

The Study of Relationship between Culture Intelligence and Customer Oriented in Commercial Banks in Iran (Sanandaj City)

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ABSTRACT

In the present survey, an investigation is done regarding the association between cultural quotient (intelligence) and customer-orientation in Commercial Banks of Sanandaj City. Therefore, in order to identify the association among the aspects of cultural quotient and customer-orientation, the models of Thomas and David (2003) and Persimmon, Berry and Zimsell (1985) were used. The population of this survey consisted of all of employees in Commercial Banks of Sanandaj City amounting to 2786 individuals among which 338 individuals were chosen though simple & random sampling. The information measurement tool was standard questionnaires of cultural quotient by Dr. Mohammad Moghimi (2011). Questionnaires' justifiability were verified by consultation with advisor, consultant and other expert professors and their stability were tested through using Cronbach's Alpha Coefficient for findings of the two aforementioned variables each of which equal 0.848 and 0.840 respectively, calculated through SPSS software. The survey methodology is designed to be application-based, descriptive and possessing solidarity confirmed through analysis of factor discovery and KMO indicator. After data analysis in Lizrel software, we found out that the main hypothesis and the four secondary hypotheses are all meaningful. The correlation coefficient showed that there is a meaningful and positive association between the aspects of knowledge awareness, awareness of strategy, and awareness of behavior, awareness of stimulus and customer orientation. The present survey manifested a meaningful association between the items of cultural quotient and customer orientation in the studied population and the results manifested that awareness of knowledge is the most influential factor on customer orientation.

KEYWORDS: Cultural Awareness, Strategy, Knowledge, Behavior, Stimulus, Customer-orientation

1. INTRODUCTION

In the contemporary world there exist fierce national, regional and international competition on one hand and changes and evolutions in technology on the other hand causing the needs of markets and organizations to be volatile and changeable. Customers experience various markets and the waves of change have impacted all aspects of peoples' lives and they have to adapt themselves with it so as to survive. Cultural quotient is an individual capability used for understanding, interpretation and due action in situations possessing cultural diversity and totally compatible with those concepts related to cultural quotient that consider quotient (intelligence) to be an ability in line with focus on conceptual capabilities. (Peterson, 2004)

From the viewpoint of Thomas, Early and Ang (2003), Cultural Quotient has been defined as a system of interactive capabilities. In fact, cultural quotient is a capacity allowing individuals to have a true understanding of a wide range of cultures enabling them to act well (Early, 2004).

In the contemporary business situation where diversity and globalization have increasingly enhanced, this quotient is an important capability for managers, employees and organizations (Trandis, 2006)

Moskovsky considers cultural quotient to include 3 behavioral, stimulus and conceptual elements, although most of managers are not equally capable in the three fields and each one will face a setback without other two elements. (Early P.C8, 2000)

In measurement of cultural quotient, one can use a standard scale in order to identify individual capabilities and conceptual abilities on the base of a framework consisting of elements of strategy, knowledge, stimulus and behavior. (Moskovsky, 2004)

The gradual growth of international business and inconsistency of availability of task force, the attention of most of management and business experts has been mostly on identification and fortifying capabilities resulting in an affective presence in dynamic and complex settings. Among these capabilities, cultural quotient is the most important tool helpful when facing with multi-cultural situations so that difference in language, nationality and many other features can act as potential definition sources while in states of existence of no true understanding and relationship development, a useful work can face problems. (Peterson, 2004)

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2- Problem Statement

Providing quality services might be the most important element resulting in customer satisfaction and only those institutes can permanently provide these services that have a special attitude towards their customers and have a generally high commitment to them. (Gayle, 2004)

In customer-oriented organizations, there is no need to satisfy everybody; there are lots of customers whose satisfaction is not the case while satisfaction and loyalty of some customers is so critical for organization success and its survival that it is necessary for them to satisfy their customers in the best possible way and to define this action. In Cutler's viewpoint if company performance satisfies customers' expectations, they will feel satisfied; otherwise, they will not.

