

Consideration on Effects of Organizational Citizenship Behavior on Improvement of Electronic Customer Relationship Managements Through Website of Bank

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ABSTRACT

Recent paper aims to assess the effects of organizational citizenship behavior on improvement of electronic customer relationship managements through the website of banks around Khoozestan Province. For this purpose, 322 customers, 96 working staff, 8 private and governmental commercial banks and 40 technical experts in these banks were selected as statistical sample. This study is based on applicable target and is performed according to descriptive data collection measurement and correlation method. Questionnaire is used as a tool to gather data. Achieved data shows that organizational citizenship behavior generally improves electronic customer relationship managements. This relation has been considered through three levels of governmental, private and all banks. The effect of organizational citizenship behavior to improve electronic relationship management in private banks is more than governmental banks. The relation between organizational citizenship behaviors with operational aspect of electronic customer relationship managements is meaningful in both governmental and private banks, but it is not meaningful in two other aspects of electronic relationship management: collaborative aspect and analytical aspect of governmental banks.

KEYWORDS: Organizational citizenship behavior, Electronic customer relationship managements, Bank, Khoozestan Province.

INTRODUCTION

Study on behavior of people in working environments has been important for management scientists. Creation of organizational behavior field of study in 1960s made this trend more serious and many studies tried to categorize behaviors and their confessions. Some subjects such as perception, encouragement, occupational observation, organizational commitment and others are cases which consider the roots of human behavior in working environment. But the argument in two recent decades that has attracted the attention of behaviorologists, psychologists and sociologists is organizational citizenship behavior (OCB). The concept of OCB was discussed for the first time by Batman and Organ in early 1980s. Initial studies concerning OCB were more to recognize responsibilities or behaviors of employees in an organization but mostly were ignored. Although these behaviors were assessed incompletely in traditional assessment of occupational function or sometimes were ignored, but they were effective to improve organizational effectiveness [2]. Organ (1998)[15] believes that OCB is a personal and voluntary behavior that is not designed directly by official reward systems in an organization but can elevate effectiveness and efficiency of organizational function [5]. Organizational behavior researchers, more than 60 years ago, have mentioned the importance of participation, nonfunctional and ultra-functional behaviors. Chester Bernard in 1938 [14] and Ralf Katz between 1964 and 1978 have theorized about function and innovative behaviors [9]. According to Borman, OCB is referred to behaviors which betray beyond expected functions and more than technical skills. These behaviors include confirmation of working environment and structure and supporting psychological, social and organizational situations which facilitate main functions[4]. Bolino and Turnley according to descriptions of others, have concluded that there is specific expectations from the human as a citizen in an organization. So the human is expected to behave beyond requirements of official duties to reach the targets of organization[1,3]. OCB includes tendency of employees to act beyond official requirements of their occupations to help the others, coordinate personal advantages with organizational advantages and create real tendency toward activities and general targets of organization. Bolino and colleagues pointed at two general features of citizenship behavior expressing that these behaviors are not enforceable directly and are derived from special and extraordinary efforts and believed that the organization should empower such these behaviors among its staff to achieve more prosperity[3]. Organ [15], Podsakoff and MacKenzie[14] describe organizational behavior as personal and voluntarily behaviors which elevate efficiency and effectiveness of organization, but are not rewarded directly by official systems of organization. In current study, OCBs are considered according to studies of Markoczy[11] under aspects of

altruism, civic virtues, conscientiousness, courtesy, protecting company resources, interpersonal harmony, organizational loyalty and sportsmanship.

