

Studying The Relationship Between Organizational Culture And Customer Satisfaction In Bank Mellat

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Abstract:

The aim of present study is to investigate the relation of organizational culture in Four dimensions of participation, consistency, conformity and mission with customer satisfaction in banking industry by utilizing The Denison model in survey of organization culture which is of the newest and most efficient models of determining organizational culture. The model structure has, in one respect the ability to cover different aspects of organizational culture and in other respect, can investigate the relation of culture with organization outputs. The statistical society of research is consisted 81 employees, 107 common customers and 71 credit customers. Obtained results based on Pearson correlation ratio tests, linear regression and Friedman Variance analysis in indicate The existence of positive significant relation between organizational culture and customer satisfaction.

Key words: *Culture, Organizational culture, Customer satisfaction, bank Mellat*

1. Introduction

The banking is The most profiting industry in the world which has allocated the highest profit to itself by having goo milliard dollars in the ranking of different industries of the world in 2006, and oil, gas, mines and metals industries are placed in next ranks with more distance (safdari,2009). About twenty years ago, client's satisfaction was one of the main factors and needs in the management systems and economical places (C.S.S.P, 2007). Banking Industry, Such as other industries with Financial Services, will face with fast changes in new technologies in market, unstable economical part, high competition , different needs of Clients and Variable position that makes complexes of very important challenges (kumar, 2008).

Customer relation management is among the group of techniques and technologies which plays a vital role in customer retention as well as his loyalty (motemni and jafari, 2009). But, This is not Solely enough, because desirable implementation of customer based strategies require coordination with available organizational culture, Since there is a unique culture in each organization which shows the people the way of understanding and signifying to events and should be a customer based culture and supportive of customers and their satisfaction. To do so, it is necessary for The business institution to pay attention to determination of influential factors and indexes on satisfaction state of their customers, and design their service strategies such that can provide the most satisfaction for customers by application and implementation of customer based principals(colgate, 2005). So, organizational culture can be used as a powerful lever for reinforcement of organizational behavior appropriate to customer based strategy(Naeem,Saif, 2008) . Monavarian, Abbas and Bakhtai, Amir investigated and determined The culture of industrial management organization in a research by the topic of "determination of organizational culture based on Denison Model "(Monavarian, Bakhtai, 2005). Ardalan and Mohammad reza Presented a research by The title of "gnitagitsevni" The relation between organizational culture and uniqueness of individual-organizational in west state universities of The country " (Ardalan, 2008). Monavarian, Abbas and Shirin, Ali utilized the Denison Model in a research by The title of "The relation of organizational culture and organizational structure in programming and management organization" (Monavarian,Shirin, 2003). Kanis, chang and Anita, Lio investigated The relation between organizational culture and correct implementation of total quality management in structural companies in a study by The title of " The relation of organizational culture and implementation of total quality management in structural companies ". (Chang, Lio, 2007). Vallas, Joseph and Hant, James & Richards, Christopher investigated The relation between organizational culture and environmental and managerial values of The organization in a paper(Vallas,Hant,Richards, 1999)

Agbona, Emanuel and Haris, Lioled investigated The nature of relation between management style and efficiency with The presence of organizational culture dimensions in a study by the title of management style, organizational culture and efficiency, case study: English company " (Agbona,Haris, 2000)

Ya fang, Ti say has investigated the relation between organizational culture, management behavior and job satisfaction in a research (Ya fang, 2011). Bon, David and Fanderbork, Frank Found the direct influence of organizational culture on quality improvement of vigilance in a research by the title of "organizational culture and quality improvement of vigilance "(Bon,Fanderbork, 2003)

Sufyan Rashid Tried to investigate a relation in a research called " The influence of organizational culture on customer satisfaction: case study on employed in public relations and communicational industries in Malaysia "(Sufyan, 2008). Denison et al, presented The results of conducted test about The relation between organizational culture and customer satisfaction by utilizing the collected data from active companies level in two different business group in a research (Denison et al, 2008). Poor Ashraf, Yasan Alah, has investigated The influence of customer's past experiences from overall justice in The bank, The relation between justice (Fairness) and customer satisfaction, The relation between feedback and customer satisfaction, The relation of interpersonal attractions and customer satisfaction in his Phd thesis by The topic of " designing customer satisfaction path model in business banks "(Poor Ashraf, 2004). Kordnajib, Asadolah and delkhah, Jalil, presented a comprehensive pattern by utilizing expert roting method and Delphi method after investigating the indexes and patterns of measuring customer satisfaction throughout the world in a paper by the title of "customer-orientation and measuring patterns of customer satisfaction"(Kordnajib,Delkhah, 2004) .

