Service oriented survey on job satisfaction, financial performance and customer satisfaction was mediated by National Bank branches in Ahvaz

Farshid moozari [1], Dr.Belgheis Bavarsad [2]

[1.] Departmentof Business Management, Persian Gulf International Branch, Islamic Azad university, Khorramshahr, Iran
[2.] Departmentof Business Management, Persian Gulf International Branch, Islamic Azad university, Khorramshahr, Iran

Abstract: The aim of all institutions Bank¬Ha services including tailored service and customer satisfaction. Since the financial service provider organizations, especially in an environment Bank¬Ha work with undifferentiated products, quality services as they compete first weapon known as quality of service and customer satisfaction, strategic issue for organizations their service. Khvasth¬Ha and preferences of customers better than competitor organizations to respond to them satisfaction, business performance will Mvfq¬Try. Given the expressed aim of this study was to examine the issue of how SOA on the financial performance of the role will affect job satisfaction and customer satisfaction? The aim of the present study, the research for numerous applications. According to the method of data collection, including the researcher-descriptive study - Ali respectively. The population of this research managers and employees in all branches of the National Bank is the city of Ahvaz. Given that the number of branches of the National Bank in the city of Ahvaz 69 branches and 681 employees total sample size of 246 people have been met. In this study hypotheses analysis software SPSS (22) and lisrel (8.5) was used. The results show the positive effects of Khdmt¬Grayy on customer satisfaction, job satisfaction and financial performance respectively. Customer satisfaction was confirmed positive impact on financial performance, but the impact on customer satisfaction and job satisfaction of the National Bank in this study was rejected.

Keywords: Khdmt¬Grayy, job satisfaction, customer satisfaction, financial performance.

Introduction

In today's competitive age above any organization, regardless of the needs and desires of our customers and satisfy them can not achieve success. Top services enable companies to differentiate themselves from competitors and gained competitive advantage and improve Karayy¬Ash (Yazdani Dhnvyy, 1388). Significant contribution to economic development and social service industries globally established and emerging markets significant growth in the service sector, nearly as (Huang et al., 2010).

More advanced economies with which services more than 70 percent of GDP (GDP) in the My¬Gyrd them succeed Yafth¬And (Avstrv et al., 2010). Khdmt¬Grayy a strategic response by a company to differentiate and surpass competitors, respectively. Firms can be created through Py¬Brdn to customer demands and transfer them to a higher value to gain competitive advantage (Li et al., 1999). Researchers and business executives increasingly have been interested in the concept of service-oriented organization. Excellent service and a strategic advantage is the significantly on creating value by Rzh¬Knndgan, customer satisfaction, competitive advantage, growth and profitability also differ (Aaron et al., 2013).

Dynhart et al (1990) noted that service orientation is a key element of accountability virgin organizational characteristics to create a culture that actions and behavior of employees to create and deliver higher quality services, stimulating My¬Nmayd, is. (Yoon et al., 2007), SOA, nearly as fancy as the attitude and actions of them that has created more value and services to offer, nearly as high. The expression is an Khdmt¬Gra staff, kind, donors, honest and helpful character, are the seen.

Job satisfaction is something that logically there should therefore ensure proper interests. Other factors such as the ability to earn a living may be effective in job satisfaction. If other factors are equal, apparently someone with a job that is more interested in business intelligence and attention he gives stimulation and social satisfaction for him and his spiritual dignity, show more consistent (Jafari, 1370).

Satisfaction chain - profitability is a useful model to understand the relationship between satisfaction and financial performance is expected. Khvasth¬Ha and preferences of customers better than competitor organizations to respond to them satisfaction, business performance will Mvfq¬Try. Higher satisfaction leads to higher levels of customer repurchase intention, customer support and will be returning. The

satisfaction and loyalty of customers to improve revenue, profitability and cash flow more, will (Williams and Naman, Razavi Khorasan, 2011).

Given the expressed aim of this study was to investigate whether Khdmt¬Grayy how the financial performance of the role of job satisfaction and customer satisfaction also differ?

