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Study on Effect of the Managers' Commitment to Provide Services to the Personnel on The Basis of Emotional Results and Their Effective Performance (Case Study, One of the Governmental Banks of Tehran West Branches)

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ABSTRACT

The present research was done to study effect of senior managers' commitment to provide services to the personnel and its effect on efficiency of their performance. The statistical population of research is set of bank branches personnel studied in west of Tehran and 200 persons were selected single phase cluster sampling method. The required data was gathered with questionnaire and analyzed with use of statistical techniques such as Spearman Correlation Coefficient, linear bi variable regression test, step by step multivariate test. Direct and indirect effects of variables on each other are shown in path analysis diagram. Results indicate that commitment of the bank senior managers to provide services to personnel has considerable effect on improved performance of personnel. It means that commitment of management to provide services to the personnel through empowerment and reward is effective on effective commitment of the personnel to bank and their job satisfaction leading to improved performance level of the personnel.

KEY WORDS: commitment to provide service, empowerment, organizational commitment, job satisfaction, education.

1. INTRODUCTION

Today, personnel of the organizations are regarded as intangible assets and strategic capitals of the organization which are effective on performance and productivity of the organization. Therefore, it is very important for managers of different organizations to detect and understand behavior of the personnel in the organization and optimize it on the basis of goals of the organization. Organizational behavior is one of the most important issues of the organization and management which studies and analyses behavior of the persons and personnel in the organization. Of the main variables are organizational behavior, job satisfaction and organizational commitment of the personnel which are effective on work progress of an organization and its productivity. Studies showed that increase of job satisfaction enhances creativity and productivity of the person leading to more working motivation and lower absence, more organizational commitment and higher business profitability. In addition, lowness or lack of job satisfaction and organizational commitment cause to decrease performance of the organization. Therefore, job satisfaction is one of the most important strategic indices in human resources which many organizations use to measure effectiveness of their activity in human resources. One of the key indices is realizing goals of working life quality; On the other hand, it is important to pay attention to personnel of the organization who act in competitive and commercial environment. In competition space, one of the most useful and suitable strategies for banks and finance and credit institutes is customer focus. Research shows that one of the main factors effective on customer focus strategy and attracting satisfaction of the customers relates to behavior and performance of the banks personnel. On the other hand, banks personnel especially operational staff plays important role in provision of services to customers due to their closeness to the customers. The performed research indicates that 40 to 80% of the customers' satisfaction and their loyalty depend on rate and quality of the staff communication with customers. Result of the research which was done in bank indicated that there is significant correlation between satisfaction of the customers and satisfaction of the bank personnel. Therefore, it is very important to recognize suitable methods for increasing job satisfaction, organizational commitment and improved performance of the personnel. Studies show that the main factors effective on job satisfaction, organizational commitments and improved performance of the personnel relate to commitments of the senior managers of the organization to provide services to the personnel. For this reason, senior managers knowing that commitment of management to provide services to the personnel is determining factor of their behavior for priority of service to the customers undertake to improve quality of services to personnel and commitment of managers to provide service to personnel through processes such as empowerment, education and development ad

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rewards can lead to emotional results such as organizational commitment and job satisfaction which are reflected in performance. In the studied society, attention to human capital by the senior managers and effort to qualify performance of the operational levels personnel are included in the agenda. In fact, problem of this research is lack of experimental model for provision of services to the personnel in three fields of empowering the personnel, education and effective rewarding system in order to promote performance level of the personnel in bank so that one can receive more share of banking industry market . For this reason, the present research was done for access to effect of management commitment to provide services to the personnel and its dimensions (education, empowerment and reward) on emotional results (organizational commitments and job satisfaction) and finally effect of emotional results on efficiency of the operational personnel in the studied population.

