



# The effect of social intelligence of the staff on customer satisfaction of Melli National bank branches, Rafsanjan city

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**Abstract:** This study aimed to investigate the relationship between social intelligence of employees on customer satisfaction in Melli National Banks in Rafsanjan. The method has been descriptive-correlational, respectively. The study population included all the staff and customers of Melli Banks in Rafsanjan, numbered 173 People. Considering the number of employees due to the small population size and the number of customers using census method according to Cochran's formula, 384 people were randomly selected. To collect data from two standard questionnaires of social intelligence (2010) with 20 items with a validity of 94/0 and stability of 89/0 and standard questionnaire with 25 questions of customer satisfaction, Hashem Zadeh (2009) with a validity of 86/0 stability 83/0 were used. In order to analyze the data with software SPSS 19, the multivariate regression analysis and Pearson were used. The results showed that there is a significant relationship between employees with social intelligence and customer satisfaction. Considering social awareness among employees, social information processing and social skills, there is a significant positive relationship between employees and customer satisfaction. customer satisfaction is the most important predictor of social awareness and social skills.

**Keywords:** social intelligence, customer satisfaction, Bank

## INTRODUCTION

Many famous banks in the world, establish and maintain relationships with stakeholders, including service providers, customers and competitors in international marketing management philosophy. In fact, almost all the banks worldwide, follow customer-oriented strategy seriously. The banks will have a better future if they are to survive, but retaining the valuable and more popular alternatives (Rasool, 2011: 47).

In fact, the external pressures of shrinking of accessible markets and internal efforts of the banks in the increasing development of appropriate services to customers has caused banks and financial institutions to seek new markets and methods innovations in cheaper, easier service delivery with more and more benefits to the customers. In this way, attention to customers, requirements and factors are important for them and ultimately their satisfaction with the activities and providing them with bank services can be crucial element for financial institutions in achieving their goals.

The importance and satisfaction of the customer is something that enters a competition in the world level. Satisfaction of a customer is an experience from shopping and consumption which is Commercial. Customer

satisfaction is influenced by two factors, expectations and services' performance that has been experienced (Mostafavi, 2010: 3). The satisfaction is the same recognition or feeling that is created in the person in response to the service received.

It should be noted that Customer satisfaction is influenced by two important factors, satisfaction with the quality of services or products and employees. As per client's perspective, the clearest impact of services occurs when the customer is interacting with the service company. In these interactions, the customer receives a snapshot of the quality of the organization and it is crucial for him with the organizations deal (Hashem Zadeh, 2009: 65).

The model in this study used to identify the customer satisfaction, is the Aiklef and westland models (2002), which in two dimensions, client's satisfaction with employees (treating the clients and client confidence) and satisfaction with the organization including components of information transfer and the space and the physical equipment are assessed.

Since the success of banks is based on the existence of customers and receiving their services from banks and bank saving in different ways; so, banks without customers will lose their existence; because the majority of bank officials are trying to present the customer satisfaction and if customers are not satisfied with the performance of the bank, another bank may be elected to receive their services, which will cause losses to the bank if customers are not satisfied.

Lack of customer satisfaction makes the customers of banks to change another bank, and banks will have difficulty in attracting financing because banks would not exist without customers and due to competitive world and the quality of service today, citizens go to the bank that the organizational system and management and the staff can satisfy them. When a bank fails to satisfy them, they soon change their banks and will transfer their financial resources to the other bank (Hussain, 2009: 67).

Another factor that will increase customer satisfaction in banks, is the social intelligence of the staff because when it is high, relationships with customers is easier and convenient for the others. Social intelligence is the ability to establish interpersonal relationships in groups and collaborate with others and use the power of mind and body to communicate with others and understand them. The attitude of the vote acquisition and development of interpersonal relationships and encouragement of their friendly behavior, and awareness of how to maintain it with other friends (Bosses, 2011: 6) are very important.

Social intelligence is the strategic and basic role in the success of directors to increase the level of trust between employees, managers and staff organization, and the lack of it leads to weakening of the ability to communicate constructively with customers and employees as well as managers and will cause reduction of person's social growth.

The social Intelligence in the bank plays a fundamental and Strategic role fundamental in the success of managers in increasing trust among staff and managers, and lack of such trust will weaken the ability of establishment of relationship among managers, clients and the staff as well as causes the reduction of social. constructive communication with customers is essential and people with high social intelligence can comfortably communicate more easily with customers.

So, Lack of social intelligence of managers will be a loss to the banks and customers churn from the bank. Therefore, people with high social intelligence may better organize social information (Social science complexity) and the repositories provide a strong, and a better understanding of social events and individuals. However, to solve problems in diverse social situations, flexibility of use, multiple interpretations, and

strategy are important. In other words, People with high social intelligence and social knowledge may be an appropriate approach in social situations (Osloub, 2010: 41).

