Prioritization of effects of organizational citizenship behavior of Al Zahra University's employees on students' loyalty

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ABSTRACT

Nowadays, having loyal customers is considered as a main competitive advantage for organizations. One of inter organizational factors seemingly affecting customers' loyalty is organizational citizenship behavior. The present paper aims to investigate the effect of organizational citizenship behavior on customers' loyalty. Research population is composed of all employees and students of Al Zahra University. Questionnaire is used as the main data gathering tool. Moreover, 400 individuals were selected by simple random sampling method as the sample and gathered data were analyzed by LISREL and SPSS software. Findings showed that organizational citizenship behavior is effective on customers' loyalty and it seems that prioritization of this behavior enables the organization to achieve the stable and important competitive advantage (customers' loyalty).

KEYWORDS: organizational citizenship behavior; service quality; customer's loyalty; Al Zahra University.

1. Introduction

One of the main effective factors on an organization's continuous success is their ability to maintain current customers and make them loyal to its brand and services. Loyal customers purchase more goods and services and pay more cash and, also, are considered as good oral advertising tools. Today, most businesses are more demanding and no agency, except state organizations, can survive without customers purchase. Furthermore, the stable increase of customers' expectations makes agencies look over customers' primary needs and present more desired products and services. The organization has to develop loyalty in this way and gain confidence in a long-term relation which is profitable for both parties. Loyal customers help organizations predict sale and profit flow and, thus increase organization's revenue besides purchasing more products and services. Customers familiar with an organization's brand are most likely to introduce it to their relatives and friends and are considered in the feedback and product evaluations cycle. These factors of are great significance in today's business environment (Sharma and Mehrotra, 2007).

With this respect, investing in human labor to enhance service quality is as same as direct investment in factory products improvement. Since employees of an organization represent the organization and can directly influence customer satisfaction thus it can be aid that they act as marketers. Moreover, they can physically bring a product into exist and, hence, in advertising terms, are considered as mobile billboards. Researches put a great emphasize on the effect of over-role performance on organizational effectiveness. One of the most common conceptualizations and operationalization is performed on over-role and organizational citizenship behaviors (Betman and Organ, 1933; Organ, 1988).

The present paper aims to determine whether citizenship behavior affects inter organizational services' quality and finally on customers' satisfaction and loyalty which is vital for every single organization.

1.2. Problem definition

Now, organizations act in a dynamic, ambiguous and variable environment. One of the most predominant features of the present era is significant and permanent changes and transformations in social and cultural (such as those in thinking style, ideology, social values), political, economic, technological and over-national circumstances (Kordnaeij, 2004: 53-67). Environmental dynamicity and increasing competition force organizations to bemoore competitive, to satisfy their current customers and attract new ones to be able to act in the market. Service quality is a main factor of attracting and maintaining new customers for servicing organizations. In these organizations main sources of competitive advantage are, in fact, service quality and the labor used to deliver that service. Richard Oliver (1999) states that "loyalty is a strong commitment to repurchase a prevailing product or service in the future so that the same brand or item is purchased despite marketing attempts and potential influences of rivals". Most researchers recognize loyalty as a type of positive approach and supportive behavior toward an item (brand, goods or service) and this is accompanied by the following three elements (Sin, Leo, Tse, Yim and Frederick, 2005).
Research has shown that service quality enhances customers' attitude and enthusiasm to purchase and reusing previous goods and services or purchasing new ones. It also reduces price sensitivity, increases oral advertising and enhances resistance against rivals' products and services (Bienstock, Demoranville and Smith, 2003).

All above mentioned factors are of behavioral ones and pertain to customer's loyalty approach. Among internal factors concerning service quality, organizational citizenship behavior is an important element contributing to prominent ranking of the organization. Many researchers identify long-term success, profitability and effectiveness of most organizations as outcomes of service quality (Rust and Oliver, 1994; Pod Sakoff and Etal, 1997; Wang and Soh, 2003). Respecting the importance of service quality, numerous scholars have tried to identify quality generating factors. In 2003, Yoon and Suh recognize employees' behavior in the organization as an effective factor on the quality of presented services. In fact, this is an employee's activity that links the organization to its customers. Most of these activities aim to maintain customers' loyalty through satisfying their needs. Thus, employees are of great significance in ensuring success in developing service quality since they are ultimately responsible for presenting services and meeting customers' needs. The present paper seeks to prioritize aspects of organizational citizenship behavior and evaluate the effect of each aspect on customers' (students) loyalty of Al Zahra University.