2. REVIEW OF LITERATURE REGARDING COMMITMENT OF MANAGEMENT TO PROVIDE SERVICES TO PERSONNEL AND ITS DIMENSIONS

2.1. Commitment of management to provide services to personnel:

According to new management attitudes, human capital of each organization is prior to other capitals leading to consideration of human capitals by the managers and access to higher organizational position in comparison to other competitors. According to Sureshchander et al (2002), provision of services by the managers to personnel and its advantages has special position. Failure to pay attention to promotion of servicing level to the personnel in banking industry causes their retardation and even failure in this industry leading to severe financial and social damages to beneficiaries of that industry, government or others. Critical role of management's commitment to provide services to personnel is undeniable issue and commitment and attitude of the senior management is prerequisite of the high quality services provision. Bushaf and Allen (2000) believe that although distance between senior management and operational personnel is so large, commitment of senior manager to provide services and improve methods against the personnel is necessary so that they can try to have access to goals of the organization effectively. Senior management of organization should play role in promotion of services level but how does management play its role in provision of services to the personnel? On the other hand, what is role of the management's commitment to provide services to personnel and what does it include against the personnel? Line and Ferrell (1996) mentioned that commitment of management to provide services to personnel was regarded as will of the manager to improve quality of their organizational services for better performance of activities for the customers. In most researches done so far, management commitment to provide services to the personnel was measured according to their and their heads' view. Recently, Forester (2000) believes that this concept should be measured from the point of view of personnel because benevolent requests and intentions of managers are not meaningful unless personnel find it in real sense and touch it. In this research, commitment of management to provide services was defined as the personnel's assessment of an organization's commitment to support, progress, back and reward its personnel for access to better services. Of the methods and criteria for commitment of management to provide services to personnel are employment, placement, experienced personnel, education, rewards, empowerment and review of performance. All performed researches indicate that education, empowerment, and rewards are the best criteria for performing research. In the present research, these three criteria have been considered as dimensions of management commitment to provide services to the personnel. On the basis of Bakzi's attitude model relating to management commitment to provide services to the personnel, effective responses were created regarding job satisfaction and organizational commitment and these responses are effective on improvement of the bank operational personnel. However, assessment of management commitments to provide services is necessary for emotional results (effective organizational commitment and job satisfaction) and behavioral results (improving performance of serving the customers). Education, empowerment and reward all play role in inference of effective reactions of the personnel. None of these factors are enough for creating job satisfaction and organizational commitment to reach higher performance levels of the organization. In fact, concurrent execution of training, empowerment and reward cause considerable effect on emotional modes of the personnel and consequently their performance. Therefore, with regard to the mentioned cases, it is assumed that:

Hypothesis A: There is relationship between management commitment to provide services to the personnel and their organizational commitment.

Hypothesis B: There is relationship between management commitment to provide services to the personnel and their job satisfaction.

2.2. Creating management commitment to provide services to the personnel and emotional results (organizational commitment and job satisfaction)

2.2.1. Education and emotional results (effective organizational commitment and job satisfaction):

Education is the method with which persons have abilities to reach organizational goals. From the point of view of customer, the personnel are responsible for the provided services. Correct education which is important for developing relations with customers enables the personnel to communicate with the customers effectively, fulfill their needs and be equipped with skills and knowledge necessary for meeting expectations of the customers. According to Bushaf and Allen, the personnel who have no necessary condition for personal skills are not effective for providing satisfactory services and handling complaints of the unsatisfied customers. The personnel in the organizations with more investment in education were more loyal (organizational commitment) and creative than personnel of other organizations. On the basis of a broad research in global level including 32 countries, education in all fields has large effect on organizational commitment. In this research, it is assumed that:

Hypothesis A: There is relationship between education and organizational commitment of the bank operational personnel.

Hypothesis B: There is relationship between education and job satisfaction of the bank operational personnel.

2.2.2. Empowerment and emotional results of management commitment to provide services to the personnel:

In the performed researches, empowerment was studied from different points of view. Spritser (1997) recognized two different approaches for empowerment with field study in senior manager's level of the pioneer companies: mechanical and organic approaches. In mechanical approach and in rational view, empowerment is the process which a leader or manager shares his power among inferiors (here, power means having formal power or control on organizational resources not personal power) and there is emphasis on organizational power and participation. According to Kanger (1989), empowerment equals to delegating power and lack of concentration in decision making. In organic approach, empowerment means accepting risk, growth and changes and trusts in personnel and tolerating their mistakes. Theorists of empowerment psychological approach such as Thomas and Wathouse believe that empowerment is a multilateral subject and we can't study it on the basis of a special concept. They believe that empowerment is process of increasing internal motivation toward the delegated duties to the personnel including effectiveness, competency, meaningfulness and right of selection and all dimensions of empowerment among personnel give perfect image of the person's power. By empowerment, personnel learn relationship between their work and expected value of the customer. There is important evidence regarding effect of empowerment on job satisfaction and organizational commitment. In addition, organizational behavior indicates that empowerment methods such as increased freedom of action and empowering the personnel to control their duties and participation feeling are effective on promotion of job satisfaction and organizational commitment. Therefore, it is assumed that

Hypothesis A 2: there is relationship between empowerment and organizational commitment of the bank operational personnel.

