

Full Length Research Paper

Investigation on relation between personnel organizational commitment and banking services quality

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Studying and determining the relation between personnel organizational commitment and quality of banking services at Eqtesad-e Novin Bank (EN) Bank of East Azerbaijan Province branch is the main objective of the present study. Staff and personnel of EN Bank of East Azerbaijan Province branch is the subject of the present study with 92 personnel. The sample volume has been selected as many as 72 personnel based on Morgan method. Questionnaire is considered as "data collection tool" at the present study. The validity of the questionnaire is in conceptual form. Reliability of the questionnaire has been approved by Cronbach's Alpha Test for questions of organizational commitment and banking services quality of questionnaire with credit 0.875 and 0.911, respectively. Pearson and Freedman Test have been used for testing hypothesis of study. The obtained results indicate that there is a relation between personnel organizational commitment and its dimensions with the quality of banking services in the studied bank.

Key words: Organizational commitment, sentimental commitment, rational commitment, normality commitment, quality of services.

INTRODUCTION

Demands, needs and requirements of customers of banks were not paid due attention in previous due to various reasons like high demand on supply and also limitation of competition, based on which, individuals had to receive their required services with any type of quality. Today, services are considered as integral or inseparable part of life. Quality of services can help one organization to differentiate itself from other organizations in line with attaining a sustainable competitive advantage. Generally speaking, quality of services plays a leading role in success of any organization. In the same direction,

organizations can obtain competitive advantages in terms of status with offering high-quality services. The quality-orientation organizations can be developed in two aspects of internal culture and external fame. In other words, those organizations which pay due attention to boost quality of services can attain noticeable successes both in terms of internal culture and external fame in such a way that imitating them by rival companies is a hard task. Therefore, today, role of those individuals, who take services' management training into consideration, is of paramount importance in compilation and promotion of this science.

We should bear in mind that any type of improvement and progress at banks is carried by committed manpower. Hence, competent manpower plays a leading role in success of banks particularly. As a matter of fact,

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the committed manpower will cause materialization of competitive advantage at banks coupled with gaining satisfaction of bank customers. The managers should share their personnel in progressing organizational affairs, thanks to their eligibility, qualification and efficiencies. Moreover, managers should respect constructive viewpoints of their personnel with regard to the organizational issues, based on which, managers can boost commitment of personnel to the organization. The committed manpower considers himself or herself as a part of organization and makes utmost effort for materialization of objectives of the organization. Bear in mind that objectives of the organization is considered as his or her objectives.

Generally, manpower considers self as dependant on the organization and will boost their identity in that organization. Therefore, committed manpower is considered as a major differentiation criteria of superiority of organization with each other. This indicator will boost efficacy and efficiency of the organization to a great extent. Generally speaking, studying relation of personnel organizational commitment and its dimensions with the quality of banking services at EN Bank of East Azerbaijan Province branch is the main aim of present study.

LITERATURE REVIEW

The literature of research has been studied in three parts of organizational commitment, quality of banking services and excerpt of background of previously-made research activities as thus explained.

Organizational commitment

The organizational commitment includes feeling of identity and dependency of individual to the organization (Moorhead and Griffin, 2004). The organizational commitment is related to the degree of personal interest to the organization or dependency of feeling to a part of organization (Schermerhorne et al., 1999). The result of studies shows that organizational commitment is used for anticipation and justification of behavior of individual (by far, more than job satisfaction). The rate of absence and replacement of personnel can be anticipated better through the application of organizational commitment (Robbins, 1999).

Steers and Porter, (1991) define organizational commitment as synchronization or equalization with one organization and linking with that organization. According to their views, the organizational commitment is comprised of the least following three factors: 1. Accepting the organization and admitting its objectives and values; 2. Preparedness for making utmost effort; and 3. Showing vehement interest in safeguarding membership at organization (Mortazavi et al., 2000).