One of the main demands of modern management is increasing customer orientation and the underlying prerequisite for a customer-oriented organization is that it should have knowledge of customer's needs or be able to understand the market just like private section. (Scheduler *et al.*, 2006: pp.291-299)

These conceptual difficulties have caused the provision of a new concept within the realm of conceptual discussion known as Cultural Quotient (CQ) which is an important notion in the present business state where diversity and globalization have increasingly enhanced and this quotient (intelligence) is considered an important capability for managers, employees and organizations. (Trandice, 2006)

As to the above issues, the most important questions the answer of which this survey tries to find are:

- 1- To what extent is there an association between cultural quotient and customer orientation within the Commercial Banks of Sanandaj City?
- 2- To what extent is there an association between awareness of strategy and customer orientation within the Commercial Banks of Sanandaj City?
- 3- To what extent is there an association between awareness of knowledge and customer orientation within the Commercial Banks of Sanandaj City?
- 4- To what extent is there an association between awareness of stimulus and customer orientation within the Commercial Banks of Sanandaj City?
- 5- To what extent is there an association between awareness of behavior and customer orientation within the Commercial Banks of Sanandaj City?

3-Theoretical Basis

3.1- Cultural Quotient (intelligence)

The concept of cultural quotient was first introduced by Early and Ang, two researchers of London Business School. They defined cultural quotient (intelligence) as the capability of learning new patterns in cultural interactions and issuing correct behavioral responses to them. (Early and Ang, 2007). They believed that in facing with new cultural situations, one can seldom find familiar signs and symptoms usable in establishing connection. In such cases, one must define a common conceptual framework with regard to existing information even if this framework lacks sufficient understanding of local behaviors and norms. Framework definition can only be done by those who have high cultural quotient.

In another definition, cultural quotient has been regarded as an individual capability used for understanding, changing and effective action in situations where there is cultural diversity and is in line with those quotient-related concepts that regard quotient to be a conceptual ability. (Peterson, 2004). In regard to this definition namely considering cultural quotient as a special capability necessary for high-quality personal relationship and effectiveness in different cultural states, one should also take a look on different aspect of cultural quotient. Cultural quotient also includes personal attitudes so as to be useful in adapting with multi-cultural situations and interactions and successful presence within multi-cultural labor groups. Cultural quotient was called "Cultural Literacy" in previous definitions which Robert Rosen in his book regarded it as a global literacy of lessons about business leaders and national cultures which provides necessary characteristics for top management in global level.

As more integrated the world becomes economically, cultural differences shows itself more. A cultural literacy that is able to rate and utilize cultural differences is the key to global literacy. (Rosen, 2000) However, cultural quotient is a more general concept than cultural literacy and in fact, global literacy should be regarded as a conceptual aspect of cultural quotient. Cultural quotient is a new kind of quotient that is highly related to multi-cultural labor settings. (Peterson, 2004) Cultural quotient has been defined as a talent of utilizing tasks and abilities in different settings.

Simultaneous with expansion of the concept of cultural quotient in the field of organization and management, considering it as a capability important in human and social behaviors, different definitions have been provided, by famous thinkers, of it some of which will be provided in the following:

Based on obtained statistics of this new quotient, most of business bankruptcies happen when people don't have a correct understanding of various cultures (Thomas and Inkson, 2004). In different cultures and even among individuals, cultures within national culture consist of a wide range of feelings and emotions so that difference in language, nationality, politics and many other features seems to be a potentially contradictory and

if no correct understanding exists, suitable business relationships will face problems (Trandice, 2006). Therefore, the effects of cultural and management differences of this kinds of inconsistencies is a complex issue (Harris and Morn, 2004)

-Kinds of Quotient (intelligence):

In Gardners' viewpoint, conceptual operation in a symbolic system like language is different from the ones in music, oral movement, mathematics and images so that in order to process conceptual data, language and math symbols are not sufficient. Gardner (1983), believing that interpretation, quotient, logic and knowledge have not the same definitions, has provided a new perspective of quotient which was generally accepted in no time. He expanded the concept of quotient beyond the oral and mathematic capability to the talents in music, relationship, interpersonal knowledge, etc.

He believes quotient to be the talent of solving issues and producing products that are deemed valuable in one or many cultures. He, after doing surveys on biological and cultural issues related to conceptual processes, suggested five types of quotient (emotional, social, spiritual, organizational, strategic and cultural) among which cultural quotient is the base of present survey.