Haqiqi, Mohammad and his colleagues, presented the results of conducted field research on customers by the aim of determining the presented service quality by Mellat bank in a paper called " service Loyalty: influences of service quality and the mediator role of customer satisfaction ". The relation between service quality and customer satisfaction and Loyalty is investigated in this research (Haqiqi et al, 2003). Divandari, Ali and Delkhah, Jalil. investigated the satisfaction issue and designing its measurement model in Bank Mellat in a study under The title of " designing and providing a model for measuring the customer satisfaction in Banking industry and measuring The customer satisfaction of Mellat Bank based on it " (Divandari, Delkhah, 2005). As it is clear from previous researches, many studies have been conducted about organizational culture and customer satisfaction. In the field of organization culture, its relation with other outputs of The organization such as job satisfaction, organization-individual uniqueness and etc has, Been investigated and it has been paid to representing different patterns for measurement of customer satisfaction in this field and The relation of these Two issues has hardly been investigated. But it is tried to investigate the relation between these two issues based on Denison Model which is newer and more perfect than The applied Models in this study, by This difference that the relation between individual features of organizational culture and satisfaction factors and indexes of organizational culture are investigated. It is hoped that the research results and findings to be a way for The growth of this Bank in managing customer satisfaction based on the dominant culture of the organization and can smooth the existing weaknesses and direct the customer oriented strategies across the organizational culture.

2. Research Literature Review

Customer Satisfaction:

One of the most changes which has occurred in performance improvement in Last decade of twentieth century was The issue of determining the measurement of customer satisfaction scale as one of the main factors and necessities of management system is business institutions (Winnie, Kanji, 2001). Customer satisfaction has a direct influence on Bank profit earning, more away customers of competitors, encouragement of exchange repetition, and improvement of reputation reduction in the cost of attracting new customers and attainment of competitive advantage. This important issue necessitate that active organizations in Banking industry to show more care for customer satisfaction and application of customer oriented strategy (Fen, Lian, 2008). Unfortunately, most banks and financial institutions consider the customer relation management only as a solution in technology especially for problems in a part of The organization and haven't even think about The coordination among parts. Customer relation management should be considered as a strategy, because of the influences which will have on processes, technologies and human factor when implementing (Mendoza, et al, 2006). The most general interpretation of satisfaction is the sense and feeling which is produced by comparing what is received and what is expected by needs and wants (Fecikova, 2004, p59). There are two group customers: domestic and foreign customers.

The foreign customers include market customers which are categorized to end consumers and middle customers, and consumers use directly the productions and services and middle customers have the role of value chain mediator. Domestic customers are the inter-organization customers, that is, its employees (Fecikova, 2004).

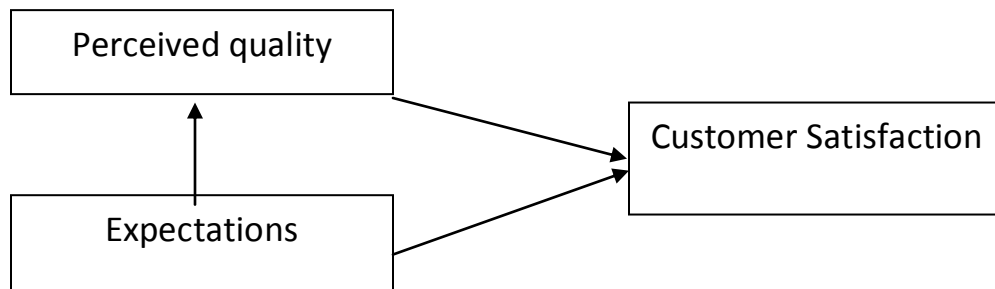


Satisfaction Loop

Customer satisfaction depends on two following factors based on conducted investigations:

- 1) Customer expectation.
- 2) Perceived quality.

