

Spiritual Intelligence, Predicting Intelligence of Customer-Oriented Organizational Citizenship Behavior (Case Study: An Insurance Company)¹

Jaber Moghaddampour¹; Abbas Ali Rastegar, Ph.D².

¹MA of Public Management, Faculty of Human Science, Shahed University, Tehran, Iran

²Assistant Professor of Management, Faculty of Management, University of Semnan, Iran

ABSTRACT

Present study investigated the influence of spiritual intelligence and its constituents on customer – oriented organizational citizenship behavior. To measure the concept of customer – oriented organizational citizenship behavior, Dimitriades’s concept and to measure the concept of spiritual intelligence, Neal’s conceptualization are used that have introduced three variables for spiritual intelligence as the capability of connection to self, connection to others and connection to a transcendent. 282 employees of an insurance company in Tehran constituted the population and they answered the items of research questionnaire in July 2011. In terms of purpose, it is an applied research and in terms of data collection it is a survey – type descriptive and correlation research. It is based on structural equations. The findings reveal that each variable of spiritual intelligence has positive impact on customer – oriented organizational citizenship behavior and spiritual intelligence is a significant predictor to express customer – oriented organizational citizenship behavior by the employees of X insurance company.

KEYWORDS: customer – orientation, organizational citizenship behavior, Meta religious approach, spiritual intelligence, workplace spirituality

INTRODUCTION

Creating and surviving any organization depends on its customers/clients and all activities of an organization are organized to satisfy customers’ needs and their satisfaction of received services and goods. However, domestic service organizations have forgotten that why they have created and what is the aim of their establishment? In fact, the main of such organizations is neglected in paramount bureaucratic structures and roles and, more importantly, lack of customer – orientation behaviors by their personnel. Today, for their success, organizations need employees who serve beyond their functions, that is, people who represent beyond expectation performance [35]. Organizations need to express behaviors by their staff in their interactions with customers that are not officially prescribed by the organization but impact on the quality of delivering services to customers. In fact, customer – oriented organizational citizenship behavior is a main concern of service organizations. To this end, authors have suggested that researches on service sector should be developed toward customer – oriented organizational citizenship behavior by those staff who faces with customers [46]. On the other hand, the importance of spirituality and spiritual intelligence is felt in modern age. Historic evolutions in management and organization arenas are impacted by a powerful force theoretically and practically. This power is nothing rather than spirituality so that conducting it in the organization is considered as the most important future managerial initiative [34]. Studies on spirituality are deeply linked with intelligence concept so that many contemporary theoreticians have defined intelligence in the format of spirituality [36]. Workplace spirituality and spiritual intelligence are today the subjects of serious researches in many scientific scopes of which one important area is organizational business environment. Concerning the importance of customer – oriented organizational citizenship behavior by employees and the emphasis of authors on addressing this issue in studies on service sector as well as the importance of conducting spirituality and spiritual intelligence in organization, present research studies the impact of spiritual intelligence on customer – oriented organizational citizenship behavior by employees.

¹ [Present study was supported by Insurance Research Center, affiliated to the Central Insurance of the Islamic Republic of Iran]

***Corresponding Author:** Jaber Moghaddampour, Faculty of Human Science, Shahed University, Tehran, Iran.
E-mail: jabermp@yahoo.com Mob: +98-912-7499668

1. REVIEWING THE LITERATURE

1.1. Customer – oriented behavior and its importance in the organization

Within past forty years, customer orientation is emerged as the foundation of service management theory and practice [6]. Customer orientation is defined as satisfying the needs of customer in employee – customer interactions [39]. Customer – oriented behaviors expressed by frontline employees are conceptualized as employees' tendency to support customers to make satisfied decisions, to evaluate their needs, to provide services which meet the needs, to describe the services precisely and to refuse using deceitful and manipulated tactics with high pressure on customers [19].

In the background of conducted studies, customer orientation refers to believes which lead an individual's behavior toward customers and clients. In fact, the infrastructure of such believes is what interested by customer or client which is prior to any other thing. In giving such priority to customers' needs and interests, the interests and aims of the organization/institute are also sufficiently respected, because that respecting the customer would meet organizational long terms goals by them [6, 18].

Customer orientation is important since service sector employees show higher degree of customer orientation and express behaviors that promote customer satisfaction [9]. Additionally, Kelley (1992) has stated decisively that customer oriented behaviors lead into long term relations between organization and customers which is profitable for both sides. As a result, customer oriented organizations compared to organizations that utilize tendencies except than customer orientation tend to enjoy better performance evaluated by profitability ability and service quality [18].

The result of various researches indicates that organizations with customer-oriented directions are more likely to satisfy their customers and meet their long term aims than organizations with such directions [6]. Although customer-orientation is important for all organizations and companies, it is particularly significant for service sector [18, 20].since the employees of service sector organizations are in direct contact with customer, represent their organizations and provide the services [44]. Hoffman and Ingram (1992) believed that customer-orientation for a service organization equaled with marketing for a manufacturing organization. There are remarkable evidences that show that customer perception on the quality of provided services directs their behavior with employees of service sector and, consequently, such behavior impact on employees significantly [24, 25]. The most obvious impact mentioned by newer researches on the employees of service organizations is the feeling of satisfaction on desired behaviors and propensity to ideal and effective behaviors with customers/clients [8, 22].

1.2. Organizational citizenship behavior and customer – oriented behavior

The concept of organizational citizenship behavior attempts to identify measure and manage behaviors by employees that increase organizational effectiveness but are not sufficiently respected in traditional employees' job performance appraisal. One limitation of past researches was their focus on organizational citizenship behavior applied widely in different organizations and situations [1]. Researchers say that some organizational citizenship behavior is possibly more suitable for a certain type of organizations than other ones. Service organizations need those aspects related to contacting customers and represent the organization for outer space [4].

According to Organ (1988), the definition of organizational citizenship behavior described many behaviors of employees in contact with customer. The first indicator of organizational citizenship behavior is that it is not a normative behavior. Various aspects of services need non-normative behaviors which can be important for serving customers. Service providing behaviors often involve personal interactions. Such interactions – whether short or long – develop relations with customers that help employees to perceive customers' needs. Sometimes, they may make services customized or cause that customers feel that they are important. Although it is difficult to mention precise traits of a job description in relation to how interact customers, some behaviors can be defined clearly. However, many behaviors are abstract and are depended on employees' attitudes and impetuses. Anyhow, employees should be committed to a set of behaviors to breed positive interactions; of course, it is difficult to make some behaviors normative [2].