On the other hand, one of the important and key concepts for banks is electronic customer relationship management (e-CRM). Philip Kotler, a well-known theoretician of marketing, believes that e-CRM is a part of electronic business which describes the application of electronic tools and platforms to guide the affairs of companies, and enables organizations to provide more services for their customers faster and more accurate and with lower expenses in a wide range of time and place to make services optional and private [10]. We also can take e-CRM into account as a tool to attract and save valuable customers from economical viewpoint, to remove worthless economical items [16], to combine software, hardware, processes, application programs, management obligations and all required process for business[8], to create and save relation with customers through electronic operation of business. Sweeney Group[18] (2001) describes management of relation with customer as “all tools, technologies and processes for management, development or supporting interactions with customers, viewpoints and commercial partners of the entire organization”. This wide description including CRM is well designed and provides following details:

- 1- **Collaborative CRM**: This is used to make online relations, to develop interactions and inter-institution optional services, and to establish interactions between business, channels, customers, suppliers and partners.
- 2- **Operational CRM**: This is used to develop customer services, online marketing, sales automation and etc. In fact, the automation of process of relation with customers and customer facing are managing contacts and transactions of customers with marketing, sales and services parts.
- 3- **Analytical CRM**: This is considered to create great databases, to develop relations, to analyze data etc which uses data of customers to establish a suitable relation between a business and customers. This analysis helps create a relationship that is as private as possible.

Authors of paper believe that empowering and employing OCB in banks will improve e-CRM. The main target of this study is to recognize the effect of OCB on improvement of customer relationship management.

Most of studies about organizational citizenship behavior focus on priorities and consequences of OCB in governmental and private sectors, not regarding new technologies. Today, development and growth of information technologies have changes the nature and form of many traditional concepts of management, so it is necessary to assess the effects of most of variables in procedure of new technologies in organizations. One of the concepts of e-CRM is its application in financial organizations such as banks. Unfortunately fewer studies have been done in this regard. By investigation of researchers, not more studies have been done about above-mentioned variables and most of later studies are about the effects of OCB and its relation with some important organizational variables such as efficiency, effectiveness and improvement of function. Different researchers have indicated various effects for organizational citizenship behavior. The most outstanding effect is to increase function and efficiency [17]. The reason of researchers to be interested in studying about factors creating OCB is improved matter in various studies which indicates that the organizations in which employees have higher organizational citizenship behavior, personal and organizational function and as the result organizational efficiency will be higher. The important point is effectiveness of OCB on internal aspect of organization that improves function and efficiency of organization, directly and indirectly. OCB increases efficiency of personnel and working groups, encourages team work, increases relationships, cooperation and assistance of personnel, decreases the rate of mistakes and elevates participation of staff in organizational function and generally provides an appropriate organizational environment [1]. The probability to improve function of employees who have a positive view about working environment is higher. So citizenship behavior affects organizational internal factors such as environment of organization, saving worthy employees, improvement of mentality, increasing organizational commitment, decreasing job leaves and decreasing absence and destructive working manners, and also affects external factors such as customer satisfaction, quality of services and customer loyalty to create an excellent quality in the function of personnel. Most of the factors creating OCB have a bilateral relation with OCB. They, in addition to creating such these behaviors, are the conclusion of these behaviors. For example, the effect of OCB on organizational commitment of personnel is one of the most important achievements. Studies show that citizenship behavior creates organizational commitment. When employees feel that the organization supports them, they show their commitment toward organization by their citizenship behavior [12]. OCB has also a bilateral relation with job satisfaction. By creating citizenship behavior in working environment, it is possible to increase job satisfaction. The encouraging environment of OCB will increase capability of organization to attract and save worthy employees. High level of citizenship behavior in an organization causes to change the organization to an attractive environment for work. So the organizations, in which citizenship behaviors are higher, will have better function by attracting more worthy staff [12]. Other studies show that OCB has a reversed relation with job leaving and absence. In other words, it is obvious that people with more OCB, will leave the organization less. On the other hand it is natural that less job leaving will promote function of organization. So less job leaving is one of the mechanisms of OCB to increase function and organizational efficiency. It is expected that OCB will be effective to reduce two important factors of