1.3. Significance of the problem

Today, in many countries a great part of gross national product pertains to the service section. Increasing number of servicing organizations and the competition between them leads them to maintain their competition capacity and develop competitive advantage. As, despite goods, service is intangible and can not be stored and since servicing and its desirable quality is highly dependent on employees presenting that service and their interactions with customers, hence, they bear the burden of organization's competitive advantage (Sanaei Moghaddam, 2010).

Employees are the most important asset and capital of any organization. Lacking employees good enough to present the organization's products and services leads to numerous problems in today's highly competitive markets. This is more obvious in servicing organizations. In this type of organizations employees present services in direct contact with customers and subsequently not only employees themselves, but their interactions with customers considerably contribute to proper quality of presented services.

During the past 15 years extensive research is performed on organizational citizenship behavior. The term was first proposed by Organ et al in 1983 (Betman and Organ, 1983) and its origin refers to concepts such as willingness to cooperate (Brand, 1983) and the difference between a role's reliable performance and innovative and spontaneous behaviors (Katz and Kahn, 187).

Research was first tended toward recognizing behaviors neglected in evaluation systems despite their evident and obvious effect on organizational performance. Indeed, in primary interpretations, organizational citizenship behavior involved behaviors outside the job scope. Gradually, along with development of the concept of organizational citizenship behavior, it was recognized that the difference between tasks inside and outside of job scope is not too obvious. Therefore, the organizational citizenship behavior must be defined in a more flexible manner (Beinstock, 2003).

One of the initial definitions, accepted by many researchers, is that proposed by Organ (1988):

"Organizational citizenship behavior involves employees' arbitrary behaviors which are not a part of their official function and are not directly considered by the organization's reward system but increase the overall effectiveness of the organization" (Organ, 1988).

Variables studied in this research are aspects of citizenship behavior including organizational obedience, organizational loyalty, organizational participation, self development, individual initiatives, helping behavior and sportsmanship.

1.4. Main question of the research

Does citizenship behavior of employees of Al Zahra University influence inter-organization service quality and finally on customers' (students) satisfaction and loyalty?

1.5. Research objectives

- Improving efficiency of the university's management and employees
- Releasing organizational resources to be used for more productive goals
- Reinforcing organization's capacity in attracting and maintaining customers (professors, students)
- Empowering the organization to more effectively adapt to environmental changes

2. REVIEW OF LITERATURE

Aspects studied in this research include organizational obedience, organizational loyalty, organizational participation, self development, individual initiatives, helping behavior and sportsmanship. These are adopted
from Pod Sakoff's model of organizational citizenship behavior (1994). Below are some definitions of these aspects.

**Organizational loyalty**

Organizational loyalty is adherence to an organization's regulations and disciplines and performing assigned tasks over personal, group or sectional interests. This category of behaviors involves defending the organization against present threats, participation in gaining reputation for the organization and cooperation with others to achieve overall profits (Tabarsa and Raminmehr, 2009).

**Organizational obedience**

Organizational obedience has a long history in organizational citizenship behavior research and includes accepting the necessity and desirability of organization's legal and logical rules reflected in job descriptions and organizational policies. Showing respect to rules and instructions, being committed to accomplishing assigned tasks in determined time period and paying enough attention to the job represent obedience (Kakhaki and Gholipoor, 2007).

**Participation**

Participation is characterized by employees' willingness to actively involve into all aspects of organizational life (Tabarsa and Raminmehr, 2009).

**Self development**

Job self development is employees' voluntary behaviors in order to improve their knowledge, skills and capabilities (Pad Sakoff et al, 1990; Pad Sakoff and Mackenzie, 1994).

**Individual initiatives**

This type of organizational citizenship behavior is an over-role one which goes beyond least expected overall needs (Rayan, 2002). Examples of such behaviors include voluntary innovative tasks and innovative planning to improve personal function and/or organizational performance.

**Helping behavior**

This includes providing voluntary help for other or preventing job-related events and problems (cited by Tabarsa and Raminmehr, 2009).

**Sportsmanship**

Organ defines sportsmanship as willingness to tolerate unavoidable bad conditions in the job without and complaint and unhappiness (cited by Tabarsa and Raminmehr, 2009).

**Customer's loyalty**

Some studies on this topic are presented here.