1-3-1: Aspects of Cultural Quotient (intelligence)

Table 1: Aspects of Cultural Quotient from the Viewpoint of Cultural Quotient Center:

Row	Main Aspect of Cultural Quotient	Applications of Cultural Quotient
1	Conceptual Cultural Quotient	Individual understanding of similarities and differences General Knowledge, Conceptual Maps and Culture Knowledge
2	Stimulus-based Cultural Quotient	Showing individual interest in learning other cultures and interaction with people of different cultures
3	Metacognitive Cultural Quotient	The individual understands multi-cultural experiences, defining strategies before inter-cultural clash

Source: Aghaii, Allah-verdi(2011)

In Moskovsky's and Su Ang's viewpoints, cultural quotient (intelligence) consists 3 elements (Aghaii, Allah-verdi; 2011)

Conceptual Aspect (mind): Learning beliefs, customs and taboos of alien cultures perfunctorily will never prepare an individual for facing various cultural situations facing him and does not prevent terrible and catastrophic cultural mistakes. However, some customs can't be apprehended easily because people of many countries behave uncommunicatively in such cases and refuse to express cultural characteristics to the foreigners and sometimes they are unable to analyze and express their cultures.

On the other hand, anybody who has started to enter an alien culture needs to obtain information on the ways of penetrating into internal layers of that culture, especially when knowing that the most important point in establishing connection is finding common points with that culture and emphasizing them. Cultural quotient allows individuals to understand cultural commonalities and use them in establishing connections.

Physical-Stimulus Aspect (body): You can force your hosts, guests or colleagues to assist you in tasks through showing your knowledge of their culture. Your actions and behavior should manifest your readiness for entering into their internal world. Most of cultural differences show themselves in physically observable actions and physical contact is one of the most important actions, for example in regions like Latin America and France, it is a custom that colleagues hug while in some other culture it is regarded an impolite behavior or unnecessary intimacy (Li,2002). The way of shaking hands or ordering coffee can imply your capability in considering customs and this can affect your acceptance by other individuals. This shows that you try enough to adapt to their culture or by accepting their customs and behaviors, you are in the way to better understand and consider their culture; this will result in the fact that they will trust you more and will be more open in their behavior.

Emotional-stimulus related Aspect (heart): This is the most difficult and intricate element of cultural quotient. Adaptation to a new culture necessitates facing barriers and problems in which emotional people only can afford to do something when they have high commitment and believe in their abilities. If they acted successfully when facing new challenging situations, their confidence would increase because their confidence always arise from expertise in a special task. An individual who does not believe in his/her capabilities when facing other cultures, when unsuccessful in creating communication, will cause deeper misunderstanding and enmity while a person who has a high incentive will increase his efforts when facing problems or even defeat. Committed and motivated individuals don't look for obtaining reward and try to actively eliminate barriers and conceptual departures based on their internal stimuli.

Aspects of Cultural Quotient (intelligence)

Professor Sun Ang(2004) is one of the experts that, based on variables of conceptual-metacognitive, stimulant and behavioral in four aspects of strategy, knowledge, stimuli and cultural quotient behavior, attempted to clarify cultural quotient.

A-Cultural Quotient Strategy: means the way individual understands inter-cultural experiences. This strategy implies those processes that individuals use for obtaining and understanding cultural knowledge. This happens when people judge their and other individuals' thought processes. Cultural quotient strategy includes codifying strategy before inter-cultural clash, investigation of hypotheses when facing such clashes and balancing psychic maps in the case of difference between real experiences and previous expectations.

B- Cultural Quotient Knowledge: implies the individual conception of cultural similarities and differences manifesting general knowledge and individual's conceptual and psychic maps of other cultures. The knowledge aspect of cultural quotient consists of knowing economic and legal systems, norms of social interaction, religious beliefs, aesthetic values and other language.

C-Cultural Quotient Stimulus: implies the individual interest in testing other cultures and interaction with people of different cultures. This stimulus consists of individuals' internal value for multi-cultural interaction and confidence allowing them to enact effectively within different cultural situations.

D-Cultural Quotient Behavior: is the capability of individual for adapting to those kinds of oral and non-oral behaviors appropriate for different cultures. Cultural quotient behavior is a set of flexible behavioral responses useful in diverse situations and capable of adaptation and modification when related to special interaction.

