

Full Length Research Paper

The relations of organizational characteristics, customer-oriented behavior and service quality

Chen Mei-Liang^{1*} and Chen Kuang-Jung²

¹Department of International Business, Hsin Sheng College of Medical Care and Management, Taiwan, R. O. C.

²Department of Business Administration, Chihlee Institute of Technology, Taiwan, R. O. C.

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Competition in the financial services gradually grows. In order to improve the competitiveness, more financial enterprises value issues relevant to the improvement of service performance for keeping and attracting customers. This paper investigated the influence of organizational characteristics from the perspective of employees on the behavior of employees as well as the relationship with the service perception of customers. Through literature review and the questionnaire survey of the top ten international and domestic banks, which were elected by the 2009 Benchmark Enterprises Assessment held by Common Wealth Magazine, and which were the most profit-making, totally 76 branches of those banks in Taipei. It was found that customer orientation, competitor orientation, interfunctional negotiation, long-term perspective, and profit perspective constructed the organizational cultural factors favorable for employees to generate customer-oriented behavior, and the correlation between service quality and customer-oriented behavior tended to be significantly positive.

Key words: Organizational characteristics, customer-oriented behavior, service quality.

INTRODUCTION

Service management is an issue emerging in recent years and has been extensively discussed by scholars and valued by industries. The spirit emphasized by service management lies exactly in advancing service quality to accomplish service management. The greatest characteristic of the service industry, different from other industries, is the interaction and contact between service providers, namely employees, and service receivers, that is, customers. Therefore, the quality of the interaction and contact, or service quality, usually has critical influence on the management performance of an enterprise and the achievement of its management goals.

Narver and Slater (1990) emphasized that market orientation was one kind of organizational culture, and the cultural concept was more important than the behavioral concept because if market orientation was only behavior, the behavior would be easily changed when organizational culture was changed. Perceived

organizational support indicates the degree that employees trust that their organizations will approve and respect their contribution as well as care their welfare. When the perceived organizational support of employees was higher, they tended to consider themselves as the insiders of the organization and further generate behavior advantageous to the organization (Stamper and Masterson, 2002).

Bass (1985) thought that through changing the goals and beliefs of the subordinates, transformational leaders cultivated the capability of the subordinates to be willing to overtake their own benefits and accept the missions assigned by the organizations. The transformational leadership was positively correlated with the effectiveness of leadership, the satisfaction between leaders and the subordinates, the efforts of subordinates, and the overall organizational performance (Avolio et al., 1988; Howell and Avolio, 1993; Lowe et al., 1996; Seltzer and Bass, 1990; Waldman et al., 1987; Yammarino et al., 1993).

For the service industry, nothing is more important than how employees treat their customers. Numerous relevant

*Corresponding author. E-mail: chrysanth2@hotmail.com.

studies indicate that major factors in the influence on the behavior of employees come from the perception of employees (Bitner et al., 1994; Brown and Peterson, 1994; Babin and Boles, 1996; Weatherly and Tansik, 1993). Furthermore, there has been little research on simultaneously the overall procedures of organization-employee and employee-customer. Consequently, this study chose organizational and leader variables, market-oriented organizational culture which was measured from the perspective of employees, perceived organizational support, and transformational leadership. Additionally, market competition has been severe among banks in recent years, and banks have to unceasingly provide excellent service performance in order to obtain and maintain their predominance. Therefore, this paper took banks as the research objects and, based on the organization-behavior-performance relational framework, investigated the influence of organizational characteristics (market-oriented organizational culture, perceived organizational support, and transformational leadership) on service performance through the behavior of service providers, the employees.

LITERATURE REVIEW

According to organizational behavior by Robbins (Li et al., 2006), group behavior of employees will be influenced by knowledge, skills and capability, and personality characteristics of group members, as well as the group structure (leadership, roles, norm, status, groups and characteristics). The later one investigates exactly factors (leadership and organizational culture). Moreover, there has been little research on simultaneously the overall procedures of organization-employee and employee-customer. Consequently, from the perspective of employees, this paper selected organizational and leader variables (The organizational characteristics include market-oriented organizational culture, perceived organizational support, and transformational leadership) and investigated their influence on the behavior of employees as well as the relationship with the service perception of customers. The relevant theories and literature reviews are sorted out as follows:

Customer-oriented behavior and service quality

Customer-oriented behavior is integrative, and it requires in all aspects that all the activities in a company must aim to provide customer satisfaction and establish long-term beneficial relationship with the market. Customer-oriented behavior indicates the behavior that employees try to help the customers solve problems. Brief and Motowidlo (1986) considered the in-role customer-oriented behavior as the behavior that one was expected to show while serving customers, and the kind of expectations might

come from unwritten rules in the workplace or the job duties clearly listed on the job description and role evaluation forms. This kind of behavior includes displaying service enthusiasm, possessing professional knowledge relevant to the products and service, and correctly addressing customers by their names. Many studies already proved that this kind of behavior was positively correlated with customer satisfaction, service quality perception, loyalty, and sales performance (Bitner et al., 1990; Keaveney, 1995; Kelly et al., 1993; Parasuraman et al., 1988). Out-role customer-oriented behavior has been particularly emphasized by some marketing literature that when having service contacts, employees please their customers by providing extra efforts, extra care and voluntary services to further obtain customer satisfaction and positive emotional feedback (Bitner et al., 1990). Therefore, out-role customer-oriented behavior indicates employees' voluntary behavior exceeding the demands for the formal role while serving customers.