Hypothesis B 2: there is relationship between empowerment and job satisfaction of the bank operational personnel.

2.2.3. Rewards and emotional results of management commitment to provide services to personnel:

Reward systems are the important means which the managers can direct motivation of the personnel toward the related target. Reward system is composed of all constituents of the organization such as persons, processes, laws and regulations and activities relating to decision making which are effective on allocation of compensatory payments and benefits which are paid to them in return for collaboration. Rewards should meet needs of the personnel, for example, salary should be sufficient, benefits should be logical and holidays should be appropriate. Rewards should be comparable to rewards of the competing organizations which act in similar field. Rewards should be equally distributed among the persons in similar positions. Having suitable and proper rewarding systems are not only important for encouraging the personnel to provide high quality services but also for motivating them to handle the customers' complaints and solve their problems Boon and Johnson (1999). Suitable rewarding structure of an organization has considerable effect on job satisfaction and loyalty of the personnel to organization and job commitments. Therefore, research hypotheses are raised as follows:

Hypothesis A 3: there is relationship between grant of rewards and organizational commitment of the operational bank personnel.

Hypothesis B 3: there is relationship between grant of rewards and job satisfaction of the operational bank personnel.

2.2.4. Consequences of organizational commitment and job satisfaction:

Emotional modes of personnel (organizational commitment and job satisfaction) resulting from execution of management's commitment to provide services to personnel and with use of training, empowerment and grant of rewards will be manifested in their behavior for providing better and high quality service to the customers generally leading to improvement of organizational performance.

2.2.5. Organizational commitment and improvement of performance:

Organizational commitments mean feeling of identity and dependency of the person on organization. Research shows that organizational commitment has positive relationship with consequences such as job satisfaction, effective attendance in workplace and negative relationship with tendency to leave work. Commitment can be raised in two major and minor dimensions: commitment in minor dimension includes commitment to special organizational groups which include workgroups, supervisors and senior management and commitment in major dimension includes commitment to organization as a set and system. Commitment and dependence can have different positive and negative consequences. The personnel who have commitment and loyalty will be well organized in their work and they will stay in the organization for longer term. Managers should keep such commitment and loyalty of the personnel to the organization. The personnel who are obliged to their organizations show tendency to have access to goals of this organization and perform duties in higher levels. Experimental evidence shows that organizational commitment has considerable relation with work performance and behavior and performance of the personnel according to perception of the customer. Therefore, it is assumed that:

Hypothesis C: there is relationship between effective organizational commitment and improvement of operational personnel performance.

In management texts, different definitions are given about the future job satisfaction and general attitude of the person toward his jib is called job satisfaction. Job satisfaction is an emotional reaction toward work, physical social conditions of workplace. Job satisfaction is an important factor for increasing efficiency and personal satisfaction in the organization. Job satisfaction is combination of psychological, physical and environmental conditions which cause the person to say that he is satisfied with his job. All managers seek to increase job satisfaction of their personnel by all means. The person will have defined job satisfaction with regard to importance which different factors such as income, social position, workplace conditions etc have. When a person says that he has high job satisfaction, it means that he likes his job and has good feeling about his work and regards his job very valuable. The Study which was done by Schneider in 1980 showed that job satisfaction had effect on provision of high quality services in banking industry. Yon Bini and Soo found considerable relationship between satisfaction of the bank employees and performance of the customer's services. It is expected that the satisfied employees provide better services and effective strategies for removing failure in provision of the company's services. On this basis, it is assumed in the present research that:

Hypothesis D: there is relationship between job satisfaction and improvement of the operational personnel's performance.