These factors lead to formation of customer satisfaction Model based on one of well known customer satisfaction theories, that is, expectation disconfirmation theory.



Organizational Culture:

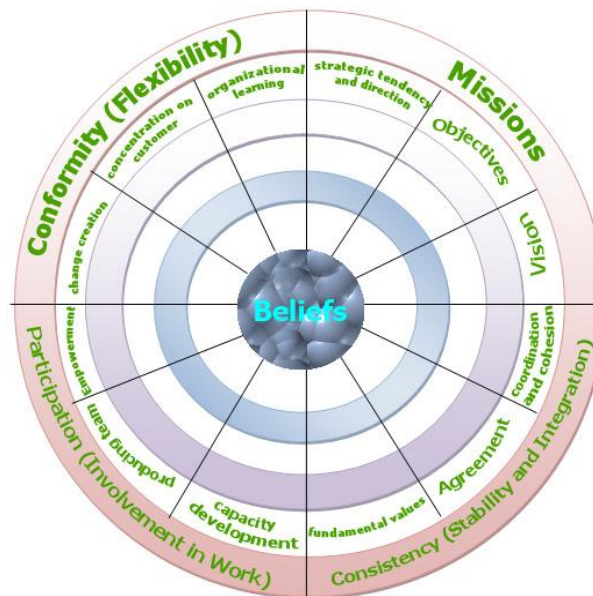
Modern organizations all over The world tend to compost "attention to customer" in their organizational culture. Close relation with customer is stated as a necessary part of the organization strategies for ensuring more profit (Green, et al, 2007, p140). Discussion about organizational culture was formed since 1980 and about the question that if equalization and similarization can or should be formed in an organization (Armbruster, 2005, p137). Many researchers have indicated that the culture of on organization has a close relationship with its effectiveness and efficiency (Like Denison, 1990, Kotter,Heskett, 1992 , Ouchi, 1981)

Employee participation and cultural consistency point to mechanisms which produce direction for doing works, The way of solving daily problems and means for incitement and commitment (Armbruster, 2005, p137). Customer satisfaction has significantly become an important component in on effective organization in today competitive business environment (Berry,Parasuraman, 1992 ; Fornell,et al, 2006). Nonetheless, only limited numbers of experimental studies have tested the relation between The features of working environment of an organization and the importance of these features on organization efficiency(for Example Conrad, 1997).

Many of conducted studies on this relation have focused on The relation between service quality and customer satisfaction (Johnson, 1996; Schneider,Bowen, 1995 ; Schneider,White,Paul, 1998)

Denison has conducted researches in organizational culture and organization effectiveness. He has described the features of organizational culture in his model as follow:

1. Participation (Involvement in Work).
2. Consistency (Stability and Integration).
3. Conformity (Flexibility).
4. Mission.



Denison organizational culture model

Four circle quarters represent four cultural features in this model. Each quarter includes there managerial performance indexes which relate with one feature. These features and indexes represent internal concentration instead of external concentration across two vertical axis. It can be distinguished between external concentration (upper half of diagram) and internal concentration (Lower half) based on horizontal axis. Involvement features and consistency relate to internal dynamism of organization and have no relation with reciprocal behavior of organization and external environment. Conformity and mission of organization are concentrated on external environment of organization unlike the previous features. Vertical axis determines the difference between flexible organization (left half) and stable organization (right half). Participation and conformity features emphasize on organization ability in flexibility and change. Mission and consistency features instead emphasize on organization capacity for stability and directing. Systems which have direction toward participation and conformity represent more diversity, more solutions and enteries about future positions, systems with directing toward high level of consistency (stability and permanency) and high attention to organization mission instead tend to reduction in diversity and emphasize on control and stability(Denison,neal, 2000). The organizations should consider customer satisfaction as a key lever which can differentiate them of other organizations. Customer loyalty

is in fact The strategic mandate in today service market (Ganesh,et al, 2000). Social environment of each organization which is called climate or culture, is an important stimulus in customer satisfaction (Denison, 2008,p8). So, social context in which organization members work, is in relation with a set of important outputs about employees and organization. Achievement of real satisfaction requires following items:

- Customer oriented culture, organization concentration on customers, employee empowerment, producing ownership sense and commitment in employees.
- Producing team structure, collaboration with customers and suppliers (Fecikova, 2004,p58).
- Research hypothesis:
- Main hypothesis:

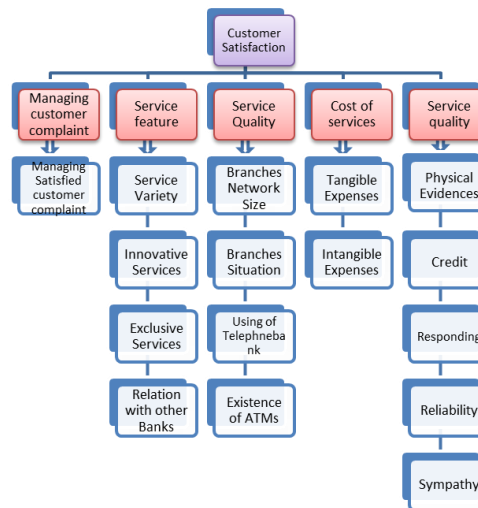
" There is a significant relation between organizational culture and level of customer satisfaction in Mellat Bank " .

Sub hypothesis:

1. There is a significant relation between cooperative culture and customer satisfaction in Mellat Bank.
2. There is a significant relation between conformity culture and customer satisfaction in Mellat bank.
3. There is a significant relation between consistency culture and customer satisfaction in Mellat Bank.
4. There is a significant relation between mission culture and customer satisfaction in Mellat Bank.

3. Research Methodology

Research considered pattern (measurement of customer satisfaction in Banking).The presented pattern in figure (6-2) was selected with respect two criteria comprehensiveness for selecting research appropriate pattern after investigation of different patterns of customer satisfaction measurement in banking industry. 16 scales were categorized as forming scales of pattern in the form of 5 main scales in this pattern.



Moreover, the paper is applied in term of objective and description and of correlation branch in term of Data collecting which is conducted by survey. Research statistical society includes employees and customers of 4, 3 and 2 class branches of Mellat Bank in level of quadruplet areas of Semnan city. The statistical society of branch customers is in The form of Two credible and noncredible groups which credit customers are selected among right full people and legal people who have concentrated all of their banking activities in Mellat Bank and common customers were also randomly selected among people who have any kinds of account in The branches of Mellat Bank. Research statistical sample is a part of above statistical society which is calculated by kokran formula. Sampling method is divided random sampling with proportionate share in this research with respect to society heterogeneity.

Table (1): The number of selected samples from research statistical society

Description of Statistical Society	Volume in Society	Proportion of Volume to any Society	Sample Volume in each
Branch employee	381	$381/1211=0.314$	81
Common customers	500	$500/1211=0.412$	107
Credible customers	330	$330/1211=0.272$	71
Total	1211	1	259

Two standard questionnaire of Denison organizational culture and Parasuraman satisfaction measurement questionnaire were applied for research data collection. Cronbakh Alpha ratio was used for obtaining The questionnaire reliability of "organizational culture" and "customer satisfaction" in this research. 30 individuals were randomly selected from research sample before implementing the final test for investigation of questionnaire reliability and pre test was performed by distribution of the questionnaires. Obtained Cronbakh alpha ratio by the use of spss 19.0 software is orderly 0.917 for organizational culture and 0.928 for customer satisfaction, which is indicator of questionnaire stability and internal parallelism. The following tests were used for analyzing The questionnaire information with respect to discussed questions and hypothesis in this research:

One-sample kolmogorov-smirnov test was used for normality investigation of Data distribution, Pearson correlation and spearman correlation were applied for investigating the research hypothesis significance. Linear regression analysis is used for investigating. The correlation Linearity and investigation of independent variable (customer satisfaction) and prediction of dependant variable.

One-sample T test is used for investigating the existence of four kinds of represented organizational culture in Denison model and its twelve scales in Mellat Bank and for investigating the customer satisfaction about quintuplet satisfaction factors and service quality indexes, and Friedman test was also applied for ranking These features and indexes. Independent-Sample T test was also applied for comparing the extent of common and credit customer satisfaction.