In a research titled organizational citizenship behavior: a new step toward improving organizational performance (2007), Hasani Kakhaki and Gholipoor examined and emphasized the relationship between service quality and customer's loyalty. Because of positive and direct effect of customer's loyalty on organization's profitability such paying attention to such behaviors may be considered as a way (neglected so far) to increase organizational effectiveness.

In order to examine the relationship between organizational citizenship behavior (independent variable) and customer's perception of service quality, customer satisfaction, behavioral intentions and customers' loyalty (dependent variables) Spearman's correlation test and model of structural equations were used. Findings indicated the considerable impact of organizational citizenship behaviors on customers' perception of service quality, customer satisfaction, behavioral intentions and customers' loyalty.

Furthermore, Doaei, Mortazavi and Noori performed a research (enhancing service quality: investigating the effect of organizational citizenship behavior; case study: Mashhad's Pars Hotel (2009)) examined the direct effect of organizational citizenship behavior aspects on service quality of in Mashhad's Pars Hotel (5 stars). Required data of the research were gathered through questionnaire from hotel's human resources and its guests.

Despite extensive research performed on examining the effect of organizational citizenship behaviors on organizational performance in general and on service quality in particular, in the above mentioned study no aspect of organizational citizenship behavior of the hotel's employees directly affected service quality.

In 2009, Allameh and Noktedan performed a research on examining the effect of service quality on customers' loyalty (case study: Isfahan's 4 and 5-star hotels). Their main objective was to investigate the relationship between customers' loyalty and one of its key variables, namely service quality. They also considered confidence and satisfaction as intermediate variables. Findings indicated a positive, significant relationship between service quality and customers' loyalty. Moreover, results showed that confidence and satisfaction act as mediator in this relationship and both have positive, significant impact on developing loyalty.

In a research titled "making use of managers reports on employees' behavior to evaluate the relationship between organizational citizenship behaviors and customers' viewpoints on service quality" (2012) Bienstock and Demoranvillez used a conceptual model on service quality and an OCB (Organizational Citizenship behaviors) framework to evaluate the relationship between management report on employees' behaviors and customers satisfaction of service quality.
The theoretical pattern of service quality involves the point that how over-organizational performance gaps (gaps in supplying section) can cause gaps in customers viewpoints on services and products they have received. The researchers proposed four gaps relating to a variety of aspects of organizational performance.

Findings emphasized the effect of citizenship behavior on service quality and customers’ viewpoints.

Hao Liu (2010) investigated the relationship between service quality and satisfaction and loyalty of customers of state sport facilities in Taipei city (Taiwan) and stated that in order to have loyal customers it is necessary to consider service quality from all aspects and not to act in an ad hoc manner. The research demonstrated that the slightest positive action toward service quality enhancement is not hidden from customers and may cause their loyalty to sport facilities. If the goal is to gain profit from delivering sport services, there must be loyal customers since, according to the 20 – 80 rule, 80% of income of an institute is gained from 20% of its customers. Therefore, the customers must be taken to a certain level of loyalty in its maturity cycle. In this respect very positive action to enhance service quality may be accompanied by customers’ loyalty, but some actions are more effective, e.g. training skillful and kind employees, plan quality, physical environment quality of sport facilities.

2.1. Research conceptual model

The conceptual model of the present research is adopted from Passakoff’s model of organizational citizenship behavior (1994).

Aspects of organizational citizenship behavior

Loyalty

Participation

Self development

Initiatives

Sportsmanship

Customer’s loyalty

Research conceptual model, adopted from Padsakoff’s model (1994)

2.2. Research hypotheses

Main hypothesis

There is a positive, significant relationship between organizational citizenship behavior of employees of Al Zahra University and Loyalty of its students.

Side hypotheses

1. There is a positive significant relationship between organizational obedience of employees and loyalty of students of Al Zahra University.
2. There is a positive significant relationship between organizational loyalty of employees and loyalty of students of Al Zahra University.
3. There is a positive significant relationship between organizational participation of employees and loyalty of students of Al Zahra University.
4. There is a positive significant relationship between self development of employees and loyalty of students of Al Zahra University.
5. There is a positive significant relationship between individual initiatives of employees and loyalty of students of Al Zahra University.
6. There is a positive significant relationship between helping behavior of employees and loyalty of students of Al Zahra University.
7. There is a positive significant relationship between sportsmanship of employees and loyalty of students of Al Zahra University.

3. METHODOLOGY

The present paper is an applied research performed through descriptive and correlation methods. Here, organizational citizenship behavior is considered as the independent variable and customers’ loyalty is the dependent one.

