

## Relationship between Organizational Citizenship Behavior (OCB) and Customer Satisfaction



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**ABSTRACT:** Organizational citizenship behavior (OCB) refers to a set of voluntary and optional behaviors that are not considered the person's obligation; however, they are adopted by the person, and they can improve the organizational tasks and roles. This research aims to explain the effect of the dimensions of organizational citizenship behavior (OCB) on customer satisfaction in a case study of Saman Bank branches in Tehran. The results of the research can direct the organizational managers towards success, especially in service organizations. In terms of purpose, the research is an applied one, and in terms of data collection, it is a descriptive survey study. The population includes two groups; the first group consists of the Bank employees in the selected branches of Tehran, and the second group consists of the Bank customers with an infinite number. The research validity was evaluated based on face validity, reliability was evaluated based on Cronbach's alpha coefficient, normality of data distribution was checked by the Kolmogorov-Smirnov test, and the studied constructs were approved by confirmatory factor analysis and structural equation modeling. According to the results, organizational citizenship behavior has a significant direct and positive effect on customer satisfaction.

**KEYWORDS:** Customer satisfaction, organizational participation, organizational citizenship behavior, customer.

### 1- INTRODUCTION

In today's competitive world, for customer retention, banks should pay attention to their customers' needs, opinions, and objections about the bank services. Also, they should be aware that banking policies should be developed based on the customers' viewpoints (Nasiri Ghalidari, 2018; Zeithaml et al, 2013). The factors that are significantly involved in customer retention include respecting the customers, proper interaction with the customers, Customer Surveys, developing mutual relationships with the customers, investigating the customers' problems and complaints, getting awareness of customer satisfaction status, promoting the service quality and speed, matching the banking policies with the customers' needs, checking the service quality, etc. These goals can be achieved only if the banks accept that paying attention to the customers is the key factor in their survival. So, the employees' skills, attitudes, and behaviors are so important in this regard; because the employees are responsible to provide the services with the expected quality (Duffy, 2005). Similarly, a loyal customer must be considered as an important source of information, since they are the ones who usually contribute more value to a company when they want to design future plans (Nazari et al, 2020).

One of the main factors that can improve the employees' behaviors, attitudes, and interactions to provide the services with higher quality is organizational citizenship behavior (OCB) (MacCain et al, 2013). According to Applebaum, organizational citizenship behavior (OCB) refers to a set of voluntary and optional behaviors that are not considered the person's obligation; however, they are adopted by the person, and they can improve the organizational tasks and roles (Akrami, 2018). Studies have suggested that organizational citizenship behavior helps the organization's productivity, efficiency, and success; because it leads to more efficient use of resources. Also, it lets the managers spend more time on productivity-related activities and improves the employees' ability to perform their tasks (Haghighi, 2003). On the other hand, some of the studies have been focused on the outcomes of organizational citizenship behavior, and they have mentioned the factors such as organizational performance, organizational effectiveness, organizational success, customer satisfaction, customer loyalty, social capital, etc. (Steers and Porter, 2017).

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Nowadays, the ultimate goal of human resource policies in the banks is based on a bond between the bank and its employees and the customers (Kimasi, 2017). The banks prioritize customer satisfaction as the main goal, the banks would spend all of their efforts on the qualitative and quantitative promotion of their responsibilities to the customers (Saberri, 2014). Serving the customer means providing attractive, high-quality, and accessible services for the customers (Steers and Porter, 2017). In this way, the banks can preserve their reputation and promote their abilities in providing innovative services to the customers (Bienstok et al, 2013). Regarding the stated facts, the research questions are raised as the following:

1. Are the dimensions of organizational citizenship behavior effective in customer satisfaction in Saman Bank?
2. Is organizational citizenship behavior an effective factor in customer satisfaction? How strong is the relationship between these variables and customer satisfaction? And, what is their effect on the dependent variable?

### 2. HYPOTHESES

Organizational citizenship behavior is effective in customer satisfaction in Saman Bank.