The best method to evaluate service quality is to measure the quality perceived by consumers (Parasuraman et al., 1988). That is, service quality indicates consumers' subjective reaction to things, and it can not be measured quantitatively by the nature or characteristics of things. Colletti (1987) investigated managers from the banks in the U.S. and concluded the services provided by banks could effectively satisfy the needs and expectation of customers. Tanaka (1992) defined the service quality of banks as the precision and timeliness of the services provided customers by banks, namely that customers' focus of the service quality of banks lies in whether or not banks can timely provide the service which are precise and consistent with the needs inside their mind. In summary, this study defined the service quality of banks as 'customers' perception of the services provided by banks which was subjective, compared, and considerably persistent.

Although, organizations gradually emphasize the improvement of service quality, a critical and essential problem still exists: service quality is still difficult to be operationally defined (Vroman and Luchsinger, 1994). Scholars suggest that companies should clearly state the employee behavior which ensures service quality in formal job description and accordingly train and reward the employees (Jackson and Schuler, 1992). However, it is actually difficult for enterprises to list in advance all the necessary employee behavior in the formal company documents. When organizations intend to maintain or improve the service quality, the out-role behavior of their employees will be particularly important, especially the altruistic behavior of the employees. In this study, customer-oriented behavior indicated the behavior that employees tried to help customers solve problems. Brief and Motowidlo (1986) deemed that altruistic behavior targeted at the individuals who were contacted by the members of organizations and who intended to benefit

the other party, and these individuals might include colleagues (superintendents, colleagues or subordinates) or customers. In addition, Katz (1964) was of the opinion that altruistic behavior might be divided into in-role and out-role altruistic behavior according to whether or not organizations clearly stated the behavior as part of a formal personal role or job requirement. Customer-oriented behavior in this paper adopted this concept and included in-role and out-role customer-oriented behavior.

The correlation between altruistic behavior, out-role behavior, and customer-oriented behavior can be comprehended from related literature. Customer-oriented behavior is one kind of altruistic behavior, the concept of which includes in-role and out-role customer-oriented behaviors. Consequently, the following hypothesis was brought up in this study:

H1: Customer-oriented behavior positively influences customers' perception of service quality.

Market-oriented culture and customer-oriented behavior

The definition of organizational culture was unable to be decided, but the most extensively accepted one was brought up by Deshpand'e and Webster (1989), which indicated a shared value and belief conducive for members to understand the functions and operation of their organizations and providing them codes of conduct. The definition emphasizes that there are three perspectives in organizational culture: values, codes, and behavior.

Market orientation consists of two concepts, respectively the behavioral concept and the cultural concept (Griffiths and Grover, 1998). The behavioral concept describes particular market-oriented behavior (Kohli and Jaworski, 1990), whereas the cultural concept describes deeper and more fundamental organizational characteristics (Homburg and Pflesser, 2000). Kohli and Jaworski (1990) intended to comprehend the concept of market orientation, including the causes, connotation and results. Through literature review, they developed three core connotations, including focusing on customers - the concept of customer first, integrated marketing - integrating cross-departmental marketing efforts as well as marketing tools, and profitability - the capability to pursue profits, and through in-depth interviews with 62 senior managers, they further divided the concept of market into three elements of organizational behavior, including acquiring the market information necessary for customers at present and in the future, spreading market information among organizations, and the activities and responses of organizations regarding the market information. According to these three elements, Kohli, Jaworski and Kumar (1993) further developed the MARKOR scale to measure the degree of market orientation. The scale aims at the activities actually adopted by organizations instead of the concepts of

organizational philosophy and culture.

Narver and Slater (1990) considered market orientation as the organizational culture which could establish and maintain the long-term and mutually beneficial relationship with customers. Therefore, by means of literature and the investigation on a large company of forest products located in the Western U.S., they developed five relevant concepts, including customer orientation, competitor orientation, interfunctional negotiation, long-term perspective, and profit orientation. Based on these five elements, Kumar et al. (1998) further developed a scale to measure the five dimensions accordingly. Narver and Slater (1990) also stressed on the importance of this market-oriented cultural concept. Hence, this study employed the market-oriented cultural concept to investigate the influence of market-oriented culture.

