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## **THE RELATIONSHIP BETWEEN MANAGEMENT COMMITMENT TO SERVICE QUALITY AND ORGANIZATIONAL OUTPUTS CONSIDERING THE MEDIATING ROLE OF EFFECTIVE PARTICIPATION OF EMPLOYEES IN BANKING SERVICES**

**Abstract:** *Nowadays, the competition to improve service quality is considered as a key strategic issue for organizations operating in the service sector. The purpose of the study was to measure the relationship between management commitment and quality of service with job satisfaction of employees and CS with service performance in the banks of Tehran. The results showed a significant and positive relationship between management commitment and effective participation of employees. Moreover, the results showed a positive and significant relationship between effective employee participation with job satisfaction of staff and CS with service performance. Therefore, according to the results of the study, it can generally be stated that the management commitment to the quality of services has a positive effect on the organizational outputs (employee satisfaction and CS from service performance) in the banks of Tehran province.*

**Keywords:** *management commitment to service quality, effective employee participation, employee satisfaction service performance*

### **1. Introduction**

In the world today, the issue of service quality has put organizations at the forefront of challenges and its acceptance in the service sector has increased. Quality of service is an important factor for the growth, success and sustainability of the organization and as a strategic, effective and inclusive subject in the management agenda. Furthermore, intense competition has made quality of service a key factor for the success and survival of an organization. One of the important environmental factors is the

customers of an organization. Management realizes that CS is one of the most important tasks and priorities of managing organizations, and the need to maintain a steady and consistent commitment by senior executives to satisfy their customers is a prerequisite for success. Customer words and CS in service organizations, especially banks, have become increasingly important due to their full dependence on customers for survival. Today, in the world of business, recognizing the management of the principle that customers are the main focus of business and the success of the organization depends

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on improving managerial relationships (Nguyen et al., 2007) Therefore, to enhance the quality of the services that the customer wants, management must invest in the development of employees to provide both job satisfaction of staff and the ability to provide better services to employees through effective employee participation (Alvani et al., 2012). Providing high-quality services is a key element for the sustainability and advancement of service and industry organizations (Dev, 2009). Quality service is a measure of how well the level of service provided is consistent with customer expectations. Delivering quality service means meeting customers' demands constantly. In fact, a large number of service organizations are committed to improving the quality of services the customer wants to invest in developing employees. The close relationship between senior management commitment, job satisfaction and service quality can be seen from the employees' perspective (Cheung & Millissa, 2010). Relations with customers and improving relationships with them require the acquisition of communication skills, human relationships, and components such as control of behavior and feelings, stress and anger. Hence, it appears that the management of organizations with the use of psychological services can take steps to promote job satisfaction of employees, also related to CS (Carrière & Bourque, 2009). Considering that banks are a type of service organization and the scope of competition between Public and Private banks in recent years, banks have to provide more quality services to stay in this area and to retain more customers besides retaining their customers. Hence, due to the importance of the issue for banks as service organizations, the present study tries to answer the question whether there is a relationship between the management commitment to the quality of services with employee satisfaction and CS with service performance in the banks of Tehran.

## 2. Review of theoretical foundations and literature

We live in a customer-oriented economy age in which the customer matters. Thus, all organizations are seeking to attract customers and increase satisfaction. The customer's satisfaction and impression of a set in his future behavior is heavily influenced and his/her increased satisfaction will improve his future behavior with the organization. Today, competition for improving service quality is recognized as a key strategic issue for organizations operating in the service sector. Organizations that achieve a higher level of service quality will have higher levels of CS as an introduction to achieving a sustainable competitive advantage (Guo et al., 2008). CS is a key factor in the formation of future customer purchases.

Furthermore, satisfied customers will probably talk to others about their experience. This is especially important in oriental cultures where social life is shaped to improve social communication with other people in society. The fact that the perceived quality of the product is becoming the most important factor in the business world's competition has led the current era to be called "quality era". Considering that the factor of manpower and work is always considered as one of the factors affecting the survival of organizations, therefore, the recognition of the needs, motivations, tendencies, factors of satisfaction and dissatisfaction of employees not only is necessary but appropriate policies, strategies and effective programs are necessary (Ghazizadeh et al., 2010). The quality of work and capabilities of operational staff is inseparable from the superiority of organizations, because the services provided by such employees show the image of the organization and the CS affects the quality of services (Solnet & Kandampully, 2008). In fact, researchers believe that a high level of CS can lead to customer retention, and this is especially true in service organizations (Hossain & Leo, 2009). This shows that

employee satisfaction as a provider and clients as a recipient of services plays a very important role. Management's attention can also be important to them. Here, first, the theoretical discussions and concepts used in the research are introduced and then the research background is studied.