The second characteristic of organizational citizenship behavior is that it is rooted from independent individual initiatives. Researches indicate that independent individual initiatives impact on customer satisfaction as a part of providing the services [2].

The final characteristic of organizational citizenship behavior is that this behavior is in line with the best interests of the organization. During interaction with customers, employees often select from the diversity of responses in different levels by the help of customer satisfaction and organizational interest.

Obviously, service companies can ask their personnel who are in contact with customers to select behaviors and solutions that implicate the best interests for the organizations. In other word, they should render organizational citizenship behavior. Therefore, one can say that organizational citizenship behavior can impact positively on the success of providing the services and, in fact, it is a type of behavior which leads into service providing based one organizational requirement which increases the quality of services to customers [2]. Hence, authors have proposed

that service management needs to focus on customer oriented citizenship behaviors of those employees who are in contact with customers [47].

1.3. Customer - oriented organizational citizenship behaviors

Literature of well service providing indicates that employees express behaviors that are not necessary officially but lead into high level of customer satisfaction such helping customers with creative methods when a special problem happens [3, 7]. Helping others in the organization to enable them provide customers with excellent services [16] and granting creative suggestions to improve the quality [2] are clarified as customer – oriented organizational citizenship behavior. Such activities are similar to Organ’s (1988) citizenship behavior aspects: consciousness includes a visionary behavior expressed under the minimum legal requirements; altruism namely to help other people in their problems and organizational tasks and civilized behavior which is the propensity to an accountable contribution in organizational life [8].

Podsakoff and Makenzie (1997) divided employees’ behaviors into five types in terms of their direction toward organization and/or customers as well as their intra or Meta roles. Concerning such customer – oriented organizational citizenship behavior, a behavior is Meta role when its direction is toward both organization and customers.

Table 1: shapes of employees’ behaviors [47]

Behaviors	Direction toward organization	Direction toward customers
Inter – role	Job and task - oriented behavior	Service and sale – oriented behaviors
Meta - role	Organizational citizenship behaviors Contradictory citizenship behaviors	Customer – oriented behaviors

According to Morrison (1996) and Bienstock et al (2003), employees’ visionary behaviors in their contact to customers that were not officially prescribed by the organization impact the quality of provided services to consumers. Therefore, customer – oriented organizational citizenship behavior should be especially respected by the manager of service sector in order to motivate such behavior and achieving desired organizational ramifications.

Table 2: the results of customer – oriented organizational citizenship behavior by employees

For organization	Author	For organization	Author	For employees	Author
Developing long terms relation with customer	Kelley, 1992	Customer satisfaction rising	Dunlap et al, 1988	Improving employees’ performance	Dimitriades, 2007
Creative suggestion to improve the quality by staff	Bowen & Lawler, 1992	Developing long term relations with organization	Kelley, 1992	Satisfaction feeling	Dimitriades, 2007; Knox, 2007
Improving service quality	Hartline et al, 1992	Improved service quality	Dimitriades, 2007	Helping each other in the organization to provide excellent services	Gronroos, C., 1985
More profitability	Hartline et al, 2000	Helps by employees to evaluate the needs, to take satisfied decisions and to meet needs	Hoffman & Ingram		

1.4. Spirituality emergence in organizations

Since the end of last century, a kind of reintegration was happening between internal and external lives. An important area for such integration was the workplace of organizations. The entrance of concepts such as ethics, believe in Divine or a transcend, honesty, consciousness, trust, forgiveness, kindness, consideration, looking meaning in work, correlation with colleagues, encouraging colleagues, feeling of peace and altruism into managerial researches and initiatives have all indicate the emergence of a new paradigm. According to many researchers, this new paradigm in workplace which is in fact a reaction to modern inflexible and mechanical paradigm is spirituality paradigm [11]. Marsh and Conley predicted that this new paradigm is the fourth wave after Alvin Toffler’s third wave [36].

The concept of spirituality and its applications in the world especially in West have found high importance so that concepts like God, religion, spirituality and etc. which considered as special issues have now entered into academic discussion and scientific researches. Particularly, the number of researches on this issue in psychology and management areas is highly increasing. Many conferences and workshops are organized in this regard. A concept emerged from such meetings and conferences is spiritual intelligence [11]. In line with rising a new paradigm on spirituality in workplace, the concept of spiritual intelligence was also considered since 2000 [42]. In fact, in addition to increasingly interest in emotional intelligence, the combination of spirituality and intelligent in the new concept of spiritual intelligence is highly respected [11].

Both theoretically and empirically, studying spirituality in organization, trading and business especially the impact of spirituality in workplace and employees’ performance is undeniable. Devalk (1996) believed that organizations were more than ever changing to a location where they looked for giving meaning to their life. Likewise, Neal (1999) said that workplace played a remarkable role in satisfying the needs of people. Judi Neal believed that such factors as economic crises, globalization trend, and lack of integration in organizations and so on in recent years have led to a serious need to a profound sense of meaning in work [41]. Bein Bridge (1998) said that workplace was where most employees got their own perception.

1.5. Intelligence and the expansion of spiritual intelligence concept

Intelligence has different and varied definitions. In a relative full definition, one can define intelligence as the capacity of learning, the integrity of acquired knowledge and the ability of adaptability to environment [21,43,45]. Some definitions are depicted in following table:

Table 3: intelligence definitions

Definition	Author(s)
Intelligence is the capability of thinking, planning, creating, adaptation, problem solution, reaction, decision making and learning	Nobel, 2000
Intelligence is an adaptive problem solution behavior to facilitate applied aims and compatible growth	Nasel, 2004
The capability to achieve goals in facing with barriers in terms of decisions based on reasonable principles	Chiu, Hong & Dweck, 1995 Emmons, 2000
A set of capabilities which allow an individual to resolve the problems based on special cultural ambience or provide suitable products	Pinker, 1997; Emmons, 2000
A set of capabilities considered valuable to resolve problems and create new products in a culture	Gardner, 1999 Amram, 2005
Learning capacity, the integrity of acquired knowledge and compatibility with environment	Zohar & Marshall, 2000, Nasel, 2004; Wolman, 2001; King, 2007

Overall, intelligence mainly leads into the compatibility of an individual with the environment and provides him/her with techniques to encounter problems and difficulties. Problem recognition capability, proposing solutions for different life problems and discovering efficient problem solutions are the traits of intelligent people [15].