In this study, the variable component related to the theory of social intelligence of Sylivra and his colleagues (2001) have been used. Social Intelligence has three dimensions, including social information processing, social skills, and social awareness, which are all noteworthy. Nyjholt et al. (2009) have considered social intelligence as an ability Necessary to people to interact effectively with others. According to Sells (2007: 10), social intelligence can widespread defined as an intelligence beyond the interactions and behaviors. Valinuus (2007: 329), has defined Social Intelligence as a better understanding from relations between human beings, feelings, thoughts and behaviors.

Social intelligence is a special property. That is the cause of our success which has not been gained through training or study (Buzan, translation of Kamali, 2005: 15). Lack of social intelligence in managers weakens them to interact well with staff and customers and reduces their understanding of social problems.

The administrator who does not understand social problems, the good and friendly relations with members of the community will be difficult for him, so the intelligence community can play a vital role in maintaining constructive relationships between managers and employees.

Social skills depend on the ability of an individual to have influence on emotions of another individual. If we cannot control our sudden emotions and lack sympathy, we will have little chance to interact successfully with others. Social skills affect the management relationships, Influence connections, management conflict, leadership, structural changes border changes structural, cooperation Group and collaboration (See Sobhani Nejad & Youzbashi, 2008: 12).

Rezai and Khalil Zadeh (2009) examined a study on the determination of relation between social intelligence of managers with Job satisfaction of the teachers in the north of Azerbaijan in years 2009-2010. The results showed That:

1- There is a significant relationship between Intelligence social of the managers and Job satisfaction of teachers.

2-Among the three components of social Intelligence, social Components skills, and social information processing have been considered the best.

Rezai (2009) examined the relationship “between social intelligence of managers and the job satisfaction of teachers in the province of West Azerbaijan”. This research has been descriptive–correlational. The study population included all school teachers in West Azerbaijan province in a stratified sampling technique, based on Cochran, 176 samples were selected. The results showed that there is a positive relationship between social intelligence of managers and job satisfaction of teachers. Of the three components of social intelligence, social skills and social information processing components are the best predictors of job satisfaction, respectively.

Kumbhar’s research (2011) with the aim of “factors affecting customer satisfaction of the bank” was carried out. The result shows that the perceived value perception of trade brand, cost effectiveness, ease of use, reliability, material transportation, security and guarantee are considered as important factors in customer satisfaction in electronic banking.

The aforesaid factors included 3/48 percent of customer satisfaction variance. Contact with facilities and equipment, system availability, efficiency and optimization and compensation factors are of least importance, because the dimensions examined 7/21 percent of customer satisfaction variance. Zacharyas, research (2009) with the aim of the impact on customer satisfaction and their behavioral loyalty was conducted. The results indicate that banks' performance in delivering services has more impact on customer satisfaction than their loyalty. Customer satisfaction makes them to be a customer for the next year as a bank customer and the bank is recommend to their friends and acquaintances.

They even are willing to pay a higher price to receive better services from banks against the competitors. Also, the amount of withdrawals from customers' accounts is associated with their consent from the bank.

According to the empirical grounds mentioned in this study, it can be said that the issue of social intelligence of personnel who have been treated by some scholars in the field of management, in Iran, little research has been done in this regard.

On the other hand, customer satisfaction, an issue in service organizations is expanding in some cases. According to the researches done in this field, many factors are influenced in this research and researchers should try to identify the factors to improve the status of employees in this important variable.

Since the customers, satisfaction for officials and banking sector managers especially at the National Banks, is a very important issue to attract more funding, so checking the factors affecting customer satisfaction and creating better and more efficient management and creating loyalty in customers through their satisfaction is necessary and useful for banks. By doing this research through identifying the relationship between social intelligence of the staff with customer satisfaction, we can scientifically identify these two variables and can have basic steps to satisfy customers and consequently succeed in attracting financial resources and profitability.

According to theoretical and practical significance of the research, this study examines the relationship of social intelligence of the staff and the customer satisfaction in Melli National Banks in Rafsanjan.

### **Research Methodology**

The present research is descriptive in which correlation method has been used. Research Statistical population includes all the staff and three branches of Melli National Banks in Rafsanjan. The number of employees are 173. The sample number of employees due to the small population size, 173 by census and samples according to Cochran, s formula, 384 customers were randomly selected. In This research, the standard questionnaire Oslob was used (2010). According to Sylvira (2001), 20 items with validity of 94/0 and stability of 89/0 and 25 items questionnaire of standard Customer satisfaction, Hashem Zadeh (2009) based on Aiyklef and Westland (2002) with validity of 86/0 and stability of 83/0 were used. Collected information was carried out by SPSS 19 software, with multivariate regression and Pearson analysis.

