

## **Customer Satisfaction and Employee Creativity Case Study (National Bank Headquarters City of Marand)**

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### **ABSTRACT**

This study investigated the relationship between customer satisfaction and employee creativity at central branch of National bank in Marand city. The study is an applicable research, the population of study consisted of all customers (with short-term deposits or term deposits) as of 6539, and the sample size is 48 cases, using survey approach. Research, data collection, interviews and questionnaires developed by the researchers based on the creativity theory of Randsyp. Questionnaire was approved by experts in the field. Reliability was calculated using Cranach's alpha. Data analysis was performed using Spss software.

The results show that there is no significant relationship between customer satisfaction and employee creativity.

**KEYWORDS:** Creativity, Customer satisfaction, employees.

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### **1. INTRODUCTION**

Nowadays, many organizations realize their maximum value creation in customer satisfaction. Strategic plans, mission statements and policies of the organization, are the clear reasons on this point. At present, the factors affecting the level of customer satisfaction, customer satisfaction measurement and determination, are the main concerns of managers in both profit and non-profit organizations. Meanwhile, the organization can only be won in a competition, which can attract more customers and can keep them for future products. On the other hand, the widespread uses of information technology have enabled companies to increase awareness of the needs and requirements of their customers with the technical knowledge, skills and expertise. However, it is clear that, it is difficult to attract and retain customers in today's competition, because the choices for the customer have increased and they are free to choose other companies' products. Therefore, it is very difficult to face the competition at this time.

The state Banks of Iran are now offering a broad variety of services to the community. The wide range of services such as providing benefits to customer deposits, their economic activities, and providing a variety of tools and mechanisms to allocate payments are included. The banks' services provide loans to industries especially, but it is not similar to other bank services in other parts of the world, especially in developed countries. However, the bank services have improved in recent years, significantly. Meanwhile, there are different views about the efficiency of banks, the roles of banks in the economy, and the growing needs of society.

In human resources management, staff organization is considered as valuable assets. Their talents, eligibilities, abilities and unique personalities to meet their needs in terms of the expectations of the organizations responsible for the continuous and are of particular role. Organizational variables such as human interaction with supervisors, colleagues, work environment, salary and.... And how his understanding of these factors is located in a different state that is causing all the activities and especially his work performance is affected. New ideas and new staff, increase the energy performance of individual and organizational performance. If you reduce employee satisfaction, customer satisfaction and a reduced time period, so this problem should be done immediately, so as to avoid loss of employee satisfaction can lead to customer dissatisfaction is not.

Customer dissatisfaction could be due to decreased employee performance line. Increases the rate of displacement is evacuate employee dissatisfaction, but also reduces the quality of services and products to be, especially when the relationship with the staff and provide ongoing customer care. Not surprising that the employees are doing their jobs, or services that they believe in the work they feel happier. The commercial and non-commercial organizations need to hire good employees provide proper training and are constantly thinking about their motivation.

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Performed with the goal of empowering employees to act in line with the demands of customers not hard, but the main problem occurs when the relationship between customers and employees will conflict with each other. With the right training program can help employees to identify frameworks and regulations to operate properly.

Given the importance of the client (customer) in the present century, to the extent that the management of elite experts and has attracted. So "Peter darker" within the four walls of an organization or company that makes a clever point, not the conclusion. The result is true for any business, customer satisfaction and the satisfaction of doing the right things to be done the right way (Hopson 1999). **Juran, one of the pioneers of TQM in Japan, to show the importance of the customer to believe that there is no institutional customers.**

Customer satisfaction is associated with many factors that further research is needed to identify these factors. The relationship between employee satisfaction and customer creativity in research ready national bank branch is the central city of Marand.

In general, this study sought to answer the question that the creative staff and customer satisfaction Bank headquarters city of Marand what relationship there?

In this study, we have considered the following components. For creative professionals based in eight after Randsyp theory, sensitivity to problems, flexibility, innovation and creativity, curiosity, sense and knowledge, advancement, not be scared of failure, has been the focus of heedfulness.

### **Backgroundresearch:**

In conjunction with the creativity of employees, customer satisfaction, and taking them to a number of research studies have been conducted in the two categories is as follows:

#### **A) Research conducted in other countries**

1. A new study from a bank in customer service - commercial practice, the importance of customer satisfaction has been reaffirmed their resolve problems. Midwest Bank, with assets of two billion dollars, as part of its ongoing reform program, a research firm specializing in the field of customer satisfaction has requested that a sample survey on customer satisfaction and service business the bank has done. Mail sent to the customer. Many of these customers were using the services of the bank lending. Questionnaire by mail in three shifts, 973 responses were received (Press, 1997). In the study, researchers focus on the existence of correlations between the items in question and the total score obtained from the questionnaire, has been consistent. Banks differ in terms of quality, performance and so the scores obtained in these studies will vary from one bank to another bank. On the other hand, issues those are important to customers, largely identical in various institutes and are consistent with each other. "" Important issues "can be attributed to those items on the questionnaire that the" overall satisfaction "very high correlation are.