organizational behavior: absence and destructive occupational behavior. The employees who are conscientious, altruist and generous and intend to have ultra-functional behavior, will be absent fewer and have no reason to represent destructive occupational behaviors to harm their colleagues or to destroy properties of organization [13]. OCB is known as one of the effective factors to improve customer satisfaction, quality of services and customer loyalty. According to studies, organizational citizenship behavior has a direct positive effect on the relation between staff and customers and improves satisfaction and perception of customers [17]. The studies about effects of internal marketing measures on OCB and quality of services show that internal marketing measures in governmental organizations have been successful to increase organizational citizenship behavior of employees and at last, the quality of services according to a conceptual model (route analysis). Many studies are done about e-CRM. Singala (2009) considers e-CRM in a hotel to attract and support customers by assessing electronic services. Enayat-Tabar [7] (2009) describes properties of electronic relation management and its function and reveals a framework for further studies. Danesh-Shahraki [6](2009) considers CRM in three collaborative, operational and analytical aspects in portals of e-banking and describes the situation of research samples in governmental and private banks.

Theories of research are taken into consideration as following, according to targets, type of study and other variables:

Main theory: OCB of employees prolongs e-CRM.

Secondary theory 1: OCB affects the collaborative aspect of e-CRM.

Secondary theory 2: OCB affects the operational aspect of e-CRM.

Secondary theory 3: OCB affects the analytical aspect of e-CRM.

MATERIALS AND METHODS

This research is categorized as descriptive-application studies according to its target and the type of subject and structure of theories. The target of this research is to describe situations and phenomena . These phenomena include aspects of OCB and their effect on e-CRM through the website of banks. As the effect of OCB on improvement of e-CRM is considered, this study is categorized in correlation group. So, regression analytical method is used to consider OCB independent variable, e-CRM dependant variable and their aspects.

According to theories, OCB has an ultra-functional behavior which empowers e-CRM and its aspects. Aspects of OCB include eight aspects of altruism, civic virtues, conscientiousness, courtesy, protecting company resources, interpersonal harmony, organizational loyalty and sportsmanship. E-CRM is also formed of three collaborative, operational and analytical aspects.

Following diagram represents the relation between variables of theory as a conceptual model:

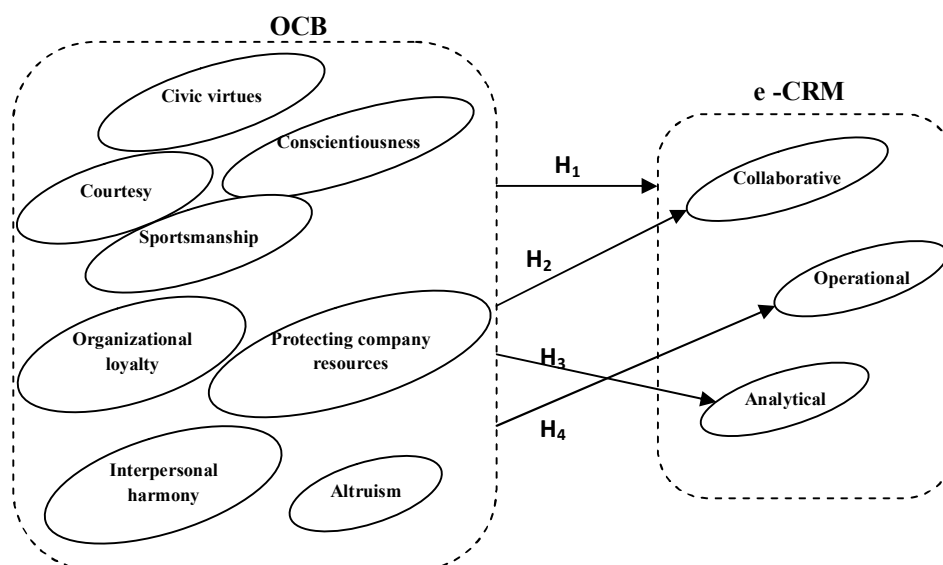


Figure 1: The relation between variables of theories (study model)

A standard questionnaire in serial assessment level and in the form of Lickret spectrum with five optional answers was used in order to gather information and required data to test theories based on the type of theories, research questions and statistical society (employees, customers and technical experts of organizations). The resources and tools were confirmed by professionals. To assess permanency of questionnaires by SPSS software, the amount of Cronbach’s alpha for OCB questionnaire with 30 questions was

calculated 0.936, for collaborative aspect with 15 questions was 0.787, for operational aspect with 13 questions was 0.735 and for analytical aspect with 7 questions was 0.934.