According to Kelley (1992), the development of market-oriented culture depends on the establishment of the values of employees, so employees' perception of culture will influence the behavior. Furthermore, the measures of a lot of research related to market-oriented culture are based on the perception of employees (Harris and Ogbonna, 2001; Homburg and Pflesser, 2000). Many scholars verified the positive correlation between market orientation and organizational performance (Jaworski and Kohli, 1993; Narver and Slater, 1990; Slater and Narver, 1994). Baker and Sinkula (1999) also found that market orientation was positively beneficial for the success of new product development. Ruekert (1992) thought that market orientation collected information from customers, developed strategies which would satisfy the needs of customers, and implemented strategies to respond to their needs.

Since market orientation targets at customer satisfaction, it is predictable that the promoted strategies or the behavior encouraging employees will all aim at the needs of customers in hopes of establishing and maintaining long-term and mutually beneficial relationships with customers (Kohli and Jaworski, 1990; Narver and Slater, 1990). In addition, some studies have also proved that market-oriented organizations are more helpful to achieve higher customer satisfaction, to keep current customers, to attract new customers, and to fulfill the growth target, namely market share (Homburg and Pflesser, 2000), which happens to agree completely with the goal of customer-oriented behavior. Therefore, the following hypothesis was brought up in this paper:

H2: Market-oriented culture positively influences customer-oriented behavior.

Perceived organizational support and customer-oriented behavior

Eisenberger et al. (1986) deemed that perceived organizational support (POS) indicated the overall trust of employees in that the organizations would approve and

respect the contribution as well as care the welfare; it was one kind of committed perception from organizations towards their employees. In light of the framework of social exchange, scholars deemed that the higher the perceived organizational support of employees was, the more emotional attachment (Eisenberger et al., 1986) and behavior relevant to the work (Eisenberger et al., 1990, 1986) they would generate to require the organizations.

The higher the perceived organizational support of employees is, the more responsibility they will have, so they will think that they should not only make commitments to the employers but also perform the behavior supporting the organizational goals to require their employers' commitments to them. That is, employees will perform attitude and behavior equivalent to the commitments of their employers in order to seek for a balanced point within the exchange relationship. A number of scholars have found that when employees perceive the care and support of their employers, their attitude will be more positive, and they will make more efforts as well as improve the work performance (Mahn et al., 2001; Singh, 2000).

Stamper and Masterson (2000) investigated the employees from the food and beverage industry and found that through the perception of insiders, perceived organizational support would cause employees to generate altruistic behavior. Thus, the following hypothesis was brought up in this study:

H3: The perceived organizational support of employees positively influences the customer-oriented behavior.

Transformational leadership and customer-oriented behavior

Burns (1978) was the first person mentioning the phrase of transformational leadership, and he thought that the ultimate values that each person possessed could not be mutually ignored or exchanged, but transformational leaders could change the goals and beliefs of their subordinates. Further extending and revising the viewpoints, Bass (1985) deemed that through leading factors transformational leaders could cultivate the capability of the subordinates to overtake their personal benefits and accept the organizational missions. Transformational leadership is different from transactional leadership which only influences the other party simply through mutually exchanging valuables.

It indicates that transformational leaders combine their subordinates' values, goals, and aspirations to generate work behavior with identical value (Mackenzie et al., 2001). Namely, instead of being limited to tools, transformational leaders make their subordinates overtake their own benefits and accept the overall benefits and values of the organizations to produce behavior advantageous to the organizations through changing the

values and beliefs of their subordinates. A large number of studies have proved that in the non-sales environment, transformational leadership positively influences the performance of subordinates. However, most of research on the leadership styles in the sales environment aimed at transactional leadership instead of transformational leadership (Humphreys, 2002). Consequently, Humphreys studied the sales-type industries and found that transformational leadership would advance the sales performance of subordinates. Harris and Ogbonna (2001) discovered that the leadership styles of superintendents, especially encouraging their employees to participate and support, positively influenced the customer-oriented behavior of their employees. Hence, the following hypothesis was addressed in this paper:

H4: Transformational leadership positively influences customer-oriented behavior (Figure 1).