Population is composed of all employees and students of Al Zahra University of Tehran of which 200 students and 200 employees were selected as the sample through simple random sampling.

In order to examine questionnaire validity the content method was used. Moreover, reliability was evaluated by Cronbach’s Alpha (78% for the whole questions).

| Table 1: Cronbach’s Alpha Coefficients |
|----------------|-----------------|-------|
| Variable               | Number of questions | Alpha |
| Organizational obedience | 4               | 0.726 |
| Organizational loyalty  | 4               | 0.726 |
| Organizational participation | 3   | 0.709 |
| Self development        | 4               | 0.700 |
| Individual initiatives  | 6               | 0.757 |
| Helping behavior        | 4               | 0.716 |
| Organizationalcitizenship behavior | 26 | 0.878 |
| Customers' loyalty      | 3               | 0.601 |

In this research, Excel 2007, SPSS 19 and LISREL 8.80 software were used in the following manner to analyze gathered data. First, data obtained from questionnaires was entered into Excel software and then SPSS software was used to explore sample distribution in terms of demographics (gender, age, education, job experience), aspects of independent and dependent variables and histogram and abundance charts and also to examine research hypotheses using correlation coefficient test. Finally, LISREL software was employed to present a model (adopted from research conceptual model) and to analyze its routes.

4. Data analysis

4.1. Spearman’s correlation test

Spearman’s correlation test was used to examine research hypotheses.

First hypothesis: There is a positive significant relationship between organizational obedience of employees and loyalty of students of Al Zahra University.

From the tables above it is observed that Sig < 0.01. Hence, it can be said, with 99% of confidence, that the first hypothesis is accepted and the relationship is significant. Accordingly, the severity of correlation coefficient between the two variables is + 13.5% and this indicates a direct relationship. Moreover, the determination coefficient between variables is 0.057 and this shows that the independent variable can predict the dependent variable up to 5.7%.

Second hypothesis: There is a positive significant relationship between organizational loyalty of employees and loyalty of students of Al Zahra University.

Table 2: correlation coefficient of employees' organizational loyalty and customers' loyalty

<table>
<thead>
<tr>
<th>Variables</th>
<th>Number</th>
<th>Correlation coefficient</th>
<th>Sig</th>
<th>result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organizational obedience and customers' loyalty</td>
<td>200</td>
<td>13.5%</td>
<td>0.000</td>
<td>Hypothesis confirmed</td>
</tr>
</tbody>
</table>

From the tables above it is observed that Sig < 0.01. Hence, it can be said, with 99% of confidence, that the first hypothesis is accepted and the relationship is significant. Accordingly, the severity of correlation coefficient between the two variables is + 13.5% and this indicates a direct relationship. Moreover, the determination coefficient between variables is 0.057 and this shows that the independent variable can predict the dependent variable up to 5.7%.

Second hypothesis: There is a positive significant relationship between organizational loyalty of employees and loyalty of students of Al Zahra University.

Table 3: correlation coefficient of employees' organizational loyalty and customers' loyalty

<table>
<thead>
<tr>
<th>Variables</th>
<th>Number</th>
<th>Correlation coefficient</th>
<th>Sig</th>
<th>result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organizational loyalty</td>
<td>200</td>
<td>103%</td>
<td>0.145</td>
<td>Hypothesis confirmed</td>
</tr>
</tbody>
</table>

* Correlation coefficient is significant in 0.05 (2 ways)
** Correlation coefficient is significant in 0.01 (2 ways)
Table 4: correlation coefficient of employees' organizational participation and customers' loyalty

<table>
<thead>
<tr>
<th>Variables</th>
<th>Number</th>
<th>Correlation coefficient</th>
<th>Sig</th>
<th>result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organizational participation and customers' loyalty</td>
<td>200</td>
<td>9.9%</td>
<td>0.099</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0.162</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>200</td>
<td></td>
</tr>
<tr>
<td>Self development and customers' loyalty</td>
<td>200</td>
<td>4.5%</td>
<td>0.045</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0.524</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>200</td>
<td></td>
</tr>
</tbody>
</table>

From the tables above it is observed that Sig < 0.01. Hence, it can be said, with 99% of confidence, that the first hypothesis is accepted and the relationship is significant. Accordingly, the severity of correlation coefficient between the two variables is + 9.9% and this indicates a direct relationship. Moreover, the determination coefficient between variables is 0.162 and this shows that the independent variable can predict the dependent variable up to 1.62%.