Literature and literature

The aim of all institutions Bank¬Ha services including tailored service and customer satisfaction. Since the financial service provider organizations, especially Bank¬Ha in an environment with undifferentiated products virgin activity, quality of service as the first weapon known competition (Hosseini and able, 1389). Today, service quality and customer satisfaction, service organizations are strategic issues. In today's competitive world, providing high-quality service is a necessity for organizations, especially Bank¬Ha is. High quality service is essential for the survival and profitability of an organization. Need to understand and measure the quality of service according to the benefits that high-quality services such as customer retention, customer loyalty, attract new customers, etc., for the organization, is considered. To measure the quality of services, we can identify strengths and weaknesses, and programs to improve the quality of services offered and improving customer satisfaction based on the achieved (Salh¬Nya and Zare Mahmood, 1389).

Many studies have shown that there is a positive relationship between employee satisfaction and customer satisfaction. Because of this relationship, a lot of researchers and employee satisfaction as an important topic in the last two decades has been proposed. Employee satisfaction in the service industry due to the nature of the industry is important. Providing employees with an excellent internal working environment, in order to get satisfied employees who have been loyal to the organization and be able to provide our customers a superior service experience they receive. Over time, their behavior, their loyalty as buy see show that persistent or increasing. This behavior creates loyalty, market share and increase profitability for the company to have delivered services (Anderson, 1994).

Khdmt¬Grayy

Dynhart et al (1990) noted that service-oriented Speak to meet a key element of organizational characteristics to create a culture that actions and behavior of employees to create and deliver higher quality services encourage My¬Nmayd, is. Yoon and colleagues (2007), orientation services as employee attitudes and actions, nearly as fancy them to create higher value and better service to the present, nearly as. The expression is an Khdmt¬Gra staff, kind, donors, honest and helpful character, are the seen.

Service orientation as a general acceptance of the basic set of organizational rules, Shyvh¬Ha relatively stable and procedures in order to encourage behavior that creates Khdmt¬Mhvr and excellent service are the transmission, have been described (Little et al., 1998). The term service-oriented general prevailing view on an option to apply for service-focused organization, implementation and Rvyh¬Ay to deliver excellent service, indicates screw (Aaron et al., 2013).

Customer Satisfaction

Consumer satisfaction to the customer's judgment about the characteristics of a product or service, or it refers to a product or service, or to the pleasure that comes to the use of the product or service, the GME, the My¬ be higher than the expected level or below it (Ghaffari and Alexander MehrabadiAshtiani, 1390). Although many definitions of consent is provided, but generally satisfied with the level of customer satisfaction or dissatisfaction with a product or service from previous purchases of specific flora. Satisfaction as an emotional state of customer interaction service provider over time have been described (Wu, 2011). Hunt in 1997 stated that the assessment take satisfaction that the consumer experience, at least to the extent that is assumed to have been good. Tse and Wilton in 1998 stated that the consumer response to the evaluation of the perceived difference between previous expectations and the actual performance of the product, as after taking the perceived notion Tremblay (Abdolvand and Johnny, 1390).

Job Satisfaction

Job satisfaction is a phenomenon that transcends the boundaries of the organization and its effects on the private life of the individual and It results in and out of the observation is made. People are less satisfied and less work leave of absence virgin addressing. Job satisfaction with the decisions of the individual in relation to his work My¬Gyrd strong but negative relationship, and although the relationship between job satisfaction and employee absenteeism negative but this should not be lost caution. One aspect of job satisfaction, which usually occurs unnoticed is its effect on health worker (Robbins, 2000). Haylyn (1996) says that job satisfaction is an emotional phenomenon that an employee can obtain job information, so job satisfaction When the result is an employee of the nature of their work, they are satisfied with their salaries, opportunities for promotion and advancement and that of your colleagues and supervisors are satisfied, so job satisfaction is an individual phenomenon.