3-2. Customer Orientation

All human interactions are a kind of dealing and you can't find a relationship that is an exception to that. Now, with regard to the fact that we are constantly in business with others we should not forget that in some of our moments of life, we are providers of products and services while we become receivers or demanders of other peoples' services and products in exchange for what we have done. In other words in most of this dealings, we are a customer with special expectations so understanding customer's expectations and sympathizing with him/her is not so difficult because we are daily customers of other peoples' products and services ourselves for example we get in public communication vehicles and go to our workplace. We are customers and the driver is the service provider. We also go to different shops and markets and we need different institutes and organizations for doing our official deeds and want them to response to our needs. Statistically, return on investment, sales revenue, market share growth, costs reduction, stocks price increase, decrease in customers scape and maintaining loyal customers in customer-oriented organizations is significantly different from normal organizations (KambizHaidarzade, 2011)

Butler (1969) has defined customer-orientation as providing services to the customers and evaluates the extent of customer-orientation using five-aspect model of service quality evaluation.

Zang (1993) believes that paying attention to service quality results in increasing customer satisfaction. Anderson and his colleagues (1994) showed that services quality has a positive effect on customer satisfaction and loyalty and finally on company performance and results in customer-orientation.

Customer orientation or focus on customer is a method in which the customer's needs are primarily attended and then effort is made to satisfy those needs so that the final result will be customer satisfaction and response to expectations.

Most of organizations have come to this conclusion that if they want to survive in the contemporary world, they should move towards customer orientation. Those organizations that have faults in understanding customer needs and look for product orientation will be eliminated from competitive cycle in short terms. The first step towards customer orientation is obtaining agreement and cooperation among all members of bank towards creating a customer-oriented atmosphere and customer satisfaction (Hopson, 2002).

The most profitable and suitable practical method for companies is customer orientation. In fact, one can say that the foundation and basis of pioneering organizations is customer. The customer within any company is regarded as its property and nowadays, companies have to see themselves from customer's perspective and must try to understand, in an atmosphere full of competition, customer's demands and will and act in a way that customers feel completely satisfied with the organization and marketing. Now the loss of losing a customer equals losing of interests of those services that a customer need during his/her lifetime. Customer orientation is the main principle of a company and its movement towards communal actions (Abdolahi,2002). With regard to studies on customer orientation in late 1980s (Zimsel, Beri, Paraoraman), a conceptual model consisting of five aspects for evaluating service quality (customer satisfaction and orientation variables) will be used the five aspects of which are responsiveness, empathy with customer, trust in customer, visibility of services and services guaranteee.

Responsiveness: attention to questions, interest in solving customers' problems and providing quick services.

Trustable: ability of providing services in due time.

Sympathy with customers: communication, cooperation, agreement and ability to specify services for customers.

Services Visibility: appearance, physical facilities, tools available to employees and communication channels

Services Guarantee: employees' knowledge and ability and manifesting trust and certainty.

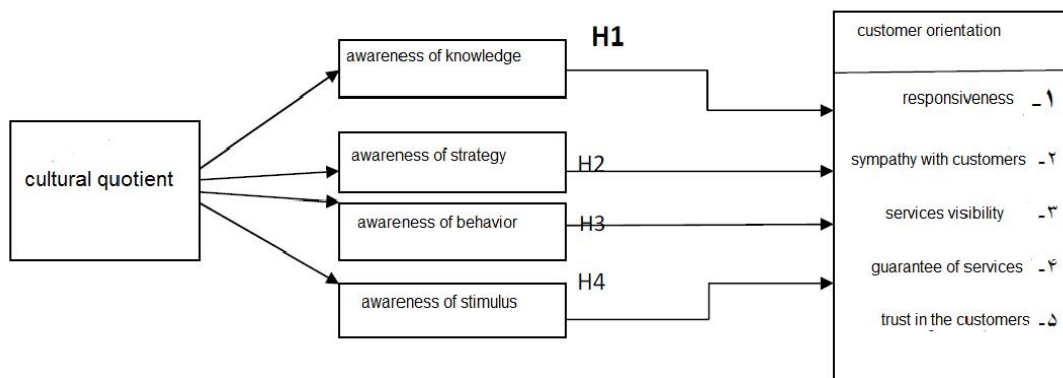
Commercial Banks:

In the complex and dynamic atmosphere contemporary business world, a minimum change within the smallest businesses will result in huge transformation within the industry. Traditional banks will mostly become customer-oriented ones especially based on the rules and principles of target marketing that consider customer loyalty as the main target of customer satisfaction. In such a dynamic setting, implementing and executing strategies contributing to customers' loyalty is of vital importance (Beeli et.al, 2004).

