IMPACT OF CULTURAL INTELLIGENCE ON CUSTOMERS' SATISFACTION AND PRODUCTIVITY IN SERVICE INDUSTRY (CASE STUDY: BANK MELLI IRAN AND EGHTESAD NOVIN BANK)

[1]DR. BEHROOZ GHASEMI AND [1]ANAHITA HEMMATI

[1]Islamic Azad University Management-Central Tehran Branch

Behghasemi@yahoo.com; ani.hemmati@yahoo.com

ABSTRACT

Nowadays the productivity is a principle among all planning of organizations and managers and all people intend to understand the factors that improve and increase it and try to eliminate factors that inhibit and decrease it. In the circumstance that the lack of input resources is the most important problem and it is an essential challenge in the economic area, doubtlessly if an organization fails to increase its productivity is doomed to defeat. Furthermore in today industrial world competitive economy has collapsed the past exclusive space in the area of goods production and offering services. In such manner that in the world economic activities arena the customer-focused attitude and customer satisfaction is considered as one of business principles where lack of attention to it entails the probability to elimination from market scene. Because if commodity and services meet customer expectation, it brings about sense of satisfaction among the customers and helps to survival of the company by its return for purchase and encouraging others to purchase the goods. Otherwise if the commodity or service quality does not meet the customer expectations level it leads in dissatisfaction of customer and continue of this dissatisfaction results in production decrease, negative advertisement and finally to cease of activity of the organization. The objective of this research is to examine the impact of cultural intelligence on customer satisfactory and productivity in service industries (case study: Bank Melli Iran and Eghtesad Novin Bank). The current research is a developmental-practical type. And is descriptive-analytical survey in terms of data collection. The statistical society of the research includes all customers of Tehran branches of Bank Melli Iran and Eghtesad Novin Bank that have used services of branches at least once during research duration. In this research the simple

random sampling is used. The findings have shown that there is direct and significant relationship between cultural intelligent and customer satisfaction and productivity of Bank Melli Iran and Eghtesad Novin Bank. From other side there is significant and direct relation between dimensions of cultural intelligence including strategy, knowledge, and motivation and customer satisfaction.

Keyword: cultural intelligence, customer satisfaction, productivity, service industries

INTRODUCTION

Nowadays the great part of society workforce is active in service sector and are dealing with clients directly. Service organization are among establishments that their service quality and the manner in which their personnel communicate and deal with clients are highly important in providing customer satisfaction and productivity. The studies have shown that the firms and establishments that offer desirable services to clients have common and important feature. These establishments pay a serious attention to desires, needs and expectations of customers. Their service strategy is clearly defined and they have designed a system in which customers are dealt and interacted fittingly [1].

The results of conducted research in one of country bank for identifying needs and factors affecting on customer satisfactions have indicated that approximately 60 percent of all change variance of customers satisfaction can be clarified through seven components including behavior and conduct of bank personnel with customers, responsiveness, profit and facilities, speed of work, quality of presenting services, bank location and quality of sending payment order that among them the manner and behavior of personnel with customers have more importance [2]. Thus one can conclude that personnel dealing with customers should have particular behavior such as accessibility, solving customer's problem, ability to overcome on its own undesirable feelings and intimate touch with customers and should be in high level of cultural intelligence [3].

The most essential element in service organizations such as bank is customers. Because the performance and productivity of these organizations depends highly to customers frequency. Indeed these are customers and their set of interactions with the organizations that determine the performance and productivity of the organizations. From this point of view attracting satisfaction of customers for these organizations can guarantee the more and higher interaction and relations

customers with organizations. Meanwhile the cultural intelligence is one of issues that is highly important in the area of interactions and the manner of behavior and interaction of personnel with customers and can be potentially influence in imagination and notion of customer from organization [4].

In spite of these cases, the studies have shown that to date no research is conducted in the country for examining directly the impact of cultural intelligence on customer satisfaction and productivity of organizations. Therefore this research seeks to respond to this essential question that whether cultural intelligence influence on customers satisfaction and productivity of organizations, or not?