Financial Performance

One of the most important concepts of organizational performance management researches and undoubtedly the most important measure of success comes to companies now account. But in

general, the variables and measures of organizational performance, yet there is complete agreement among the experts. In general, subjective and objective measures of organizational performance in two categories divided. Objective measures of performance, indicators that are realistic and based on objective data measured. Some of these indicators include indicators such as profitability, return on assets, return on equity, return on investment, and earnings per share have been reported (Harris and Avgbana, 2001).

According to the definition of organizational effectiveness and organizational performance, and taking into consideration the operational objectives of the financial performance, financial performance defined as follows: a degree or extent to which the shareholders of the Company to financial Hdf¬Ha¬Y increase their wealth is attained (Hosseini et al., 1385). Financial performance indicators have been used in this study include: profit, return on sales, return on assets and return on capital.

literature

Kim et al (2005) The impact of service orientation on job satisfaction, organizational commitment and intention to leave among staff Rstvran¬Hay Znjyrh¬Ay Nmvdh¬And review. The results of the analysis of 289 data showed that service orientation has a significant positive impact on job satisfaction.

Yavas and Babkas (2010) The relationship between organizational support, customer orientation and job satisfaction and organizational commitment to work Khrvjy¬Hay examined. The study population had bank employees that directly communicate with customers in an important loss. The method was simple random sampling. The results show that the impact of variables on job satisfaction period. For example.

Camerer and Wilson (2011), in Mtalh¬Ay as "the phenomenon of differences in orientation services in the public sector", the service orientation differences and their job satisfaction. The study was conducted in the public sector and the services provided in this section. The results showed that the 530 employees who serve the public better to say Khdmtgratr are virgin and greater job satisfaction.

Cha et al. (2000), in Mtalh¬Ay to examine the relationship between job satisfaction and staff's service orientation. The study population was Taiwan's hotel industry. The results confirmed the relationship between variables.

Sydjvadyn and colleagues (1389) examined the impact of customer perception of service quality on loyalty services industry sport to sport their collections. Community sports services in the sports complex of this study, all consumers, who make up a sample of 437 people. The results show that the quality of

customer satisfaction and loyalty Bashgah¬Ha on impact.

Lee et al (1999) showed that compared to competitors Khvasth¬Ha Shrkt¬Hayy and preferences of customers to keep them happy show that response to the elevated Mvfq¬Try business performance.

Or, et al (2013) study the relationship between internal integration, external integration, customer satisfaction and financial performance examined. In this study, the data have been collected in a survey of 214 manufacturing companies in China, the results showed that customer satisfaction has a positive and significant effect on financial performance.

Conceptual model
Research Methodology

In general research methods can be divided according to two criteria: First, the purpose of the research and second, how to collect data. The aim of this study is, applied research is the elderly, including the researcher-descriptive - Ali respectively.

Community sample

The population of this research managers and employees in all branches of the National Bank is the city of Ahvaz. Is the stratified random sampling method. First, according to studies, the homogeneity of the division of society into classes and then among them randomly chosen sample. National Bank branches in Ahvaz, 69 branches and a total staff of 681 people, respectively. This information has been managing the branch in Ahvaz. Thus, according to the number of samples is equal to:

$$n = \frac{0.5 \times 0.5 \times 681 \times (1.96)^2}{(0.05)^2(681-1) + 0.5 \times 0.5(1.96)^2} \approx 246$$

Finally, 300 questionnaires were distributed to 266 health questionnaire was used in the final analysis.

Methods of data collection:

Data were collected through questionnaires in the study conducted in. To measure service-oriented variable Little questionnaire and Timmerman (2006), to measure job satisfaction questionnaire Lee et al. (2013), to assess customer satisfaction questionnaires Yu et al. (2013) and Satashanka (2012) and finally variable to measure the financial performance of the questionnaire Lee et al (2013) have been used.