As a cognitive capability, intelligence was introduced by Alfred Bine in early 20th century. However, Salovey (2002) said that human intelligence did not consist of limited set cognitive capabilities; rather it had also an emotional aspect. In recent two decades, intelligence concept is extended to other areas such as emotional intelligence, natural intelligence, existential intelligence and spiritual intelligence. Furthermore, intelligence is not considered as a general ability; rather it is a set of different capacities [33]. Spiritual intelligence alongside emotional intelligence, physiological intelligence and cognitive intelligence has been the subject of many probes. For biological, social, mental and spiritual aspects are linked to four types of physiological intelligence, emotional intelligence, cognitive intelligence and spiritual intelligence [12].

Spiritual intelligence provides a space (ground) where other kinds of intelligence can perform better. Spiritual intelligence performs this task by inspirational and spiritual guides as well as generating creative thinking and a holistic approach [45]. If cognitive (rational) intelligence is about “thinking” and emotional intelligence is about “feeling”, then spiritual intelligence will be on “being” [48]. Zohar and Marshall (2000) have summarized different functions of intelligence as below:

Table 4: intelligence functions [45]

Function	Intelligence	Capital
What I think	IQ	Ordinary capital
What I feel	EQ	Social capital
What I am	SQ	Spiritual capital

George (2006) believed that rational intelligence addressed to facts and information management and used rationality and analysis for decision making. Emotional intelligence referred to perceive and control emotions and feelings of a person and was also sensitive to the feelings of other people. Spiritual intelligence needs to:

- Receive and use individual’s inner and profound resources and increase his/her capacity for being interested and power to endure and adapt.
- Address the development of a clear and stable identity in a context in which workplace communications are constantly changing
- Promote its capability to identify real meaning of events and conditions and can create a meaningful workplace.

- Balance personal values with aims through a clear perception.
- Attain the values without any compromise and show its own honest and rightness in practice.
- Conceive that where and how each above point can be destroyed by the essence namely it should have the ability to conceive the real reason.

According to George (2006), while many people believed that there was no spirituality in work and workplace, spiritual intelligence has applied capability in many working life aspects:

1. Personal security and convenience and how such security impacts on personal effectiveness;
2. Communications and conceiving interpersonal relations;
3. Change management and removing the barriers.

It seems that spiritual intelligence has extended beyond physical and cognition relations with surrounding environment and has entered into an inspirational and excellent scope of individual’s attitude toward life. Such attitude involves all personal events and experiences impacted by a holistic view. Such person can use his/her intelligence to format and reinterpret his/her experiences. This process is able to give more meaning and value to events and experiences in phenomenological terms [46]. Spiritual intelligence is more on asking rather than responding. It means that the person raises more questions on him/her, life and surrounding environment [48]. He/she can use spiritual intelligence to reshape or redefine and change events in life [42]. Some definitions on spiritual intelligence are shown in table 5.

Table 5: spiritual intelligence definitions

Definition	Author
An intelligence by which we resolve problems on meanings and values; intelligence which put our activities and life in a broader, richer and more meaningful scope; an intelligence which help us to understand which initiatives are more meaningful than other ones.	Zohar and Marshall, 2000
A set of capabilities, capacities and spiritual resources which using them in daily life can increase adaptability.	Zohar & Marshall, 2000; Nasel, 2004; Wolman, 2001; King, 2007
Spiritual intelligence has a comparative application of spiritual information to resolve the problems in life and the process of achieving the aims.	Emmons, 2000
The capability of creating meaning based on profound understanding of existential questions and awareness and ability to use them in multilevel awareness in problem solution	Vaughan, 2003
Utilizing spiritual resources and capabilities so that people can make meaningful decisions, think about existential issues and try to resolve daily problems.	Nasel, 2004
The ability of communicating with itself, others and a transcend (something more excellent than self)	Nasel, 2004
The ability to recognize life principles (natural and spiritual laws) and basing the life on such laws	Santos, 2006
Human capacity to look for final questions about life meaning and, simultaneously, the experience of an integrated contact among us and the world where we live	Wolman, 2001
Spiritual intelligence is the capacity of using a sensitive multiple inspiration approach, meditation and intellectual imagination to acquire inner knowledge to resolve global problems; spiritual intelligence includes awareness of cohesion and relation to self, others, society, earth and universe.	Sisk, 2008

Sisk (2008) stated the traits of spiritual intelligence as exercising inner awareness, exercising and utilizing inspirations, sensitivity to life targets, concerning injustice and unfairness, enjoying life questions, valuing the love, kindness, concern about oneself and others, self – awareness, the feeling of attachment to others.

All people have the capacity to create and develop spiritual intelligence similar to the capacity of many people to inspire, think and feel. Spiritual intelligence develops and improves through different practices including training, respect, affection change and ethical behavior [42]. Spiritual intelligence can be enforced by openness, different viewpoints, high sensitivity to experiences and realities like transcend and spiritual issues [46]. Zohar and Marshall believe that spiritual intelligence grows through seeking the main meaning of situations, rising “why” questions on problems and attempts to establish relationship among events. Likewise, learning and listening to inspirational messages of inner voice, being thoughtful, rising self – awareness, learning from mistakes and self – honesty increase spiritual intelligence [46].

1.6. Spiritual intelligence conceptualization

By defining spiritual intelligence as the capability of connection to self, connection to other and connection to transcend, Judy Neal (2004) developed this concept in workplace:

1.6.1. Connection to self

Neal believed that spiritual intelligence started with self – awareness feeling and among five work aspects (physical, rational, emotional, willful and spiritual), Due to emphasis on individual development, connection to self, related to rational aspect more. People with strong connection to self, relate to their values and beliefs with a strong degree of emotional intelligence. They have conducted spiritual activities and personal development initiatives so that

they can dominate their thoughts, feelings and behavior. Other people find them as people with strong connection to self and cold-blooded people who can act competently in upset situation [29].