### 3. RESEARCH MODEL

The present research investigates the effect of the seven dimensions of organizational citizenship behavior (based on the Organ-Podsakoff model) on the four dimensions of customer satisfaction (based on the Fornell model) in Saman Bank of Tehran. The conceptual model of the research indicates the relationships between the variables are developed as the following

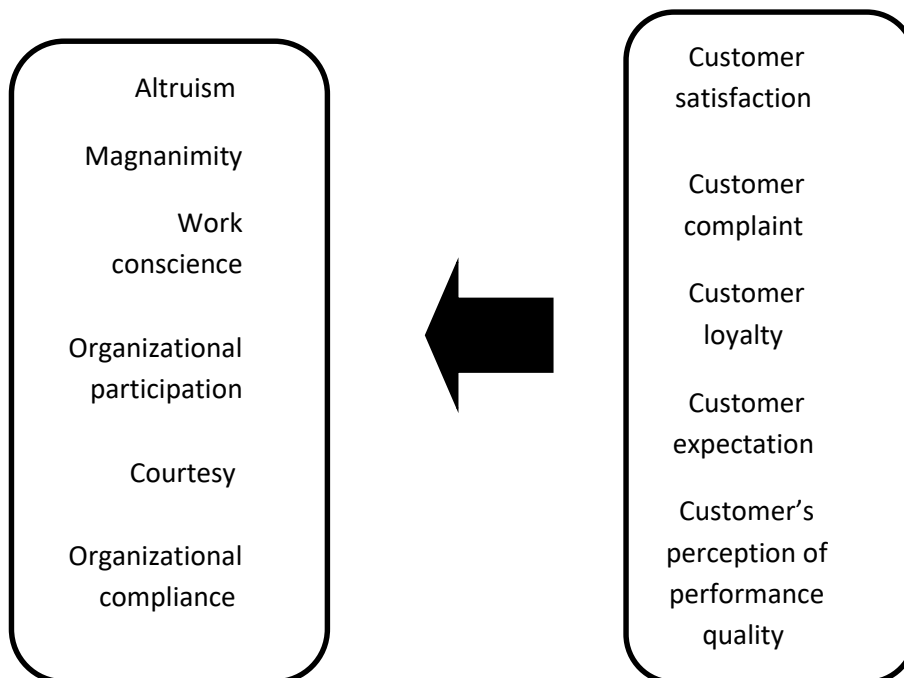


Figure1. Conceptual model of the research (Podsakoff- MacKenzie, 2012)

### 4. METHOD

In terms of purpose, this research is an applied one, and in terms of data collection, it is a descriptive survey study.

The population includes two groups i.e. employees of the privileged branches of Saman Bank in Tehran, and the customers of the Bank. The employees of the privileged branches of the Bank in Tehran include 425 people out of whom, 202 people were selected by stratified cluster sampling. The number of the customers of Bank is infinite. So, 384 customers were selected by simple random sampling based on Cochran's formula.

Estimation of the sample size:

The sample size was determined based Cochran's formula is the following (Sarmad and Hejazi, 2009).

$$\epsilon = 0.05 ; p = 0.5 ; q = 1 - p = 0.5 ; \alpha = 0.05 ; Z_{1-\frac{\alpha}{2}}^2 = 1.96 ; n = 425$$

$$\text{employees } n = \frac{NZ_{1-\frac{\alpha}{2}}^2 pq}{N\epsilon^2 + Z_{1-\frac{\alpha}{2}}^2 pq}$$

$$\text{employees } n = 202$$

$$\text{customers } n = \frac{Z_{1-\frac{\alpha}{2}}^2 pq}{\epsilon^2}$$

$$\text{customers } n = 384$$

So, the sample size was determined as 202 people in the employees group and 384 people in the customers group.

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Data collection tools:

The most common tool for evaluating the research variables is using scoring scales, and the Likert scale is the most popular scoring scale (Sakaran, 2008).

Organizational citizenship behavior questionnaire:

The dimensions of organizational citizenship behavior were evaluated by the standard organizational citizenship behavior questionnaire (Podsakoff- MacKenzie, 2012) including 19 closed-ended questions; the questions were scored based on a five-point Likert scale. Shekarshakan and Naami (2012) have approved the reliability of this questionnaire-based on Cronbach's alpha coefficient (0.88).

Customer satisfaction questionnaire:

This questionnaire was translated by Hamidi et al (2016) for the first time in Iran. It includes 21 items measuring the four subscales of a customer complaint (questions 2, 3, 8, 9, and 10), customer loyalty (questions 1, 6, 7, and 12), customer expectations, and the customer's perception of performance quality (questions 4, 5, 11, and 13).

Reliability and validity of the research:

Although the questionnaires used in this study are standard and approved in many studies, in order to make sure of their validity in terms of the social and cultural conditions of our country, they were distributed among the university professors and banking experts, the final questionnaire was designed based on their opinions.

In order to evaluate the reliability of the questionnaire, it was distributed among 20 people, and the result was evaluated based on Cronbach's alpha coefficient. This method is used for evaluating the internal consistency of the research tools that measure different variables.