Methods of data analysis:

In this study, to analyze the data, descriptive and inferential statistics in the form of softwares SPPS (22.0) and LISREL (8.8) is used. Descriptive statistics include percentage, mean, standard deviation, variance, and so is the normality of the data, and inferential statistics test, T-test for independent groups, correlation analysis, confirmatory factor analysis and structural equation modeling (SEM) to test hypotheses, respectively.
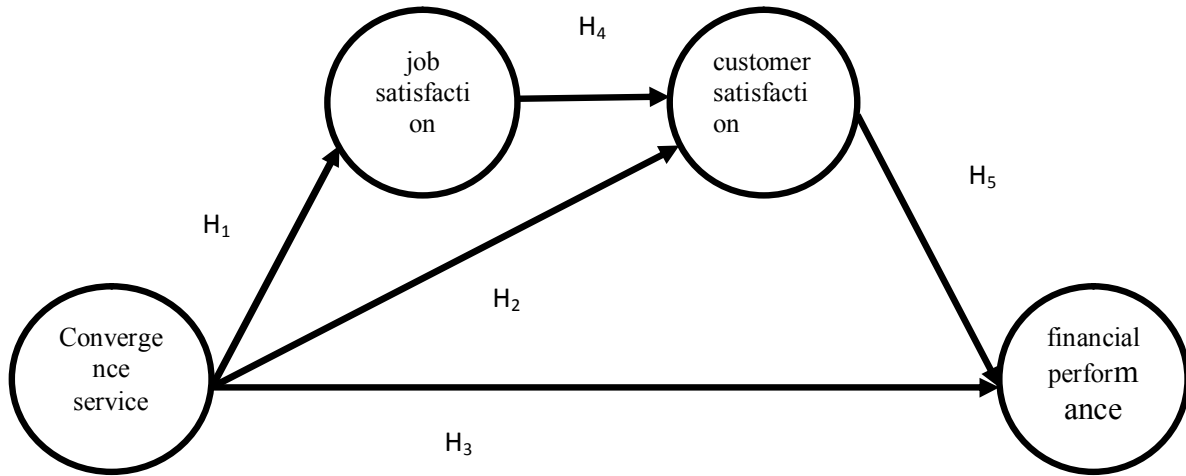
Figure 1: conceptual model (Aaron et al., 2013)

According to the model, as follows Frzyh¬Hay study in elderly:
H1: service orientation has a significant positive impact on job satisfaction.
H2: service orientation is a significant and positive impact on customer satisfaction.
H3: service orientation has a significant positive impact on financial performance.
H4: Job satisfaction has a positive and significant impact on customer satisfaction.
H5: Customer satisfaction has a significant positive impact on financial performance.

Reliability

In this study, the use of software (22.0) SPSS Cronbach's alpha was calculated. The 30 questionnaires distributed after the first test alpha value using the software (22.0) SPSS, respectively. According to Table 1, as the alpha value for each variable and total alpha greater than 0.7. All variables separately and all variables with an important loss plateau.

Table 1: Results of Cronbach's alpha for each of Sakhth Hay research

Cronbach's alpha row variable sample size
1 Khdmt¬Grayy 0.841 30
2 0.818 30 Customer Satisfaction
3 job satisfaction 0.940 30
4 0.897 30 Financial Performance
5 of the questionnaire 0.873 30

Research findings
Descriptive statistics

In this section we examine how the sample distribution by gender, education, age, etc. using the software SPSS (22.0) My¬Prdazd. Paskh¬Dhndgan Jmyt¬Shnakhty information is given in Table 2.

Table 2: demographics
The frequency of descriptive information
Gender Male Female 96.2 3.8
4. 25-35 28.6 35-45 44.7 18-25 age distribution of over 45 26.3
Fvq¬Dyplm 29.3 20.3 40.6 Fvq¬Lysans graduate diploma or less education and higher 9.8
1-5 years experience 5-10 years 13.2 1.1 47.4 10-20 years above 20 years 38.3

Statistics

Statistical Tknyk¬HayyMy¬Gyrd used in each study, the research is the need to study in order to prove or disprove Frzyh¬Hay. The normal test standard error of kurtosis and skewness data were analyzed using the Pearson correlation coefficient and SEM techniques were used to test the research Frzyh¬Hay. Thlyl¬Ha of software for all Spss (22.0) and (8.8) was used.