**Job Satisfaction:** Human resources of each organization, as the most important strategic resource, play an important role in achieving organizational goals considered the driving force behind the organization. Therefore, their perceptions and attitudes toward their work are effective in the life, efficiency and effectiveness of the organization. The general attitude of humans towards their jobs is an objective element of the behavioral phenomenon, which is interpreted as job satisfaction and job satisfaction, and is the result of one's positive and negative beliefs about the dimensions of his work. Today, it has been proven that managers of organizations are more likely to be more satisfied with job satisfaction and staffing issues than with rational planning, in addition to increasing employee satisfaction (Jamal & Nasser, 2002). Job satisfaction is defined as a personal evaluation of work and as a general sense or an attitude about different aspects of work (Carrière & Bourque, 2009). Job satisfaction is a measure of employee assessment of their work environment that fulfills their needs. Hoppock (1935) considered job satisfaction a complex and a multidimensional issue and believes that it is related to psychological, physical, and social factors, so that each person, with emphasis on various factors such as income, social value of the job, working conditions and encouragement, comes in many ways from his job is satisfied. Job Satisfaction means the acquisition of mental pleasure from satisfying the needs, aspirations and hopes of one's own work. Job Satisfaction is also defined as the attitude of the individual towards his or her work (Dowler, 2005). The study of job satisfaction has two dimensions: First, the human aspect that deserves to be treated equitably and with respect to employees, and

secondly, the behavioral aspect that attention to job satisfaction can lead to employee behavior in a way that affects their function and organizational tasks and leads to positive and negative behaviors on their part (Spector et al., 2010). Job Satisfaction is a complex variable influenced by factors such as the work environment, spatial characteristics, and personal specifications (Dev, 2009). Locke (1969) defined job satisfaction is an emotional way achieved by the evaluation of a job as a facilitating factor in reaching job values. He described job satisfaction to have four factors. These factors include:

- 1) Bonus means upgrading rights and conditions;
- 2) The occupation field means the conditions and benefits of the job;
- 3) Factors and human relationships with colleagues and supervisors;
- 4) Features of the job.

It is often said that “a happy employee is a good employee,” and a happy employee must be satisfied with his job. The importance of job satisfaction is due to the fact that most people spend about half their waking hours in the workplace. When one says he has high job satisfaction, he means that he really loves his job, he has good feelings about his job and he has a lot of value for his job. Research results show that employees with higher job satisfaction are in good physical fitness and mental capacity (Babakus et al., 2003). Job satisfaction is one of the most important areas of research among all the concepts that organizational, managerial, and organizational and industrial psychologists have been studying in different contexts. On the one hand, the importance of job satisfaction is due to the role played by the improvement of the organization and the health of the workforce, and on the other hand as the concept of job satisfaction, in addition to the definitions and concepts, and sometimes the twist.

Existence of motivation in the job is necessary for the continuation of employment, and if the person is not interested in his or her job and will not be

promoted in performing his duties, the continuation of his career will be blamed for him. However, satisfying needs through the profession creates job satisfaction. According to Jones, four factors of personality and personality traits, values, job position and occupation and social impact are among the most important factors in the level of job satisfaction. In addition, factors like occupational safety and health, working hours, shift work, job security and job progress, fair work at the workplace, and employee recruitment in the organization, employee participation in decision making, work content and staffing performance, changes in work organization, sufficient and fair remuneration, social responsibility, work and family and leisure can be cited (Kim, 2009). Job satisfaction increases the productivity of the individual, the person undertakes to the organization, the physical and mental health of the individual is guaranteed, and the morale a person grows up, lives happy and quickly learns new job skills (Fuller et al., 2003). Furthermore, lack of job dissatisfaction reduces the morale of employees, who has a low morale at work.