1.6.2. Connection to others

According to Neal, self – awareness and facing with personal growth is not sufficient alone. People with higher spiritual intelligence use such self – awareness as an underlay to understand other people better and to develop significant relations. Among five work aspects, connection to others is more related to emotional aspect due to its emphasis on workplace interpersonal dimensions. People with strong connection to others are too courteous concerning differences in values, believes and cultural themes and are more looking for knowing. They are empathy and able to forgive and treat anyone as a holy and unique entity [29].

1.6.3. Connection to transcendent

According to Neal, the main element which may distinguish spiritual intelligence from other kinds of human intelligence is the emphasis on connection to transcendent that people may attribute to God, existence universe, transcendent or similar terms. Among five aspects of God (physical, rational, emotional, willful and spiritual), connection to transcendent is more related to spiritual aspect due to its emphasis on the holiness of human and life. People who have strong connection to transcendent tend to have an explicit sense on their important targets and they address to ethical and spiritual discussions such as justice and respect [29].

2. METHODOLOGY

2.1. Research purpose

Concerning the literature, the purpose of present research is to study the influence by spiritual intelligence and its constituents on customer – oriented organizational citizenship behavior by the employees of an insurance company.

2.2. Conceptual model

In present study, spiritual intelligence and its constituents are considered as independent variable and customer – oriented organizational citizenship behavior as dependent one. Since in past researches the relationship between spiritual intelligence and customer – oriented organizational citizenship behavior was not discussed, by studying the relevant literature and rational believes, following conceptual model is provided to recognize casual relations between spiritual intelligence and customer – oriented organizational citizenship behavior variables:

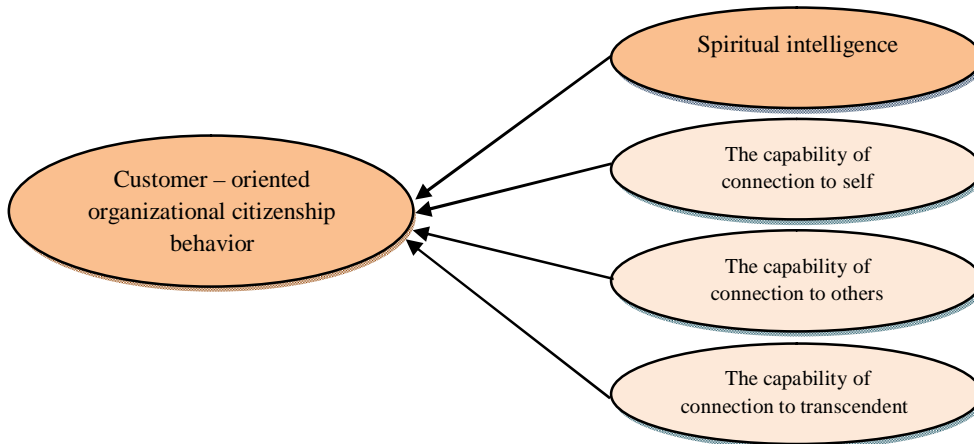


Figure 1: research conceptual model

3.3. Research hypotheses

Present study assumes that spiritual intelligence is an affecting factor on expressing customer oriented organizational citizenship behavior by employees. Considering the important role of customer oriented organizational citizenship behavior in the organization and the possible impact of spiritual intelligence on such behavior, hypotheses are devised as below:

Main hypothesis:

Spiritual intelligence impacts on expressing customer oriented organizational citizenship behavior by employees of X insurance company.

Minor hypotheses:

1. The capability of connection to self would impact on expressing customer oriented organizational citizenship behavior by employees of X insurance company.
2. The capability of connection to others would impact on expressing customer oriented organizational citizenship behavior by employees of X insurance company.
3. The capability of connection to transcendent would impact on expressing customer oriented organizational citizenship behavior by employees of X insurance company.

3.4. Research method and type

Present study is an applied one in terms of purpose and it is a descriptive one in terms of data collection method. Since in descriptive researches one can evaluate the traits of studied community through survey [31], the present study is a survey – type descriptive research. Among survey methods, periodical method is used to collect data on one or several traits in a time interval by sampling technique [38]. Since the researcher attends in the real life conditions of an organization, present study is a field study. Finally, it is a correlation research since it looks for recognizing the relations among variables. One can categorize correlation researches into three groups based on their aims: bi-variable correlation study, regression analysis and correlation matrix analysis or co-variance. Among researches by correlation matrix or co-variance, one can point out factor analysis and structural equation model. In factor analysis, the aim is to extract a set of data or to achieve latent (construct) variables and in structural equation model, testing structural relations is based on theories and research findings. In researches that the authors plans to test a certain model in terms of relations between studied variables, structural equation model is used [38]. Structural equation model is a comprehensive statistical approach which tests hypotheses on relations between observed and latent ones [38]. On this basis, this is a correlation research and, specifically, it is based on structural equation model. Tools to gather information are library sources and questionnaire. Needed items to measure variables are extracted from previous researches. To measure customer – oriented organizational citizenship behavior, Dimitriade’s questionnaire (2007) and to measure spiritual intelligence variable Neal’s questionnaire are used. Customer – oriented organizational citizenship behavior consists of 7 items devised by Likert seven – scale range. Spiritual intelligence questionnaire includes 30 items of which 10 items relate to the capability of connection to self, 10 items relate to the capability of connection to others and 10 items relate to the capability of connection to transcendent. It is devised based on Likert 5 – scale range. Initially, respondents were asked to answer questions on demographic factors such as age, gender, service years and education. The questionnaire was anonymous and closed one. To analyze gathered data, LISREL and SPSS 19 software were used. To analyze the validity of content, elites’ opinions were collected. Furthermore, to confirm the validity, construct validity was analyzed by confirmatory factor analysis explained below. Construct validity of a measurement tool shows that to what extent a tool measures a construct with theoretical basis. Factor analysis is a type of construct validity achieved through factor analysis [38].

In present study, Chronbach’s alpha was used to compute the reliability. To compute the reliability of questionnaires, one pretest was conducted so that 30 questionnaires were initially distributed and gathered in relevant population and after inserting the data the reliability ratio (Chronbach’s alpha) was computed by SPSS19. Chronbach’s alpha is depicted in table 6.