Normality of the data

To determine hypotheses and determine the parametric or nonparametric tests using test hypotheses, the normality of the data using two index the standard error coefficient standard error coefficient of skewness and kurtosis determined. Coefficient of

skewness and standard error coefficient standard error can be stretched to be used as a normal test (if it is smaller than -2 or greater than +2 normal rejection is made). Nshan¬ results gives the standard error coefficient of skewness and kurtosis data between -2 and +2 with Grfth¬And, so the normal distribution of data.

Table 3: kurtosis and skewness of variables questions

Theskewness strain
Statistic StatisticStatistic standard error standard error
266 -0.583 0.149 0.282 0.298 orientation services
266 -0.392 0.149 -0.148 0.298 job satisfaction
266 0.149 0.401 0.298 -0.268 customer satisfaction
266 -0.517 0.149 0.149 0.298 Financial Performance
266 total views

Correlation

To measure the correlation between independent and dependent variables R Pearson correlation test was used. The results in Table 4 turns. According to the sig value for all cases is less than 0.05, thus rejecting the null hypothesis of no association between variables is an investigation. Also, given that the correlation value is greater than 0.3 can be said for all of the nodes is the significant positive relationship between independent and dependent variables.

Table 4: Pearson correlation test

The correlation coefficient is a significant level of error dependent variable independent row
0.527 0.000 0.05 1 job satisfaction and service orientation
0.647 0.000 0.05 customer satisfaction orientation services 2
0.494 0.000 0.05 Financial performance orientation services 3
0.433 0.000 0.05 4 customer satisfaction satisfaction
0.509 0.000 0.05 financial performance, customer satisfaction 5

Estimation model

To approve or reject Frzyh¬Hay research Structural equation modeling was used. It is estimated by LISREL software. The df / equal to 2.90 and also RMSEA value equal to 0.073, which is the show that will fit the model-based and therefore it can be analyzed and test Frzyh¬Hay analyzed. Under the structural equation model in standard mode and in a significant number of the screw. The other goodness of fit indices in the table given below.