**Customer satisfaction:** CS is one of the key issues for today's organizations. Organization failure or success today is determined by its customers' satisfaction with the company's products or services. CS enhances customer loyalty and loyal customers organize costlier purchases of products or services and encourage others to buy from the organization and are willing to pay more for the purchase of products. Katler (1997) defined satisfaction as the feelings of an individual (happiness or discomfort) that results from comparing the perceived performance of a product or serving customer expectations of this performance. Brown (1992) stated that CS means meeting the needs, desires, and expectations of the customer by a product or a service resulting in repeated purchases, loyalty, and positive word of mouth. CS is the level of utility that the customer gains due to the various characteristics of the product and is a source of profitability and reason for the

continuation of the organization's activities (Sarminah, 2011). Satisfaction is the emotional reaction of a customer due to expectations and actual performance of the product or organization. Previous customer experiences of product consumption as well as his experience of interacting with the supplier organization play a key role in shaping his expectations. CS is believed to affect their future reactions to the organization (Snips et al., 2008).

**Customer perception of service quality:**

Perception is the process by which individuals formulate their perceptions of their environment, interpret it and give meaning to it. One's perception can be very different from the objective reality, and individuals can have different perceptions of one thing (Cook, 2000). The perception of the customer of the overall quality or superiority of a product or service - according to the purpose of that product or service - in comparison with other alternatives refers to perceived quality (Keller, 2008). The quality of perceived service is defined as the consumer's judgment in the excellent case and, by the objective quality; the distinction between "superiority" is one nature or one that consists of an objective or structural aspect of one thing or a thing. Perceived quality is a form of attitude related to the satisfaction and outcome of the comparison of expectations with perceptions of performance, not the same. Para suraman et al. also support the idea that the quality of service is a comprehensive evaluation of the attitude (Fuller et al., 2003).

**Management commitment to service quality:**

The base for defining the quality of service is the expectation and customer perception of the service. The expected service is the same as service desirable and ideal, which represents the level of service that the customer hopes to receive, and customer perceptions represent a customer's interpretation of the quality of the service he has received. The customer often evaluates the quality of the service by comparing the service (customer perceptions) and the

service they expect to expect (customer expectations). The goal of improving service quality is to minimize the gap between these expectations and perceptions. The commitment of management to quality of service as a conscious choice of quality for effective and strategic operation for the organization and integration with activities such as visible leadership and resources are defined for the adoption and implementation of quality designs (Cheung & Millissa, 2010). Management commitment to services leads to employee satisfaction, and this emotional response affects employees' service behaviors. In other words, management commitment on services affects employee attitude and, ultimately, organizational effectiveness. When executives behave well with their employees, employees will also behave well with their customers. Employees feel more committed to the organization when they feel they are committed to the organization (Fuller et al., 2003). Generally, employees who are in their first phase of work have a lower commitment to the organization and managers who have worked for that organization for a long time and many rewards have been received from the organization. Thus, organizations should give this message to the front line employees that the organization intends to help them in their work and gives them the opportunity to reward themselves for their unique and exceptional performance. Previous studies have shown that training, empowerment and rewards are the best indicators of management commitment to services. Good management and goals do not mean much unless employees perceive them as such and have defined the management commitment to services as employee assessment of the organization's commitment to the development, development, support and reward of its employees to achieve superior service (Babakus et al., 2003). Managers of organizations must understand that service quality is a profitable strategy for their organization. They must believe that investing in service quality leads to

profitability of the organization. However, it should be kept in mind that the relationship between service quality and profit is not a simple relationship. Researchers distinguish between aggressive effects (gaining more market share) and defensive effects (maintaining customers, reducing defense costs) to respond to the effect of service quality on profits. Improving the quality of services leads to attracting new customers and enables the organization to maintain its current customers. Delivering better customer service leads to repeat purchases and positive word of mouth promotion for potential customers. Another direct effect of the quality of services is to increase the organization's ability to deliver services efficiently and effectively to customers because the organization has found out what customers have and what they want and thus reduce or eliminate unnecessary services. By increasing efficiency and effectiveness in providing services, profitability of the organization will increase (Anber Abraheem & Alhamadani, 2011).