Employees of governmental and private banks of Khoozestan Province were statistical society of this study to assess OCB. The customers of these banks were statistical society of collaborative aspect of e-CRM and technical experts of banks were statistical society of operational and analytical aspects of e-CRM. To achieve sample volume according to Cochran formula for unlimited society, 322 people among customers were selected to assess collaborative aspect of e-CRM, 96 people among employees were selected to assess OCB and 40 people among technical experts were selected to assess operational and analytical aspects of e-CRM. Descriptive tests including some indicators such as amplitude and average tables, mean, percentage, criterion deviation, variance and histogram diagram were used to analyze data. Regression analysis was also used to test theories.

Data, and estimation methodology

A- Descriptive achievement of study

Situation of study variables in governmental and private banks in Khoozestan Province

Standard questionnaire was used to assess independent and dependant variables in governmental and private banks of Khoozestan Province.

As the achieved averages are less than 3, it can be concluded that all aspects of OCB and also e-CRM are in an appropriate situation.

Table 1- Descriptive statistics about organizational citizenship behavior (OCB)

Test number=3							
Variable descriptive statistics	Criteria deviation	Variance	Minimum statistics	Maximum statistics	Average	Sig	Situation of variable
OCB	0.161	0.026	3.92	4.34	4.8125	0	Good
Civic virtues	0.299	0.090	3.57	4.42	4.5044	0	Good
Altruism	0.228	0.052	3.92	4.54	4.3253	0	Good
Conscientiousness	0.228	0.052	3.89	4.51	4.1162	0	Good
Sportsmanship	0.292	0.086	3.38	4.33	4.6858	0	Good
Courtesy	0.189	0.036	3.98	4.54	4.8338	0	Good
Interpersonal harmony	0.167	0.028	3.88	4.37	4.2205	0	Good
Protecting company resources	0.200	0.040	3.67	4.31	4.1110	0	Good
Organizational loyalty	0.192	0.037	3.79	4.31	4.9028	0	Good
E-CRM	0.282	0.082	3.42	4.21	0.9433	0	Good
Collaborative	0.328	0.328	3.15	3.150	3.980	0	Good
Operational	0.313	0.313	3.54	3.540	4.310	0	Good
Analytical	0.493	0.493	3.43	3.430	4.860	0	Good

B-Testing study theories

Regression equation is used to consider theories of study. Above theories are considered and tested in three groups of governmental banks, private banks and all banks. Table 2 represents the results.

Main theory: Organizational citizenship behavior improves electronic customer relationship management.

Governmental banks: Main theory was rejected in governmental banks according to results of table 2.

Private Banks: Main theory was approved in private banks according to results of table 2, so OCB improves e-CRM in private banks. Intensity of this effect is 99.7 percent and this effect is direct according to positive beta index. Regression equation of above theory in private banks was calculated as following:

$$e\text{-CRM} = 1.64 (\text{OCB}) - 2.747$$

All banks: Regarding the results of table 2, above theory was approved in all banks and as the result, it is concluded that OCB will improve e-CRM in all banks together. Intensity of such this effect is 85.5 percent and the effect is direct because beta index is positive. Regression equation of above theory for all banks can be calculated as following:

$$e\text{-CRM} = 1.52 (\text{OCB}) - 2.338$$

Secondary theory 1: OCB affects on collaborative aspect of e-CRM.

Governmental banks: Secondary theory 1 was rejected in governmental banks according to results of table 2.

Private Banks: Secondary theory 1 was approved in private banks according to results of table 2, so OCB affects on collaborative aspect of e-CRM in private banks. Intensity of this effect is 98.7 percent and this effect is direct according to positive beta index. Regression equation of above theory in private banks was calculated as following:

$$\text{Collaborative aspect} = 0.855 (\text{OCB}) + 0.390$$

All banks: Secondary theory 1 was rejected in all banks together according to results of table 2.