4. Empirical Result

Main hypothesis: "There is a significant relation between organizational culture and customer satisfaction in Mellat Bank". Since, the relation between Two organizational culture as independent variable and customer satisfaction as dependent variable are investigated in The main hypothesis, Pearson correlation test is applied.

Table (2): The results of significance Pearson correlation (main hypothesis)

Variables	Number (n)	Pearson Correlation	Significance Level	Error Level	Test Result
Organizational Culture	107	0.917	0.000	0.01	Ho-not
Common Customer Satisfaction					
Organizational Culture	71	0.914	0.000	0.01	Ho-not
Credit Customer Satisfaction					

With respect to the fact that significance level is below error level, So Ho is rejected in significance level of 0.01 and H1 is accepted, that is there is a significant relation between functional culture and satisfaction (common and credit) in certainty level of 99% .

Pearson correlation test is used in order to investigation Variables of sub hypothesis1.

Table (3): The results of significance Pearson correlation (sub hypothesis1)

Variables	Number (n)	Pearson Correlation	Significance Level	Error Level	Test Result
Cooperative culture	107	0.319	0.000	0.01	Ho-not
Common Customer satisfaction					
Cooperative culture	71	0.449	0.000	0.01	Ho-not
Credit Customer Satisfaction					
Consistency Culture	107	0.678	0.000	0.01	Ho-not
Common Customer satisfaction					
Consistency Culture	71	0.831	0.000	0.01	Ho-not
Credit Customer Satisfaction					
Conformity culture	107	0.754	0.000	0.01	Ho-not

Common Customer satisfaction					
Conformity culture	71	0.910	0.000	0.01	Ho-not
Credit Customer Satisfaction					
Functional Customer	107	0.703	0.000	0.01	Ho-not
Common Customer satisfaction					
Functional Customer	71	0.922	0.000	0.01	Ho-not
Credit Customer Satisfaction					

As table indicates the results are same as the main Hypothesis and in all cases h1 hypothesis is accepted

Multiple Linear regression analysis of sub hypothesis The relation of quadruplet features of organizational culture simultaneously as independent variables and satisfaction as dependent variable is determined based on four independent variables in this section for determining The intensity extent.

Statistical hypothesis of the test are:

There is no linear relation between customer satisfaction and at least one of features of organizational culture.

$H_0: \beta=0$

There is a linear relation between customer satisfaction and at least one of features of organizational culture.

$H_1: \beta \neq 0$

The results of multiple linear regression analysis about the relation of quadruplet features of organizational culture and customer satisfaction is indicated in table (26-4).

Table (3): The results of multiple linear regression analysis (Organizational Culture Features)

Significance Level	Test Statistic (t)	Standard Ratio	Not Standardized Ratios		Model
		B	Standard ratio	B	
0.678	0.416		0.382	0.159	Constant
0.069	1.836	0.145	0.091	0.167	Participation
0.632	-0.481	-0.070	0.187	-0.090	Involvement in Work
0.000	4.734	0.530	0.119	0.563	Conformity
0.012	2.544	0.308	0.121	0.307	Mission

As table (3) indicates, with respect to the amount of R^2 (the extent of variation in dependent variable), customer satisfaction is influenced by the features of organizational culture in 61.5%.

By comparing $\alpha = 0.05$, the existence of linear relation is confirmed with significance level about variables which have significance level below or equal to $\alpha/2$.

Significance role of mission and conformity features in multiple regression equation is confirmed according to table (26 – 4).

This certainly doesn't mean that two conformity and participation variables are not good precautions for satisfaction, but because of internal correlation between four cultural

Features, the role of conformity and mission features is more important than other variables when simultaneous application of each four variable.

Investigating the relation of 12 organizational culture indexes and customer satisfaction Pearson correlation test is applied for investigating the relation of organizational culture indexes including empowerment, producing team, capacity development, fundamental values, agreement, coordination and cohesion, change creation, concentration on customer, organizational learning, strategic tendency and direction, objectives, vision and customer satisfaction, with considering the issue that significance level is below error level in all 12 indexes, so H_0 hypothesis is rejected in significance level of 0.01 and H_1 is accepted. That is, there is a significant level between organizational culture and customer satisfaction indexes in significant level of 99%.