Study cases in this research include Bank Melli Iran and Eghtesad Novin bank. Regarding to cultural intelligence among service organizations the bank is the best choices for study case. Because this establishment is a part of establishments in which there is the most interaction between personnel and customers.

RESEARCH REVIEW

[5] Examined the relation between cultural intelligence and leadership style of secondary school managers in Mashhad. In this research one has used census method for sampling of managers and simple random method for personnel. The research sample is consisted of 55 managers and 202 employees. research tool include a questionnaire with 20 questions about cultural intelligent that is responded by managers and also for examining leadership style the multifactor leadership questionnaire is used in two form of manager specified and personnel specified format. Generally on the basis of personnel evaluation no significant correlation is found between cultural intelligence and leadership style, but in the case in which the managers evaluated their own leadership style a positive significant relationship is observed between cultural intelligence and transformational leadership style. Also multiple regression analysis showed that generally the cultural intelligence can predict transformational leadership but no one of its component singly can predict the leadership style.

[6] In an article called " service loyalty: impact of service quality and the mediating role of customer satisfaction" has presented results of conducted field research on customers in order to determine service quality presented by Mellat bank. In this research the relation between service quality and customers' satisfaction and loyalty is examined. The results of the research shows that in all examined dimensions the customers' expectations is beyond their perceptions

from bank performance and in fact the quality of presented services are weak. Also the results have revealed that customer satisfaction play the mediating role in impact of service quality on service loyalty.

[7] In its dissertation with topic of "examining the relationship of cultural intelligent and performance of personnel of Mustafa Alamia society" has been conducted in order to examine the relationship between cultural intelligence and personnel performance of Mustafa Alamia society as an establishment that is active in international level. The data is collected from 74 persons of Mustafa Alamia society personnel through questionnaire. Standard questionnaire questions presented by Ang et al is used and for measuring cultural intelligence and some questions that have been made based on examining existing literature in the field of performance was used for measuring the performance. The obtained result from Spearman correlation test has indicated that there are relationship between cultural intelligence and performance and dimension of cultural intelligence (metacognitive, cognitive, motivational and behavioral) and personnel performance. The priority of dimensions of cultural intelligence among Mustafa Alamia society personnel based

on Friedman test is such: cultural motivational intelligence, metacognitive cultural intelligence, behavioral cutlral intelligence, cognitive cultural intelligence. Based on obtained result from mean test of a statistic society, the cultural intelligence, motivational cultural intelligence, metacognitive cultural intelligence, behavioral cultural intelligence and personal performance of Alamia Mustafa society was in a desirable level, but cognitive cultural intelligence was not in a desirable state.

[8] In a research titled "cultural intelligence and its relationship with entrepreneurship features of Iranian nonprofit organizations managers" concludes that there is a deep relationship between fourfold pattern of cultural intelligence and each one of entrepreneurs features. Also among four dimensions of cultural intelligence the behavioral and cognitive dimensions have indicated causal relationship whit entrepreneurship. Therefore fostering behavioral and cognitive cultural intelligence can directly influence on organizational entrepreneurship increase. In researchers" opinion these findings states that the cultural intelligence can considered as viral factor of success for non-governmental organizations managers. They states that the result of this research

can be employed for identifying required features for people who are involved in multicultural interaction and can set forth a new idea for academic studies and practical experiences in the area of culture. [2] In an article titled "designing a model for measuring customers' satisfaction in banking industry and measuring customers' satisfaction in Mellat Bank on its basis" examined the satisfaction topic and design of its measuring model in Mellat bank.

[9] Has adopted the cultural intelligence as a new attitude in cross-cultural training for managers. Their research results reveals that the most important downside of previous attitudes was considering individual needs as equal and assigning similar educational systems for all of them. While by using multidimensional pattern for cultural intelligence and by understanding individual differences a purposeful and more comprehensive plan can be made.

RESEARCH METHOD

The current research is developmental-practical in terms of objective. And descriptive –analytical survey in terms of data collection. The current research statistical society is consisted of all customers of Bank Melli Iran and Tehran branches of Eghtesad Novin bank that within research duration at least once used the branches services. In this research the simple random sampling is adopted.