4- Conceptual Model of Survey

The conceptual model of the survey is a conceptual pattern based on theoretical relationship among some variables considered of vital importance in problem statement section. This theory is forwarded in a logical way with examination of survey literature (Janalizadh ,2010). In the present survey, with regard to research topic and theoretical basis, along with examination of literature on cultural quotient (intelligence) the importance of its aspects for all of society members and organizations will be manifested including strategy, knowledge, stimulus, behavior and expansion of appropriate points. Then the aspects of customer orientation (evaluation of services quality) will be considered which include responsiveness, trustfulness, guarantee of services and their visibility. The conceptual model of present survey manifests the association of cultural quotient (intelligence) and customer orientation through their underlying variables derived from the model of cultural quotient (intelligence) of Ang and his colleagues (2003) and customer-orientation model of Zimsl, Parasoraman and Beri (2004) so the total structure of the present survey will measure the association of following items:

Figure (1): Conceptual Model of Survey



Derived from the cultural quotient model of David and Thomas (2003) and Customer orientation model of Zimsl, Paramason and Beri (1985)

6-Research Hypotheses

5-1: Main Hypothesis:

There exist a meaningful association between cultural quotient and customer orientation in the banks of Sanandaj City.

5-2. Secondary Hypotheses:

5-2-1: There is a meaningful association between awareness of strategy and customer orientation in the banks of Sanandaj City.

5-2-2: There exists a meaningful association between awareness of knowledge and customer orientation in the banks of Sanandaj City.

5-2-3: There is a meaningful association between awareness of stimuli and customer orientation in the banks of Sanandaj City.

5-2-4: There is a meaningful association between awareness of behavior and customer orientation in the banks of Sanandaj City.

6-METHODOLOGY

Due to the fact that present survey is examining the present state of an organization it is of descriptive solidarity-based kind. The population of this survey consists of commercial banks of Sanandaj city of Kurdistan province amounting to 2784 individuals in the period of conducting research. The population of sample was calculated equaling 338 though using layered sampling and Cochran formula. As it was depicted that some

questionnaires might not be returned, in the present survey 400 questionnaires were distributed and finally 363 questionnaires were collected among which 25 were not correct and only 338 ones were analyzed. It is noteworthy that the main data collection tool in this survey is a standard questionnaire edited under surveillance and consultation of professors.

For data analysis, descriptive-statistic methods (including charts and tables, central tendency and distribution, frequencies, etc.) and statistical-deduction analysis method (coordination coefficient of Pierson, regression and confirmed-direction analysis) were used along statistical testing through SPSS and Lizrel Software Packs.

7-RESULTS OF HYPOTHESES TEST

Table (2): The results of Survey Hypotheses

Hypotheses	Pierson Coordination	Sig	N	Confirm/Reject of Hypothesis
Meaningful association between cultural quotient and customer orientation of commercial banks of Sanandaj.	0.196	0.000	340	Confirmed
Meaningful association between awareness of knowledge and customer orientation of commercial banks of Sanandaj	0.258	0.000	340	Confirmed
Meaningful association between awareness of strategy and customer orientation of commercial banks of Sanandaj	0.152	0.000	340	Confirmed
Meaningful association between awareness of behavior and customer orientation of Banks of Sanandaj	0.037	0.000	340	Confirmed
Meaningful association between awareness of stimulus and customer orientation in commercial banks of Sanandaj	0.188	0.000	340	confirmed

Source: Research Findings

8-Discussion on the Structural Mode and Conceptual Mode of Research

In order to testify the research hypothesis, structural equation modeling was used that is a general and powerful multi-variable analysis technique allowing researchers to simultaneously test a set of regression equations. After defining the model, various methods exist for estimating model's goodness of fit with noticed data. In the present research for evaluating the goodness of fit of the whole model, the scales of CFI, NNFI, NFI, RMSEA, AGFI, GFI and RMR were used. The value of each variable has been written in Table (3).