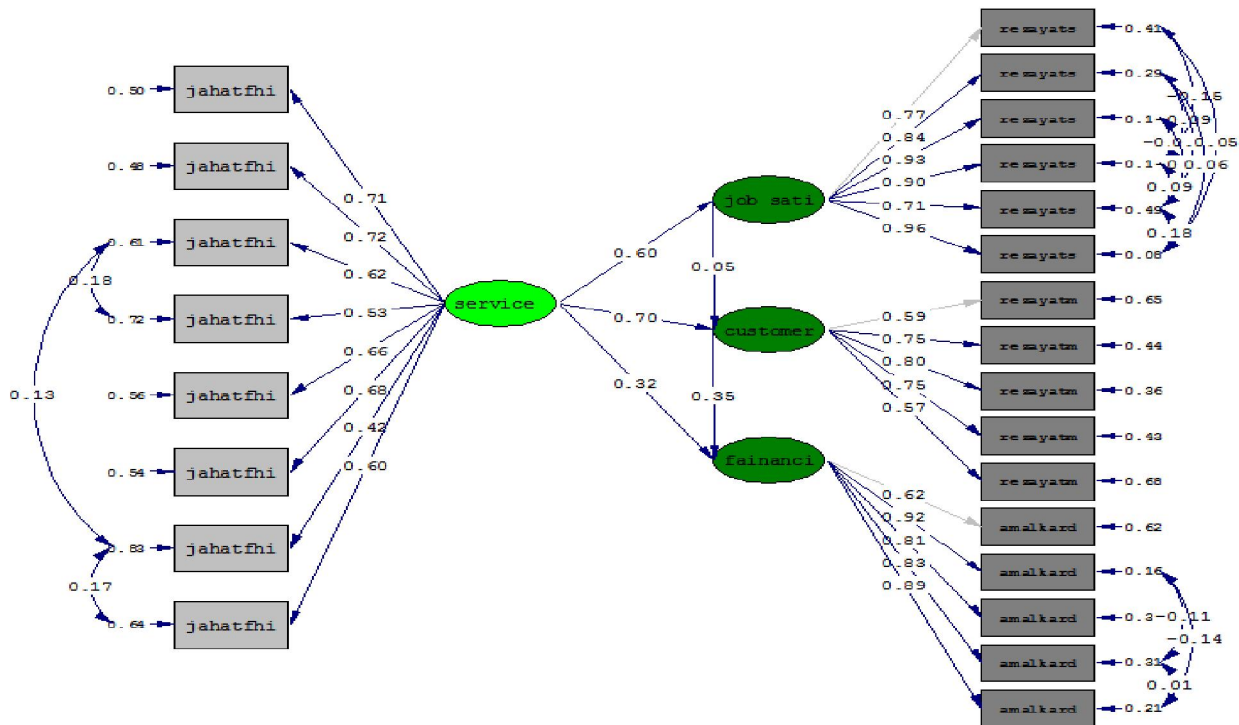Find occurs. The other goodness of fit indices in the table given below.
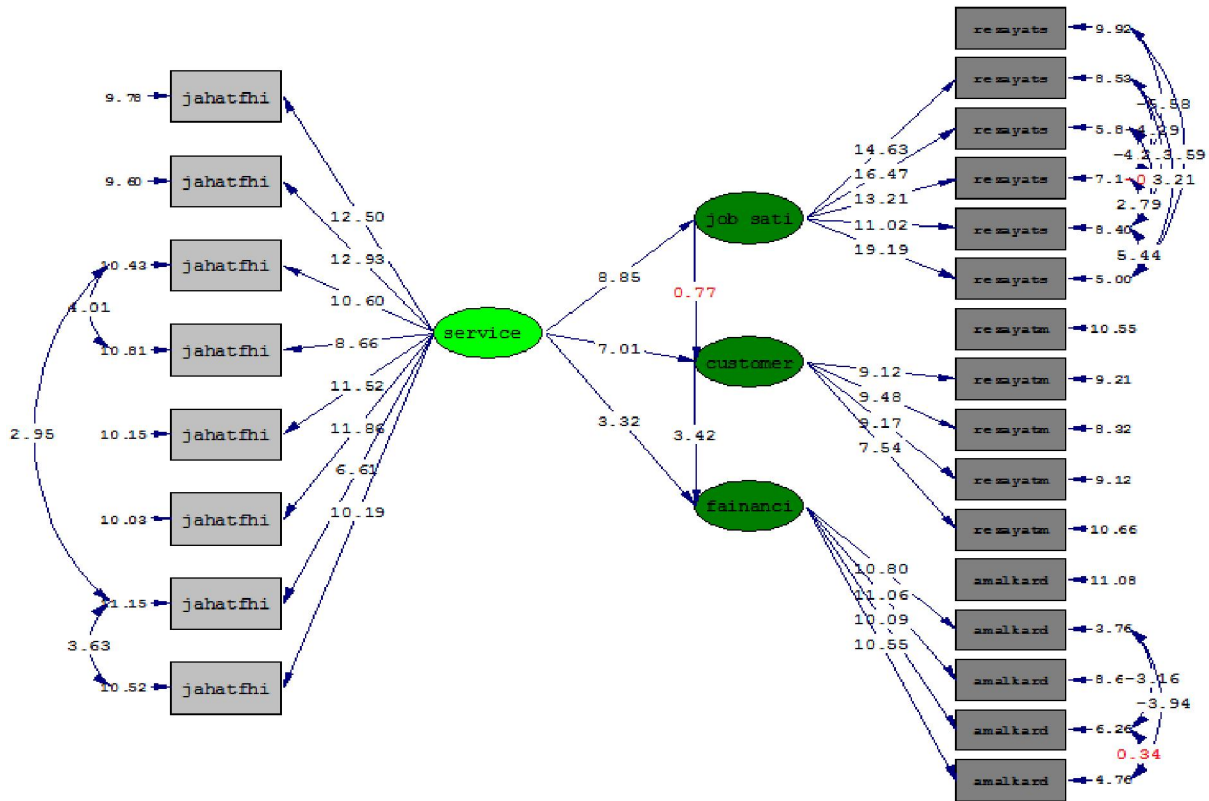