3. Conceptual model of the research:

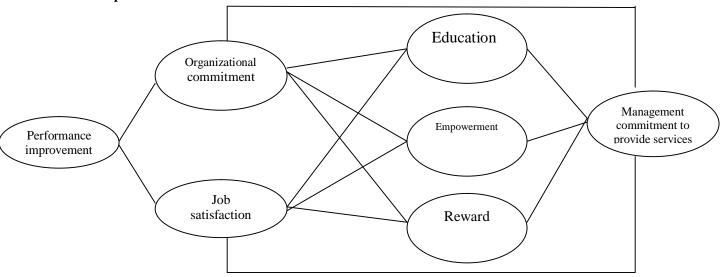


Diagram 1.Conceptual model of the research

Conceptual model shows relationships between the variables which execute processes such as interview, observation and review of literature. Conceptual model of the research is result of study and combination of review of literature which was done on the basis of Baksi attitude theory and Bababacus field research et al. Baksi model

raises this issue that commitment of the management to provide services to personnel which include personnel training, empowerment and grant of rewards have direct relationship with emotional results such as job satisfaction and commitment of the personnel. At the end, improved servicing performance to the customers is affected by organizational commitment and job satisfaction of the operational personnel. Conceptual model of research with regard to variables and hypotheses of research is shown in diagram 1.

4. RESEARCH METHODOLOGY

4.1. Research type:

The present research is of applied research type and relates to human resources in terms of research achievement and results because its finding can help solve some problems of the studied population resulting from job satisfaction and organizational commitment.

4.2. Research method

In this research, survey research method was used for gathering data and correlation and step by step regression research method was used for data analysis.

4.3. Statistical population, sample size and sampling method: Statistical population of this research includes operational personnel in one of the Tehran branches governmental banks and the required data was gathered in single phase cluster sampling method. branches of the related governmental bank was divided into five clusters of north, south, east, west and center. Then some branches of Tehran west cluster were randomly selected. The studied sample volume was based on Kokran formula including 165 persons and 200 persons were selected as research statistical sample in order to gather at least 165 questionnaires.

4.4. Data gathering tools and methods:

Main tools of secondary data gathering were note taking and the required data was gathered with use of laboratory method. Main tool of primary data gathering was questionnaire and the related data was gathered with use of field methods. Research questionnaire includes two main parts. The first part is all demographic questions which questioned variables such as age, years of service, job level and education. The second question is questions relating to research variables and conceptual model of the research and management commitment dimensions support services provision to the personnel (variables of education, reward and empowerment). This research was designed ion the basis of Likert five-option spectrum With use of studies done by Babacus et al (2003), Busgaf and Allen (2000), Hyes (1994) and questions regarding organizational commitment on the basis of questionnaire belonging to Mavdi et al (1979) and job satisfaction questions on the basis of studies done by Babacus et al (2003). 36 out of 200 questionnaires sent to the studied population were returned and 17 questionnaires were put aside due to some defects and data was gathered and analyzed with 147 questionnaires.

5. Validity and reliability of the research

5.1. Validity of the research

Validity determines that to what extent the prepared tools measure the related concept. Research validity includes face validity, Content Validity and Construct Validity. Face validity tests clarity and lack of ambiguity in items. Content validity ensures that the related tools include suitable questions for measuring concept. Construct validity specifies that to what extent items are related to the studied concept (construct or variable) and measure them. Questionnaire validity was confirmed in two terms of face and content validity for clarity of items and its sufficient quality and quantity by the experts and authorities and university professors. Due to validity of the construct, factor analysis technique was used. This method was used for determining factor load of each question. Generally, we can determine relevance of questions which were considered for testing a component or factor with use of this technique and in this case, it is called confirmatory factor analysis. Factor analysis results are based on table 1. Output of the table indicates that factor load of all items is higher than 0.5. Therefore, questionnaire has very good validity.

Table 1- results of factor analysis for determining research construct validity

Variables	Factors	F1	F2	F3	F4	Variables	Factors	F5	F6
Education	Bank personnel are trained continually to provide good services.	0.772				Organizational	I pay attention to future of this bank.	0.559	
	Bank personnel are rained in the field of serving the customers before contacting the customers.	0.778				Commitment	I am proud of working in this bank.	0.767	
	Bank personnel are trained how to deal with the complaining customers.	0.802					My values and values of bank are equal.	0.774	
Reward	If I increase service level which I provide to customers, I will enjoy reward.		0.325				I think that this bank is the best organization for which one can work.	0.714	
	Personnel of this bank receive reward in return for efficiency solution of the customer's problems.		0.750			Performance improvement	I am not bothered if I face the complaining customer.		0.750
	I receive reward for satisfying the complaining customers.		0.255				All customers whom I face solve their problems.		0.804
	The rewards which I receive are based on the customer's assessment of the related service.		0.633				With regard to all works which I perform, I come to terms with the customers.		0.650
Empowerment	I can do anything for solving problems of the customers.			0.773			It is interesting for me to satisfy complaining customers.		0.806
	I have power to solve the customer's problems.			0.653			Complaining customers whom I had faced in the past are the most loyal customers of bank.		0.612
	I was encouraged to solve customers' problems.			0.564		variance	70.698		
Job satisfaction	I am satisfied of my working condition.				0.721				
	With regard to my work, I think that I receive fair salary.				0.711				
	I receive reward in return for my work.				0.709				