Literally, "commitment" includes undertaking responsibility or handling an activity, safeguarding, promising and living up to commitment. Generally, commitment includes as follows: 1. Act of being committed to a responsibility or credence; 2. act of referring or pointing to a subject; 3. committing or undertaking to carry out an activity in future (Sadeghifar, 2007).

With the experiences obtained from working with many top companies and managers, McKenzie and Company presented model of five key commitments with regard to the various types of commitments. At this mode, they believe that the most efficient and competent managers act equally in a complex of five-category commitments fundamentally. These commitments include: 1. Commitment to customer; 2. commitment to organization; 3. commitment to self; 4. commitment to people; and 5. commitment to duty (assignment) (Hersay and Blanchard, 1994).

There are many reasons for this question "Why one organization should increase organizational commitment level of its members (Steers and Porter, 1991)? For, organizational commitment is a new concept and differs from dependency and job satisfaction in general. For example, nurses may like the job they do but they may not be satisfied at the hospital they work. Under such circumstances, they will seek similar jobs at other similar environments. The study draws your attention to another example. Waiters of restaurants may feel positive from their workplace, but they may hate to wait at tables or generally, they may hate their jobs (Greenberg and Baron, 2000).

Quality of services

Quality includes specifications of product or service which is able to meet implicit or explicit requirements of customers. Service is defined as a vivid and hidden complex of interests and advantages which are produced through the application of facilitator or support goods (Lovelock, 2006). Quality of services includes measuring this subject: "to what extent, is the level of the presented services compatible with the expectations of customers?".

The current organizations in contemporary world of today have to pay due attention to the quality of their services and products for their survival at the market, based on which, they can satisfy their current customers, attract new customers coupled with guaranteeing and boosting their income resources to a great extent.

Attaining objectives of the said issue will be possible only through accurate and wise management. For boosting quality of products, management requires various tools. Implementation of total quality system is one of these various tools as mentioned in the foregoing. Principally, total quality is a culture which is turned into