Table 6: questionnaire reliability ratio

Row	Questionnaire	Variable	Reliability ratio of variable	Reliability ratio of questionnaire
1	Customer – oriented organizational citizenship behavior	-	-	0.901
2	Spiritual intelligence	The ability of connection to self		
		The ability of connection to others	0.781	
		The ability of connection to transcendent	0.808	0.875
			0.720	

It is said that if alpha is greater than 0.7, then test enjoys acceptable reliability [26]. As observed, the reliability ratio of customer – oriented organizational citizenship behavior is 0.901 and it is 0,875 for spiritual intelligence questionnaire that are all greater than 0.7.

3.5. Statistical population and sample

Research population consists of all employees (996) at headquarters and selected branches of an insurance company in Tehran. To estimate the sample volume, Morgan’s table is used in which the quantity of the sample is identified by the members of statistical population. The sample was determined by Morgan’s table in a conservative

manner. If the sample is computed by statistical formula, the figure is usually lower [23]. Sample subjects were selected from the members of the population by simple random method.

4. Findings

To analyze gathered data, a descriptive – inductive analysis was considered:

4.1. Findings of descriptive analysis

To represent a general image on the sample, we start the analysis by describing demographic variables. The findings of demographic variables descriptive analysis are outline in below table:

Table 7: findings from descriptive analysis of demographic variables

Results from descriptive analysis								Variable
Unknown		Female			Male			Gender
8 persons	2.8%	173 persons	61.3%	101 persons	35.8%			
Unknown		40-50 years - old		30-40 years - old		-30 years - old		Age
5 persons	1.8%	51 persons	18.1%	145 persons	51.4%	81 persons	28.7%	
Unknown	+25 years-old	20-25	15-20	10-15	5-10	1-5	-1 year - old	Years of service
12 persons	10 persons	13 persons	32 persons	82 persons	85 persons	35 persons	13 persons	
14.3%	3.5%	4.6%	11.3%	29.1%	30.1%	12.4%	4.6%	
Unknown	Ph. D.	M. A.	B. A.	Associate of arts	Diploma			Education
12 persons	4.3 %	5 persons	1.8%	21 persons	7.4%	128 persons	45.4%	
						53 persons	18.8%	
						63 persons	22.3%	

Regarding above table, most respondents are female. The age of 50% of respondents is between 30 through 40 year – old. Their years of services are between 5 and 15 years and most of them have bachelor.

4.2. Findings of inductive analysis

To analyze inductive data, KMO test was initially used to study the sufficiency of sampling. The validity of spirituality constructs in workplace, customer – oriented organizational citizenship behavior, spiritual intelligence in work and their variables were studied by CFA as a special type of SEM. Spearman test was used to study the existence or nonexistence of correlation among variables and constituents. After confirming the correctness of measurement model and confirming the existence of correlation among variables, hypotheses were tested to which SEM was used which is a combination of path analysis graph and CFA. To evaluate the total fit, χ^2/df , RMSEA, GFI and were utilized.

4.2.1. KMO test

To study the sufficiency, KMO test is used [17]. In table 8, the results of KMO test for each variable are shown.

Table 8: the results of KMO test

Variable	KMO test
Customer – oriented organizational citizenship behavior	0.840
Spiritual intelligence	0.763

As seen in table 8, it is obvious that all KMO test ratios are greater than 0.70 and are in desired level which shows the sufficiency of sampling for factor analysis.

4.2.2. Studying measurement models

Before entering hypothesis test and conceptual model, it is necessary to confirm the correctness of measurement models. This will be done by confirmatory factor analysis:

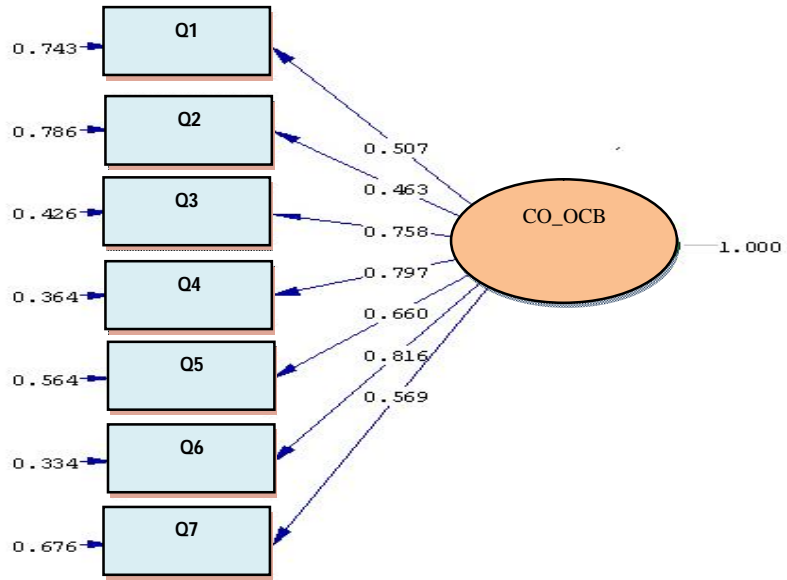
4.2.2.1. Measuring model for customer – oriented organizational citizenship behavior

Table 9 indicates the results of CFA on customer – oriented organizational citizenship behavior. As seen, all questions enjoy acceptable factor load.

Table 9: the results of CFA for question on Customer – oriented citizenship behavior

R ²	Factor load	Standard error	T statistic	Significance level	Questions	Variable
0.257	0.507	0.070	8.54	P</001	Q1	Customer – oriented organizational citizenship behavior
0.214	0.463	0.077	7.70	P</001	Q2	
0.574	0.758	0.077	14.18	P</001	Q3	
0.636	0.797	0.075	15.25	P</001	Q4	
0.436	0.660	0.077	11.79	P</001	Q5	
0.666	0.816	0.072	15.77	P</001	Q6	
0.324	0.569	0.082	9.79	P</001	Q7	

Standard estimation model of customer – oriented organizational citizenship behavior is depicted in figure 2:



Chi-Square=108.36, df=44, p-value=0.00000, RMSEA=0.055

Figure 2: Standard estimation model of customer – oriented organizational citizenship behavior

Based on figure 2, fit indicators of the model show that it is in a favorable situation in terms of fit indicators because that χ^2/df is 2.46 which is lower than allowed rate (3) and RMSEA is also 0.055 which is lower than allowed rate (0.08). Therefore, it does not need so amendment. P-value is 0.00000 which is lower than 0.050.

