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The Empowerment Effect of Internal Customer of Bank Melli Iran (Tehran Branches) On External Customer Satisfaction Overseas

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ABSTRACT

In this article we study on employment empowerment factors on customer satisfaction of bank Melli of I.R.Iran to know, distinguish and classified these factors to make banks efficiency increase. For this reason we define five hypotheses with main hypotheses and SPSS 18 help us to analysis these parameters that we take from questionnaire with regression method.

Key words:

Empowerment Customer satisfaction

Internal customer Internal customer

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INTRODUCTION

While there is some evidence as to when consumer empowerment is beneficial for the consumer (e.g., Goldsmith 2005; Henry 2005; Pitt *et al.* 2002), less well known is when giving control to consumers offers potential benefits to marketers. This is surprising given that marketers often hold the key to giving consumers a greater amount of control. For example, in the U.S. marketers decide how much access cell phone customers can have to product information. Cell phone service providers generally keep the codes allowing use of the phone with competing carriers secret from consumers. Access to those codes would give consumers the ability to switch carriers when it was cost effective. While intuitively it seems necessary for marketers to keep those codes secret, perhaps empowering consumers would enhance consumer satisfaction with the marketer. An important piece of the consumer empowerment puzzle is the rationale for when empowering consumers is a beneficial strategy to marketers.

This study focuses on the positive state produced by increasing control. It assumes that the marketer's empowerment strategy has been successful and that the consumer is experiencing empowerment. Consumer empowerment is defined as a positive subjective state evoked by increasing control (Wathieu *et al.* 2002). It should be noted that empowerment is defined as the positive state which results from increasing control; it is not defined as control. This study does not examine whether the state of consumer empowerment will or will not be experienced, but examines the relationship of this state to consumer satisfaction with the empowering firm. Moreover, while consumers can be empowered through different sources, including governmental regulations and consumer education, the focus of this paper is consumer empowerment by a firm as part of its business strategy.

Investigating consumer empowerment's impact on satisfaction is important. Given that satisfaction has been linked to important outcomes for marketers such as positive word of mouth (Anderson and Sullivan 1993; Wangenheim and Bayón 2007), loyalty (Fornell *et al.* 1996; Olsen 2002), willingness to pay more (e.g., Fornell *et al.* 1996; Homburg, Koschate, and Hoyer 2005), and a firm's financial performance (Anderson, Fornell, and Rust 1997), any antecedent to satisfaction would seem an important investigation. Empowerment is particularly important because marketers can choose how much control to offer to customers, thus making empowerment a potential source of competitive advantage. Some practitioners and academic authors argue that providing more control to consumers is increasingly important for competitive reasons (e.g., Rust and Oliver 1994; Smith 2004). If marketers are required to empower consumers to stay competitive, knowing the circumstances under which the relationship between empowerment and satisfaction is strengthened should make the marketer better at using this tool. Empowerment has been identified as a growing force in marketing (e.g., Rust and Oliver 1994; Smith 2004). As its prevalence increases, the need to understand its antecedents and consequences also increases.

The purpose of this study is to examine the relationship between consumer empowerment and consumer satisfaction. Specifically we seek to determine if such a relationship exists and, if so, how is it influenced by

consumer involvement, responsiveness to customers, and face to face contact between the employee and customer of bank Melli Iran.

Literature review:

• The Empowerment Construct:

In the marketing literature, consumer empowerment is defined primarily in two ways. First, consumer empowerment can be defined as giving consumers power through resources such as greater information or greater understanding (e.g., Brennan and Ritters 2004; Cutler and Nye 2000; Rust and Oliver 1994). Second, consumer empowerment is defined as a subjective state, caused by perceptions of increasing control (Wathieu *et al.* 2002). We define consumer empowerment using the definition of Wathieu *et al.* (2002) as well as a definition of personal control reported by Skinner (1996). Empowerment is a consumer's subjective experience that they have greater ability than before to intentionally produce desired outcomes and prevent undesired ones and that they are benefiting from the increased ability. Thus consumer empowerment is a positive subjective state which results from a mental comparison of a consumer's abilities relative to existing or previous abilities. As such it is only the perception of increasing control which evokes empowerment and empowerment may be experienced whether control actually increases or not.