Information analysis

In this research for analyzing obtained data from the sample the descriptive statistic methods as well as inferential statistical methods have been used. In fact at first the research variables are experimented by descriptive statistic methods and these test are carried out by SPSS 21 software. And then for examining reliability of questionnaire the Cronbach's alpha is used. Then for examining the validity of research hypothesis the simple regression analysis tests, multiple regression analysis and t-test is used. In finally for ranking the indexed related to each one of variables the Friedman test is used.

Research hypothesis analysis

For examining research hypothesis simple regression analysis test, multiple regression analysis and t-test are used. The mentioned tests make it possible to examine the significance of hypothesis by considering a significance level (less than 0.05).

Then we rank the research variable with its subset indexes by Friedman analysis test.

This research includes two main hypothesis and eight secondary hypothesis, and analysis of these main and secondary hypothesis is discussed further in the following.

Examining the hypothesis 1-A

Examining the certainty of existence of linear relationship between two variables of hypothesis a-A (personnel cognitive cultural intelligence and customer satisfaction)

H_0: there is no linear relationship between personnel cognitive cultural intelligence and customers' satisfaction

H_1: there is a linear relationship between personnel cognitive cultural intelligence and customers' satisfaction.

Regarding the above table and considering the observed significant numerical value that is less than 0.001 and regarding the fact that it is less standard significance level (0.05), therefore one can say with reliability of 95% that the null hypotheses is not confirmed that it means that there is a linear and direct relationship between two variables of personnel cognitive cultural intelligence and customers satisfaction, in such manner that for a unit of change in personnel's cognitive cultural intelligence , 0.483 unit of change is produced in customers satisfaction that this is based on assumption that other variables are fixed.

In next table other results of regression analysis between personnel cognitive cultural intelligence and customer satisfaction is presented.

Table 1: results obtained from regression analysis between personnel cognitive cultural intelligence and customers satisfaction

Independent variable	Dependence variable	R	R^2	F	Sig	result
Customers' cognitive cultural intelligence	Customers satisfaction	0.483	0.228	41.988	0.000	Rejection of null hypothesis

Table 2: results obtained from regression analysis between personnel cognitive cultural intelligence and customers satisfaction

Independent variable	Dependence variable	Regression analysis		Not standardized coefficient		Standardized coefficient	T statistics	Sig.
				B	Std.	Beta		
Customers' cognitive cultural intelligence	Customers satisfaction		Constant value	2.769	0.018		15.006	0.0
			Personnel's cognitive cultural intelligence	0.315	0.049	0.0483	6.48	0.0

Table 3: results obtained from regression analysis between personnel metacognitive cultural intelligence and customers satisfaction

Independent variable	Dependence variable	R	R²	F	Sig	result
Customers' metacognitive cultural intelligence	Customers satisfaction	0.277	0.07	11.441	0.000	Rejection of null hypothesis

Examining hypothesis 1-B

Examining the certainty of existence of linear relationship between two variables of hypothesis 1-B (personnel metacognitive cultural intelligence and customers' satisfaction)

H_0: there is no linear relationship between personnel metacognitive cultural intelligence and customer satisfaction

H_1: there is a linear relationship between personnel metacognitive cultural intelligence and customers' satisfaction.

Regarding the above table and considering the observed significance number value that is less than 0.001 and regarding the fact that it is smaller than standard significance level (0.05), therefore one can say with reliability of 95% that the null hypotheses is not confirmed and it means that there is a linear and direct relationship between personnel's metacognitive cultural intelligence and customers satisfaction, so that for one unit of change in personnel's metacognitive cultural intelligence 0.277 unit of change is produced in customers' satisfaction and this is by assuming that other variables are fixed.

In next table other results of regression analysis between personnel's metacognitive cultural intelligence and customer's satisfaction is presented.