Secondary theory 2: OCB affects on operational aspect of e-CRM.

Governmental banks: Secondary theory 2 was approved in governmental banks according to results of table 2, so OCB affects on operational aspect of e-CRM in governmental banks. Intensity of this effect is 99.2 percent and this effect is direct according to positive beta index. Regression equation of above theory in governmental banks was calculated as following:

$$\text{Operational aspect} = 2.041 (\text{OCB}) - 4.521$$

Private Banks: Secondary theory 2 was approved in private banks according to results of table 2, so OCB affects on operational aspect of e-CRM in private banks. Intensity of this effect is 98.5 percent and this effect is direct according to positive beta index. Regression equation of above theory in private banks was calculated as following:

$$\text{Operational aspect} = 1.183 (\text{OCB}) - 0.742$$

All banks: Secondary theory 2 was approved in all banks according to results of table 2, so OCB affects on operational aspect of e-CRM in all banks. Intensity of this effect is 86.3 percent and this effect is direct according to positive beta index. Regression equation of above theory in all banks was calculated as following:

$$\text{Operational aspect} = 1.675 (\text{OCB}) - 2.872$$

Secondary theory 3: OCB affects on analytical aspect of e-CRM.

Governmental banks: Secondary theory 3 was rejected in governmental banks according to results of table 2.

Private Banks: Secondary theory 3 was approved in private banks according to results of table 2, so OCB affects on analytical aspect of e-CRM in private banks. Intensity of this effect is 98.9 percent and this effect is direct according to positive beta index. Regression equation of above theory in private banks was calculated as following:

$$\text{Analytical aspect} = 2.9 (\text{OCB}) - 7.905$$

All banks: Secondary theory 3 was approved in all banks according to results of table 2, so OCB affects on analytical aspect of e-CRM in all banks. Intensity of this effect is 85.3 percent and this effect is direct according to positive beta index. Regression equation of above theory in all banks was calculated as following:

$$\text{Analytical aspect} = 2.608 (\text{OCB}) - 6.582$$

Table 2- Results of regression test of theories

		Constant	Intensity (%)	Definition index (%)	B index	Standard index	Meanfulness index	results
Main theory	Governmental	-2.744	90.2	81.3	1.59	0.902	0.098	Rejected
	Private	-2.747	99.7	99.5	1.64	0.997	0.003	Approved
	all	-2.338	85.5	73.1	1.52	0.855	0.007	Approved
Secondary theory 1	Governmental	1.58	65.7	43.2	0.420	0.657	0.343	Rejected
	Private	0.390	0.390	98.7	97.5	0.855	0.013	Approved
	all	2.441	13.9	1.9	0.284	0.139	0.742	Rejected
Secondary theory 2	Governmental	-4.521	99.2	98.4	2.041	0.992	0.008	Approved
	Private	-0.742	98.5	96.9	1.183	0.985	0.015	Approved
	all	-2.872	86.3	74.5	1.675	0.863	0.006	Approved
Secondary 3	Governmental	-5.297	82.9	68.7	2.328	0.829	0.171	rejected
	Private	-7.905	98.9	97.8	2.900	0.989	0.001	Approved
	all	-6.582	85.3	72.7	2.608	0.853	0.007	Approved

According to calculated parameters of definition index for all banks, anticipated amount of dependent variable is calculated by independent variable. Following figure represents amounts of definition index:

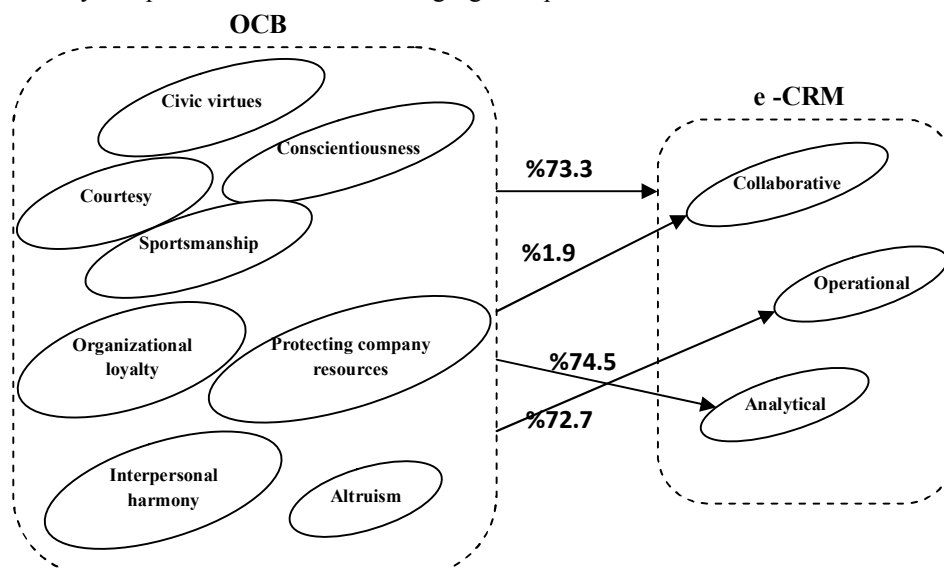


Figure 2- Definition index diagram to anticipate dependant variable by independent variable

RESULTAS AND DISCUSSION

The results of this study show that OCB is effective to improve e-CRM. Although there is not such this effect in governmental bank, but it exist strongly in private banks. All activities in organizations are done by or under supervision of human as the employees. An e-CRM system will be designed, installed and performed completely by employees. OCB is one of the effective factors on improvement of function of personnel as an ultra-functional factor. So the importance of OCB to improve e-CRM is focused in this study. Banks and financial organizations especially governmental banks should install very suitable training and motivating programs to elevate maturity level and skillfulness and also to coordinate with changes. It is suggested to bank managers and policy makers to attract and employ new employees to have suitable programming for continuous training of employees in order to elevate e-CRM and also to enjoy in-work training for introduction of such this behavior to 1) improve relationship between employees 2) design a new method after reviewing methods of work compensation and satisfaction of employees 3) improve skillfulness of employees 4) elevate intergroup cooperation culture and to encourage them for working teams 5) elevate understanding of changes in employees to have a fast effectiveness.

The results of study indicate that OCB has no effect on collaborative aspect of e-CRM, but personnel of banks at the counters make relation with customers at this point. Collaborative aspect is considered to create an online relationship and optional inter-organizational services and to establish interaction between a business and channels and customers to provide some ways for customers to contact the company for further cooperation between suppliers, partners and customers. This aspect is, in fact, contact point between customer and organization. Customer connects to bank through such these contact points such as internet or other bank portals to exchange information. Based on the results of this study, this theory is approved in private banks but it is rejected in governmental banks or in all banks totally. It seems that customers (according to cultural structure of research society) have not enough information to use this system. So to provide a suitable situation to accept the system of electronic banking more, and to make more progress in e-CRM, administrators of banking services should pay enough attention to behavioral factors and other facilitating conditions. Banks and other financial organizations especially governmental banks should establish e-banking counters in their branches and employ well-trained personnel to interact with customers for both performing their banking orders and training them to increase their information about this system and other capabilities of banking portals. The organizations that enjoy e-CRM system, should know more about the importance of this system and have comprehensive programs for a prosperous development such as: 1) staff working in counters and others who are in relation with customers permanently should know more about the importance of this system 2) this group of employees may be well-trained to distinguish OCB 3) special counters for electronic banking may be established in some counters and well-trained staff with high citizenship behavior may work there 4) customers must be trained in branches to work with bank portals for their banking operations 5) bank portal system used by customers should have a high capability and enjoy an attractive design to provide an easy-to-use environment 6) the most important factor to use an interactive system is easy-to-use environment. Customers should be able to express their complaints, suggestions and opinions and follow them 7) some links to "help" programs should be planned in the portals for those who have less information about bank portals.