5.2. Research reliability:

Use of Kronbach alpha method is used to calculate internal coordination of measurement tools such as questionnaire. In this research, one primary sample including 30 persons was pretested in order to calculate reliability or internal coordination of measurement tools which measure different traits. Confidence coefficient was calculated with Kronbach alpha method and the obtained alpha rates indicate high reliability of the questionnaire. Table 2 shows reliability coefficient of the questionnaire items on the basis of research variables.

Table 2: reliability coefficient of questionnaire on the basis of dimensions and component

Row	Variable	Dimensions or indices	Kronbach alpha
1	Management commitment to provide services to the	Education	0.76
	personnel	Empowerment	0.82
		Reward	0.73
2	Job satisfaction	Empowerment	0.88
3	Organizational commitment	0.72	
4	Performance improvement	0.68	
5	Entire questionnaire	0.87	

5.3. Research finding:

The required data was goatherd with questionnaire tools among the operational personnel who perform duty as bank affairs operator, deputy of bureau and mostly hold high school to bachelor's degree and worked for more than 9 years.

In order to test research hypotheses and measure relations between dimensions of management commitment to provide high quality services to the personnel and organizational commitment and job satisfaction, spearman analysis was sued. Some techniques such as variance analysis, linear correlation test and multivariate regression were used. Correlation coefficients show relationship between independent and dependent variables. In two hypotheses A and B, there is significant relationship between management commitment to provide services to the personnel and

organizational commitment. Results obtained from hypotheses C and D test indicate that organizational commitment and job satisfaction are related to improved performance of personnel.

Table 3: hypotheses analysis results

Hypothesis	Independent variable	Dependent variable	P-value	Error rate	Obtained correlation coefficient	Hypothesis test result
Hypothesis A	Management commitment to provide services to the personnel	Organizational commitment	0.000	0.01	0.545	Accepted H1
Hypothesis B	ypothesis B Management commitment to Job s provide services to the personnel		0.000	0.01	0.500	Accepted H1
Hypothesis C	ypothesis C Organizational commitment Perform improve		0.014	0.05	0.245	Accepted H1
Hypothesis D	Job satisfaction	Performance improvement	0.007	0.05	0.268	Accepted H1
Hypothesis A 1	Hypothesis A 1 Education		0.000	0.01	0.37	Accepted H1
Hypothesis A 2	Hypothesis A 2 Empowerment		0.000	0.01	0.47	Accepted H1
Hypothesis B 1	Hypothesis B 1 Rewards Or		0.000	0.01	0.36	Accepted H1
Hypothesis B 2	Education	Job satisfaction	0.003	0.01	0.28	Accepted H1
Hypothesis B 3	Empowerment	Job satisfaction	0.000	0.01	0.43	Accepted H1
Hypothesis B 3 Rewards Job		Job satisfaction	0.000	0.01	0.40	Accepted H1
		*P<0.05 , **P><	0.01 , N=14	47		

In order to determine cause and effect relations between the independent variables and to predict changes of dependent variable on independent variables changes, regression tests were used. Therefore, hypotheses were developed as follows and tested:

H0: there is no linear relationship between management commitment to provide services to personnel with organizational commitment and their job satisfaction.

H1: there is linear relationship between management commitments to provide services to personnel with organizational commitment ad their job satisfaction.

 H_0 : $\beta = 0$ H_1 : $\beta \neq 0$

Table 4: hypotheses analysis results

Row	Bi-variable linear regression test									
		Regression problem table								
	Independent variable	Dependent variable	Degree of freedom	F	Significanc e level	Intercept	В	t	Significance level	Recognition coefficient (R2)
1	Management commitment to provide services to personnel	Organizational commitment	1	32.2 20	0.000	2.264	0.289	5.676	0.000	0.747
2	Management commitment to provide services to personnel	Job satisfaction	1	43.2 9	0.000	-	0.809	6.580	0.000	0.406