Table 4-11: results obtained from regression analysis between personnel metacognitive cultural intelligence and customers satisfaction

Independent variable	Dependence variable	Regression analysis		Not standardized coefficient		Standardized coefficient	T statistics	Sig.
				B	Std.	Beta		
Customers' metacognitive cultural intelligence	Customers satisfaction		Constant value	3.093	0.254		12.199	0.00
			Personnel's metacognitive cultural intelligence	0.195	0.058	0.277	3.382	0.00

Examining the hypothesis 1-C

Examining the certainty of existence of linear relationship between two variables of hypothesis 1-C (personnel's motivational cultural intelligence and customers satisfaction)

H_0: There is no linear relationship between personnel motivational cultural intelligence and customer satisfaction

H_1: There is a linear relationship between personnel motivational cultural intelligence and customers' satisfaction.

Table 4: results obtained from regression analysis between personnel motivational cultural intelligence and customers satisfaction

Independent variable	Dependence variable	R	R²	F	Sig	result
Customers' motivational cultural intelligence	Customers satisfaction	0.362	0.131	20.789	0.000	Rejection of null hypothesis

Regarding the above table and considering the observed significant number value that is less than 0.001 and regarding the fact that it is smaller than the standard significance level (0.05). therefore one can say with 95% reliability that the null hypothesis is not confirmed and it means that there is a linear and direct relationship between the personal motivational cultural intelligence and customers satisfaction, in such manner that for one unit change in personnel's motivational cultural intelligence 0.323 unit of change is produced in customers satisfaction and this is by assumption that other variables are fixed.

In the next table other result of regression analysis between personnel motivational cultural intelligence and customers' satisfaction is presented.

Table 5: results obtained from regression analysis between personnel motivational cultural intelligence and customers satisfaction								
Independent variable	Dependence variable	Regression analysis		Not standardized coefficient		Standardized coefficient	T statistics	Sig.
				B	Std.	Beta		
Customers' motivational cultural intelligence	Customers satisfaction		Constant value	2.804	0.25		26.098	0.0
			Personnel's motivational cultural intelligence	0.268	0.05	0362	47.49	0.0

Examining the hypothesis 1-D

Examining the certainty of existence of linear relationship between two variables of hypothesis 1-D (personnel behavior cultural intelligence and customers satisfaction)

H_0: There is no linear relationship between personnel behavioral cultural intelligence and customer satisfaction

H_1: There is a linear relationship between personnel behavioral cultural intelligence and customers' satisfaction.

Table 6: results obtained from regression analysis between personnel behavioral cultural intelligence and customers satisfaction						
Independent variable	Dependence variable	R	R^2	F	Sig	result
Customers' behavioral cultural intelligence	Customers satisfaction	0.329	0.108	16.747	0.000	Rejection of null hypothesis

Regarding the above table and considering the observed significance number value that is less than 0.001 and regarding to fact that it is less than standard significance level (0.05), therefore one can say with 95% reliability that the null hypotheses is not confirmed and it means that there is linear and direct relationship between personnel's behavioral cultural intelligence and customers" satisfaction, in such manner

that for one unit of changes in personnel behavioral cultural intelligence, 0.329 unit of changes is produced in customers satisfaction, and other variable are assumed to be fixed.

In the nest table the other result of regression analysis between personnel's behavioral cultural intelligence and customer satisfaction is presented.

Table 7: results obtained from regression analysis between personnel motivational cultural intelligence and customers satisfaction								
Independent variable	**Dependence variable**	**Regression analysis**		**Not standardized coefficient**		**Standardized coefficient**	**T statistics**	**Sig.**
				B	**Std.**	**Beta**		
Customers' behavioral cultural intelligence	**Customers satisfaction**		**Constant value**	11.954	0.24		11.954	0.0
			Personnel's behavioral cultural intelligence	0.223	0.05	0.329	4.092	0.0

Examining hypothesis I

Confirmation of hypothesis 1-A, 1-B, 1-C, 1-D lead in confirmation of hypothesis I, the result of correlation test between cultural intelligence valuable (including cognitive, metacognitive, motivational and behavioral) and customers satisfactions is presented as follows:

Hypothesis I examination:

H_0: cultural intelligence does not influence on customers' satisfaction.

H_1: cultural intelligence do influence on customers' satisfaction.

The result obtained from Pearson pertaining to proving the hypothesis I correlation test in presented in the following table.