Table (3): Evaluation of Goodness of Fit

Indicator Name	Indicator Type	Range	Acceptable amount for Model's Goodness of Fit	Value for Our Model	Result
Chi-Square			P>0.05	46.35 Chi-square=-.61P	Acceptable Goodness of Fit in this model
AIC ¹	Info Scale	Doesn't have	Less than independence value	231.05	Value in Independence Model- 2436.54 Acceptable
CAIC	Info Scale	Doesn't have	Less than independence value	152.09	Value of Independence Model-249.48 Acceptable
PMR ² standard	Info Scale	0 and 1	Less than 0.5	Standardized= 0.044PMR	Acceptable
GFI ³	Adaptable	Between0-1	More than 0.9	0.92	Acceptable
TLI or NNFI ⁴	Adaptable	Between 0-1	More than 0.9	0.95	Acceptable
CFI ⁵	Adaptable	Between 0-1	More than 0.9	0.96	acceptable
N Crisis	Sufficiency of Sample Size	Doesn't have	Different for Various Models	114.2	Sample size 338 individuals and bigger-acceptable

Source: Research Findings

Based on results obtained from Lizrel, the obtained amount for all scales will be acceptable in its range and this shows the model's goodness of fit.

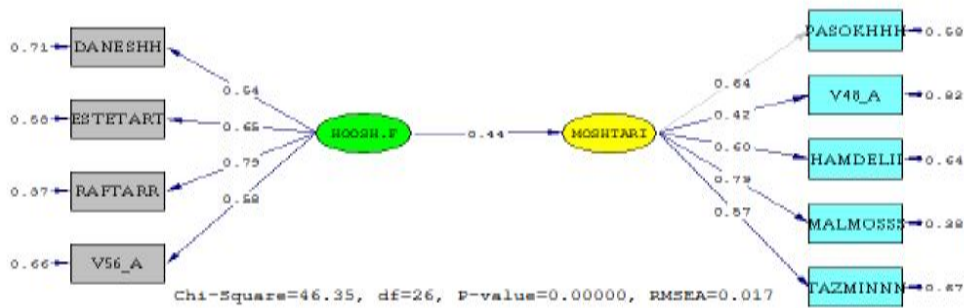
9-Structural Model of the Survey:

In order to test the hypotheses, structural equation modeling was used that is a general and confirmed multivariable technique of multivariable regression group allowing researchers to test a set of regression models simultaneously.

1-Akaike Information Criterion

- 2-Root Mean Square Residual
- 3-Goodness of Fit Index
- 4-Non-Normed Fit Index

Figure (2): Structural Equations Model



Source: Research Findings

10-DISSION

The main aim of present survey was to explore the relationship of cultural quotient and customer orientation. The obtained results showed that customer orientation has meaningful and positive association with four aspects of cultural quotient (comprising of four cultural aspects of awareness of strategy/knowledge/stimulus/behavior).

Generally, though the confirmation of the main hypothesis, one can conclude that managers and employees in every level and position within commercial bank branches of Sanandaj Town acknowledge cultural quotient to be effective in implementation and increasing of customer orientation which means the more a cultural quotient becomes institutionalized among managers and organization employees, the more it will be possible for an organization to survive in the contemporary and ever-changing atmosphere. Based on studies referred to in literature review, one can say that in the present world obtaining cultural quotient for all of individuals within all organizational levels to become customer-oriented is one of undeniable facts for most of organizations so as to increase their capabilities through obtaining, experimenting and analysis of data, increase of knowledge and creating awareness. It is through this knowledge that a general conception and understanding of present and future of competitive field will be provided for managers to decide better.

On the base of obtained results, it became evident that awareness of knowledge and stimulus have the highest effect on employees' customer orientation. In humanity literature, knowledge is a set of individual understanding of cultural differences and similarities manifesting general information and conceptual-cognitive maps of an individual regarding other cultures. This aspect is based on understanding of legal and economic systems, existing norms within social interactions, religious beliefs, aesthetic values and language of other cultures. Stimulus too has been defined as an individual tendency to experience other cultures and communicating with other people in foreign cultures. This stimulus implies people's internal value for multi-cultural interactions and a confidence allowing them to act effectively within different cultural situations.

For efficient management of human resources, employees' knowledge and stimulus must be enhanced and create stimuli within them. Development of human resources should be pre-planned and systematic, so that enhancing knowledge and tasks result in movement of organizations towards customer orientation.

Based on obtained results it became evident that following the items of awareness of knowledge and employees' stimulus, strategy has the highest influence on customer orientation of employees.