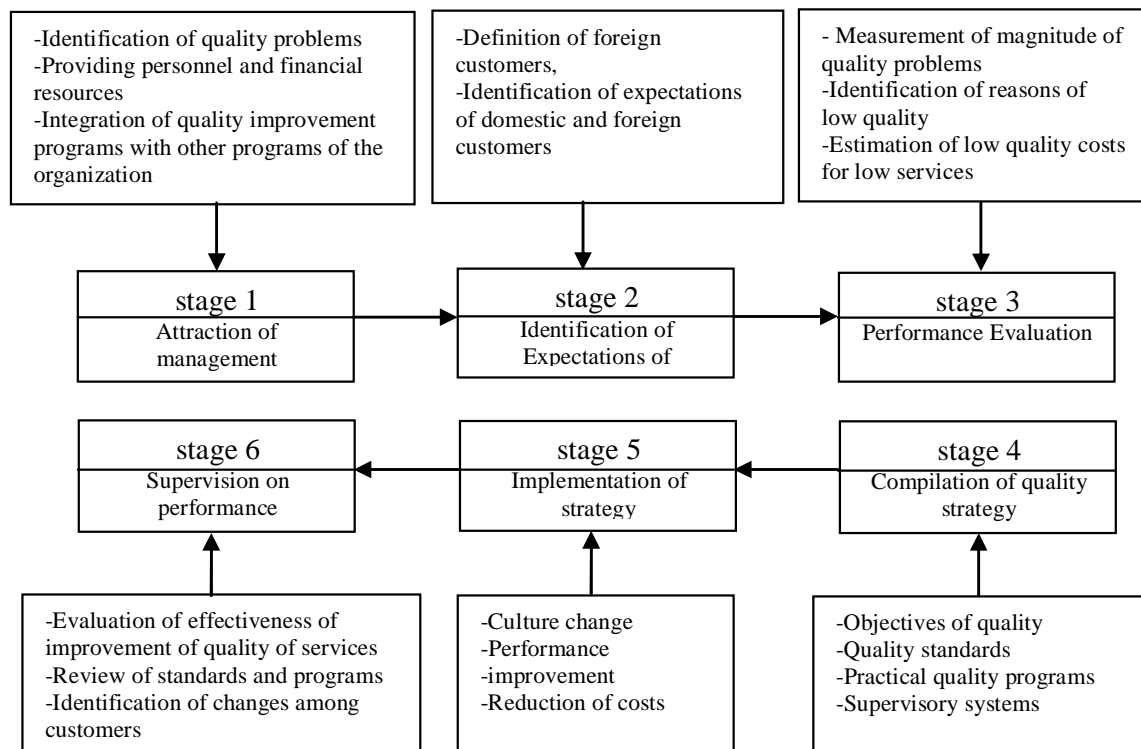


Figure 1. Organizational services quality model.

tool later. Namely, idea of comprehensive quality should first be formed in minds of each individual, based on which, its mental concepts are turned into practice after awhile and is used as a tool boosting quality at organization (Soltani and Poursina, 2007). Interested in presenting quality services plays an important role in services, insurance and baking industries, etc., for, quality services is considered vital and necessary for survival and profitability of organization.

Particularly, this subject is of paramount importance with regard to the financial services which differentiation of services in it is a hard task. Hereunder are regarded as various reasons which organizations should seek them with the aim of offering high quality services to their customers: 1. Boosting expectations of customers; 2. activity of rivals; 3. environmental factors; 4. nature of services; 5. intra-organizational factor; and 6. advantages as a result of quality of services. Presenting better services to customers will cause them to repeat their shopping activity and also dissemination of publicity (positive mouth-to-mouth).

Generally, better quality services to customers will boost prestige of organization to a great extent. Therefore, various models have been presented by different experts for attaining improvement of quality of services. Model of improvement of quality of organizational services is one of these models which have been proposed by many researchers. This model

includes six stages which have been shown at Figure 1. This model has been a prescribed model which shows way of reaching to the quality.

"Environment" is highly emphasized at this model but vividly, it will not link problems of quality to the lack of accurate centralization at the market. Also, this model does not introduce areas of probability. Stages 2, 3 and 4 are considered as the most important components of model.

The proposed supervision system should assess both satisfactions of domestic and foreign customers as well. This model provides a frame for following up vast quality subjects of the organization.

CONDUCTED RESEARCH BACKGROUND

Excerpt of background of carried out research activities is as follows: Shokri (2003) has conducted a study entitled "Effective Factors on Organizational Commitment and Job Commitment of Personnel of Agriculture Bank of Tehran Central Departments, Iran" based on Penli and Gold" Model. The results obtained from this study showed that the enriched jobs will cause increased job commitment among personnel of Agriculture Bank. Also, job background and experience of managers will cause increased job commitment among personnel as well, whereas, the mentioned factor has not

been approved with regard to the experts and officials concerned. Other factors, including educational degree of personnel, participation of personnel in their job and stability and perseverance of personnel will cause increased organizational commitment among them (Shokri, 2007).

Moghimi and Hafizi (2009) conducted a study entitled "Performance Management and Its Relation with the Quality of Services at Bank Melli Iran (BMI) Branch in Isfahan (Iran)". The descriptive statistics results, with regard to the performance management, show that structural dimensions grades, behavioral dimensions and performance management coordination dimension are considered "average" at Bank Melli Iran branch of Isfahan. The basic principle for attaining specific objectives in performance management includes simultaneous attention to all dimensions of performance management and simultaneous and balanced growth of its dimensions with each other. Hence, various dimensions of performance management at Bank Melli Iran (BMI) enjoy completely balanced growth (Moghimi and Hafizi, 2009).

Khabiri (2005) conducted a study entitled "Quality of Services in State-Run and Private Hospitals" within the framework of MA thesis under guidance and supervision of Obakomar. Drawing a comparison between quality of services both in state-run and private hospitals is the main objective of this study. Therefore, a questionnaire has been provided and has been filled out by patients of the two hospitals that is, state-run and private hospitals. The results of this study showed that quality of services offered at private hospitals is higher than the services offered in state-run hospitals. In other words, better services are offered at private hospitals than state-run hospitals (Khabiri, 2005).