Table 8: the results obtained from correlation test between cultural intelligence and customers' satisfaction		
Correlation coefficient	**Significance number (sig)**	**Test result**
0.604	0.000	**Rejection of null hypothesis**

Regarding the obtained results from above table, the observed significance number value is less than 0.001 and regarding the fact that it is less than standard significance level (0.05), therefore one can say with 95% reliability that the null hypothesis is not confirms and it means that there is a significant relationship between cultural intelligence and customers satisfaction and since the correlation coefficient is positive

then one can conclude that the relation of cultural intelligence and customers' satisfaction is direct. Therefore the hypothesis I is confirmed.

Examining the certainty of existence of linear relationship between two variables of hypothesis I (cultural intelligence and customer satisfaction)

H$_0$: there is no linear relationship between cultural intelligence and customers' satisfaction.

H$_1$: there is a linear relationship between cultural intelligence and customers' satisfactions.

Table 9: results obtained from multiple regression analysis between cultural intelligence and customers'' satisfaction							
Independent variable		**Dependence variable**	**R**	**R^2**	**F**	**Sig**	**result**
Cultural intelligence	Cognitive, metacognitive, motivational, behavioral factors	**Customers satisfaction**	**0.594**	**0.353**	**2128.682**	**0.000**	**Rejection of null hypothesis**

Regarding the above table and considering the observed significance number value that is smaller than 0.001 and regarding the fact that it is smaller than standard significant level (0.05), therefore one can say with 95% reliability that the null hypothesis is not confirmed and it means that there is a linear and direct relationship between cultural intelligence and customers' satisfaction, in such manner that for one unit of change in cultural intelligence , 0.594 unit of customers' satisfaction will changes and other variables are assumed to be fixed.

In following table other results from multiple regression analysis between cultural intelligence and customers' satisfaction is presented.

Table 10: the results from multiple regression analysis between cultural intelligence and customers satisfaction									
Independent variable		**Dependent variable**	**Regression analysis**		**Non standardized coefficients**		**standardized coefficients**	**Statistic t**	**Sig.**
					B	**Std.**	**Beta**		
Cultural intelligence	**Cognitive**	**Customers' satisfaction**		**Fixed value**	0.25	0.009		28.654	0.00
	Metacognitive			**Cognitive**	0.061	0.008	0.417	7.679	0.00
				Metacognitive	0.097	0.008	0.578	10.641	0.00
	Motivational			**Motivational**	0.089	0.008	0.439	8.254	0.00
	behavioral			**behavioral**	0.063	0.008	0.596	12.029	0.00

Regarding to above table result and considering the standardized coefficients column (Beta coefficient) in this table we can achieve to this conclusion that because the behavioral dimension beta coefficient (0.596) is greater than metacognitive dimension (0.578) motivational dimension (0.439) and cognitive dimension (0.417), therefore the behavioral dimensions have more influence on customers' satisfaction than other cultural factors. In other term for one unit of change in behavioral dimension variable, 0.578 unit of customers' satisfaction changes, while for one unit of

dimensions such as metacognitive, motivational and cognitive, 0.578, .439 and .417 unit of customers' satisfaction would change respectively.

Examining hypothesis 2-A

Examining certainty of existence of linear relationship between two variables of hypothesis 2-A (personnel's' cognitive cultural intelligence and productivity)

H_0: there is no linear relationship between personnel's cognitive cultural intelligence and productivity

H_1: there is a linear relationship between personnel's cognitive cultural intelligence and productivity

Table 11: results obtained from regression analysis between personnel cognitive cultural intelligence and productivity						
Independent variable	**Dependence variable**	**R**	**R^2**	**F**	**Sig**	**result**
Personnel's cognitive cultural intelligence	productivity	0.438	0.192	32.832	0.000	**Rejection of null hypothesis**

Regarding above table and considering the observed significance number value that is less than 0.001 and considering the fact that it is smaller than standard significant level (0.05), therefore one can say with 95% reliability that null hypothesis is not confirmed and it means that there are a linear and direct relationship between personnel's cognitive cultural intelligence and productivity, in such manner that for one unit of change in personnel's cognitive cultural intelligence, 0.438 of unit of productivity changes and it is obtained by other variables are assumed to be fixed.