4.2.2.2. Measurement model for spiritual intelligence

According to table which show the results of confirmatory factor analysis for spiritual intelligence constituents, among studied questions, Q11, Q12, Q17, Q22, Q26, Q27, Q30 and Q35, due to the factor load or statistic T is not at an acceptable level are eliminated.

Table 10: the result of CFA on questions for spiritual intelligence constituents

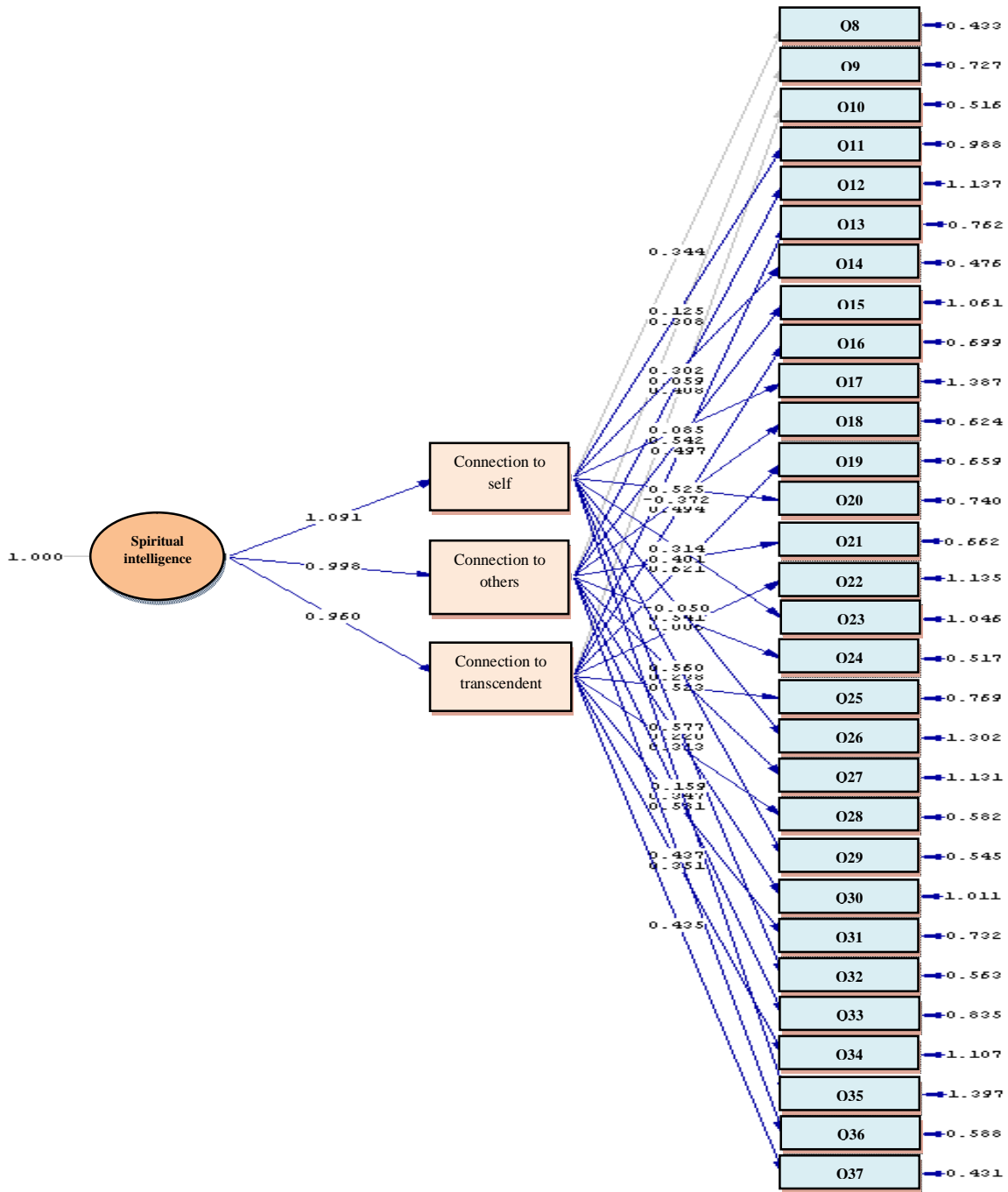
R ²	Factor load	Standard error	T statistic	Significance level	Questions	Variable
0.215	0.463	---	---	---	Q8	Connection to self
0.015	0.125	0.062	2.02	P</05	Q11	
0.160	0.400	0.054	5.52	P</001	Q14	
0.005	0.072	0.072	1.17	P>/05	Q17	
0.271	0.525	0.080	6.54	P</001	Q20	
0.086	0.314	0.072	4.36	P</001	Q23	
0.001	-0.043	0.069	-0.714	P>/05	Q26	
0.365	0.604	0.078	7.09	P</001	Q29	
0.371	0.609	0.081	7.12	P</001	Q32	
0.017	0.133	0.074	2.14	P</05	Q35	
0.116	0.340	---	---	---	Q9	Connection to others
0.003	0.055	0.068	0.868	P>/05	Q12	
0.217	0.466	0.115	4.71	P</001	Q15	
0.182	-0.426	0.082	-4.53	P</001	Q18	
0.196	0.443	0.087	4.61	P</001	Q21	
0.362	0.602	0.105	5.14	P</001	Q24	
0.047	0.219	0.079	3.01	P</01	Q27	
0.045	0.214	0.074	2.96	P</01	Q30	
0.126	0.355	0.083	4.14	P</001	Q33	
0.245	0.495	0.090	4.82	P</001	Q36	
0.244	0.494	---	---	---	Q10	Connection to transcendent
0.245	0.495	0.079	6.26	P</001	Q13	
0.259	0.509	0.077	6.38	P</001	Q16	
0.370	0.608	0.087	7.09	P</001	Q19	
0.000	0.006	0.067	0.087	P>/05	Q22	
0.263	0.512	0.081	6.41	P</001	Q25	
0.144	0.380	0.060	5.19	P</001	Q28	
0.316	0.562	0.085	6.78	P</001	Q31	
0.100	0.317	0.078	4.50	P</001	Q34	
0.305	0.553	0.064	6.71	P</001	Q37	

Table 11 depicts the results of CFA for spiritual intelligence variable. As seen, all variables enjoy plausible factor load.