**Effective employee participation:** Today, among powerful forces ruling organizations and institutions, participation is a vital, dynamic, refreshing and productive factor in organizations that by creating organizational network communications and using collective thinking and action, enables the organization to move in the right way from the status quo to the desired state. In this case, employees are drawn from the marginalization and indifference and the role of shadow in the organization to the center and within the organization, and their silent voice is heard by the managers of the organization (Sarminah, 2011). Nowadays, organizations face a dynamic and changing environment, so need constant change and adaptation. Therefore, gaining knowledge about the factors facilitating organizational change is very important. By presenting their offers, employees can help their organization improve processes and services and thus adapt to change. Employee involvement is important in delivering decision-making at

the bottom of the organization, where the operation takes place. A comprehensive definition of employee participation involves at least four key components that promote employee participation as follows:

- A. **Power:** This component of participation involves equipping individuals with sufficient authority to make decisions. Such options are to enable work-related decisions to include issues such as methods of work, task assignment, performance outcomes, customer service, and employee selection.
- B. **Information:** Sometimes access to information is critical to making effective decisions. Organizations can promote employee participation by providing the necessary and free flow of information to the officials.
- C. **Knowledge and skills:** The impact of employee participation on the effectiveness of the organization is to the extent that employees have the knowledge and skills to make good decisions. Organizations can facilitate employee participation by providing training and developing programs to improve the skills and knowledge of employees.
- D. **Rewards:** As employees generally do things to get rewards, it can have a huge impact on employees' engagement in the organization (Ashill et al., 2008).

Employee participation is defined as the extent to which employees have a sense of complete control over their work. Employee participation shows job competence and job independence, and is highly relevant to the quality of service and job satisfaction. Employee participation provides opportunities for employees to enhance their skills and is given their job opportunities in order to enjoy work. Employee participation is a human resource operation that helps employees deliver effective services. An effective partnership provides an opportunity to share information about customer

valuation, problem solving, and the production of new ideas for employees. When customer demand is met, customers may be assigned a higher rating to service performance. When employees effectively participate in decision-making, they are more likely to hear comments to improve service performance. When senior management is listening and accepting employees' opinions, this satisfies the need for the employees to flourish and motivates them to do their hard work in the expectations of the client. Apart from increasing the professional competence, effective participation means that the staff has a certain degree of career independence. When employees have the power to act independently and make decisions about the customer, they get the key without managerial approval; they control their work and thus lead to job satisfaction. In addition, effective participation provides opportunities for employees to interact with others during work. When employee suggestions are passed, they enjoy this sense of matching. This, in turn, leads to job satisfaction (Dev, 2009).

In their research, called "Management commitment to service quality and organizational results," Ching and You showed that management commitment to quality of service and effective employee participation as a mediator variable have a positive effect on customer satisfaction, service satisfaction, and employee satisfaction (Alvani et al., 2012).

In a study entitled "Management Commitment to Service Quality and Performance Improvement in Public and Private Hospitals," Rhode and Achilles showed that the relationship between management commitment to service quality and service performance improvement has a mediating role in organizational commitment (Ashill et al., 2008). Anber Abraheem and Al-Hamdani, in their study of quality of service and CS in Jordanian commercial banks, concluded that service quality is an important record of customer satisfaction. This study concluded that managers and decision makers

in Jordan's commercial banks should seek to improve the quality elements of the service in order to obtain a significant share of CS (Anber Abraheem & Alhamadani, 2011). Marcus and Sandia in a research entitled Employee Engagement: A Key to Performance Improvement showed that the two-way communication between employer and employee is more robust than the previous three structures: job satisfaction, employee commitment, and organizational citizenship behavior. Affiliated employees feel that their relationship with their organization and their high involvement in their work will be enthusiastic for success and will go beyond their employment contract (Kompaso & Sandhya, 2010). Achilles et al. in a study entitled "Impact of management commitment on the quality of services in the operational personnel career attitudes, with the purpose of circulation, financial and service performance improvements in the field of new government management" showed that the commitment of management to the quality of services in the work has a significant impact on employee attitudes and, in turn, has a significant impact on service performance and turnover (Ashill et al., 2008). In a study entitled "The specific effect of dimensions of job satisfaction on CS with the quality of services," Snipper showed that overall, job satisfaction dimensions have a significant impact on customer satisfaction, but dimensions such as satisfaction from their work, customer satisfaction, overall quality, sufficiency and reliability have a greater impact (Snips et al., 2008). Jamal and Nasser investigated the relationship between the quality of service and CS of a Pakistani bank and found that this relationship was generally strong, although it was between satisfactions the customer and the concrete dimensions of the service did not find a relationship (Jamal & Nasser, 2002).