In the next table the other results from regression between variables of personnel's cognitive cultural intelligence and productivity is presented.

Table 12: results obtained from regression analysis between personnel cognitive cultural intelligence and productivity								
Independent variable	**Dependence variable**	**Regression analysis**		**Not standardized coefficient**		**Standardized coefficient**	**T statistics**	**Sig.**
				B	**Std.**	**Beta**		
Customers' cognitive cultural intelligence	productivity		**Constant value**	2.712	0.21		12.463	0.0
			Personnel's cognitive cultural intelligence	0.30	0.05	0.438	5.73	0.0

Examining the hypothesis 2-B

Examining the certainty of linear relationship between two variables of hypothesis 2-B (personnel metacognitive cultural intelligence and productivity)

H₀: there is no linear relationship personnel's metacognitive cultural intelligence and productivity.

H₁: there is a linear relationship personnel's metacognitive cultural intelligence and productivity.

Regarding to table 13 and considering observed significance number value that is less than 0.001 and regarding the fact that it is smaller than standard significance level (0.05), therefore one can say with 95% reliability that the null hypothesis is not confirmed and it means that there is a linear and direct relationship between personnel's metacognitive cultural intelligence and productivity, in such manner that for one unit of change in personnel's metacognitive cultural intelligence, 0.516 unit of productivities changes and it is by other variables are assumed to be fixed. In the next table 14 other results of regression analysis between metacognitive cultural intelligence and productivity is presented.

Table 13: results obtained from regression analysis between personnel metacognitive cultural intelligence and productivity						
Independent variable	Dependence variable	R	R^2	F	Sig	result
Personnel's cognitive cultural intelligence	productivity	0.516	0.226	50.054	0.000	Rejection of null hypothesis

Table 14: results obtained from regression analysis between personnel metacognitive cultural intelligence and productivity								
Independent variable	Dependence variable	Regression analysis		Not standardized coefficient		Standardized coefficient	T statistics	Sig.
				B	Std.	Beta		
Customers' metacognitive cultural intelligence	productivity		Constant value	2.611	0.23		11.364	0.0
			Personnel's metacognitve cultural intelligence	0.129	0.516	7.075		0.0

Examining the hypothesis 2-C

Examining the certainty of existence of linear relationship between two variables of hypothesis 2-C (personnel's motivational cultural intelligence and productivity)

H₀: there is no linear relationship personnel's motivational cultural intelligence and productivity. H₁: there is a linear relationship personnel's motivational cultural intelligence and productivity.

Table 15: results obtained from regression analysis between personnel motivational cultural intelligence and productivity						
Independent variable	**Dependence variable**	**R**	**R^2**	**F**	**Sig**	**result**
Personnel's motivational cultural intelligence	productivity	0.823	0.677	41.962	0.00	**Rejection of null hypothesis**

Table 16: results obtained from regression analysis between personnel's motivational cultural intelligence and productivity								
Independent variable	**Dependence variable**	**Regression analysis**		**Not standardized coefficient**		**Standardized coefficient**	**T statistics**	**Sig.**
				B	**Std.**	**Beta**		
Customers' motivational cultural intelligence	productivity		**Constant value**	1.002	0.19		5.248	0.0
			Personnel's motivational cultural intelligence	0.739	0.043	0.823	16.989	0.0

Regarding to above table 15 and considering the observed significance value that is smaller than 0.001 and regarding the fact that it is smaller than standard significance level (0.05), therefore one can say with 95% reliability that the null hypothesis is not confirmed and it means that there are a linear and direct relationship between personnel's motivational culture intelligence and productivity, in such manner that for a unit of change in personnel's motivational cultural intelligence, 0.823 unit of productivity changes and this takes place when other variables are assumed to be fixed.

In the next table 16 other result of regression analysis between variables of personnel's motivational cultural intelligence and productivity.

Examining hypothesis 2-D

Examining the certainty of existence of linear relationship between two variables of hypothesis 2-D (the personnel's behavioral cultural intelligence and productivity)

H_0: there is no linear relationship personnel's behavioral cultural intelligence and productivity.

H_1: there is a linear relationship personnel's behavioral cultural intelligence and productivity.