Table 11: the results of CFA for the constituents of spiritual intelligence variable

R ²	Factor load	Standard error	T statistic	Significance level	Questions	Variable
1.19	1.09	0.132	8.23	P</001	Connection to self	Spiritual intelligence
0.994	0.997	0.180	5.54	P</001	Connection to others	
0.922	0.960	0.118	8.12	P</001	Connection to transcendent	

Standard estimation model of spiritual intelligence is depicted in figure 3:



Chi-Square=905.39, df=402, p-value=0.00000, RMSEA=0.045

Figure 3: estimation model of spiritual intelligence variable standard

Fit indicators of the model show that it is in a favorable situation in terms of fit indicators because that χ^2/df is 2.25 which is lower than allowed rate (3) and RMSEA is also 0.045 which is lower than allowed rate (0.08). Therefore, it does not need so amendments. P-value is 0.00000 which is lower than 0.050.

4.2.3. Pearson test

Before testing the hypotheses and identifying the impact or non-impact of variables on each other, it should be determined whether there is a correlation among research variables or not. To study the correlation among research

variables, Pearson correlation coefficient is used. As seen in table 12, there is correlation among research variables. Therefore, one can test research hypotheses.

Table 12: Pearson correlation coefficient among variables

5	4	3	2	1	variables
-	-	-	-	1	CO-OCB
-	-	-	1	0.478**	Connection to self
-	-	1	0.615**	0.452**	Connection to others
-	1	0.548**	0.641**	0.472**	Connection to transcendent
1	0.870**	0.826**	0.873**	0.546**	Spiritual intelligence

n =282, **P<.01

4.2.4. Testing the hypotheses

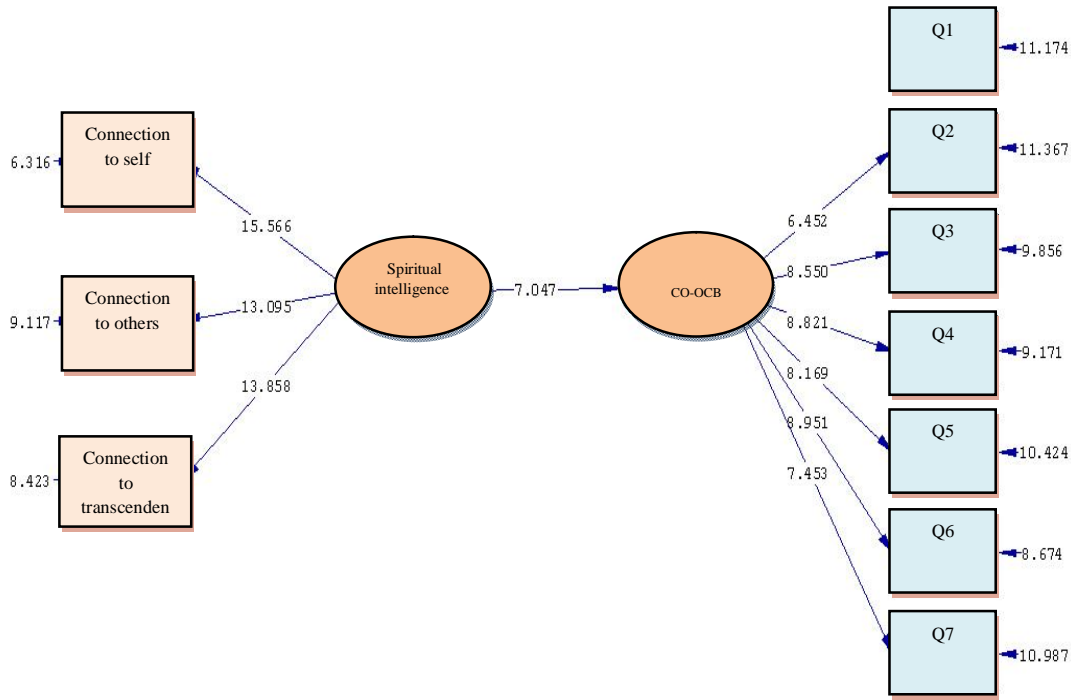
After assuring the rightness of measurement models and the existence of correlation among variables, hypotheses are tested. In all hypotheses, H₀ is lack of impact by one variable on another variable and H₁ is the impact of one variable on another one.

$$\begin{cases} H_0 : \beta = 0 \\ H_1 : \beta \neq 0 \end{cases}$$

To study the relationship between variables, multivariable analysis is used. In this end, SEM and path analysis are used. Noteworthy, hypotheses were tested by path ratio, t statistic and significance level. The results of SEM and path analysis are as follow:

4.2.4.1. Structural model

According to figures 4 and 5, general model enjoys proper fit and casual relations between spiritual intelligence variables and organizational customer – oriented citizenship behavior are significant.