Investigating the Relation of Organizational Culture and Customer Satisfaction Factors.

Pearson correlation test is applied for investigating the correlation of customer satisfaction and organizational culture.

Hypothesis:

There is no significant correlation between organizational culture and customer satisfaction in mellat bank.

$H_0: \rho = 0$

There is a significant correlation between functional culture and customer satisfaction in mellat bank. $H_1: \rho \neq 0$

H_0 hypothesis is rejected in significance level of 0.01 in this test with respect to the issue that significance level is below error level and H_1 hypothesis is accepted, that is there would be a significant relation between organizational culture and customer satisfaction in certainty level of 99%.

Investigating the Relation of Features of Organizational Culture and Customer Satisfaction Factors

Pearson correlation test (Spearman test in unnormal condition) is applied for investigating the correlation of customer satisfaction Factors and organizational culture Features.

Hypothesis :

There is no significant correlation between cooperative/consistency/conformity/functional culture and customer satisfaction Factors in mellat bank. $H_0: \rho = 0$

There is a significant correlation between cooperative/consistency/conformity/functional culture and customer satisfaction Factors in mellat bank. $H_1: \rho \neq 0$

In all cases H_0 hypothesis is rejected in significance level of 0.01 in this test with respect to the issue that significance level is below error level and H_1 hypothesis is accepted, that is there would be a significant

relation between cooperative/consistency/conformity/functional culture and customer satisfaction Factors in certainty level of 99%.

Investigating the State of Organizational Culture in Mellat Bank.

The goal is investigating the organizational culture state of Mellat bank in term of quadruplet features of Denison model in this section, to do so, on – sample t – test is used, with regarding the organizational culture questionnaire , the average amount is considered $\mu_x=3$ for conducting statistical tests.

therefore, following hypothesis are tested;

mellat bank utilize

cooperative/consistency/conformity/functional culture .

ho: $\mu_x \geq 3$

Mellat bank doesn't enjoy of cooperative /consistency/conformity /functional culture .

h1 < 3

Table (4): Statistical results of cooperative.

variable	average	Standard deviation
Cooperative culture	4.2988	0.28089
Consistency culture	4.4214	0.25708
Conformity culture	4.3169	0.30975
Functional culture	4.3539	0.33143

With respect to average amount and critical amount of $t=-1.645$ and calculated 3 , ho hypothesis is confirmed . that is , mellat bank enjoys of cooperative / consistency / conformity / functional culture features .

Investigating the Customer Satisfaction Level of Five Satisfaction Factors

Five satisfaction factors including service quality, cost of services, access to services, service features and the way of managing customer complaint were investigated by one – sample t. test for investigating customer satisfaction , the average amount was considered for conducting statistical test of $\mu_x =3$.

Following hypothesis are tested alongside:

Mellat bank customers are satisfied with five satisfaction factors.

Ho : $\mu_x \geq 3$

Mellat bank customers are not satisfied with five satisfaction factors .

H1 : $\mu_x < 3$

Table (5) statistical results of service quality feature variable

variable	average	Standard deviation
Service quality (common customers)	3.9809	0.30469
Service quality (credit customers)	3.9705	0.29325
Cost of services (common customers)	4.3808	0.34910
Cost of services (credit customers)	4.3803	0.31299
Access to services (common customers)	3.9977	0.65201

Access to services(credit customers)	3.9930	0.64222
Service feature (common customers)	4.3785	0.36724
Service feature(credit customers)	4.3732	0.38701
Managing customer complaint(common customers)	4.5000	0.35687
Managing customer complaint(credit customers)	4.4718	0.40433

With respect to average amount and critical amount of $t = -1.645$ and the calculated amount of t , customers are satisfied with features except service quality.

Results and Discussion

Banking is a customer – oriented service industry in which customer is pointed and customer satisfaction is a key factor in determining success factors of organization about customers. The relation of organizational culture and customer satisfaction features is inverse is investigated by utilizing Denison organizational culture model in this study.

- Research results indicate that there is a significant correlation by %91.7 and 91.4% ratio for common and credit customers in sequence. The results also indicate that 83.34% common customer influenced by organizational culture.