Table 17: results obtained from regression analysis between personnel behavioral cultural intelligence and productivity						
Independent variable	**Dependence variable**	**R**	**R^2**	**F**	**Sig**	**result**
Personnel's behavioral cultural intelligence	productivity	0.728	0.53	155.552	0.00	**Rejection of null hypothesis**

Regarding the above table and considering observed significance number value that is smaller than 0.001 and regarding the fact that it is smaller than standard significant

level (0.05), therefore one can say with 95% reliability that the null hypothesis is not confirmed and it means that there is a linear and direct personnel's behavioral cultural intelligence and productivity, in such manner that for a unit of change in personnel's behavioral cultural intelligence,

0.727 unit of productivity is changes that this takes place by the other variables are assumed as fixed.

In the next table the other results of regression analysis between personnel's behavior cultural intelligence and productivity are presented.

Table 18: results obtained from regression analysis between personnel behavioral cultural intelligence and productivity								
Independent variable	Dependence variable	Regression analysis		Not standardized coefficient		Standardized coefficient	T statistics	Sig.
				B	Std.	Beta		
Customers' behavioral cultural intelligence	productivity		Constant value	1.296	0.23		5.491	0.0
			Personnel's behavioral cultural intelligence	0.687	0.055	0.728	12.472	0.0

Examining hypothesis II

Confirming hypothesis 2-A, 2-B, 2-C and 2-D leads in confirmation of hypothesis 2. And the results of correlation of test between cultural intelligence variable (including cognitive, metacognitive, motivation and behavioral) and productivity.

Examining the hypothesis II:

H_0: cultural intelligence does not influence on productivity

H_1: cultural intelligence influences on the productivity.

The results from Pearson correlation test is presented about proving hypothesis II.

Table 19: the results from correlation test between cultural intelligence and productivity		
Correlation coefficient	Significant value (Sig)	Test results
0.561	0.000	Rejection of null hypothesis

Regarding to obtained result in above table, the observed significance value is less than 0.001 and regarding to the fact that it is smaller than standard significant level (0.05), therefore one can say with 95% reliability that the null hypothesis is rejected and it means there is a significant relation between cultural intelligence and productivity and since the correlation coefficient is positive one can conclude that the relation between cultural intelligence

and customers' satisfaction is a direct relationship. Therefore the hypothesis II is confirmed.

Examining the certainty of existence of linear relationship between two variables of hypothesis II (cultural intelligence and productivity)

H_0: there is no linear relationship between cultural intelligence and productivity.

H_1: there is linear relationship between cultural intelligence and productivity.

Table 20: obtained result from multiple regression analysis between cultural intelligence and productivity						
Independent variable	Dependence variable	R	R^2	F	Sig	result
cultural intelligence	Cognitive, metacognitive, motivational, behavioral factor	productivity	0.436	0.190	129.680	0.00	Rejection of null hypothesis

Regarding the above table and considering the observed significance value that is smaller than 0.001 and regarding the fact that it is smaller than standard significance level (0.05), therefore one can say with reliability of 95% that the null hypothesis is rejected, and it means that there is a linear and direct relationship between cultural intelligence and productivity, in such manner that for one unit of change in cultural intelligence, 0.436 unit of productivity changes and this issue is by assuming the other variables to be fixed.

In following table other results of multiple regression analysis between cultural intelligence and productive is presented.

Table 21: Obtained result from multiple regression analysis between cultural intelligence and productivity								
Independent variable		Dependent variable	Regression analysis		Non standardized coefficients		standardized coefficients	Statistic t	Sig.
					B	Std.	Beta		
Cultural intelligence	Cognitive	productivity		Fixed value	0.212	0.007		25.112	0.000
	Metacognitive			Cognitive	0.041	0.005	0.423	6.412	0.000
				Metacognitive	0.72	0.005	0.521	12.520	0.000
	Motivational			Motivational	0.69	0.005	0.566	7.624	0.000
	behavioral			behavioral	0.07	0.005	0.487	10.032	0.000

Regarding to above table results and regarding standardized coefficient columns (Beta coefficient) of this table one can conclude that because the Beta coefficient of motivational dimension (0.566) is greater that metacognitive dimension (0.521), the behavioral dimension (0.487) and cognitive dimension (0.423), therefore the impact of motivational dimension on productivity is greater that impact of other cultural factors on productivity. In other term for one unit of change in motivational dimension variable, 0.566 unit of change takes place in productivity, while for one unit of change in variables of metacognitive, behavioral and cognitive , 0.521,0.487 and 0.423 unit of change in productivity of personnel's takes place respectively.