Carol et al. (2003) conducted a study entitled "Organizational Citizenship Behavior and Quality of Services". At this study, for testing hypothesis and measuring organizational citizenship behavior as a tool for understanding "how performance of service personnel is instigated with service standards, sampling operation was carried out from personnel of famous restaurants based in Southern Province of the United States of America (USA) and through the application of one random sample from personnel in restaurant, 535 personnel were totally selected. The results show that higher levels of organizational citizenship behaviors between service personnel according to organizational services standards and higher levels of perceptions of have significant relation (Carol et al., 2003).

Alnajjar (1996) conducted a study entitled "Relation between Job and Organizational Commitment among Personnel of the United Arab Emirates (UAE) and reached to this conclusion that there is a significant relation between managers and colleagues, rights and occupational benefits with the organizational commitment. Based on the studies which have been carried out during three decades at North America on

intercultural perceptions and organizational perceptions (Alnajjar, 1995), Skarlicki (2001) reached to this conclusion that organizational justice and equity anticipate organizational outsource and have positive relation with the loyalty of personnel, their commitment and behaviors.

Research theoretical framework

At the present study, Allen and Meyer (1990) theory has been considered as theoretical framework for the determination of relation of organizational commitments and its dimensions with the quality of banking services. From Allen and Meyer point of view, organizational commitment includes: 1. Sentimental commitment: Sentimental commitment is defined as emotional dependency for carrying out activity and having tendency to continue job at the bank; 2. Rational commitment: Rational commitment is based on the organization's leave costs. In this regard, the more investment is made, the less probability of job leave by them will be minimized; 3. Normality commitment: At this dimension of commitment, individuals consider continuation of services at organization as their duty, assignment and obligation, aimed at fulfilling their commitment fully to the organization (Allen and Meyer, 1990). Also, quality of banking services can be divided into the following indicators: 1. Electronic services; 2. Provision of order; 3. Trust; 4. Accountability; and 5. Customer orientation (Figure 2).

Hypothesis of research

The hypotheses of the present research are as follows:

1. There is correlation between personnel organizational commitment and quality of banking services at the studied bank.
2. There is correlation between personnel sentimental commitment and quality of banking services at the studied bank.
3. There is correlation between personnel rational commitment and quality of banking services at the studied bank.
4. There is correlation between personnel normality commitment and quality of banking services at the studied case.
5. There is significant difference between correlation rate of personnel organizational commitment and quality of banking services at the studied bank.

RESEARCH METHODOLOGY

The present study is of survey type in terms of method and is of applied type in terms of objective. Staff and personnel of EN Bank branch of East Azerbaijan Province is considered as subject of this study. Based on the information received from the studied bank, the