### 3. Methodology

The present research is a correlation method and is an applied target type. The correlation

is due to the use of inferential statistics techniques to measure the effectiveness of independent variables on the dependent variable. Regarding the main purpose of the research, the research hypotheses were divided into two parts of the underlying assumptions.

#### 3.1. Research hypotheses

##### Main hypotheses:

**Main hypothesis 1:** There is a significant correlation between managerial commitment to quality of services and CS with service performance given the role of effective employee participation in the banks of Tehran.

**Main hypothesis 2:** There is a significant relationship between managerial commitment to quality of services and job satisfaction among employees given the role of effective employee participation in the banks of Tehran.

##### Sub-hypotheses:

**Sub-hypothesis 1:** There is a relationship between the management commitment to the quality of services and the effective participation of employees in the banks of Tehran.

**Sub-hypothesis 2:** There is a relationship between effective employee participation and CS with service performance in the banks of Tehran.

**Sub-hypothesis 3:** There is a relationship between effective employee participation and employee satisfaction in Tehran banks.

The present research was applied in terms of purpose and descriptive and causal in terms of the research method. The population of the study was Tehran Banks, whose number was 50 banks, among which 44 banks were selected using Morgan table as the statistical sample. Measurement tool was two types of questionnaires, one of which was related to staff and including three parts: management commitment to quality of services (Latly and Timman's questionnaire), effective

participation of staff (Psi and Resonental questionnaire) and job satisfaction of employees (Paulin et al, 2006). With 27 questions. The other questionnaire is SERVQUAL related to customer satisfaction and includes 22 questions designed using the 5-point Likert scale. Content validity has been used to assess the validity of questionnaire questions. Content validity of this questionnaire was approved by a group of academic and organizational experts. Cronbach's alpha coefficient was used to measure reliability, and the Cronbach's alpha

coefficient for all variables was higher than 0.80, showing the good reliability of the tool. SEM is a multivariate analysis from a robust multi-variable regression family and, more precisely, a model expansion, which allows a researcher to test a set of linear GLM of the regression equations simultaneously. In this research, SEM and LISREL were used to analyze the data and test the research hypothese. In the following, the variables, dimensions and number of questions in the questionnaire are shown in Table 1.

**Table 1.** Variables, dimensions and the number of questions in the questionnaire

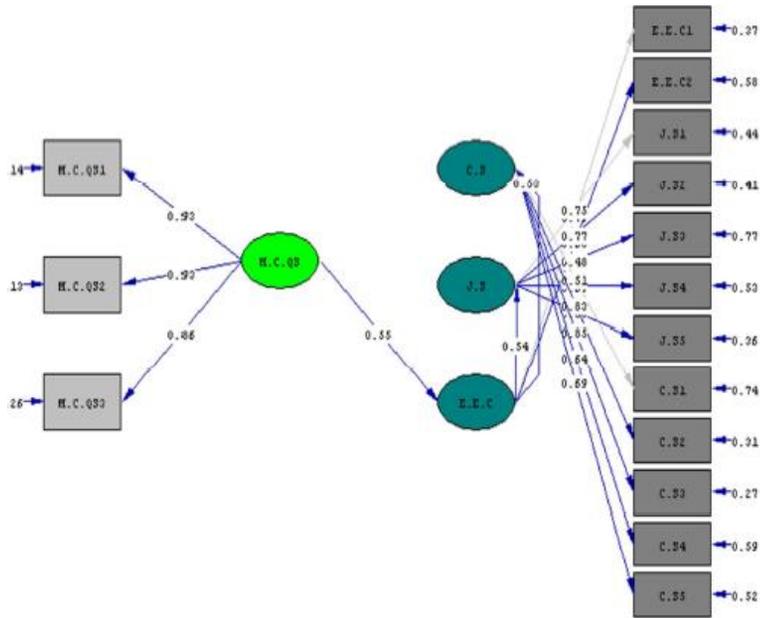
Variables	Dimensions	Number of questions
Management commitment to service quality	Service Management Perspective	2
	Manage personal involvement	3
	Empowering	3
Effective employee participation Job Satisfaction	Job satisfaction	3
	Job independence	2
Job Satisfaction	Leadership style	4
	Physical conditions of work environment	1
	Participation in decision making	3
	Staff type jobs	3
	Opportunities for progress	3
Customer satisfaction with service performance	Physical condition	4
	Reliability	4
	Responsiveness	4
	Guaranteed	5
	Sympathy	5

#### 4. Analysis of research data

Structural equation model (SEM) was used to analyze the research data and to measure the research hypotheses.