The two definitions of consumer empowerment have caused some confusion in the literature. While consumer empowerment has represented the firm activities that evoke the subjective state (e.g., Wathieu and Bertini 2007) and the subjective state itself (e.g., Wathieu *et al.* 2002), our focus is on the latter definition. We assume that firm activities have already evoked a state of empowerment. For a discussion of which activities will lead to a state of empowerment, see Wathieu *et al.* (2002). Our investigation begins at a later point in the chain of events, once a state of empowerment has been evoked, and focuses on the relationship with satisfaction as well as the impact of other variables on that relationship.

Conceptual modeling:

In this article we follow two model theory, Model of psychological empowerment of Spritzer and Mishra and another one American customer satisfaction index (ACSI).

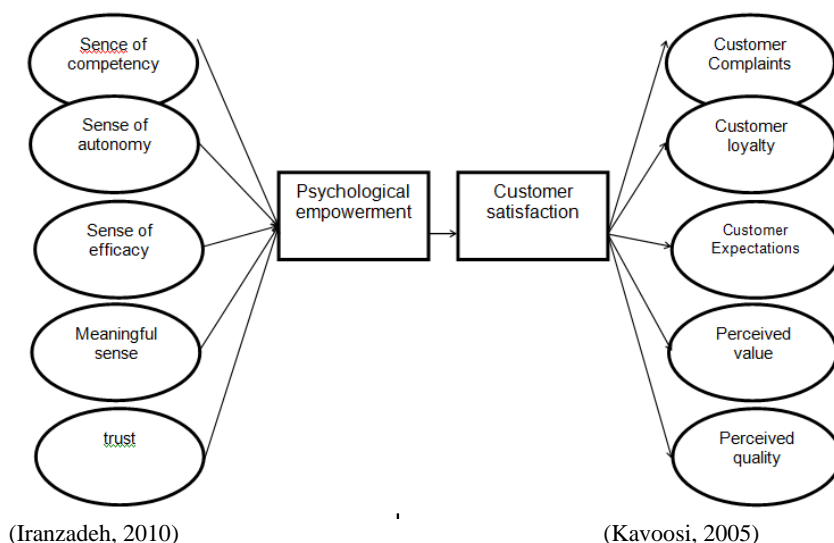


Fig. 1: Conceptual model.

Consumer satisfaction has gained considerable attention in marketing research and practice. The great amount of literature has led to different definitions of the construct. Consumer satisfaction is often interpreted as a cognitive construct based on the confirmation/disconfirmation paradigm. Here the pre-purchase expectations regarding the product or service are compared to the actual purchase experience (Churchill and Surprenant 1982; Oliver 1997), leading to satisfaction, dissatisfaction or indifference.

Schwarz and Clore (1983) show that mood can impact unrelated evaluations including those concerning satisfaction. Pham (1998) demonstrates that such effects are even more pronounced when the evaluation is affective and some researchers (e.g., Oliver 1997) suggest that satisfaction has an affective dimension.

This argument is in line with the service management literature on empowerment which often assumes and confirms a positive impact of empowerment on job satisfaction (Bowen and Lawler 1992; Chebat and Kollias 2000; Yagil 2006). Therefore, we hypothesize:

Main: Empowering local client has impact on customer satisfaction of Bank Melli Iran.

- H1: internal customer satisfaction and external customer deserves to feel impact of Bank Melli Iran.
 H2: Internal customers choose right has impact on customer satisfaction of Bank Melli Iran.
 H3: Feeling effectiveness of internal customer on external customer satisfaction has impact of Bank Melli Iran.
 H4: internal customer satisfaction and external customer feels Meaning has impact of Bank Melli Iran.
 H5: internal customer satisfaction and external customer trust has impact of Bank Melli Iran.

- *The population:*

The population of this research is divided into two groups:

- The first group, heads, deputies and employees of Bank Melli Iran Whose number is 6927 people.
- Second group is Bank Melli Iran customers whose uses banking service and they are unlimited.

- *Samples:*

The first group was given a sample size of 6927 is the number of members of a finite population sampling, we use the formula and the result is 364 as bellow:

$$\frac{N * Z_{\alpha}^2 * p * (1 - p)}{\varepsilon^2(N - 1) + Z_{\alpha}^2 * p * (1 - p)} = \frac{6927 * 1.96^2 * 0.5 * 0.5}{(0.05^2 * 6926) + (1.96^2 * 0.5 * 0.5)} = 364.03 \approx 364$$

And in the second by the community, our customers, with respect to the exact number cannot be determined them to the community so the community unlimited sampling formula has been used as bellow:

$$n = \frac{z^2 pq}{e^2} = \frac{(1.96)^2(0.5)(0.5)}{(0.05)^2} = 384$$

1- *data collecting:*

In order to collect field data to test the research hypotheses of the questionnaire used. In this study, a standard questionnaire to measure psychological empowerment Asprytzr - Mishra and ACSI to measure customer satisfaction questionnaire was used.