F test shows variance analysis of null hypothesis regarding lack of relationship between independent variable and dependent variable against hypothesis regarding relationship between independent variable and dependent variable and null hypothesis is rejected with regard to significance rates which are smaller than significance level of 0.05. It means that there is linear relationship between management commitment to provide services to personnel with organizational commitment and job satisfaction and it is permissible to use linear regression test for studying linear relationship between independent variable and two variables. Therefore, linear relationship is established between independent variable and two dependent variables:

Organizational commitment =2.464+/489(management commitment to provide services to personnel) Job satisfaction =0/809(management commitment to provide services to personnel)

On the other hand, we can say that when we increase one unit to the variable of management commitment to provide services to the personnel, job satisfaction will be increased to 0.809 and organizational commitment variable to 0.489. In order to test cause and effect relationship between each one of the dimensions relating to management commitment to provide services to the personnel (education, empowerment and rewards) and organizational commitment variable and job satisfaction, multiple regression tests (multivariate) was used. This method is the most applicable method for making the model. In this method, all variables which have entered the model after entering a variable to the model and are not significant predictor are excluded from the model. In this method, the first independent variable is analyzed on the basis of the highest correlation coefficient and other independent variables enter the model in terms of correlation variable and in case they lose their significance with entrance of the new variable, they will be excluded from the model to obtain the best regression model.

Table 5: results obtained from step by step multivariate regression analysis

Row	Multivariate linear regression test											
		ANOV	A table		Regression problem table							
	Independent variable	Dependent variable	Degree of freedom	F	Significance level	Intercept	В	t	Significance level	Recognition coefficient (R2)		
1	Empowerment	Organizational	2	11.023	0.000	2.272	0.265	2,668	0.008	0.2430.371		
		commitment			0.000		0.193	2.622	0.010			
	Reward											
2	Empowerment	Job satisfaction	2	18.89	0.000	-	0.208	2.745	0.000			
					0.000		0,456	4.511	0.000			
	Reward											

As table 5 shows, independent variables entered the model on the basis of the highest correlation coefficient which was obtained with organizational commitment and job satisfaction and we see in the second stage that variable of education lost its relation with both dependent variables of organizational commitment and job satisfaction and was excluded from the model that is it has no cause and effect relation with these two variables. The presented variable analysis table tested some equivalent null hypotheses for us (that there is no linear relationship between independent and dependent variables that all regression coefficients equal to 0 and that multiple recognition coefficient equals to 0); test of these hypotheses is based on ratio of regression mean square and remainder mean square. This ratio is shown with F in table of which rate equals to 18.89 and 11.34 in the second stage. With regard to the fact that the observed significance level is lower than 0.01, we can reject null hypotheses that is independent variables (empowerment and reward) have linear relationship with organizational commitment and job satisfaction and regression coefficient and recognition coefficient are larger than 0. He obtained recognition coefficients justify dispersion observed in organizational commitment and job satisfaction on variables of empowerment and reward therefore, on the basis of the above explanations, regression relations are as follows:

Organizational commitment =2.472+/215(empowerment) +0.193(reward)

Job satisfaction =/408(empowerment) +0.455(reward)

In order to study linear relationship between independent variables o organizational commitment and job satisfaction and dependent variable of performance improvement , two hypothesis variables were tested with use of bi-variate regression test and the obtained results are based on the following table:

H0: there is no linear relationship between organizational commitment and their job satisfaction and performance improvement.

H1: there is linear relationship between organizational commitment and job satisfaction and performance improvement.

 H_0 : $\beta = 0$ H_1 : $\beta \neq 0$

Table 6: results obtained from bi-variate regression analysis

Row		Bi-variate linear	r regression test							
		ANOV.	A table		Re	gression p	roblem table			
	Independent variables	Dependent variable	Degree of freedom	F	Significanc e level	Intercept	В	t	Significance level	Recognition coefficient (R2)
1	Organizational commitment	Performance improvement	146	2.498	0.117	There is no	linear rela	tionship		-
2	Job satisfaction	Performance improvement	146	1.255	0.03	4.097	0.177	2.042	0.000	0.086

Output of table 6 shows that there is no linear relationship between organizational commitment and improvement of performance but job satisfaction of the personnel is effective on improvement of their performance. Therefore, linear relationship is as follows:

Performance improvement = 3.097 + /177(job satisfaction)