Figure 1: SEM in standard mode

Figure 2: SEM in a significant number

Table 5: Results of goodness of fit
Index Index
Goodness of fit index (GFI) 0.89
Modified goodness of fit index (AGFI) 0.86
Bonnet Bntlr- normalized fit index (NFI) 0.96
Or comparative fit index (RFI) 0.95
Or incremental fit index (IFI) 0.98
Lewis Takr- index (TLI) or not normal fit index (NNFI) 0.98
Or root mean square residual (RMR) 0052
Or comparative fit index (CFI) 0.98
Thrifty or normalized fit index (PNFI) 0.81

According to SEM:

ϖ a significant number for the hypothesis that more than 1.96+ 8.85 and the standard operating times for the two variables is equal to 0.60, so it can be concluded that this hypothesis is confirmed, ieKhdmt¬Grayy on Job satisfaction has a positive and significant effect.

ϖ a significant number for the hypothesis that more than 1.96+ 7.01 and the standard operating times for the two variables is equal to 0.70, so it can be

concluded that this hypothesis is confirmed, ieKhdmt¬Grayy on Customer satisfaction has a positive and significant effect.

ϖ a significant number for the hypothesis that more than 1.96+ 3.32 and the standard operating times for the two variables is equal to 0.32, so it can be concluded that this hypothesis is confirmed, ieKhdmt¬Grayy on Customer satisfaction has a positive and significant effect.

ϖ a significant number for the hypothesis that more than 1.96+ 0.77 and the standard operating times for the two variables, equal to 0.05, so it can be concluded that this hypothesis has not been confirmed; in other words Khdmt¬Grayy on customer satisfaction and no significant positive effect.

ϖ a significant number for the hypothesis that more than 1.96+ 3.42 and the standard operating times for the two variables is equal to 0.35, so it can be concluded that this hypothesis is confirmed, ieKhdmt¬Grayy on Customer satisfaction has a positive and significant effect.

Conclusions and Recommendations

In this study, five hypotheses were examined to confirm or refute the hypotheses of software LISREL (8.5) and SPSS (22.0) was used. The following are the results from each of the hypotheses discussed.

A significant number for the first hypothesis is that more than 1.96+ 8.85 and the standard operating times for the two variables is equal to 0.60, so it can be concluded that this hypothesis is confirmed, in other words, service oriented job satisfaction positive and significant impact. The results of the analysis of this hypothesis with the results of research and Garazv Gonzalez (2006), Kim et al (2005) and Camerer and Wilson (2011) is the line. For the second hypothesis is that a significant number of 1.96+ 7.01 and the standard operating times for the two variables is equal to 0.70, so it can be concluded that this hypothesis is confirmed, in other words, service oriented on customer satisfaction positive and significant impact. The results of the analysis of this hypothesis with the results of carbon (2009), Kim (2011) and Sydjvadyn et al (1389) is the line.

The third hypothesis is that a significant number of 1.96+ 3.32 and the standard operating times for the two variables is equal to 0.32, so it can be concluded that this hypothesis is confirmed, ie service-oriented financial performance positive and significant impact. The results of testing this hypothesis with the results Kaslvvan and Aaron (2008) and Aaron et al. (2013) is the line.