### **Findings**

The results showed that among the 173 subjects studied, 11 subjects (4.6%) had low social intelligence, 110 (6/63%) with average social intelligence, and 52 subjects (30.1%) with high social intelligence. Among the 384 customers surveyed, 13 subjects (4.3 percent), with low satisfaction, 205 cases (4/53%) were low satisfied and 166 subjects (2/43 percent) were much satisfied.

Analysis of the data shows that between social intelligence of the staff and its components (social information processing, social awareness and social skills) here is a significant negative correlation with customer satisfaction.

*Pearson correlation test between social intelligence of staff and its components and customer satisfaction*

Variable	Customers satisfaction			
	Correlation coefficient	Significance	R <sup>2</sup>	Relation type
Social intelligence	0/183	0/001	0/17	
Social information processing	0/086	0/043	0/08	Direct
Social skills	0/139	0/021	0/10	Direct
Social awareness	0/145	0/01	0/13	Direct

The results showed that social awareness and social skills at the same time the staff have a significant relationship with customer satisfaction, but customer satisfaction is a significant social information processing relationship at the same time. Since the R<sup>2</sup> adj (Adjusted R<sup>2</sup>), is equal to 12/0, then the variables in this model are explaining the variance in customer satisfaction.

*Regression model coefficients of social intelligence (social information processing, social awareness and social skills of employees) with customer satisfaction*

variable	Estimated B	Standard error	Standard Estimated $\beta$	Amount t	p -sig
Fixed	78/147	4/617	-	16/925	0/001
Social information processing	0/13	0/121	0/057	1/074	0/183
Social awareness	0/288	0/153	0/102	1/98	0/037
Social skills	0/25	0/183	0/078	1/368	0/046

## Conclusion

According to the results of the investigation, intelligence social of staff has a relation with customers' satisfaction in Melli National Banks in Rafsanjan and these results with the findings of Rezai and Khalil

Zadeh (2009) showed that there is a positive relation between social intelligence of managers and Job satisfaction of teachers.

So, it can be noted that social intelligence of employees and managers can affect the behavior of other parties such as customers of banks. The ability to establish interpersonal relationships in groups and collaborate with others and use the power of mind and body in communication with others and better understand the growth and development of interpersonal relationships and behavior as well as increase the awareness and how to maintain friendship it in the bank causes a sensation of the customer and his satisfaction with the bank employees that will improve the bank.

As a result, regression of social information processing of the staff was not significantly correlated with customer satisfaction. Accordingly, the ability or inability of employees, the bank is not an important factor in customer satisfaction, perhaps because the social environment, such as large database about not consuming processed and analyzed financial, and more to discuss to the intelligence social, communication skills and social understanding of the client to analyze and process social information is important.

The regression results suggest that social awareness of staff has a relationship with customer's satisfaction in Melli National banks in Rafsanjan. These results are consistent with findings of Rezai (2009), which showed a positive and significant relationship between social intelligence of managers and job satisfaction of teachers, and findings of Kumbhar (2011) which showed that responses are important factors in customer satisfaction in electronic banking, is consistent.

Accordingly, when employees have a proper understanding of customers' concerns and feelings, have sensitivity to the problems and concerns of our customers, have the ability to identify customer needs and can deliver customers the needs and concerned services and provide specific advice to fix the concerns, and can take the responsibility to sympathize with the customers.

According to the results of other studies, there was a significant correlation with customer satisfaction and employees' social skills and these results are consistent with the findings of Rezai and Khalil Zadeh (2009) and Rezai (2009) who showed that social Skills are the best predictors in job satisfaction and the findings of Zacharyas (2009) who showed that the performance of the bank in servicing has large impact on customer satisfaction.

Thus, if the bank employees have the necessary ability to influence emotions of customers and sympathize with them and have the efficient and useful ability in management relationship, conflict management and cooperation and collaboration, in this case the customer satisfaction will be good, but if the bank staff lack the skills necessary to communicate with customers and no sympathy with them, it will reduce the customers' satisfaction.

According to the results in both social awareness and social skills, social intelligence has a relation with customer satisfaction. So, Melli National Bank officials are suggested the following ways to increase customer satisfaction and improve employees' social intelligence.

Increased informal relations between employees -

Learning how to enhance social skills-

Improving social skills workshops to be held for staff. -

In-service training, staff should be taught how to promote social intelligence.-

-Those who are elected as directors and employees of the bank should enjoy high social intelligence.

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