Cultural quotient strategy consists of composing and codifying strategy before cross-cultural clash, exploration of hypotheses on clashing moment and modification of conceptual maps in the case of difference of real experiences from previous expectations. The outcome of such a program is that employees prepare themselves for facing future situations and prove themselves useful.

Regarding customer orientation, based on Freidman Test, guarantees services with highest effectiveness. Activities of a company enables it to quickly response to customer's needs and encourages customers to buy repetitively assuring that organization employees are capable of providing services continuously and constantly.

Second position is attributed to responsiveness. It is a complex word that has become an ordinary vocabulary. A word seldom used in previous decades due to its limited meaning and implication, responsiveness is usually a challenge for managers because it enables sending messages and medley communication regarding high expectations. Responsiveness, in its the most basic concept, is interpreted as replying to another person in regard to expected performance and this leads to customer orientation within organizations.

The third aspect influential on customer orientation of organizations is visibility of services. This indicator is associated with appeal of facilities, equipment and items used by organizations and service providing institutes along with appearance and neatness of service-providing employees which has a high impact on customer orientation of organizations.

The fourth item impacting customer orientation is trustworthiness. Obtaining customers trust is done in many different ways. Based on product/service type, one can use different strategies, but still there are tasks that that don't depend on kind of product or service included as a one of the principles of creating trust in customer and making him/her loyal. We should mention this point that it is not important what products you sell. If you provide the necessary conditions for selling your products, you will not last long in your career.

Finally the least influential factor is sympathy with customer in the sense that a company should understand customers' problems, act in accordance with customers' best interests and give them appealing attention.

All in all, we should note that customer orientation of companies and organizations is the consequence of rapid setting changes and cultural diversity in the contemporary world in which we live. The aim in exploring cultural quotient is transforming organization's employees in a customer-oriented organization so as to enable them adopt with global markets and technology development. Consequently based on theoretical assumption of the present survey when organizations move towards customer orientation, then due to methods of obtaining competitive advantage by using information technologies, they can defeat competitors only through understanding diverse cultures and using appropriate behaviors in each of them.

Therefore, regarding this fact that the main issue of this survey is exploring the relationship of cultural quotient and customer orientation of organization employees, overall results of testing primary and secondary hypotheses of the present survey confirms and implies supposed relationships of items. In other words, evidence did not exist regarding rejection of four hypotheses based on association of indicators of awareness of knowledge, strategy, stimulus and behavior with customer-oriented management. Of course the main point is that research process, especially within humanities will never end implying that the findings of each research is always regarded as an experimental result and there is this confirmable awareness within more researches that these conclusions are incorrect.

11- Practical Suggestions

-Based on research variables, it is necessary to compose this kind of quotient within internal banking systems so that a system and standard of job promotion, based on conceptual-cultural-emotional appropriateness and efficiency in job affairs and customer orientation within bank and similar organizations should be codified, developed and implemented.

-Bank managers can, through using special programs, use capabilities and efficiencies of cultural quotient in order to enhance employees' capabilities and relationship management in accordance with marketing activities of banks and target marketing strategy, maintaining and enhancing banks customer orientation level and brand creation within their mind.

-Because many experts believe cultural quotient not to be constant and somehow obtainable, one can consequently enhance it through employees' education. Therefore holding courses and educational workshops of cultural quotient can help us increase personal and social capabilities regarding multicultural settings and get used to the culture of a geographic region so as to enable human resources to take action and to create competitive advantage.

-Although cultural quotient studies have been done mostly in regard to the method of reaction to foreign national cultures, but is applicable to ethnic and tribal cultures within national ones. Therefore, local managers can also use it in daily interactions in order to raise their customer orientation.

-The general suggestion, in relation to cultural-quotient enhancing programs, is that within the process of educating cultural-quotient tasks some tasks such as self-awareness, anger control, responsibility, defeating stress and happiness should also be trained.

By obtaining these tasks, deep and significant changes will occur within personal and interpersonal indicators of employees so that they can obtain a realistic attitude towards themselves and other people and get capable in controlling their emotions and feelings. It will also assist them in establishing deeper and honest relationships resulting in self-awareness in job. Learning this tasks will enable employees to make decisions as an active man and in regard to other individuals and to logically manage interpersonal relationships in response to setting and organizational changes.

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