**Table1. The value of Cronbach's alpha for the reliability of organizational citizenship behavior and customer satisfaction**

The number of samples	The number of questions	Cronbach's alpha
20	19	0.88
20	22	0.83

The total mean of the variables:

The mean values of organizational citizenship behavior, the dimensions of organizational citizenship behavior, and customer satisfaction are presented in this section. The mean values in the range of 1-2.3 are considered at a low level, the mean values in the range of 2.31-3.7 are considered at a medium level, and the mean values in the range of 3.71-5 are considered at a high level.

**Table2. Descriptive statistics of the variables**

Variable	Mean	SD	Min	Max	Status
Altruism	3.57	0.851	2	5	Medium
Magnanimity	3.68	0.715	1.5	5	Almost high
Working conscience	3.42	0.898	1	4.75	Medium
Organizational participation	3.7	0.511	2.75	5	Almost high
Courtesy	3.72	0.583	2.67	5	High
Organizational compliance	3.41	0.637	1	4.81	Medium
Organizational loyalty	3.13	0.519	1.6	5	Medium
Organizational citizenship behavior	3.51	0.704	1.2	5	Medium
Customer satisfaction	3.38	0.540	2.14	4.71	Medium

According to the data included in table 2, the mean scores of the items for each of the dimensions of social support have been obtained as the following:

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The mean score of altruism (3.57), magnanimity (3.68), working conscience (3.42), organizational participation (3.7), courtesy (3.72), organizational compliance (3.41), organizational loyalty (3.13), organizational citizenship behavior (3.51), and customer satisfaction (3.38)

The mean values in the range of 2.31-3.7 are considered at a medium level, and the mean values in the range of 3.71-5 are considered at a high level. So:

- The mean score of altruism (3.57) has been obtained above the medium level; so, the participants have evaluated the variable of altruism at a medium level.
- The mean score of magnanimity (3.68) has been obtained at a medium level; so, the participants have evaluated the variable of magnanimity at a high level.
- The mean score of working conscience (3.42) has been obtained at a medium level; so, the participants have evaluated the variable of working conscience at a medium level.
- The mean score of organizational participation (3.7) has been obtained at a high level; so, the participants have evaluated the variable of organizational participation at a high level.
- The mean score of courtesy (3.72) has been obtained at a high level; so, the participants have evaluated the variable of courtesy at a high level.
- The mean score of organizational compliance (3.41) has been obtained at a medium level; so, the participants have evaluated the variable of organizational compliance at a medium level.
- The mean score of organizational loyalty (3.13) has been obtained at a medium level; so, the participants have evaluated the variable of organizational loyalty at a medium level.
- The mean score of organizational citizenship behavior (3.51) has been obtained at a medium level; so, the participants have evaluated the variable of organizational citizenship behavior at a medium level.
- The mean score of customer satisfaction (3.38) has been obtained at a medium level; so, the participants have evaluated the variable of customer satisfaction at a medium level.