Researchers in other fields of health care, they concluded that the correlation between the variables studied and the satisfaction score service is similar in all health institutions. In other words, the hospital quality and patient experiences significant manner may be different, but what is important is that the patients in all health centers - no significant difference between the treatments.

These researchers concluded that further investigation of this hypothesis is true in the case of bank customers, and have expressed confidence that the results of a particular bank, the others as well and other financial institutions provide reliable information regarding (Press, 1997). Press and colleagues findings clearly showed that an effective approach to resolve serious problems as a whole, the largest correlation with overall customer satisfaction is accounted for.

Meanwhile, questions or concerns regarding customer problems via the telephone important service for customers - commercial.

In this study, the importance of issues related to information from a high level and has higher correlation coefficients. Questions and explanations and advice on accounts and other banking services are also an important part of overall satisfaction with the bank. Politeness and courtesy and convenience in any contact information also is essential for customers in total, have a significant effect on customer satisfaction. When problems are solved in a reasonable time, the two will be meeting once a positive result:

- Customer expectations of service quality, is affirmed.
- Knowledge and understanding of the customer and the customer is dramatically clear the bank, the bank will be keen to continue their economic activities.

**No doubt, the banking operations, error and error are inevitable, but essential in all service activities, problem solving customers' satisfaction and loyalty, which leads to them. Solving the right problems, which actually creates loyal customers are the ones who have no problem with the bank** (Rashidi&syfy, 2002).

2. In Ford's (1998) research on managers' views about the importance of creativity in the American educational organizations did. The results showed that there is a relationship between the degree Education

managers, the greater was the degree of managers, and their creativity was more. This correlated with the level of education was fostered creativity.

3. Carlson's classic studies in the field, in the field of education administrators did see. Managers who are outside the system, ideological and intellectual leadership of managers who take advantage of other managers, education administrators and those who have the power to persuade others, to communicate appropriately with others in various educational activities are very innovations managers who lack these characteristics than they admit. Also the most pioneering directors also identified that those who have more formal education, will participate in meetings more professional, more interested in scientific issues and frequently consulted by others merging responsibility for the validity of their shares, and have the support of many members of the Board of Education Research more resources out of the system to rely on the advice of managers with little innovation. (Gain, 1991).

#### **B) Research in the country.**

Frohrey in 1991 by a research team in connection with the evaluation criteria of change and innovation in the field work was carried out. These findings on estimates of the attitudes of teachers about the performance and efficiency in the management of change and innovation in the two groups were compared, the following results were obtained:

- Results and analysis of information content suggests that the difference between the mean scores of the two groups is compared and studied showed test is not hit-and-miss, rather very significant
- Mean scores of managers who have graduated in the field of educational administration; a significant difference in all cases was greater than the other team shows.

The results also showed that the pass management of educational courses increase of over 35%, efficiency in educational 36%, change and innovation in the area of 50%, skill in the educational application & ability Resource's and facilities 49%, to provide freedom to subordinates 49%. (Frohrey 1337)

#### **Analytical models for research:**

The theoretical framework for this research is trying to portray the analytical model to investigate the research is clear and obvious.



### Field of study:

**A) Thematic area:** Thematic scope of the present study was to investigate the relationship between customer satisfaction and employee creativity National Banks headquarters Marand.

**B) Spatial domain:** Spatial domain of the central branch of the National Bank of Marand

**C) Time domain:** This is a one-year period beginning January 1389 February 1390 ends.

### Hypothesis

1. Between creative staff and significant relationship between customer satisfactions Marand National Bank headquarters there.

1-1. The sensitivity to problems in national bank headquarters staff and customer satisfaction Marand significant relationship exists.

1-2. The flexibility of staff and customer satisfaction in the National Bank headquarters Marand significant relationship exists.

1-3. The innovation & creativity and customer satisfaction among employees in the headquarters of the National Bank of Marand significant relationship exists.

1-4. The curiosity employee and customer satisfaction National Bank headquarters in Marand significant relationship exists.

1-5. The sense & knowledge of staff and customer satisfaction in the National Bank headquarters Marand significant relationship exists.

1-6. The advancement of staff and customer satisfaction in the National Bank headquarters Marand significant relationship exists.