METHODOLOGY

Data collection

There are numerous banks in Taiwan, but their management performances vary. Therefore, the banks elected by the benchmark enterprises assessment held by the common wealth magazine every year were taken as the research objects in this study. The evaluation items of the benchmark enterprises assessment include innovative capability, customer orientation, management performance, talent cultivation, and corporate social responsibility. Since the assessment has been conducted for years, many studies decided their research objects according to the result. In addition, the assessment standard is consistent with the purpose of this paper. Thus, the research objects of this paper were selected from these elected banks instead of all the banks in Taiwan in hopes of more specifically aiming at customer-oriented enterprises to investigate the influence of the organizational and leadership factors on employees' behavior and perception of customer service and verify the relationship between the degree of customer orientation, organizational and leadership factors, and the perception of customer service. If all the banks were regarded as the sampling population, it was afraid that the actual influence of customer orientation could not be retrieved. This was the reason why the benchmark enterprises of the bank industry published by the common wealth magazine every year were taken as the research objects in this paper. Consequently, ten international and domestic banks elected in 2009, including the Citibank, the Chinatrust Commercial Bank, the Hongkong and Shanghai Banking Corporation (HSBC), the ABN AMRO Bank, the Hua Nan Bank, the Taipei Fubon Bank, the Standard Chartered Bank, the International Commercial Bank of China (ICBC), the American Express, and the Cathay United Bank, were taken as research objects in this study. The interviewed banks have been established in Taiwan for at least more than 10 years, among which four banks have been established for 10 - 20 years, four for 21 - 40 years and two for more than 40 years.

Three banks have less than 1,000 employees; three banks have 1,000 - 3,000 employees; two banks have more than 3,000 employees. These ten banks have totally 371 branches all over Taiwan, in which simple branches are excluded since no bank clerk is stationed in some of these simple branches. After investigation, it is found that totally 237 branches are located in the Great Taipei area, including Keelung, Taipei County and City, and Taoyuan,

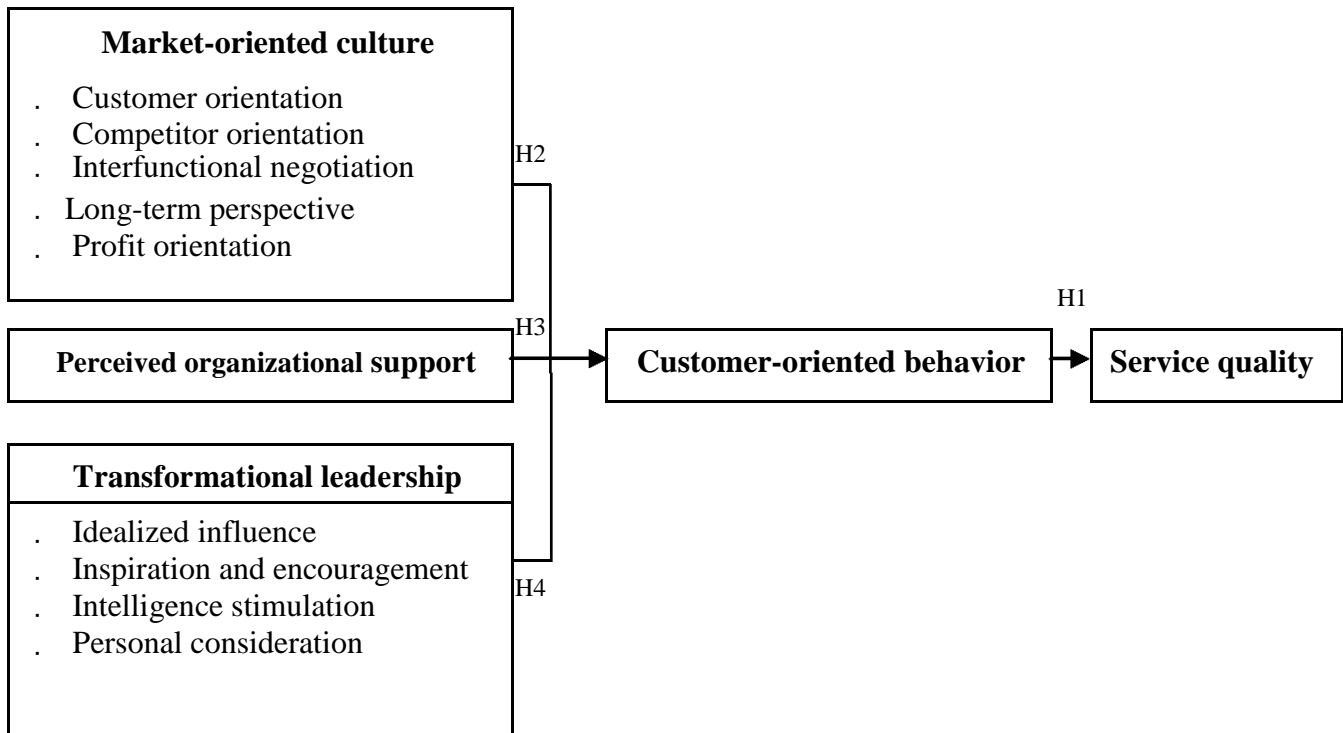


Figure 1. Conceptual framework methodology.

which already account for 63.9% of the branches all over Taiwan. Consequently, the customers having business with the branches in recent two years, the frontline clerks (counter clerks and loan clerks) who directly have contact with customers, and their direct superintendents in each branch in the Great Taipei area were taken as sampling objects. Since an employee was taken as the unit of analysis, all the interviewed customers and superintendent samples were requested to answer the questionnaire based on employee behavior.