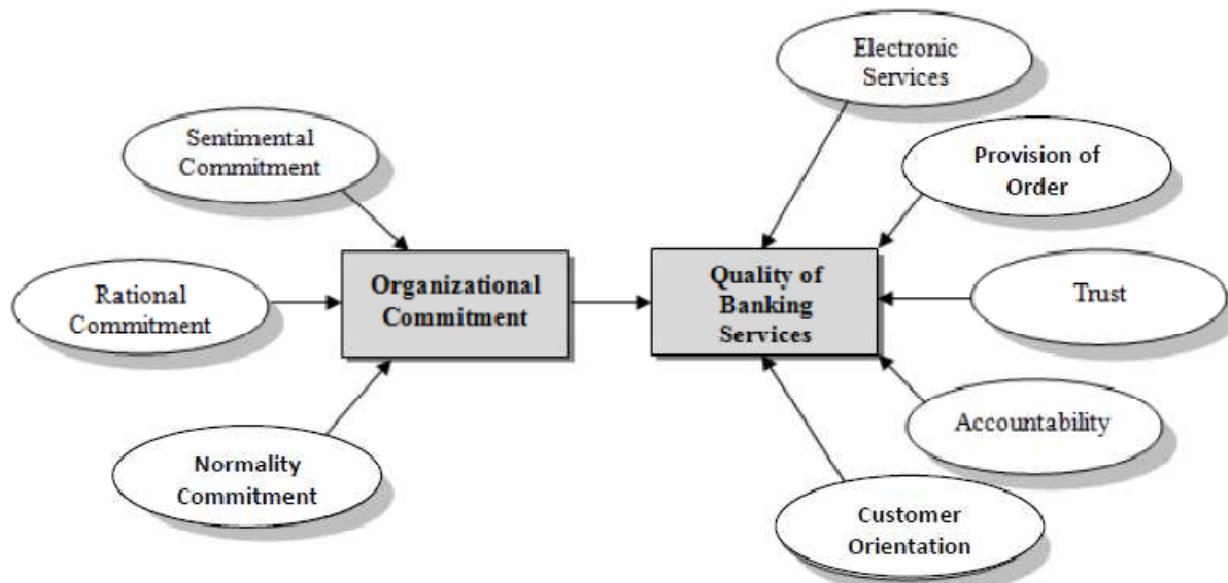


Figure 2. Theoretical framework of the research.

number of these personnel has been considered 92 persons at the time interval of fulfilling research activity.

Based on Morgan method, 72 persons were selected as sample volume. Interview, observation and questionnaire are data collection tools of this study. The first part of the questionnaire includes 21 questions for organizational commitment while second part of the questionnaire includes 29 questions for quality of banking services.

The questions of the questionnaire have been set based on Lickert five multiple-choice scales. Validity of the questionnaire is of conceptual validity type. Reliability of the questionnaire based on Cronbach's Alpha Test for the questions of organizational commitment of the questionnaire and questions of quality of banking services was obtained 0.875 and 0.911, respectively. The questionnaire of the research enjoys high reliability.

Statistical data analysis method

Descriptive and inferential statistical methods have been used with the aim of analysis of data obtained from the collected questionnaires. Hence, for the statistical description to the answered questions of the research questionnaire, tables of frequency distribution and percent of answers related to the demographic questions and questions of questionnaire and variables of study have first been presented. In inferential level, Spearman tests have been used for testing hypotheses.

Statistical description of demographic questions

According to the information obtained in this regard in Tables 1 and 2, it is shown that men constitute 50% of statistical sample and women also constitute 50% of statistical sample of the study. Also, individuals between 25 to 35 years constitute 98.8% of statistical sample while individuals between 36 to 45 years account for 2.8% of statistical sample. It should be noted that individuals above 55 years constitute 1.7% of statistical sample.

On the other hand, individuals with diploma degree constitute 2.8% of statistical sample, with above diploma degree constitute

2.8% of statistical sample, with BA degree constitute 68.1% of statistical sample, with MA degree constitute 25% of statistical sample, and with Ph.D. degree constitute 1.4 % of statistical sample.

Statistical description of questionnaire's questions and research variables

The statistical description of questions of organizational commitment and quality of banking services of questionnaire have been mentioned in Tables 3 and 4, respectively. The statistical description of research variables is shown in Table 6.

Based on the information obtained from Table 5, it is observed that the mean independent variable of organizational commitment is equaled to 73.9444. Also, the mean dimensions of normality commitment, sentimental commitment and rational commitment stands at 24.4444, 23.7639 and 25.7361, respectively. It should be noted that dependent variable mean of quality of banking services has been obtained equal to 111.0972.

Statistical data inferential analysis

Pearson test has been used according to Table 6 for the determination of correlation of organizational commitment and its dimensions on the quality of banking services.

Based on the information obtained from Table 6, it is observed that significant level of Pearson r Test is equaled to $P = 0.000$ for all hypotheses in significant level. This level is smaller than the least significant level (0.05). Therefore, all hypotheses of H_0 are rejected in hypotheses 1 to 4.

Also, results of statistical test of hypothesis 5 has been shown at Table 7 with the aim of determination of correlation order of organizational commitment dimensions with the quality of banking services.