Operational aspect is, in fact, an automated interaction process with customers that manages contacts with customers, interaction of customer with sales, marketing and services sections. The results show that banks, according to importance of e-CRM, have a better reaction in this regard. Banks use some personnel in governmental and private sectors who are appropriate for work and have a good understanding about their activities. This section has technical experts and the results show that OCB of these personnel affects this aspect. Managers of these organizations should pay enough attention to employ the experts with suitable behavior and train them. Following methods are suggested to improve this aspect: 1) training personnel and giving them required information about e-CRM according to their duties 2) using experienced technical experts to program and install the system 3) using some techniques to attract more customers and saving them as valuable customers 4) saving private information of personnel and their banking interactions 5) saving the information of customers and giving them to experts for analytical aspect.

The effect of OCB on analytical aspect of customer relationship management is approved in banks. Analytical aspect includes saving, recording, developing, processing, interpreting and reporting the data of customers when is required. This aspect helps analysis, modeling and valuing relationship to promote information resources for more knowledge about behavior of customer and at last to create appropriate relationship. The results show that this theory is rejected in governmental banks but it is approved in private banks and also in all banks together. This aspect is the total target of e-CRM. In fact, the aspect completes other aspects and is the result of them. Analytical aspect make a relation with collaborative aspect and operation aspect and then analyzes received data by recording, saving, developing, processing, interpreting and reporting information to establish a targeted and specific relationship. Following suggestions are to improve this aspect: 1) a comprehensive software be installed to achieve knowledge of customers 2) profit rate and added value which

each customer brings for the bank may be calculated 3) customers should be categorized according to personal properties 4) satisfaction rate of customers should be assessed continually 5) function of customers may be registered on the web by means of processing and intelligent monitoring programs.

Figure 3 represents the relationship between e-CRM and its direct and indirect effect to attract loyal customers.

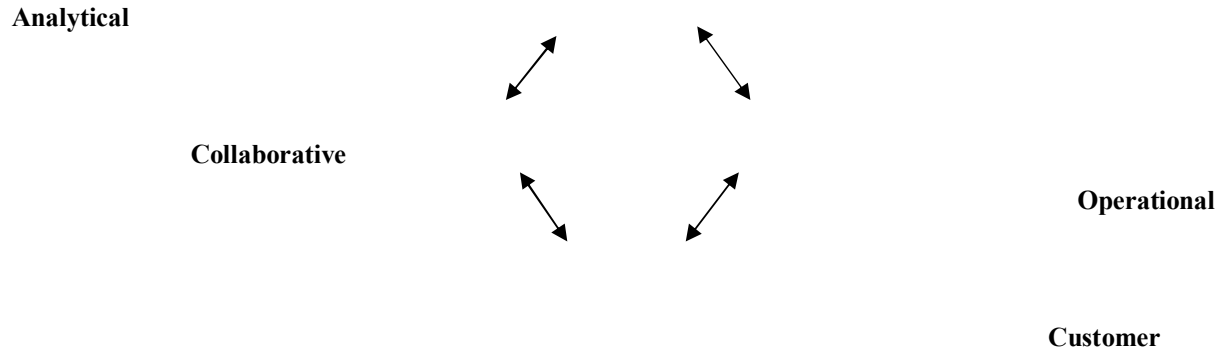


Figure 3- the relationship between components of e-CRM

As the above-mentioned aspects are based on the aspects revealed by Markoczy, it is suggested to other researchers to use other aspects. The effects of some other aspects such as sympathy intelligence, organizational intelligence and agility of organization should be assessed over e-CRM. The effects of knowledge and processing management and also information technology to improve and establish e-CRM should be assessed. According to assessment of basic and non-basic factors of e-CRM in banking industry, there is a need for modeling.

The research about collaborative aspect and society of customers of banks is limited according to cultural structure and also level of knowledge, so it is suggested to perform such this model widely and in a greater statistical society and more developed cultural level.

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