In February, 2009, the high-rank superintendents of the ten banks were contacted by telephone and informed the research purpose and methods of this study. After they agreed, the manager of each branch was contacted one by one. In total, 76 branches were willing to participate in this study after excluding the branches which could not participate in this study due to inconvenience or the absence of the managers.

In March, 2009, 1200 copies of questionnaire in total were delivered to the frontline bank clerks, in which approximately 10 copies of questionnaire for clerks were sent to each branch in average; 235 copies of questionnaire were delivered to the superintendents, namely the direct superintendents of the clerks; 3,900 copies of questionnaire were sent to the customers, five of which evaluated one clerk in average. Finally, before the end of October, 2009, 837 copies of questionnaire for clerks were retrieved, the response rate of which was 70%; 210 copies of questionnaire for superintendents were retrieved, in which each superintendent evaluated 5 - 6 clerks in average; 3,760 copies of questionnaire for customers were retrieved, in which 4 - 5 customers evaluated one clerk in average. The questionnaire survey lasted for about 10 months.

In order to assure the internal performance of this study, namely obtaining appropriate sources of information, people directly managing the interviewed clerks or being more familiar with the content of the questionnaire were chosen as the objects of the

questionnaire survey. The interviewed superintendents in this paper have worked for their banks for more than twelve years and also served the current position for more than five years in average. Therefore, their experience and professionalism were good enough to ensure the internal validity of this study. 58.4% of the interviewees were between 36 and 45 years old. In terms of education background, 31.6% of them graduated from colleges, 37% from universities and 20% from graduate schools.

Research tool

Questionnaire was taken as the research tool of this study. Referring to different scholars' research on variables, including market-oriented culture, perceived organizational support, transformational leadership, customer-oriented behavior and service quality, in the previous literature, the measurement of constructs in this paper was based on available scales and the characteristics of the financial industry were combined to adjust the design of the question items. Not only the questionnaire copies were color-printed but also small gifts were given as souvenirs for making the questionnaire copies look more valuable and increasing the desire of the interviewees for participating in the questionnaire survey.

The questionnaire of this study was totally divided into three parts, the scales of first and second parts adopted the Likert Scale and the third part adopted the SERVQUAL scale. In each question, 1 - 7 points were respectively given according to the seven levels of 'extremely disagree,' 'highly disagree,' 'disagree,' 'average,' 'agree,' 'highly agree,' 'extremely agree.'

Questionnaire for employees

This questionnaire aimed at three research variables, namely

market-oriented culture, perceived organizational support and transformational leadership. Market-oriented culture was operationally defined as an organizational culture which could establish and maintain the long-term and mutual beneficial relationship with customers, and which included five dimensions, namely customer orientation, competitor orientation, interfunctional negotiation, long-term perspective, and profit orientation. The market orientation scale developed by Kumar, Subramanian and Yauger (1998) was employed, and there were 25 questions. The value of reliability of the questions of "the goal is set up according to customer satisfaction" and "information about customers can be communicated without obstacles." was 0.92.

Perceived organizational support was operationally defined as employees' overall trust in their organizations that the organizations would approve, respect their contribution and care their welfare. The short form of the perceived organizational support scale established by Eisenberger et al. (1990) was adopted, and there were 9 questions, including 'my bank superintendent seldom shows me his/her care' (a reverse question) and 'my bank superintendent cares my satisfaction at work. The value of reliability was 0.93.

Transformational leadership was operationally defined as the leading method that leaders changed the goals and beliefs of their subordinates and made them further overtake their own benefits as well as accept the tasks of their organizations, which included factors of idealized influence, inspiration and encouragement, intelligence stimulation and personal consideration. The transformational leadership scale brought up by Abolio et al. (1995) was employed and there were 20 questions in this section. The value of reliability of questions "she/he tells me his/her most important values and beliefs" and "describing me the most wonderful future" was 0.94.

Questionnaire for superintendents

This questionnaire mainly measured the customer-oriented behavior of employees. The operational definition of customer-oriented behavior was given as the employee behavior regarding the benefits of customers as priority and helping customers solve their problems. The customer service scale developed by Lance and Stephen (1997) was adopted and modified according to the characteristics of innovation. There were totally 10 questions in this section. The value of reliability of questions "The clerk often actively tries his/her best to satisfy the needs of customers and provide quality products" and "the clerk fulfills his/her duty of customer service which is regulated by his/her work" was 0.90.