1-7. The not to be scared of failure employee and customer satisfaction at the Central Branch of the National Bank of Marand significant relationship exists.

1-8. The focus of heedfulness employee and customer satisfaction on the central branch of the National Bank of Marand significant relationship exists.

### Data

To gather data to test the hypothesis of population regulation, the questionnaire was used. The questionnaire consisted of two questions: first, that the alphabet is coded to identify and determine the demographic characteristics of the sample in terms of gender, age, education, type of account service staff Service Second, in order to test hypotheses this study has been prepared. Likert scale questionnaire was used.

### Reliability and Validity Assessment Tool

Data collected in this study to determine the validity of face validity (symbol) was used. In order to set the initial questionnaire, the experts were given to professors to comment on the accuracy of their design, which offers a slight variation of the questions arose. To estimate the reliability of the questionnaire on a sample of preliminary 30-man, the Cornbrash's Alpha was used. The questionnaire was based on creativity, customer satisfaction and employee, respectively, 93% and 78% respectively. These values imply that firstly the questions of correlated to each other, and secondly, it is high reliability of the questionnaire.

Table 1: Questionnaire reliability test

	N	%
Cases valid	30	100%
Excluded	0	0
Total	30	100%

Table 2: Reliability, customer satisfaction surveys

Cornbrash's Alpha	Cornbrash's Alpha Based on Standardized Items	N of Items
.931	.931	30

Table 3: Questionnaire reliability employee creativity

Cornbrash's Alpha	Cornbrash's Alpha Based on Standardized Items	N of Items
.782	.782	50

Research findings and analysis results: To assess the Pearson R correlation test was used to test the research hypotheses. The results showed that each of the hypotheses that there is no significant relationship between customer satisfaction research hypotheses.

Table 4: The relationship between employee creativity and customer satisfaction

	Staffcreation	customer satisfaction
Pearson Correlation	1	-.42%
Sig. (2-tailed)	0	.778
N	48	48
Pearson Correlation	-.42%	1
Sig. (2-tailed)	.778	0
N	48	48

As shown in Table 4, it is considered a two-tailed significance level, the significance level test, Pearson's r 778% and significant at the level of 0.05 is larger than that calculated according to the Pearson -.42% and this amount of critical values of Pearson's r level 95% other hand, freedom 47, (279%) is smaller. In other words, between the staff creation and customer satisfaction in the central city of Marand branch of the National Bank, there is no significant relationship.

Table 5: The relationship between sensitivity and customer satisfaction problems

	sensitivity to problems	customer satisfaction
Pearson Correlation	1	-.54%
Sig. (2-tailed)	0	.715
N	48	48
Pearson Correlation	-.54%	1
Sig. (2-tailed)	.715	0
N	48	48

As shown in Table 5, can be seen in a two-tailed significance level, the significance level test, and Pearson's r 715% and significant at the level of 0.05 and the larger the amount calculated by the Pearson -.54% is the critical value and the value of Pearson's r level 95% other hand, freedom 47, (279%) is smaller. In other words, between the sensitivity to problems and customers satisfaction in the central city of Marand branch of the National Bank, there is no significant relationship.

Table6: The relationship between flexibility and customer satisfaction

	flexibility	customer satisfaction
Pearson Correlation	1	-.118%
Sig. (2-tailed)	0	.425
N	48	48
Pearson Correlation	-.118	1
Sig. (2-tailed)	.435	0
N	48	48

As shown in Table 6, can be seen in a two-tailed significance level, the significance level test, Pearson's r 425% and significant at the level of 0.05 is larger than that calculated according to the Pearson -.118% is the critical value and the value of Pearson's r level 95% other hand, freedom 47, (279%) is smaller. In other words, between the flexibility and the customer satisfaction in the central city of Marand branch of the National Bank, there is no significant relationship.

Table 7: The Relationship Between ingenuity and customer satisfaction

	innovative	customer satisfaction
Pearson Correlation	1	-.52%
Sig. (2-tailed)	0	.726
N	48	48
Pearson Correlation	-.52%	1
Sig. (2-tailed)	.726	0
N	48	48

As shown in Table 7, can be seen in a two-tailed significance level, the significance level test, and Pearson's  $r$  726% and significant at the level of 0.05 and the larger the amount calculated by the Pearson -52% - is the critical value and the value of Pearson's  $r$  level 95% other hand, freedom 47, (279%) is smaller. In other words, between the innovation and creativity staff and customer satisfaction in the central city of Marand branch of the National Bank, there is no significant relationship.