In this study, two types of questionnaires were used:

Psychological empowerment and Mishra Asprytzr questionnaire containing 19 questions that assessed 5, feelings of competence (questions 1 to 4), a sense of choice or autonomy (questions 5 to 8), perceived effectiveness (questions 9 to 11) feel meaningful occupation (questions 12 to 15), sense of trust in others (questions 16 to 19) is., which given the trust by Vtn and Cameron's (1999) dimensions of psychological empowerment were added item related to the reliability of the questionnaire Mishra (1994) was adapted.

ACSI customer satisfaction questionnaire containing 22 questions is a five-item Likert spectrum is provided that includes a review 5; customer expectations (questions 5-1), perceived value (questions 8-6), customer perception of quality (questions 13-9), customer complaints (questions 17-14) and customer loyalty (questions 22-18) is.

Although the validity of the questionnaire used in this study are standard and have been used in many studies.

In order to ensure validity, according to our cultural and social features, inventory was down most of the professors and experts concerned and then comment on them, and the final questionnaire was distributed.

2- *Analyzing:*

Regarding questionnaire "A", Most items out of the "work that I do is very important to me." The mean is 4.57, meaning that activities that people do for them is very important and the lowest to the question "I am sure that my colleagues are completely honest with me." 3 mean that this means that people moderate their colleagues are confident that they are true.

Regarding questionnaire "B", the greatest item of "My expectation is that services should be provided at the right time." The mean is 4.19, meaning that people expect too much, just in time to perform service and the lowest to the question "After investigating the complaint, the outcome of my complaint will be notified." The mean is 2.57, which means that the average level of complaint, to notify them of the outcome of the complaint.

- *Survey Data Normality:*

In this section, we will first examine the normality of variables. Is to test the null hypothesis (H0): normal distribution of variables Front is assumed (H1): Non-normally distributed variables evaluated If the significance level of the test is less than 0.05 reject the null hypothesis and say with 95% confidence the data distribution is

not normal. If more than 0.05 significance level to test the null hypothesis and accept the normal distribution of variables.

Table 1: Check the normal distribution of variables.

variable	K.S	Sig.	result
Competency internal customer	1.031	0.238	Normal
Feel internal customer choice	0.637	0.218	Normal
Feel effectiveness of internal customer	0.607	0.71	Normal
Meaning the feeling of internal customer	1.163	0.156	Normal
Internal customer trust others	1.607	0.205	Normal

- *Evaluate the research hypotheses:*

According to Kolmogorov Smirnov test results we used linear regression to examine the hypotheses.

H1: Internal customer satisfaction and external customer deserves to feel impact of Bank Melli Iran.

With simple linear regression, we examined the above hypothesis. The fit of the regression model, the independent variable competency internal customer and external customer satisfaction is the dependent variable.

Table 2: Briefly describe the data model.

The correlation coefficient	Coefficient of determination	Adjusted coefficient of determination	Watson statistic	The F-statistic	Significant
0.432	0.336	0.213	1.427	23.127	0

Thus, as can be seen in the table, according to the F test statistic either significantly above the 95% confidence level and the results of its analysis of the regression equation is valid. The coefficient of determination is 0.336, which confirms that 33.6% of the variability of the independent variable to be explained.

Table 3: Regression analysis and regression coefficients.

variable	B	Std. Err.	Beta	t	Significant
Constant	19.55	3.782	-	5.169	0
Competency internal customer	3.435	0.714	0.432	4.809	0

According to the front of the table can be seen, the level of significance between "internal customer competency" (000/0) is less than 0.05, so the variable "internal customer competency" is entered into the regression model.

Given the positive regression coefficient (B) is said to be a direct positive relationship between internal customer satisfaction, there is a sense of competence. Thus by increasing domestic client competency, customer satisfaction will increase.

H2: Internal customers choose right has impact on customer satisfaction of Bank Melli Iran.