Based on the information obtained from Table 6, it is observed that calculated χ^2 , which is equaled to 19.947, is larger than χ^2 with degree of freedom (2) and $\alpha = 0.05$ which is equal to 12.59. The significant level of carried out Freedman test is smaller than

Table 1. Frequency distribution and percentage of statistical sample answered to gender questions.

Gender	Men		Women		Total	
	Frequency	Percent	Frequency	t (%)	Frequency	Percent
Quantity of answer	36	50	36	50	72	100

Table 2. Frequency distribution and percent of statistical samples answered to questions of (age, academic level and work experience).

Age	Under 25		25 – 35		36 – 45		46 - 55		Above 55		Total	
	F	P	F	P	F	P	F	P	F	P	F	P
Quantity of answer	0	0	69	95.8	2	2.8	0	0	1	1.7	72	100
Educational level	Diploma		Above diploma		BA		MA		Ph.D.		Total	
	F	P	F	P	F	P	F	P	F	P	F	P
Quality of answer	2	2.8	2	2.8	49	68.1	18	25	1	1.4	72	100
Work experience	Less than 5		5 – 10		11 – 15		16 – 20		More than 20		Total	
	F	P	F	P	F	P	F	P	F	P	F	P
Quantity of answer	0	0	14	19.4	58	80.6	0	0	0	0	72	100

0.05 which is the least significant level. Therefore, hypothesis H_0 is rejected and H_1 is approved.

RESULTS AND DISCUSSION

The results obtained from studying and testing each of the hypotheses of the research, by Pearson and Freedman Test, are as follows:

1. There is a correlation between organizational

$$\text{Formula 2. Determination coefficient} = (\text{Correlation Coefficient})^2 * 100 \implies V = (r)^2 * (100) = (0.395)^2 * (100) = 39.5$$

2. There is correlation between sentimental commitment and quality of banking services. Thanks to the obtained determination coefficient, personnel sentimental commitment clarifies 31.9% of dependant variable variance of quality of banking services. Namely, 31.9% of changes at the quality of banking services depend on personnel sentimental commitment.

3. There is correlation between rational commitment and quality of banking services. Thanks to the obtained determination coefficient, rational commitment of personnel clarifies 32.3% of dependant variable variance of quality of banking services. Namely, 32.3% of changes at the quality of banking services depend on the rational commitment of personnel.

4. There is correlation between normality commitment and quality of banking services. Thanks to the obtained determination coefficient, normality commitment of personnel clarifies 21.7% of dependant variable variance of quality of banking services. Namely, 21.7% of changes at the quality of banking services depend on the normality

commitment and quality of banking services. According to the Formula 2, thanks to the obtained determination coefficient, independent variable of personnel organizational commitment clarifies 39.5% of dependant variable variance of quality of banking services. Namely, 39.5% of changes at quality of banking services depend on the personnel organizational commitment. Generally speaking, the results obtained from this study show that boosting personnel organizational commitment will cause improvement of quality of banking services.

commitment of personnel.

5. There is a significant difference between correlations of organizational commitment dimensions with the quality of banking services. The correlation ranking of organizational commitment dimensions with the quality of banking services, according to Table 7, will be as follows: 1. Sentimental commitment; 2. Normality commitment; and 3. Rational commitment.

CONCLUSION AND SUGGESTION

1. Improvement of personnel organizational commitment: Thanks to the obtained results, it shows that boosting organizational commitment will cause promotion of quality level of banking services at the studied bank. Hence, for improvement of personnel organizational commitment, the studied bank can organize training courses and invite professors of management and psychologists through giving information and more

Table 3. Distribution of frequency and percentage of statistical sample answered to organizational commitment questions.