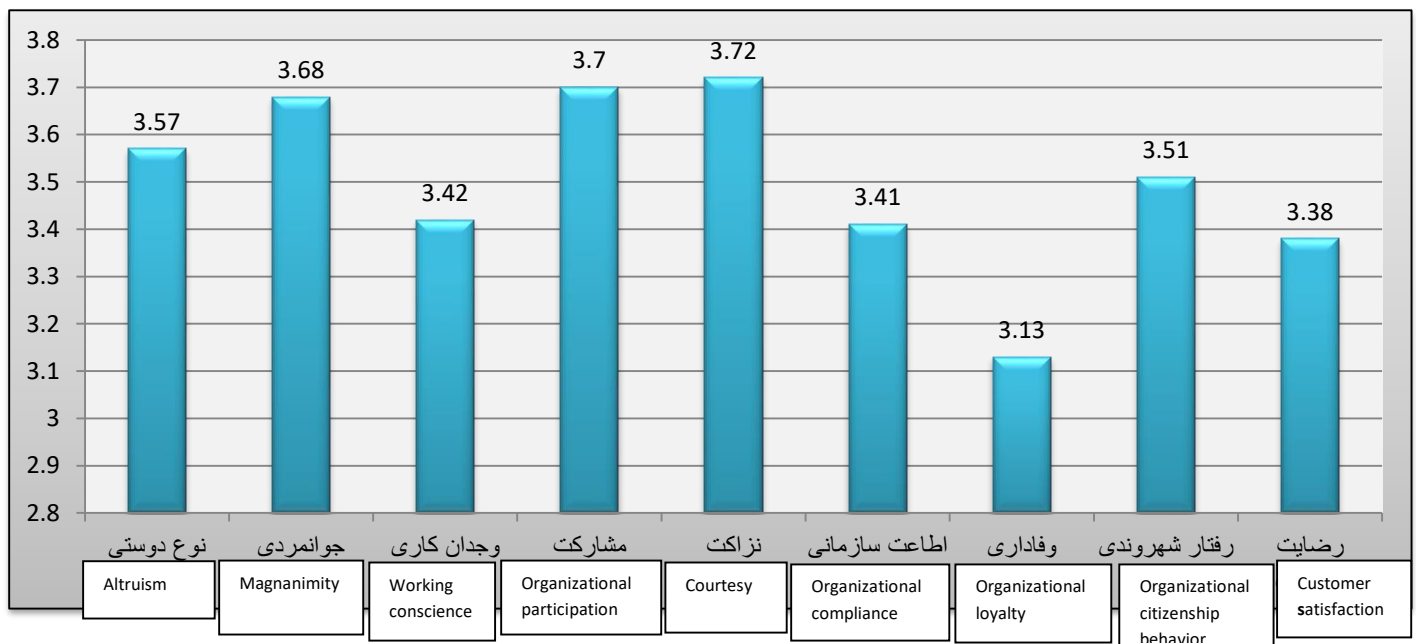


Chart 1. Evaluation of the means

The inferential statistics:

Investigation of the normality of data distribution

In this section, the normality of data distribution is checked by the Kolmogorov-Smirnov test. The null hypothesis (H0): normality of the data distribution. The opposite hypothesis (H1): non-normality of the data distribution

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**Table 3. Checking the normality of the data distribution**

Variable	K.S. variable	(sig)	Result
Altruism	1.069	0.137	sig >0.05 the null hypothesis is approved, and the data distribution is normal.
Magnanimity	1.205	0.072	sig >0.05 the null hypothesis is approved, and the data distribution is normal.
Working conscience	0.807	0.432	sig >0.05 the null hypothesis is approved, and the data distribution is normal.
Organizational participation	1.769	0.004	sig <0.05 the null hypothesis is rejected, and the data distribution is not normal.
Courtesy	2.518	0.000	sig <0.0505 the null hypothesis is rejected, and the data distribution is not normal.
Organizational compliance	1.113	0.124	sig >0.05 the null hypothesis is approved, and the data distribution is normal.
Organizational loyalty	2.469	0.000	sig <0.05 the null hypothesis is rejected, and the data distribution is not normal.
Organizational citizenship behavior	1.257	0.085	sig >0.05 the null hypothesis is approved, and the data distribution is normal.

In testing the variables of organizational participation, courtesy, and organizational loyalty, the significance level is ( $P < 0.05$ ). So, the null hypothesis is rejected and the opposite hypothesis i.e. non-normal data distribution is approved at the significance level of 95%. Friedman's test is used for checking the hypothesis for the variables of organizational participation, courtesy, and organizational loyalty.

### 5- DISCUSSION AND RESULTS

**Table 4. Correlation coefficients**

Correlation coefficient	Coefficient of determination	Adjusted coefficient of determination	DW statistic	F	Sig
0.696	0.484	0.483	2.114	358.69	0.000

As seen in the table, the value of the Durbin-Watson statistic ranges between 1.5 and 2.5; so, the assumption of no correlation between the errors is not rejected, and we can use regression analysis.

Based on the value of the F statistic and its significance at the confidence level of above 95%, the results are analyzable. The coefficient of determination is 0.484; this value indicates that 48.4% of the changes of the dependent variable can be explained by the independent variables.

**Table 5. Regression analysis and regression coefficients**

Variable	B	Standard error	BETA (Standardized)	t	Sig
Constant number	0.319	0.163	-	1.95	0.052
<b>Organizational citizenship behavior</b>	0.76	0.04	0.696	18.939	0.000

According to the table, the significance level of organizational citizenship behavior (0.000) is less than 0.05. So, this variable is included in the regression model. Regarding the positive value of the regression coefficient (B), it can be concluded that organizational citizenship behavior has a direct positive effect on customer satisfaction in Saman Bank. So, it can be stated that improvement of organizational citizenship behavior can improve customer satisfaction in Saman Bank.

**Table 6. The results of testing the hypothesis**

Hypothesis	Result
Organizational citizenship behavior is effective in customer satisfaction in Saman Bank.	Approved

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