With simple linear regression, we examined the above hypothesis. The fit of the regression model, the independent variable in the sense of having a choice of internal customer and external customer satisfaction is the dependent variable.

Table 4: Briefly describe the data model.

The correlation coefficient	Coefficient of determination	Adjusted coefficient of determination	Watson statistic	The F-statistic	Significant
0.583	0.479	0.368	1.646	70.573	0

As seen in the table, either due to a significant F test at 95% confidence level over a significant regression equation was valid and the results are analyzed.

The coefficient of determination is 0.479, which confirms that 47.9% of the variability of the independent variable to be explained.

Table 5: Regression analysis and regression coefficients.

variable	B	Std. Err.	Beta	t	Significant
Constant	44.26	3.92	-	11.283	0
Feel internal customer choice	1.849	0.22	0.583	8.401	0

According to the table, one can see a significant contrast between "internal sense of customer choice" (000/0) of less than 0.05, so the variable "feeling of internal customer choice" is entered into the regression model.

Given the positive regression coefficient (B) is said to be a direct positive relationship between internal customer satisfaction is the feeling of having a choice. Thus, increasing the sense of having an internal customer choice, customer satisfaction also increases.

H3: Feeling effectiveness of internal customer on external customer satisfaction has impact of Bank Melli Iran.

With simple linear regression, we examined the above hypothesis. The fit of the regression model, the independent variable of sensation effectiveness of internal customer and external customer satisfaction is the dependent variable.

Table 6: Briefly describe the data model.

The correlation coefficient	Coefficient of determination	Adjusted coefficient of determination	Watson statistic	The F-statistic	Significant
0.456	0.372	0.251	2.076	26.74	0

As seen in the table, either due to a significant F test at 95% confidence level over a significant regression equation was valid and the results are analyzed. The coefficient of determination is 0.372, which confirms that 37.2% of the variability of the independent variable to be explained.

Table 7: Regression analysis and regression coefficients.

variable	B	Std. Err.	Beta	t	Significant
Constant	26.08	9.822	-	2.655	0
Feel effectiveness of internal customer	3.145	0.608	0.456	5.171	0

According to the table, one can see a significant contrast between "feel the effectiveness of internal customer" (000/0) is less than 0.05, so the variable "feeling effectiveness of internal customer" is entered into the regression model.

Given the positive regression coefficient (B) is said to be a direct positive relationship between internal customer satisfaction, there is a sense of effectiveness. Thus, increasing the effectiveness of internal customer feel customer satisfaction also increases.

H4: internal customer satisfaction and external customer feels Meaning has impact of Bank Melli Iran.

With simple linear regression, we examined the above hypothesis. The independent variable in the regression model feel for Meaning internal customer satisfaction and external customer is the dependent variable.

Table 8: Briefly describe the data model.

The correlation coefficient	Coefficient of determination	Adjusted coefficient of determination	Watson statistic	The F-statistic	Significant
0.456	0.372	0.251	2.076	26.74	0

As seen in the table, either due to a significant F test at 95% confidence level regression equation was valid and reliable analytical results. The coefficient of determination is 0.428, which confirms that 42.8% of the variability of the independent variable to be explained.

Table 9: Regression analysis and regression coefficients.

variable	B	Std. Err.	Beta	t	Significant
Constant	79.05	20.11	-	3.931	0
Meaning the feeling of internal customer	2.19	0.32	0.428	6.843	0

According to the table, one can see a significant contrast between "internal customer feels Meaning" (000/0) of less than 0.05.

The variable "internal customer feels Meaning" is a regression model with 95% confidence we can say that the relationship between internal customer satisfaction felt Meaning there.

H5: internal customer satisfaction and external customer trust has impact of Bank Melli Iran.

With simple linear regression, we examined the above hypothesis. The fit of the regression model, the independent variable of sensation effectiveness of internal customer and external customer satisfaction is the dependent variable.

Table 10: Briefly describe the data model

The correlation coefficient	Coefficient of determination	Adjusted coefficient of determination	Watson statistic	The F-statistic	Significant
0.734	0.538	0.515	1.907	23.318	0

As seen in the table, either due to a significant F test at 95% confidence level over a significant regression equation was valid and the results are analyzed. The coefficient of determination is 0.538, which confirms that 53.8% of the variability of the independent variable to be explained.

