components and professional commitment components. So it can be

concluded that with increasing affiliation commitment component, the professional commitment is also increasing. With regard to the relationship between two variables, in the second stage, univariate regression test used:

Regression Analysis of affiliation commitment on professional commitment

R ²	Beta	p-value	observed F value	
0 / 166	0 / 408	0 / 001	44 / 429	Regression of affiliation commitment on professional commitment

Observed F value is equal to 429 / 44 and research question at a significance level of 000/0 with a probability of 95% is confirmed. So given that the P-value is lower than 05/0, therefore, the relationship between these two variables is confirmed. It means that affiliation commitment effects on professional commitment. Beta coefficient that is equal to 408/0 shows that by increasing affiliation commitment, professional commitment is also increases. The findings

suggest that 16/6 percent of dependent variable variance (professional commitment) can be explained by the independent variable (affiliation commitment).

Third hypothesis:

Exchange commitment has impact on professional commitment. The correlation of test results is as follows:

The third hypothesis correlation test

P-value	Number of sample	professional commitment	
0 / 001	225	0 / 384	Exchange commitment

According to the P-value that is lower than 0.05, it can be assumed that the relationship between the two variables is significant. So there is a significant positive relationship between exchange commitment components and professional commitment components. So it can be

concluded that with increasing exchange commitment component, the professional commitment is also increasing. With regard to the relationship between two variables, in the second stage, univariate regression test used:

Regression Analysis of exchange commitment on professional commitment

R ²	Beta	p-value	Observed F value	
0 / 147	0 / 384	0 / 001	38 / 558	Regression of exchange commitment on professional commitment

Observed F value is equal to 38.558 and research question at a significance level of 000/0 with a probability of 95% is confirmed. So given that the P-value is lower than 05/0, therefore, the relationship between these two variables is confirmed. It means that exchange commitment effects on professional commitment. Beta coefficient that is equal to 384/0 shows that by increasing exchange commitment, professional commitment is also increases. The findings suggest that 14/7 percent of dependent variable variance (professional commitment) can be explained by the independent variable (exchange commitment).

Conclusion:

The main hypothesis: organizational commitment with regard to the mediator role of professional commitment has impact on customer satisfaction.

The evaluation of obtained results from the LISREL structural equation software

Main hypothesis of the study was to investigate the effect of organizational commitment on customer satisfaction with regard to mediator role of professional commitment. The results of data analysis show the existence of organizational commitment impact with regard to the mediator role of professional commitment on customer satisfaction. The reason for this can be that when a person has expertise, and at the same time is committed to his expertise and uses his commitment to help organizations (organizational commitment), this can lead to customer satisfaction.

So using specialist staff can be beneficial for the organization from two dimensions. On the one hand their expertises have benefit for organizations and on the other hand, expertise can lead to organizational commitment which will result in customer satisfaction. The finding of the research hypothesis has been aligned with works of Ardeshir and colleagues (2014), Larson and colleagues (2013) and Rahman and Ahnaf (2002). In findings of above results, professional commitment has intermediary role in the relationship between organizational commitment and customer satisfaction.

First hypothesis: the replication commitment has impact on customer satisfaction.

The evaluation results obtained from the LISREL structural equation software: the first hypothesis examined the impact of replication commitment on customer satisfaction.

The result of the analysis of data shows the impact of replication commitment on customer satisfaction. By increasing replication commitment in staff, their dependency to organization increases and organizations are as important as life for staffs. The result is that organizational problems are staff's problems too and they try to solve them. The result of this process will increase customer satisfaction. The findings of this hypothesis has been aligned with the research finding of Torkaman (2014),

A. et al (2014), Tamok (2012), Larson and colleagues (2013) and Rahman and Ahnaf (2002). Mentioned study also showed that the replication commitment has significant impact on customer satisfaction.

The second sub-hypothesis: continuity commitment has significant impact on customer satisfaction.

Results obtained from the LISREL structural equation software: The second sub-hypothesis of research examined the impact of continuity on customer satisfaction.

The result of the analysis of data shows the impact of continuity on customer satisfaction. By creating collaborative and team-based culture in the organization, employees are more likely to solve the problems of the organization and pay attention to customers who are considered one of the capital of the companies and try their best to increase their satisfaction.

The finding of this hypothesis is aligned with the research of Ardeshir and colleagues (2013), Vahedi (2014), Salimi. Et al (2014), Tamok (2013), Larson and colleagues (2013), Tsai and Wang (2004) and Rahman and Ahnaf (2002). The study showed that continuity commitment has significant impact on customer satisfaction.

The third sub-hypothesis: Exchange commitment has significant impact on customer satisfaction.

Results obtained from the LISREL structural equation software: The third sub-hypothesis of research examined the impact of exchange commitment on customer satisfaction.

The result of the analysis of data shows the impact of exchange commitment on customer satisfaction.

Managers should create constructive bilateral engagement with employees to increase their confidence in the organization and given the problems and fixing them, increase their confidence and commitment. As a result, employees have an interactive and constructive look toward organization and contribute to fix the problems. As a result, customer satisfaction will follow.

The finding of this hypothesis is aligned with the research of Tork Vahedi (2014), Salimi. et al (2014), Tamok (2013), Larson and colleagues (2013), Tsai and Wang (2004) and Rahman and Ahnaf (2002). Cited research shows that exchange commitment has an impact on customer satisfaction.

The fourth sub-hypothesis:

Professional commitment has impact on customer satisfaction.

Results obtained from the LISREL structural equation software: The forth sub-hypothesis of research examined the impact of professional commitment on customer satisfaction.

The result of the analysis of data shows the impact of professional commitment on customer satisfaction.

Using the staff that has the expertise, can help organizations in solving their problems, because the experienced and skilled staff look organization with a wider view and systematically analyze its problems and for solving the problems, they are better able to participate. Organizational problems solving can cause in customer satisfaction.

The finding of this hypothesis with research is aligned with Torkaman (2014), Ardeshiri. et al (2014), vahedi (2014), TamOk (2013), Tsai and Wang (2004) and Rahman and Ahnaf (2002). Mentioned study showed that professional commitment has an impact on customer satisfaction.

Measurement model (factor analysis)

For the assessment of the questionnaire, and the ability to measure their corresponding variables, confirmatory factor analysis with LISREL software is used. The test results revealed that all the questions (With the exception of questions 33 and 35 that due to low factor loadings were deleted from the model) in a meaningful and acceptable manner, measured their corresponding variables.

For organizational commitment variable, the components of exchange commitment, integrity commitment and the replication commitment have the highest factor loadings respectively. For customer satisfaction variable, questions 16, 15, 18 and 19, respectively, have the factor loadings of 79/0 75/0 74/0 and 74/0 respectively. For professional commitment variable, question 30, 32, 34 and 36 had the load factor of 83/0 82/0 79/0 and 79/0 has been most capable for assessing the corresponding variable.

Considering the Results of the Side Test

The results of Friedman test: To achieve greater results, Friedman test was used to rank the components of organizational commitment. The results showed that among the three components of assimilation, integration and exchange, integrity commitment component had the most weight, and exchange commitment was in second place and finally replication commitment has been in last place in terms of importance.

The results of Kolmogorov-Smirnov test

One of the prerequisites for LISREL structural equation software is normality of variable distribution. That's why the Kolmogorov-Smirnov test was used for normality. The results of this test indicate the normal distribution of scores.

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