The questionnaire for customers

This questionnaire mainly measured the service quality of employees. The operational definition of service quality was set as customers' perceived attitude toward the services provided by bank clerks, which was subjective, compared, and sustainable, and which included tangibility, reliability, responsiveness, credibility, and empathy. The SERVQUAL scale was employed for measurement. However, the questions of SERVQUAL are relevant to both the facilities and the employees of banks. In order to meet the purpose of this study investigating employee behavior, the questions "having the latest ATM machines and relevant facilities" were deleted, and there were 17 questions were retained. The value of reliability of questions "The bank clerk is well-dressed and graceful" and "The bank clerk did not promptly and effectively cope with the problems of customers" (a reverse question) was 0.91.

The methods of statistics and analysis

SPSS for Windows was employed in this study. The major methods

of analysis included reliability analysis, descriptive statistics, factor analysis, correlation analysis, analysis of variation (ANOVA), and multiple regression analysis. Organ (1988) argued that the sum of employee behavior would have greater influence on organizational performance than an individual employee because it was difficult for the behavior of only one employee to significantly advance organization performance, and the behavior of employees influenced mutually. Therefore, integrated perspectives were employed in this study to analyze variables. That is, each branch was regarded as a unit, and the mean of each research variable of each branch was calculated to carry out correlation analysis, analysis of variation (ANOVA), and multiple regression analysis, etc. In order to efficiently combine questionnaire copies, 837 copies of the questionnaire for employees, 210 copies of the questionnaire for superintendents, and 3760 copies of the questionnaire for customers were eventually adopted for the calculation of each variable although, 837 copies of the questionnaire for employees, 210 copies of the questionnaire for superintendents, and 3,760 copies of the questionnaire for customers were retrieved. The number of branches was still 76 in terms of the questionnaire copies eventually adopted in this study. Moreover, since the interviewed objects in this study included superintendent, employees and customers, the Intraclass Correlation Coefficients were employed to analyze the reliability between the evaluators (Shrout and Fleiss, 1979) in order to ensure the consistency among the questionnaires of the superintendents, employees, and customers of the same branch. ICC1 indicated that the consistency within the whole was sufficient, namely that it was surely appropriate to take the mean of each variable in each branch as the basis of analysis. ICC2 indicated that the reliability between different groups was sufficient, that is, it was assured that the reliability between the three sampling sources, including superintendents, clerks, and customers, in this study was achieved (Bliese, 2000). According to the result, the ICC1 values of the five research variables were respectively 0.86 for market-oriented culture, 0.79 for perceived organizational support, 0.79 for transformational leadership, 0.90 for customer-oriented behavior, and 0.89 for service quality while the ICC2 values of the five research variables were respectively 0.88 for market-oriented culture, 0.91 for perceived organizational support, 0.80 for transformational leadership, 0.89 for customer-oriented behavior, and 0.82 for service quality. All the values were statistically significant ($p < 0.5$), which proved the high consistency among different evaluators.

RESEARCH RESULTS

The description of research variables

Financial services were taken as the research objects in this study. However, since the financial laws and regulations for the financial services in Taiwan have been loosened in recent years, there are background differences between old and new banks or national and private banks. To avoid the influence of different management backgrounds on this study, the analysis of variation (ANOVA) was employed, and the 30 years of establishment as well as the number of 1,500 employees were taken as the demarcations to investigate if the variable of bank background had influence on variables, including market-oriented culture, perceived organizational support, transformational leadership, and customer-oriented behavior. In light of Table 1, different years of establishment had significant influence ($F = 3.89$, $p < 0.05$) on transformational leadership, and the sources of differences

significantly varied in terms of intelligence stimulation and personal consideration. Different numbers of employees had significant differences between customer-oriented behavior ($F = 3.95, p < 0.05$) and service quality ($F = 3.47, p < 0.05$), in which the differences in service quality resulted from the differences between reliability and credibility.

To ensure the dimensional stability and reliability of the research variables, factor analysis, the correlation analysis of the questions with the whole, and Cronbach α reliability analysis were respectively conducted on the three variables, namely market-oriented culture, transformational leadership, and service quality (as indicated by Tables 2a, b and c). Through factor analysis, it was found that there were five different factors in market-orientated culture. They explained 84.4% of the variance, and the correlation coefficients of the question items toward the whole were between 0.70 - 0.087, indicating that the dimension of the variable reached the required the standard of reliability.

Transformational leadership and service quality were particular. Through literature review, four dimensions used in most of relevant research were adopted in the beginning, but after factor analysis, five factors were extracted. Different from previous research, the factor question item of 'idealized influence' was divided into two factors, and according to the meaning of the question item, they were respectively named as the 'idealized influence of personality' and the idealized influence of behavior' in this study. They explained 70.5% of the variance, and their correlation coefficients of the questions toward the whole were between 0.78 - 0.93, indicating the high reliability of the dimension of the variable. The names of these two factors were decided mainly because the design of the factor question items influenced by the original concept contained the aspect inclined to personality (she/he makes me respect him/her spontaneously) as well as the aspect inclined to behavior (she/he tells me his/her most important values and beliefs).