Fourth hypothesis: There is a positive significant relationship between self development of employees and loyalty of students of Al Zahra University.

Table 5: correlation coefficient of employees' self development and customers' loyalty

<table>
<thead>
<tr>
<th>Variables</th>
<th>Number</th>
<th>Correlation coefficient</th>
<th>Sig</th>
<th>result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self development and customers' loyalty</td>
<td>200</td>
<td>4.5%</td>
<td>0.045</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0.524</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>200</td>
<td></td>
</tr>
</tbody>
</table>

From the tables above it is observed that Sig < 0.01. Hence, it can be said, with 99% of confidence, that the first hypothesis is accepted and the relationship is significant. Accordingly, the severity of correlation coefficient between the two variables is + 4.5% and this indicates a direct relationship. Moreover, the determination coefficient between variables is 0.524 and this shows that the independent variable can predict the dependent variable up to 5.24%.

Fifth hypothesis: There is a positive significant relationship between individual initiatives of employees and loyalty of students of Al Zahra University.

Table 6: correlation coefficient of employees' individual initiatives and customers' loyalty

<table>
<thead>
<tr>
<th>Variables</th>
<th>Number</th>
<th>Correlation coefficient</th>
<th>Sig</th>
<th>result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual initiatives and customers' loyalty</td>
<td>200</td>
<td>15.1%</td>
<td>0.151</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0.032</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>200</td>
<td></td>
</tr>
</tbody>
</table>

From the tables above it is observed that Sig < 0.01. Hence, it can be said, with 99% of confidence, that the first hypothesis is accepted and the relationship is significant. Accordingly, the severity of correlation coefficient between the two variables is + 15.1% and this indicates a direct relationship. Moreover, the
determination coefficient between variables is 0.032 and this shows that the independent variable can predict the dependent variable up to 3.2%.

**Sixth hypothesis:** There is a positive significant relationship between helping behavior of employees and loyalty of students of Al Zahra University.

Table 7: correlation coefficient of employees' helping behaviors and customers' loyalty

<table>
<thead>
<tr>
<th>Helping behaviors</th>
<th>Customer's loyalty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spearman's correlation coefficient</td>
<td>0.174</td>
</tr>
<tr>
<td>Sig</td>
<td>0.014</td>
</tr>
<tr>
<td>Number</td>
<td>200</td>
</tr>
</tbody>
</table>

* Correlation coefficient is significant in 0.05 (2 ways)  
** Correlation coefficient is significant in 0.01 (2 ways)

From the tables above it is observed that Sig < 0.01. Hence, it can be said, with 99% of confidence, that the first hypothesis is accepted and the relationship is significant. Accordingly, the severity of correlation coefficient between the two variables is + 17.4% and this indicates a direct relationship. Moreover, the determination coefficient between variables is 0.014 and this shows that the independent variable can predict the dependent variable up to 1.4%.

**Seventh hypothesis:** There is a positive significant relationship between sportsmanship of employees and loyalty of students of Al Zahra University.

Table 8: correlation coefficient of employees' sportsmanship and customers' loyalty

<table>
<thead>
<tr>
<th>Sportsmanship</th>
<th>Customer's loyalty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spearman's correlation coefficient</td>
<td>0.100</td>
</tr>
<tr>
<td>Sig</td>
<td>0.161</td>
</tr>
<tr>
<td>Number</td>
<td>200</td>
</tr>
</tbody>
</table>

* Correlation coefficient is significant in 0.05 (2 ways)  
** Correlation coefficient is significant in 0.01 (2 ways)

From the tables above it is observed that Sig < 0.01. Hence, it can be said, with 99% of confidence, that the first hypothesis is accepted and the relationship is significant. Accordingly, the severity of correlation coefficient between the two variables is + 10% and this indicates a direct relationship. Moreover, the determination coefficient between variables is 0.161 and this shows that the independent variable can predict the dependent variable up to 1.61%.

**Main hypothesis:** There is a positive, significant relationship between organizational citizenship behavior of employees and loyalty of students of Al Zahra University.