The fourth hypothesis is that a significant number of 1.96+ 0.77 and the standard for the variable load factor equal to 0.05, so it can be concluded that this hypothesis has not been confirmed; in other words, job satisfaction, customer satisfaction Ndard.ntayj obtained positive and significant effect of this hypothesis with the results ThqyqqatLyvyal and colleagues (201) and Pty¬Jvhan et al (2007) is the non-Hm¬Rasta. A significant number for the hypothesis that more than 1.96+ 3.42 V, and the load factor of 0.35 is the standard for these two variables, so it can be concluded that this hypothesis is confirmed, ie customer satisfaction on financial performance positive and significant impact. Research conducted by Yoon et al. (2007), Lee et al (1999), Hyskt et al (1994) or et al (2013) is consistent. In this section, the results obtained using the results of this study provide practical suggestions for elderly:

- The staff in the process of providing service to customers in direct contact with them, for the service-oriented manner can act and behave, special focus shall be on them. If you are looking to maintain and keep a customer's organization, all employees can treat the behavioral and attitudinal measures for customers, are, so managers must ensure that staff are well-trained, capable and motivated to respond customer or not, which leads to exist, serving customers be more successful. Their commitment is made to provide better service to the consumer. Given that this act Vabsth¬And Bank¬Ha strongly to our customers increase profitability level screw.

- Given that the Bank¬Ha need to measure the quality of service Nzam¬Hayy is essential, therefore, to evaluate the performance of activities of the bank customer expectations in service, is the appropriate method for assessing the quality of service. So Bank¬Ha must continually interests, needs, and expectations of customers aware Khvasth¬Ha to continuously improve the quality of services Mvfq¬Tr act because customer expectations are changing over time and should be noted that the expectations of customers, a key element to assess the health care system.

- The recognition of each person's values, understanding human motives, with people in situations that can be successful at it and listen to the views of employees and the cash bonuses for proposals that would reduce costs and improve quality Services exist including management tools to create and maintain jobs dependent on staff that are mutually felt and positive attitude towards work and the staff will follow.

- The organizational structure should organically in today's changing environment and flexible to adapt to the environmental conditions have the ability. Structures should staff the bureaucracy and rules and red tape involved, they should make Zmynh¬Hayy for creative staff. The organizational structure should be designed to fit with organizational goals and empowerment. On the goals of the organization is another factor in motivating staff My¬Nmayd, especially his Once an employee is involved in setting those goals.

- Bank managers should always try to participate by Bank staff in meetings and exercise their comments on the cooperation and participation of the Bank to expand, because the participation of employees in the target decide the do resulted bank activities creating and strengthening trust and confidence in the bank and their satisfaction in throughput.

- Do Khvasth¬Ha and banking needs of customers with simplicity and ease, and not in the context of complex and tortuous Grdsh¬Hay administrative work as well as flexibility in how laws and regulations can be effective in meeting customer expectations and create relationships Long term customers, which in turn increases the positive word of mouth advertising from them, which eventually will result in customers and improve financial performance.

- Provide accurate, transparent and honest advice and expertise as well as providing additional services

and supplements, as well as build a rapport with customers, can help customer's confidence.

- Bank¬Ha facilities can be varied with the amount, term of repayment and according to customer needs and providing diverse as opening Hsab¬Hay provide future savings, housing, youth and other Hsab¬Ha based on customer needs, effective step to satisfy customers and ultimately their profitability.

Constraints research

In this study, a questionnaire was used to measure the variables. Although the validity of the questionnaire were evaluated, but the total is due to the fact that the questionnaire for assessing the attitudes can be changed in the process of quantification and interpretation, it is not possible to control all of these variables by researcher. Lack of strict accountability, causing some Paskh¬Dhndgan out some questionnaires from the data analysis process. Also, due to time constraints and administrative, research, only National Bank branches in Ahvaz city is examined. The differences may be due to social, cultural, economic, etc., results in other cities for the subject matter is different.

Authors:
Farshid moozari [1], Dr. Belgheis Bavarsad [2]

[1]. Departmentof Business Management, Persian Gulf International Branch, Islamic Azad university, Khorramshahr, Iran
[2]. Departmentof Business Management, Persian Gulf International Branch, Islamic Azad university, Khorramshahr, Iran

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