Regarding service quality, five dimensions used in most of related research were applied in the beginning according to literature review. However, three factors were extracted after factor analysis. They explained 73.5% of the variance, and their correlation coefficients of the question items toward the whole were between 0.74 - 0.89, indicating the high reliability of the dimension of the variable. Furthermore, based on the meaning of the question items, these three factors were respectively named reliability, responsiveness, and empathy. These names were employed mainly because the factor analysis in this study generalized the question items originally belonging to tangibility, reliability, and credibility as the same factor, and the question items, including 'the clerk is trustworthy for me' and 'the clerk possesses sufficient financial knowledge, were chiefly about if bank clerks could show a professional financial image, if they

could indeed accomplish their tasks, and if they were trustworthy for customers. The first factor was thus named as reliability, and the second and third factors kept the original names, namely responsiveness and empathy, since they respectively kept the original question items. In summary, the α values of each variable and its dimensions in this study were all higher than 0.7 (between 0.70 - 0.94), which indicated the high internal consistency of the scales employed in this study.

Table 3 listed the values of the descriptive statistics and reliability of each variable as well as the correlation coefficients between variables. According to Table 3, market-oriented culture ($r = .52, p < 0.01$), perceived organizational support ($r = .19, p < 0.05$), and transformational leadership ($r = .21, p < 0.05$) were positively significantly correlated with customer-oriented behavior and service quality ($r = .08, p < 0.05$).

In terms of each dimension, it was found that the five dimensions of market-oriented culture, including customer orientation, competitor orientation, inter-functional negotiation, long-term orientation, and profit perspective were all positively significantly correlated with customer-oriented behavior and service quality. Additionally, the idealized influence of personality, the idealized influence of behavior, and intelligence stimulation in transformational leadership were all positively significantly correlated with customer-oriented behavior and service quality. Moreover, inspiration and encouragement as well as personal consideration were positively significantly correlated with customer-oriented behavior; reliability and empathy were positively significantly correlated with customer-oriented behavior.

Hypothesis testing

Multiple regression analysis was applied in this study to examine the relationship of market-oriented culture, perceived organizational support, and transformational leadership with customer-oriented behavior as well as the relationship of customer-oriented behavior with service quality. It was also employed to investigate if customer-oriented behavior played a mediating role. Baron and Kenny's (1986) three steps testing model of mediation effects was employed for analysis, the result of which was illustrated by Tables 4 and 5. Moreover, each branch's years of establishment and number of employees were taken as the control variables of the regression model in this study. Hypothesis 1 assumed that customer-oriented behavior positively influenced service quality. According to the result, customer-oriented behavior positively influenced service quality ($R^2 = 0.39, r = 0.08, \beta = 0.22, p < 0.01$), reliability ($R^2 = 0.29, r = 0.11, \beta = 0.15, p < 0.1$), and empathy ($R^2 = 0.43, r = 0.11, \beta = 0.26, p < 0.01$), but it did not have significant influence on responsiveness ($p > 0.1$); the number of employees positively influenced the overall service quality ($R^2 = 0.39,$

$\beta=0.18$, $p < 0.1$). That is, the more prior employees regarded the profits of customers, and the more they were willing to and endeavored to help customers solve problems, the higher the customers would praise the overall service quality, in which the customers would have the feeling that the clerks would indeed accomplish what was entrusted, they had highly professional financial knowledge, and they cared about the special needs of customers. Therefore, Hypothesis 1 was supported.

Hypotheses 2, 3, and 4 assumed that market-oriented culture, perceived organizational support, and transformational leadership influenced customer-oriented behavior. In light of the result, market-oriented culture ($R^2=0.48$, $r=0.52$, $\beta=0.25$, $p < 0.01$) and its dimensions (customer orientation, interfunctional negotiation, and long-term perspective), perceived organizational support ($R^2=0.48$, $r=0.19$, $\beta=0.22$, $p < 0.05$), and transformational leadership ($R^2=0.48$, $r=0.21$, $\beta=0.20$, $p < 0.05$) and its dimensions (except intelligence stimulation) had significantly positive influence on customer-oriented behavior. Additionally, the number of employees positively influenced customer-oriented behavior ($R^2=0.48$, $\beta=0.20$, $p < 0.1$). Namely, when organizations possessed the culture respecting the long-term and mutually beneficial relationship with their customers, made the employees feel that the contribution was valued and that the superintendents developed toward them the organizational vision, cultivated the work capability of the employees, considered each employee's personal needs and conditions, etc., the employees would thus conduct behavior advantageous to customers.