Q	Completely disagreed		Disagreed		Have no opinion		Agreed		Completely agreed		Total
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	
Q ₁	4	5.6	8	11.1	17	23.6	21	29.2	22	30.6	72
Q ₂	2	2.8	4	5.6	15	20.8	38	52.8	13	18.1	72
Q ₃	2	2.8	8	11.1	11	15.3	34	47.2	17	23.6	72
Q ₄	2	2.8	14	19.4	17	23.6	24	33.3	15	20.8	72
Q ₅	1	1.4	14	19.4	19	26.4	34	43.1	15	20.8	72
Q ₆	0	0	6	8.3	20	27.8	31	43.1	15	20.8	72
Q ₇	1	1.4	11	15.3	12	16.7	25	34.7	23	31.9	72
Q ₈	10	13.9	25	34.7	12	16.7	18	25	7	9.7	72
Q ₉	1	1.4	4	5.6	13	18.1	31	43.1	23	31.9	72
Q ₁₀	3	4.2	20	27.8	17	23.6	20	27.8	12	16.7	72
Q ₁₁	3	4.2	12	16.7	16	22.2	31	43.1	10	13.9	72
Q ₁₂	0	0	11	15.3	16	22.2	21	29.2	24	33.3	72
Q ₁₃	7	9.7	10	13.9	24	33.3	20	27.8	11	15.3	72
Q ₁₄	5	6.9	17	23.6	18	25	23	31.9	9	12.5	72
Q ₁₅	1	1.4	4	5.6	8	11.1	26	36.1	33	45.8	72
Q ₁₆	6	8.3	10	13.9	17	23.6	21	29.2	18	25	72
Q ₁₇	2	2.8	7	9.7	24	33.3	17	23.6	22	30.6	72
Q ₁₈	7	9.7	12	16.7	16	22.2	18	25	19	26.4	72
Q ₁₉	3	4.2	11	15.3	21	29.2	22	30.6	15	20.8	72
Q ₂₀	11	15.3	12	16.7	28	38.9	11	15.3	10	13.9	72
Q ₂₁	3	4.2	19	26.4	22	30.6	16	22.2	12	16.7	72

Table 4. Distribution of frequency and percent of statistical sample answered to the questions of banking services quality.

Q	Completely disagreed		Disagreed		Have no opinion		Agreed		Completely agreed		Total
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	
Q ₁	2	2.8	5	6.9	5	6.9	43	59.7	17	23.6	72
Q ₂	0	0	10	13.9	12	16.7	35	48.6	15	20.8	72
Q ₃	0	0	10	13.9	6	8.3	42	58.3	14	19.4	72
Q ₄	0	0	8	11.1	16	22.2	28	38.9	20	27.8	72
Q ₅	0	0	6	8.3	13	18.1	31	43.1	22	30.6	72
Q ₆	0	0	15	20.8	7	9.7	32	44.4	18	25	72
Q ₇	1	1.4	5	6.9	9	12.5	37	51.4	20	27.8	72
Q ₈	0	0	6	8.3	5	6.9	39	54.2	22	30.6	72
Q ₉	12	16.7	19	26.4	12	16.7	19	26.4	10	13.9	72
Q ₁₀	1	1.4	18	25	12	16.7	31	43.1	10	13.9	72
Q ₁₁	6	8.3	25	34.7	11	15.3	21	29.2	9	12.5	72
Q ₁₂	0	0	9	12.5	7	9.7	32	44.4	24	33.3	72
Q ₁₃	1	1.4	13	18.1	11	15.3	25	34.7	22	30.6	72
Q ₁₄	0	0	4	5.6	10	13.9	39	54.2	19	26.4	72
Q ₁₅	0	0	5	6.9	12	16.7	33	45.8	22	30.6	72
Q ₁₆	0	0	1	1.4	1	1.4	41	56.9	29	40.3	72
Q ₁₇	0	0	3	4.2	0	0	37	51.4	32	44.4	72
Q ₁₈	0	0	5	6.9	8	11.1	31	43.1	28	38.9	72
Q ₁₉	0	0	7	9.7	10	13.9	34	47.2	21	29.2	72
Q ₂₀	0	0	20	27.8	12	16.7	25	34.7	15	20.8	72
Q ₂₁	2	2.8	11	15.3	14	19.4	35	48.6	10	13.9	72
Q ₂₂	0	0	11	15.3	11	15.3	31	43.1	19	26.4	72
Q ₂₃	0	0	5	6.9	9	12.5	31	43.1	27	37.5	72

Table 4. Contd.