6. Study of finding and research experimental model:

Results of statistical analysis show that there is relationship between independent variable of management commitment to provide services to the personnel and organizational commitment and job satisfaction. Two variables of organizational commitment and job satisfaction have significant relationship with performance improvement. Other finding shows that dimensions of management commitment to provide services to personnel (education, empowerment and rewards) have relationship with organizational commitment and job satisfaction (table 3). Linear relationship between independent variable of management commitment to provide services to personnel and dependent variables of organizational commitment and job satisfaction was studied through linear regression of which results are shown in table 4. Linear relationship between two variables of organizational commitment and job satisfaction and performance improvement was tested and according to the obtained results in the studied population, there is no cause and effect relationship between organizational commitment and performance improvement and only job satisfaction of the personnel is cause of promoting the performance improvement. Results are given in table 6. Study on cause and effect relationship between dimensions of management commitment to provide services to the personnel and variables of organizational commitment and job satisfaction was tested through step by step multiple regression. In step by step regression, it was specified that variable of education lost linear relationship with variables of organizational commitment and job satisfaction with regard to the fact that independent variables enter the model on the basis of the highest correlation coefficient that is it has no cause and effect relationship with dependent variables (table 5). Experimental model of research which was obtained on the basis of path analysis is shown in diagram 12.

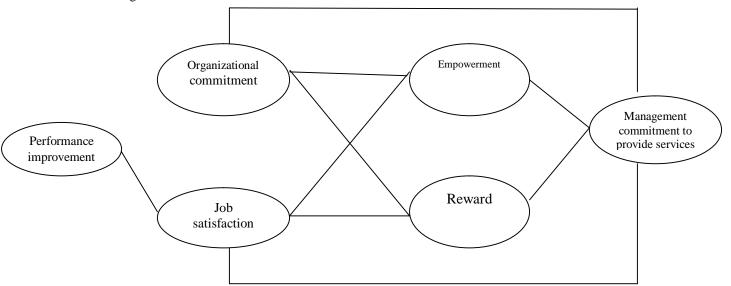


Diagram 2.Experimental model of research on the basis of path analysis

7. DISCUSSION, CONCLUSION AND SUGGESTIONS

Undoubtedly, one of the basic elements and dimensions of performance improvement and success of the organizations with regard to their social identity is personnel of the organization and such important case was referred directly and indirectly in all models of elevation and performance of the organizations. For example, Malcolm Baldrige model directly dealt with personnel and its components in known models of assessment performance such as Quality Management European Foundation. In balanced assessment model, Kaplan and Norton regards learning and growth as basis of change and improvement of the organization's performance and satisfaction and education are the criteria for testing this basis. On the other hand, personnel of the organization provide services or personnel who provide services to the customers are regarded as main factors of service marketing because many customers know providers of services as the organization and role of each one of the personnel in services affairs is