Table 9: correlation coefficient between organizational citizenship behavior and customers' loyalty

<table>
<thead>
<tr>
<th>Organizational citizenship behavior</th>
<th>Customer's loyalty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spearman's correlation coefficient</td>
<td>1.000</td>
</tr>
<tr>
<td>Sig</td>
<td>0.002</td>
</tr>
<tr>
<td>Number</td>
<td>200</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Customer's loyalty</th>
<th>Organizational citizenship behavior</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spearman's correlation coefficient</td>
<td>0.213**</td>
</tr>
<tr>
<td>Sig</td>
<td>0.002</td>
</tr>
<tr>
<td>Number</td>
<td>200</td>
</tr>
</tbody>
</table>

** Correlation coefficient is significant in 0.01 (2 ways)

From the tables above it is observed that Sig < 0.01. Hence, it can be said, with 99% of confidence, that the first hypothesis is accepted and the relationship is significant. Accordingly, the severity of correlation coefficient between the two variables is + 21.3% and this indicates a direct relationship. Moreover, the determination coefficient between variables is 0.0453 and this shows that the independent variable can predict the dependent variable up to 4.53%.

Route analysis test through LISREL software was used to examine and determine fitness of the conceptual model.
4.2. Analysis of the main model generality (indexes of general fitness)

Table 10: fitness indexes of the research model

<table>
<thead>
<tr>
<th>Index</th>
<th>RMSEA</th>
<th>$\chi^2/df$</th>
<th>NFI</th>
<th>NNFI</th>
<th>CFI</th>
<th>IFI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>0.049</td>
<td>1.47</td>
<td>0.91</td>
<td>0.96</td>
<td>0.97</td>
<td>0.97</td>
</tr>
<tr>
<td>Desirable state</td>
<td>0.9≤&amp;≤0.08</td>
<td>1≤&amp;≤3</td>
<td>0.9≤&amp;≤1</td>
<td>0.9≤&amp;≤1</td>
<td>0.9≤&amp;≤1</td>
<td>0.9≤&amp;≤1</td>
</tr>
<tr>
<td>Index</td>
<td>NFI</td>
<td>NFI</td>
<td>NFI</td>
<td>NFI</td>
<td>NFI</td>
<td>NFI</td>
</tr>
<tr>
<td>Value</td>
<td>0.88</td>
<td>0.49</td>
<td>0.80</td>
<td>0.037≤&amp;≤0.060</td>
<td>0.50≤&amp;≤1</td>
<td>RMSEA value was between highest and lowest ranges</td>
</tr>
<tr>
<td>Desirable state</td>
<td>0.9≤&amp;≤1</td>
<td>&lt; 0.05</td>
<td>0.50≤&amp;≤1</td>
<td>RMSEA value was between highest and lowest ranges</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The value of $\chi^2/df$(1.47) is also in an acceptable range. Besides, all normalized fitness indexes (NFI), non-normalized fitness index (NNFI), consistent fitness index (CFI) and increasing fitness index (IFI) have values bigger than 90% and this indicates model fitness. The index of RMSEA (Root Mean Square Error of Approximation) with value of 0.047 (< 0.080) demonstrates that the model is acceptable. In addition, the confidence of 90% obtained for RMSEA with the lowest limit of 0.037 and the highest limit of 0.060 is in the acceptable range.

5. CONCLUSION AND SUGGESTIONS

It can be concluded from the paper that there is a significant relationship between organizational citizenship behavior of employees and loyalty of customers (students) of Al Zahra University (Sig = 0.000 < 0.01). The severity of this relationship is 0.213 and this value indicates direct relationship between the two variables. Kakhaki and Gholipoor (2010), Ameri et al (2012) and Hao Liu (2010) have also confirmed the positive effect of employees’ organizational citizenship behavior on customers’ loyalty. Furthermore, the relationship between every single aspect of organizational citizenship behavior and customers’ loyalty was examined and it was found that the relationship is positive. Thus, it is concluded that helping behaviors are the most prior variable and individual initiative and organizational obedience are the next prior effective variables on customers’ loyalty. This is consistent with Thomas Belgens (2012) but not with the research by Iraj Fallah (2010) on the effect of employees’ initiatives on customers’ satisfaction in Saderat Bank.

Moreover, it was observed that sportsmanship, organizational loyalty, organizational participation and self development have smaller impact and this is consistent with Fallah (2010).

Satisfaction of customers from an organization and their loyalty toward it is considerably dependent on those employees who are in direct contact with customers. Therefore, in order to achieve loyal customers it is necessary, first, to focus on the quality of interaction (organizational citizenship behavior of human resources). Having specialist, skillful and friendly human resources is the primary effective factor on increasing satisfaction and loyalty. Hence, managers may increase their employees’ job satisfaction and hold on-the-job training courses to enhance employees’ knowledge on the service they present and the way they treat customers try to cover the gap between customers expectations and perceptions and lead them toward satisfaction and loyalty.

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