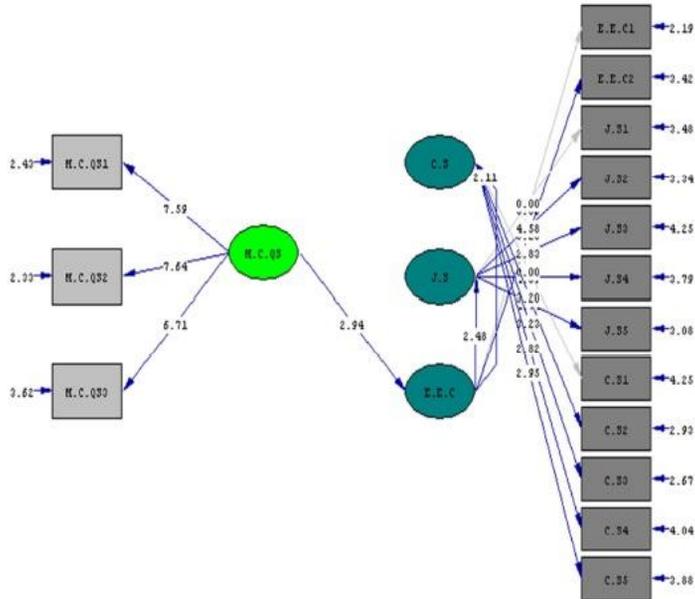
In this part of the research, we will examine the results of the research hypothesis test. To test the hypotheses, we used SEM of the research in the standard mode with significant numbers. In the presented models derived from the model test using LISREL software, the following abbreviations have been used for variables: Management commitment to service quality (MCSQ), effective employee cooperation (EEC), employee job satisfaction

(JS), and CS with service performance (CS). Using this mode, one can find out the significance of the relationship between the two variables in the model and comment on the rejection or confirmation of the research hypotheses. In terms of the significance of the numbers, we must say that in this research, we are looking for hypothesis test at a confidence level of 95 or 0.05 error level. For t-test, those numbers will be significant that are outside the range -1.96 and 1.96. This means that if the t-test is a number between -1.96 and 1.96, it will be insignificant. In the following, the main model of the research in standard mode and the estimation of path coefficients in a meaningful state is shown in Figures 1 and 2.



Chi-Square=115.97, df=87, P-value=0.02067, RMSEA=0.091

**Figure 1.** Research basic model in standard mode



Chi-Square=115.97, df=87, P-value=0.02067, RMSEA=0.091

**Figure 2.** Research base model in significant numbers mode

The Table 2 shows different fit indices and significance of the model.

**Table 2.** Fit indices of the research model in general

Index	RMSEA	$\frac{\chi^2}{d_f}$	GFI	IFI	CFI	NFI	NNFI
Value	0.091	1.33	0.82	0.83	0.82	0.86	0.89
Desirable state	$0 \leq & \leq 0.1$	$1 \leq & \leq 5$	$0.8 \leq & \leq 1$	$0 \leq & \leq 0.1$	$0.8 \leq & \leq 1$	$0.8 \leq & \leq 1$	$0.8 \leq & \leq 1$

Given the model indices, the model can be considered as fit in terms of fitness and meaningful indices. Considering the results of data analysis, the following tables show the

correlation coefficients of the research variables as well as the direct and indirect effects between the research variables. These results are shown in Tables 3 and 4..

**Table 3.** Correlation coefficients of research variables

Variables	Mean	SD	Cronbach alpha		MCSQ	CS	JS	EEC
MCSQ	3.627	0.297	0.872	Pearson Correlation	1	0.381*	0.866**	0.771**
				Sig. (2-tailed)		0.026	0.000	0.000
CS	3.348	0.116	0.934	Pearson Correlation	0.381*	1	0.226	0.261
				Sig. (2-tailed)	0.026		0.041	0.037
JS	3.357	0.291	0.831	Pearson Correlation	0.866**	0.226	1	0.738**
				Sig. (2-tailed)	0.000	0.041		0.000
EEC	3.458	0.234	0.787	Pearson Correlation	0.771**	0.261	0.738**	1
				Sig. (2-tailed)	0.000		0.000	