very important with regard to concurrent supply and consumption of services and relationship between service and server. Research shows that behavior of the personnel; their commitment and responsibility are the factors effective on increased satisfaction of the customers with services and decision-making to select the bank. In addition, research shows that use of environmental opportunities and effective communication inside and outside the organization is mixed with personnel of the organization and the organizations which have motivated; capable, educated and professional personnel have higher organizational commitment and job satisfaction causing improved personal performance of the personnel and finally performance of the organization. Management commitment can be performed in different ways regarding provision of services to the personnel and in this research, three cases (education, empowerment and reward) were considered and their relationship with job satisfaction and organizational commitment and finally with the performed performance. What was obtained from correlation hypotheses test results was significant relationship between independent and dependent variables. Regression relationship between independent variable of management commitment to provide services to the personnel and two dependent variables of effective organizational commitment and job satisfaction was obtained to be 0.489 and 0.809 in confidence level of 0.99 and research result was consistent with research results of Babacus et al (2003). Observation of results indicates that actions regarding management commitment to provide services to personnel were effective on job satisfaction level of the personnel rather than their organizational commitment. Managers should pay attention to all aspects of job satisfaction such as creating friendly atmosphere between the personnel, providing opportunity for promotion of the personnel, employing qualified supervisors who are accepted by the personnel, providing suitable workspace and drawing processes. On the basis of results obtained from correlation coefficient shows significant relationship between two variables of empowerment and job satisfaction. Empowering personnel causes promotion of their job satisfaction level. Research results conform to research of Ablon, Bamberger, Spritser, et al (1997) that empowerment of the personnel causes confirmed effects on job satisfaction of personnel. Correlation coefficient of two variables of empowerment and organizational commitment and its regression relationship equal to 0.47 and 0.261. In the studied population, organizational commitment of the personnel was 0.361 due to their empowerment. More participation of the personnel in decision-making process, grant of freedom to operating personnel for performing work and delegating powers to them to solve problems of customers and encouraging the personnel to solve problems of customers and create satisfaction in them cause organizational commitment and attachment of the personnel to bank while empowering the personnel and these emotional responses of personnel will be reflected in their behavioral results which are performance improvement and creating satisfaction in customers. In the present research, correlation value is between variables of education and job satisfaction and the relationship value is not so considerable. For determination of cause and effect relationship, it was evident that this variable has no linear relationship with two variables of job satisfaction and organizational commitment. However, research shows that training skills relating to job and behavioral skills for improving level of capacities to deal with different needs of the customers under different conditions for the operating personnel are the main criteria for provision of services to personnel. Therefore, more studies are required to investigate effect of education on organizational commitment and job satisfaction in the bank. There was significant relationship between two variables of education and organizational commitment of the personnel. On the basis of regression analysis results, it was found that variable of education was not effective on organizational commitment of personnel and there is no linear relationship between them. Other results indicate that rewards had good effect on job satisfaction. Rewards mean payments by the bank to the personnel in return for good work of the personnel in order to satisfy the customers and solve their problems. Issue of payments is one of the job satisfaction dimensions. We can acknowledge that bank acted well regarding payment of rewards and fulfillment of the primary needs of the personnel in return for payment and facilities. Patman and Stratser (1983) found that performance reward conditions and observing justice are prerequisites of the organizational commitment and there is strong relationship between incentive behavior of the managers and leaders and organizational commitment of the personnel. It is necessary to note that since material rewards can't act as a factor effective on organizational commitment, we can refer to considerable effect of internal rewards. One of these internal rewards is to grant power and responsibility to the personnel. On the other hand, managers can increase feeling for sharing employee in success of the organization. In the present research, there is no relationship between variables of organizational commitment and job satisfaction and this result is not consistent with results of some researches done by Shore Macfarlane and Martin 1989, Fin Steen and Harare and Vallen Dramic 2000, Kani and Heslin 2003, Eue 2005, Slatery and Selolrachan 2005, Clik 2008 who confirmed relationship between organizational commitment and job satisfaction. Therefore, more studies are needed to study and test relationship between these two variables.

In another research result and on the basis of linear test, it was found that organizational commitment of personnel lacked cause and effect relationship with their performance in the studied population. This research result is not consistent with results of some studies such as Khan Mohammad Riadh, Ziaeddin Ahmad Jam and Rami 2010 and Ali, Mahmoud Khan and Balooch 2011. Some studies reported ambiguous relationship between organizational

commitment and performance of the personnel due to dependent variables effective on the relationship. Research results show correlation and significant relationship between job satisfaction and performance of the personnel and regression analysis results show this important fact. We can mention that rewards which bank grants to the personnel could have caused job satisfaction and finally improvement of performance. In fact, job satisfaction can be determining for the organization. Therefore, we can say that improvement of performance results from their job satisfaction and this research result is compatible with some studies done by Christopher, Argil, Crossman and Zaki 2003, Balasandram 2003 indicating significant relationship between job satisfaction and performance of the personnel. The studied bank should deal with three dimensions of management commitment to provide services to personnel. Some researchers believe that they should be viewed equally due to importance of management commitment to provide high quality services (education, employment and rewards) due to effect they have on organizational commitment and job satisfaction because emphasis on one instead of another one leads to failure. For example, if rewarding is not consistent with education and empowerment, it will not be effective while one can't reach the related results with effort to empower the personnel unless empowerment leads to suitable education and rewarding. In addition, education will not reach the expected result unless rewards grant system and empowerment can be performed in timely manner. The present research in the studied population which investigates relationship between some variables and their effect is unique. Execution of each research has come limitations and these causes to manifest some facts. One of the limitations is statistical population which studied only one bank. Therefore, generalization of results to governmental banks which act in banking industry should be done with more caution. With regard to theoretical review of literature and the performed studies in organizational behavior, limited variables were considered in this research. In this regard, we can name more variables and components regarding management commitment to provide services to the personnel who have effect on organizational commitment and job satisfaction. Therefore, it is suggested that other dimensions and components which can be more effective on obliging the personnel and creating more satisfaction feeling leading to higher performance should be studied with regard to cultural conditions and governing law of other banks . Research can be performed in another working branch.

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