Chi-Square=67.19, df=34, p-value=0.00000, RMSEA=0.058, GFI=0.894, AGFI=0.828

Figure 4: significant figures of general model

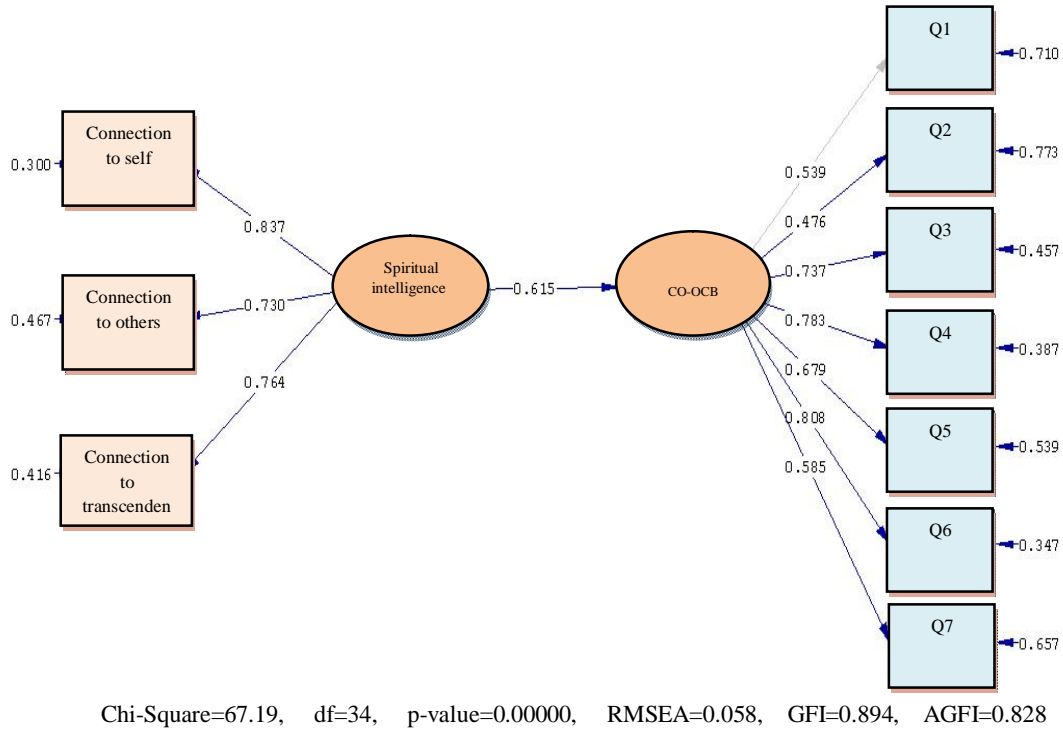


Figure 5: estimating the impact of general model

According to figures 4 and 5, fit indicators of the model show that it is in a favorable situation in terms of fit indicators because that χ^2/df is 1.97 which is lower than allowed rate (3) and RMSEA is also 0.058 which is lower than allowed rate (0.08). In the meantime, GFI and AGFI are 0,894 and 0,828 that are greater than 0.8 and plausible there is no need to amendments. All significant figures on model parameters are greater than 1.96 and are significant. For being significant, a figure should be greater than 1.96 and less than -1.96.

2.4.4.2. Studying the relationship among variables

As seen in table 13, in LISREL output, the significance of all ratios and parameters of the model are tested. According to gathered information from SEM, the impacts of variables are shown in table 13.

1. Path ratio between connection to self and customer – oriented organizational citizenship behavior is 0.356 and t statistic is 4.46 which is plausible. Therefore the first hypothesis is supported.
2. Path ratio between connection to others and customer – oriented organizational citizenship behavior is 0.256 and t statistic is 3.83 which is plausible. Therefore the second hypothesis is supported.
3. Path ratio between connection to transcendent and customer – oriented organizational citizenship behavior is 0.377 and t statistic is 4.92 which is plausible. Therefore the third hypothesis is supported.
4. Path ratio between spiritual intelligence and customer – oriented organizational citizenship behavior is 0.615 and t statistic is 7.04 which is plausible. Therefore the main hypothesis of the research is supported.

Table 13: the results of Structural Equations Model (path analysis)

Path	Path ratio	T statistic	Sig	Standard error	Result
The capability of connection to self on customer – oriented organizational citizenship behavior	0.356	4.46	P<001	0.049	Confirmed
The capability of connection to others on customer – oriented organizational citizenship behavior	0.256	3.83	P<001	0.025	Confirmed
The capability of connection to transcendent on customer – oriented organizational citizenship behavior	0.377	4.92	P<001	0.063	Confirmed
Spiritual intelligence on customer – oriented organizational citizenship behavior	0.615	7.04	P<001	0.087	Confirmed

5. CONCLUSIONS AND RECOMMENDATIONS

Based on the results from testing the main hypothesis, “spiritual intelligence impacts on expressing customer – oriented organizational citizenship behavior by the employees on X insurance company”. The rate of such impact is 0.615. it means that 1 unit increase in spiritual intelligence of Q insurance company employees, their customer – oriented organizational citizenship behavior increases 0.615. likewise, based on the results of testing minor hypotheses, connection to self, connection to others and connection to transcendent also impact on customer – oriented organizational citizenship behavior by the employees of X insurance company as 0.356, 0.256 and 0.317 respectively. The results of testing the hypotheses are in line with relevant literature. Sisk (2008) said that valuing kindness and concern about others were the traits of spiritual intelligence. It seems that this trait impacts on altruism and leads into customer – oriented organizational citizenship behavior by employees. Also, George (2006) stated the traits of people with spiritual intelligence as below: they like to serve other people and know that the only way to expand the capacity of their character is through serving other people. They consider their work as an arena to express their own creativity and their money is a side reward for them. Usually, they accept the responsibility of their works. Such issues indicate the consciousness and civilized behavior of organizational citizenship behavior and it seems that by impacting on consciousness and civilized behavior, spiritual intelligence leads into employees’ customer – oriented organizational citizenship behavior.

According to above points, one way to increase employees’ customer – oriented organizational citizenship behavior at X insurance company is to improve their spiritual intelligence. Since spiritual intelligence is an aspect of spirituality application [11]. To enhance spiritual intelligence, X insurance company managers are suggested to improve their employees’ spirituality. They should work to improve spirituality in both individual and organizational levels. In fact, managers should pay attention to spiritual needs of people and try to create a dynamic and motivating organizational climate. The can improve employee’ understanding in workplace through initiative such as job turnover, job enrichment, employees’ improvement and making the job enjoyable [11].

Enhancing and encouraging ethical behaviors, breeding employees’ self – awareness [42], paving the ground for interpersonal effective relations [34], creating the morale of compatibility with events and experiences, expanding the ideas and providing a ground to represent different viewpoints [46], encouraging empathic behaviors toward colleagues [42], creating the morale to ask questions, developing the morale of thinking, paving the ground to learn from mistakes [46] are, *inter alia*, initiatives suggested to grow employees’ spiritual intelligence at X insurance company. Likewise, the employees of the company are proposed to respect changes in affection shape. Sympathy in relations to others [42], high sensation to spiritual issues, looking for the real meaning of facts and asking “why” questions for problems and honesty [46] in order to grow their spiritual intelligence.

Since enjoying spiritual intelligence impacts on employees’ customer oriented organizational citizenship behavior positively, it is suggested that managers of X insurance company in attracting and selecting needed manpower. Likewise, it is suggested that X insurance company pay attention to spirituality in workplace and spiritual intelligence in training plans and improving their own human resources.

As mentioned in literature, expressing customer oriented organizational citizenship behavior by employees has fruitful outcomes especially for organizations and customers and also for employees. Although such behaviors are cross – role and are not considered as official tasks of employees, developing and respecting them by managers in service sector and inserting such behaviors in employees’ performance appraisal seems important.

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