Organizational culture state of mellat bank is beyond average in every four cooperation, consistency, conformity and mission features based on test results “fundamental values” have the highest rank in organizational culture indexes. Prioritizing the organizational culture indexes and features of mellat bank is presented in following table.

Table (6): Ranking four organizational culture features

Row	Cultural feature	Average rank
2.95	Consistency	1
2.51	Mission	2
2.33	Cooperation (participation)	3
2.22	conformity	4

Table (7): Ranking twelve indexes of organizational culture

Row	Cultural feature	Average rank
7.94	fundamental values	1
7.35	concentration on customer	2
7.28	coordination and cohesion	3
7.07	capacity development	4
6.84	objectives	5
6.79	Empowerment	4
6.60	Vision	5
6.52	organizational learning	6
6.36	strategic tendency and direction	7
6.22	agreement	8
4.55	producing team	9
4.48	change creation	10

Table (8): Ranking Satisfaction Factors

Row	Cultural feature	Average rank
3.87	Managing customer complaint	1
3.57	Service feature	2
3.57	Cost of services	3
2.16	Access to services	4
1.83	Service quality	5

As it is observed, mellat bank has highest score in consistency culture feature.

Fundamental values index has most score and producing change index has the least score about twelve indexes.

- Research results show that customer satisfaction level of Mellat bank services was beyond average level “that is , customers are satisfied with all measures except service quality :
Prioritizing the customer satisfaction of five factors is presented in table (8)
- In comparing common and credit customer satisfaction of Mellat bank services, results show both groups enjoy of equal satisfaction level, common and credit customers have also equal satisfaction level about satisfaction of five factors.
Generally, the shape of Mellat bank organizational culture is indicated in the form of gyrate chart based on obtained in formation.

Applied Suggestions

With regarding that results of regressing analysis indicate the role of mission and conformity features in satisfaction regression equation, so customer satisfaction level can be significantly increased by reinforcement of these features and performing amendments in this respect to do organization culture should be based on following factors :

Employee empowerment , doing activities by emphasize on group working , developing the capacities of human resources in all level , increase in employee portion in decision making , producing ownership sensation , commitment and accountability in employees , organizational system and process permanency which leads to real Empowerment and more efficiency of employees and also a set shared managerial principals which determine the true and false ways of doing works and cause more cooperation and in overall organization(fea,Denison, 2003)

The organizational culture of mellat bank in four participation , consistency , conformity and mission features is beyond average based on the results of average test . with respect to systematic approach of model which consider the organization as a whole (system)(Denison, 1990) , and regards effective organization as on organization which has high score in all dimensions of organizational culture(Denison, 2006) , so the banks require to reinforce the conformity dimension of the organization by apprehending customers and attention to their needs as well as producing opportunities for creativity encouragement and development of employee capabilities(Nadler, 1998 ; Fea,Denison,2003) , and also concentrate the organizational activities on organization mission by creating a clear apprehension of strategic objectives and drowing organization vision(Denison,Mishra, 1995) for employees in other respect to achieve the required effective ness and increase in customer satisfaction.

- The statistical results in relation to customer satisfaction from five satisfaction factors indicate that there was satisfaction of all factors except service quality feature.
So, mellat bank have to do something for improvement of discussed feature position with considering the weakness in service feature by promoting the subset indexes of this feature including “physical and tangible evidences of services, service credit, accountability to customer, customer trust and confident and empathy of bank and its employees with customers” .
The results of present research in fact indicate that in addition to technical features which lead to customer satisfaction and success of organization, cultural features can also help organization survival in market and lead to improvement and permanent productivity (Fecikova, 2004).
Several suggestions are ultimately represented for using in promotion of customer – orientation strategy and customer – retention in bank:
 - The existence of a consulting center and creating customer satisfaction evaluating teams are necessary in the banks.
 - Customer satisfaction factors should be assessed from bank employee’s point because the factors penetrate in customer satisfaction which are the main key for some unsolved problems.
 - Quality and quantity of employee’s performance should be investigated.
 - Following of international institutions which are excellent in customer satisfaction and services is so critical and vital and can be a factor for filling the gaps.

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