\* are meaningful as coefficients at level 0.05  
 \*\* are meaningful as coefficients at level 0.01

**Table 4.** Path analysis results of structural model of the research

Hypotheses	Direct effect	Indirect effect	T statistic	Result
MCSQ and EEC	0.55		2.94	Confirmed
EEC and JS	0.54		3.48	Confirmed
EEC and CS	0.53		2.11	Confirmed
MCSQ and JS	-	$(0.55)(0.54)=0.297$	2.62	Confirmed
MCSQ and CS	-	$(0.55)(0.53)=0.291$	3.02	Confirmed

The results show that all five research hypotheses were approved. It can be concluded that there is a positive and

significant relationship between the managerial commitment to the quality of services and organizational outputs with

regard to the mediating role of effective employee participation.

## 5. Conclusions

According to the above tables, we can examine the effects of management commitment to quality of service on job satisfaction of employees and customer satisfaction. The results showed a direct and positive relationship between managerial commitment to quality of services and the effective participation of employees. Moreover, there was a direct and positive relationship between effective employee participation and organizational results (job satisfaction and customer satisfaction). Hence, it can be stated that all of the research hypotheses were approved. Therefore, considering the results of testing the hypothesis of the research, one can state that two main hypotheses of the research were also confirmed: between management commitment to quality of service and CS from service performance as well as between management commitment to service quality and job satisfaction of employees. There was a significant relationship between the effective participation of employees in the banks of Tehran. The results are consistent with the impact of management commitment on service quality and customer satisfaction with research results (Alvani et al., 2012) and (Ashill et al., 2008) and show that variable management commitment is very important and influential. Since the results of this research are in line with the results of most studies carried out in this regard, it can be claimed that the commitment of management to the quality of services in banks is positively affected by employee job satisfaction and customer satisfaction. This means that as many managers as possible, the staff empowerment environments and the fields of their participation in the work, provide employees with the independence of the staff, they perform better organizational tasks and do the work with inner thirst and enthusiasm. Hence increasing job satisfaction among

employees leads to more effort from them to perform organizational tasks. What ensures the realization of the competitive advantage of organizations is a quality, creative, dynamic and committed human resource. The results are consistent with the employee mediation variable with the research findings of the study (Cook, 2000) and shows that the mediating variable of employee participation affects the quality of services and outputs of the organization. The beliefs of managers of organizations in having powerful staff is the basis of improving the quality of services and productivity of all processes of the organization, which is the basis of increasing efficiency and effectiveness, and as a result, improving the quality of services leads to more customer satisfaction. The following suggestions are put forward to improve the employee's job satisfaction and CS with service performance:

- Due to the low level of independence and freedom for employees to provide excellent service and good performance, managers can create a decent and productive environment for organizational and service decisions by creating creative and creative environments. This will force them to think and innovate, which is an effective step in the development of the administrative system.
- Regarding the praise of managers for employees who perform their duties well, as well as the invitation to participate and negotiate employees about making decisions in this community, managers can encourage employees who perform their duties well. To praise the improvement of the health of the worker, as well as the managers to discuss with them the decisions that the employees oppose, and to help them develop the spirit of employees by encouraging employees to participate.

- Since the level of employee satisfaction from equality and justice provided by managers is low, it is suggested that managers treat their employees equally as it is one of the important factors affecting employee job satisfaction. A type of comparison is made of how the manager treats his employees.
- Considering the level of employee satisfaction from the existing opportunities to improve the modest level, it is suggested that managers be empowered by the empowerment, the creation of a competitive environment, the organization of training courses and the provision of a suitable platform for the growth and promotion of their employees.
- As the level of personal relationship between the manager and the staff is not very high, it is suggested that managers give more time to their employees, pay attention to their desires and requests, so that employees can see them as part of their work family.
- In order to increase CS with the quality of services, banks should focus on the core customer; to achieve this, a sufficient understanding of the target buyers must be made, in this way, factors such as the importance of relationship with customers through polite coping and staffing customer recognition by employees, employees' willingness to help and solve customers' problems, understanding customer needs such as handling customer complaints and resolving their dissatisfaction, periodic and regular review, CS evaluation based on a monthly or seasonal basis, bank commitment to the customer through lack of delay in providing banking services, be informing careful and time consuming to respond to customers, increase profits, and reduce customer spending.

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