Table 8: The relationship between curiosity and customer satisfaction

	Curiosity	customer satisfaction
Pearson Correlation	1	-.80%
Sig. (2-tailed)	0	.588
N	48	48
Pearson Correlation	-.80%	1
Sig. (2-tailed)	.588	0
N	48	48

As shown in Table 8, is shown in a two-tailed significance level, the significance level test, Pearson's  $r$  588% and significant at the level of 0.05 is larger than that calculated according to the Pearson -80% is the critical value and the value of Pearson's  $r$  level 95% other hand, freedom 47, (279%) is smaller. In other words, between the curiosities and customer satisfaction of the central branch of the National Bank city of Marand, there is no significant relationship.

Table 9: The relationship between sensation and perception, and customer satisfaction

	Feeling	customer satisfaction
Pearson Correlation	1	-.16%
Sig. (2-tailed)	0	.916
N	48	48
Pearson Correlation	-.16%	1
Sig. (2-tailed)	.916	0
N	48	48

As shown in Table 9, is seen in a two-tailed significance level, the significance level test, Pearson  $r$  916% and the minimum level of significance level of 0.05 is larger than that calculated according to the Pearson -16% and the value of the critical values of Pearson's  $r$  level 95% other hand, freedom 47, (279%) is smaller. In other words, between the sense and knowledge of customer's satisfaction of the central branch of the National Bank city of Marand, there is no significant relationship.

Table 10: The relationship between development and customer satisfaction

	development	customer satisfaction
Pearson Correlation	1	.183
Sig. (2-tailed)	0	.216
N	48	48
Pearson Correlation	-.183%	1
Sig. (2-tailed)	.216	0
N	48	48

As shown in Table 10, can be seen in a two-tailed significance level, the significance level test, Pearson's  $r$  216% and significant at the level of 0.05 is larger than that calculated according to the Pearson -183% and the value of the critical values of Pearson's  $r$  level 95% other hand, freedom 47, (279%) is smaller. In other words, between the development and customer satisfaction of the central branch of the National Bank city of Marand, there is no significant relationship.

Table 11: The relationship between customer satisfaction and employee be scared of failure

	scared of failure	customer satisfaction
Pearson Correlation	1	-.248%
Sig. (2-tailed)	0	.89
N	48	48
Pearson Correlation	-.248%	1
Sig. (2-tailed)	.89	0
N	48	48

As shown in Table 11, can be seen at the significance level of the two domains, the significance level of the test  $r$  Pearson 89% and the level of minimum significance level of 0.05 larger and also the value of the Pearson calculated that -248% and this amount of critical values of Pearson's  $r$  level 95% and 47 degrees of freedom, (279%) is smaller. In other words, between the scared of failure and customer satisfaction of the central branch of the National Bank city of Marand, there is no significant relationship.

Table 12: The relationship between employee satisfaction and customer focus

	concentration	customer satisfaction
Pearson Correlation	1	-.111%
Sig. (2-tailed)	0	.454
N	48	48
Pearson Correlation	-.111%	1
Sig. (2-tailed)	.454	0
N	48	48

As shown in Table 12, can be seen in a two-tailed significance level, the significance level test, Pearson's  $r$  454% and significant at the level of 0.05 is larger than that calculated according to the Pearson -111% or more. The value of the critical values of Pearson's  $r$  level 95% other hand; freedom 47, (279%) is smaller. In other words, between the employee's focus of heedfulness and customer satisfaction of the central branch of the National Bank city of Marand, there is no significant relationship.

### Suggestions

Hypothesis 1: The results suggest that the creative staff and satisfaction customers no significant relationship exists, it is suggested that managers of banks with new ideas and recruiting people to be creative and innovative in the environment to provide services and facilities to customers of national banks are satisfied.

1-1: The Directors recommend that organizations providing good conditions and opportunities for innovation and creativity, giving employees opportunities to apply innovation and creativity. New ideas and welcome the new staff , to the satisfaction of the organization's staff and clients together "to increase.

1-2: The Directors recommend the new technology to provide better services, better relationships with their customers and understand the importance of continuous contact at the bank customer.

1-3: The Directors recommend the training organization to deal properly with the clients to gain their trust and confidence.

1-4: The Directors recommend a good service to all customers by creating customer satisfaction act.

1-5: The directors recommend the use of patented technology to deliver technology-based services.

1-6: The Directors recommend the establishment of good relations between customers and the bank, with the overall service and quality of their care.

1-7: What is the ultimate determinant of value for the customer, the bank's ability to provide services to them is desired. So the banks for being efficient need to obtain sufficient information from the customer, understand the interests and wishes are with him, so they can develop their relationships.

1-8: Bank employees will be offered to attract customers' attention to customer needs and demands attention he would have.

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