Table 11: Regression analysis and regression coefficients.

variable	B	Std. Err.	Beta	t	Significant
Constant	47.35	6.154	-	7.695	0
Internal customer trust others	2.199	0.455	0.734	4.829	0

According to the table, one can see a significant contrast between "internal customer trust others" (000/0) is less than 0.05, so the variable 'trust in others' internal customer' is entered into the regression model.

Given the positive regression coefficient (B) is said to be a direct positive relationship between internal customer satisfaction and customer trust in others there. Thus, increasing the trust others in the domestic customer, customer satisfaction increases

Main: Empowering local client has impact on customer satisfaction of Bank Melli Iran.

Internal customer empowerment components are: the feeling of internal customer competence, perceived choice, perceived effectiveness, perceived Meaning and trust of others. The only variable between all components of internal customer feels Meaning no impact on external customer satisfaction.

To identify which component (internal customer feels competence, sense of choice, efficiency and a sense of trust in others) that have the most impact on external customer satisfaction, we used multiple linear regression.

Table 12: Briefly describe the data model.

The correlation coefficient	Coefficient of determination	Adjusted coefficient of determination	The F-statistic	Significant
0.693	0.586	0.483	41.537	0

As seen in the table, either due to a significant F test at 95% confidence level over a significant regression equation was valid or the results are analyzed. The coefficient of determination is 0.586, which confirms that 58.6% of the variability can be explained with the help of independent variables.

Table 13: Regression analysis and regression coefficients.

variable	B	Std. Err.	Beta	t	Significant
Constant	12.313	2.417	-	5.094	0
Competency internal customer	0.391	0.158	0.134	2.474	0.014
Feel internal customer choice	0.832	0.15	0.533	5.555	0
Feel effectiveness of internal customer	0.652	0.174	0.441	3.738	0
Meaning the feeling of internal customer	0.423	0.126	0.31	3.357	0
Internal customer trust others	0.614	0.139	0.421	4.417	0

According to the table opposite is observed significance level is less than 0.05, so all variables are all independent variables entered into the regression model.

Given the positive regression coefficient (B) is said to be a direct positive relationship between customer satisfaction are independent variables.

Thus by increasing domestic client competency, a sense of having an internal customer choice, customer effectiveness of internal feeling, feeling Meaning internal customer and internal customer trust others, external customer satisfaction will increase.

3- Conclusion:

Internal customer empowerment components are: the feeling of internal customer competence, perceived choice, perceived effectiveness, perceived Meaning and trust of others. The only significant variable in the sense of all components of internal customer has no effect on customer satisfaction.

All variables significant level of less than 05/0, so all independent variables are entered into the regression model. Given the positive regression coefficient (B) is said to be a direct positive relationship between customer satisfaction are independent variables. Thus, increasing feelings of competence, internal customer, internal customer feels right, feels effectiveness of internal customer and internal customer trust others, external customer satisfaction will increase.

Due to the absolute value of the standardized beta coefficient can be said to have felt, respectively, between the internal customer choice Astandarshdh beta coefficient (0.442) in the highest customer satisfaction internal customer and external variables competency Astandarshdh beta coefficient (0.177), the least effective external customer satisfaction.

After analysis, confirmatory factor analysis of this section, the rights to test the main hypotheses of this study are discussed. Structural equation modeling was used to test hypothesis. Test the hypotheses using structural equation modeling software, first exit the suitability of the structural model was fitted to test the hypotheses. Based on the model of choice or autonomy (0.83) than any other factor variance could distributing satisfaction and competence factor (0.2) than any other factor ANOVA able to distribute satisfaction.

Table : below show the brief result of each hypothesis.

Result	Assumptions
Accepted	Hypothesis 1: internal customer satisfaction and external customer feels competence of the National Bank of Iran (Tehran branch) is effective
Accepted	Hypothesis 2: The feeling of having a choice of internal customer satisfaction and external customer of Bank Melli Iran (Tehran branch) is effective
Accepted	Hypothesis 3: Feeling the effectiveness of internal customer satisfaction and external customer of Bank Melli Iran (Tehran branch) is effective
Accepted	Hypothesis 4: There is a sense of internal customer satisfaction and external customer of Bank Melli Iran (Tehran branch) is effective
Accepted	Hypothesis 5: The sense of trust in others' internal customer satisfaction and external customer of Bank Melli Iran (Tehran branch) is effective
Accepted	The main hypothesis is: internal customer satisfaction and external customer empowerment Bank Melli Iran (Tehran branch) is effective

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