Q ₂₄	0	0	8	11.1	8	11.1	41	56.9	15	20.8	72
Q ₂₅	0	0	6	8.3	12	16.7	36	50	18	25	72
Q ₂₆	1	1.4	16	22.2	14	19.4	30	41.7	11	15.3	72
Q ₂₇	1	1.4	8	11.1	27	37.5	25	34.7	11	15.3	72
Q ₂₈	0	0	2	2.8	6	8.3	45	62.5	19	26.4	72
Q ₂₉	1	1.4	3	4.2	5	6.9	38	52.8	25	34.7	72

Table 5. Description statistics of research variables.

Variable	Dimensions of organizational commitment			Organizational commitment	Quality of banking services
	Normality	Rational	Sentimental		
Number	72	72	72	72	72
Missing	0	0	0	0	0
Mean	25.7361	23.7639	24.4444	73.9444	111.0972
Median	26.3750	23.4167	24.1818	72.5000	111.0000
Mode	20	22	20	72	112
Std. deviation	5.98353	3.53052	4.91015	12.21162	15.80440
Variance	35.803	12.465	24.110	149.124	249.779
Range	20	15	19	44	64
Minimum	15	17	15	51	78
Maximum	35	32	34	95	142

Table 6. Pearson test for determination of correlation of organizational commitment and its dimensions on quality of banking services.

S/N	Variable	N	Test type	Sig (2-tailed)	Quality of banking services
1	Organizational commitment	72	Pearson correlation	0.000	0.629
2	Normality commitment	72	Pearson correlation	0.000	0.565
3	Rational commitment	72	Pearson correlation	0.000	0.569
4	Sentimental commitment	72	Pearson correlation	0.000	0.466

Table 7. Freedman test for the determination of correlation order of organizational commitment dimensions with the quality of banking services.

A: Test statistics		B: Ranking	
		Dimension	Mean rank
N	72		
Chi-square	19.947	Sentimental commitment	2.41
D.f	2	Normality commitment	1.84
Asymp. Sig	0.000	Rational commitment	1.75

explanations in the field of effect of personnel organizational commitment on the quality of services presented by bank, details of which should be put available to managers and staff, aimed at boosting and promoting quality of banking services to a great extent. Execution of programs or strategies, which result in

boosting organizational commitment, should be offered to them through training on the job services.

2. Improvement of personnel sentimental commitment: For boosting effectiveness of personnel sentimental commitment at the quality of banking services of the studied bank, the following recommendations are

presented: 1. Managers should try to establish a fair and intimate interaction with their personnel and speak with them in a trustful manner. Moreover, managers should know problems of their personnel and should make necessary measures with the aim of solving their problems; 2. Managers should convey their feeling to their personnel that they belong to their organization; 3. Managers should encourage their personnel and also should instigate more interest among them; and 4. Managers should invigorate and encourage their personnel to enjoy working at the workplace.

3. Improvement of personnel rational commitment: For boosting effectiveness of personnel rational commitment at the quality of banking services, the following recommendations are presented: 1). Organizing training courses in line with boosting awareness of personnel from not leaving the organization; 2). Induction of feeling of worry among personnel that they cannot find a suitable job after leaving the organization; 3). supporting personnel of the organization and establishing sense of accepting responsibility among them; 4). encouraging personnel that their activity at the organization is important for materialization of objectives of the organization.

4. Improvement of personnel normality commitment: For boosting effectiveness of personnel normality commitment at the quality of banking services for the reported bank, the following recommendations are presented: 1). Invigorating sense of permanent loyalty among personnel through accessing them with the booklets and posters from history of the manpower who had played a leading role in success of their organization; 2). Supporting and honoring manpower at the organization (managers should value their personnel that they are important for the organization); 3). Managers should understand their personnel that their behaviors are immoral and irrational when they quit or leave the organization).

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