DISCUSSION AND CONCLUSION

Regarding to obtained result from regression analysis test, there is a direct relationship between cognitive dimension and customer's satisfaction and also promotion of cognitive dimension leads in achieving greater satisfaction among customers. Regarding the obtained results from regression analysis test, there is a

direct relationship between metacognitive and customer's satisfaction and also promotion of metacognitive dimension leads in achieving greater level of customer's satisfaction. Regarding the results obtained from regression analysis, there is a direct relationship between motivational dimension and customer satisfaction and also promotion of motivational dimension results in achieving greater level of customer's satisfaction. Regarding the results obtained from regression analysis test there is a direct relationship between behavioral dimension variable and customer satisfaction and also promotion of behavioral dimension leads in greater achievement in customer satisfaction. Also regarding to above hypothesis confirmation, the main hypothesis of the research is confirmed as well and in other word regarding the results of regression there is a direct relationship between cultural intelligence and customer satisfaction. Regarding results obtained from regression analysis test there is a direct relationship between cognitive dimension and customer satisfaction and also promotion of cognitive dimension results in achieving greater productivity. Regarding the results obtained from regression analysis test there is direct relationship between metacognitive dimension and customer satisfaction and

also promotion of metacognitive dimension results in achieving greater productivity. Regarding to results obtained from regression analysis test there is direct relation between motivational dimensions and customer satisfaction and also promotion of motivational dimension result in achieving to greater productivity. Regarding the results of obtained from regression analysis test there is direct relationship between behavioral dimension and customer satisfaction and also promotion of behavioral dimension results in greater productivity. Also regarding the above hypothesis confirmation. The main hypothesis of research is confirmed. In other word regarding results of regression there is a direct relationship between cultural intelligence and productivity. According single variable t-test results with degree of freedom is equal with 384 and reliability level is 95%. Therefore it is necessary to mention that regarding sample number, critical point of the table is 2.576 and because calculated t is greater that table t, cultural intelligence dimensions (metacognitive, cognitive, motivational, and behavioral) influence on customer satisfaction and productivity of selected banks more than average limit. Furthermore according to Friedman test results the priority of cultural intelligence main factors includes the most rank for behavioral

dimension of cultural intelligence and the lowest rank is to motivational dimension of cultural dimension.

REFERENCES

D. Venus and R. Safaeian, *Bank service marketing,* Tehran: Knowledge look publication, 2002.

J. Delkhah and A. Divandari, "designing a model for measuring custumer satisfaction in bank industry and measureing customer satisfaction for Mellat bank in its basis," *Joural of Business Research,* vol. 37, pp. 185-223, 2005.

H. Aref Kashfi, "management and human factors in service organizations," *Journal of Tadbir,* no. 92, 1999.

S. M. Arabai and M. Fayazzi, "qualitative research strategy in manangement," *Journal of Strategy,* no. 54, pp. 241-225, 2010.

E. Fahimeh, "examining the relation between cultural intelligence and leadership style of managers of secondary schooll of dristict 6 and 7 of Mashhad," *training science M.A dissertation, Mashhad Ferdowsi university,* 2010.

M. Haqiqi and S. M. Mogimi. M. Kazemi, examining the relationship of cultural inteligence and performance of personnel of mustafa alamia society. dissertation of M.A of governmental management of Tehran university, faculty of management, 2008.

M. Naeiji and M. Abbasalizadeh, "cultural intelligence and its relationship with enterpreneurship features of nonprotitale iranian organizations managers," *enterpreneurship development,* no. 12, pp. 27-44, 2011.

P. C. Early and Mosakowfski, "cultural intelligence," *Harvard Business Review,* pp. 13-25, 2004.