Hence, Hypotheses 2, 3, and 4 were supported. This study found that the perspective supporting the social exchange theory was a mutually beneficial perspective believing that people would requite those people who helped them (Gouldner, 1960). Scholars are of the opinion that beneficiaries will deeply experience a feeling of owingness which can not be reduced unless through compensatory behavior that attracts the attention of the other party. Bank clerks expect to requite their organizations by providing good customer services, and they further expect to receive better return from the organizations.

Furthermore, Baron and Keeny's (1986) three steps testing model of mediation effects was employed in this study to analyze if customer-oriented behavior played a mediating role between market-oriented culture, perceived organizational support, transformational leadership and service quality as indicated by Table 5. The first model was employed to test if the independent variables were significantly correlated with the dependent variables, and it was found that market-oriented culture ($R^2=0.36$, $\beta=0.37$, $p < 0.01$), perceived organizational support ($R^2=0.33$, $\beta=0.29$, $p < 0.05$), and transformational leadership ($R^2=0.31$, $\beta=0.19$, $p < 0.1$) were significantly correlated with service quality. The second model was used to test if the independent variables

were significantly correlated with the mediating variable, namely customer-oriented behavior. Verified by the aforementioned result of the regression analysis, it was found that market-oriented culture ($R^2=0.48$, $\beta=0.25$, $p < 0.01$), perceived organizational support ($R^2=0.48$, $\beta=0.22$, $p < 0.05$), and transformational leadership ($R^2=0.48$, $\beta=0.20$, $p < 0.05$) were significantly correlated with customer-oriented behavior. Comparing with the result of the first model, the third model was applied to testing the correlation of the independent variables and the mediating variable, namely customer-oriented behavior, with the dependent variables. If an independent variable maintained statistically significant from the first model to the third model, the mediating variable had a partial mediating effect. Otherwise, it had a full mediating effect. It was discovered that market-oriented culture and perceived organizational support were still statistically significant. That is, market-oriented culture and perceived organizational support influenced service quality not only through customer-oriented behavior but also directly. Nevertheless, transformational leadership only influenced service quality through customer-oriented behavior. Consequently, the mediating role of customer-oriented behavior could not be supported in the models in this study.

Conclusion

The ten benchmark banking enterprises elected by the common wealth magazine in 2009 were taken as the research objects of this paper. By means of the questionnaire survey of the bank clerks, the direct superintendents, and the customers of the 76 bank branches willing to participate in the study, this paper investigated the relationship of market-oriented culture, perceived organizational support, and transformational leadership with customer-oriented behavior and service quality. It was discovered that customer-oriented behavior positively influenced overall service quality, reliability and empathy, but it did not have influence on responsiveness. That is, the more employees solved the problems of the customers, the higher the customers would praise the overall service quality, in which the customers would particularly have the feeling that the clerks would indeed accomplish what was entrusted, they had highly professional financial knowledge, and they cared about the special needs of customers.

This study proved that customer-oriented behavior had critical influence on the service quality of financial services probably because that customers' positive service perception of the banks providing services tended to be reinforced by the bank clerks' behavior actively helping customers solving problems and taking the profits of customers as priority. Furthermore, it was found in this study that customer-oriented behavior had more significantly positive correlation with reliability and

empathy in service quality. Perhaps it was because that bank clerks' behavior obeying the regulations of their banks, helping each other coping with the work, and voluntarily helping customers solve problems tended to make customers feel that the services provided by the banks were indeed trustworthy and dependable and that their needs were cared, which was advantageous to constructing customers' positive perception of the banks providing services.

Market-oriented culture and the dimensions of customer orientation, interfunctional negotiation, and long-term perspective, perceived organizational support, and transformational leadership and its dimensions (except intelligence stimulation) positively influenced customer-oriented behavior. In other words, the more organizations fully comprehended and valued the target market's unique values and needs of products, effectively negotiated the resources to endeavor to create value for the customers, and considered and respected the opinions of the customers, the more the employees would be encouraged to generate behavior taking the profits of the customers as priority and being advantageous to the customers.

In addition, if banks would like to simulate their employees to generate behavior beneficial for their service performance, the greatest effect would be that within a reasonable range, banks and superintendents fully empowered the clerks to act on their own judgment and advanced their capability to cope with their work in order to make them realize that their contribution to the banks was respected and approved; superintendents should establish fine relationship with the clerks as well as support and care their needs and behavior to make them adequately realize the care of the banks and superintendents for them.

Baron and Keeny's (1986) three steps testing model of mediating effects was also employed in this study to analyze if customer-oriented behavior played a mediating role between market-oriented culture, perceived organizational support, transformational leadership, and service quality. According to the result, market-oriented culture and perceived organizational support influenced service quality not only through customer-oriented behavior but also directly whereas transformational leadership influenced service quality only through customer-oriented behavior. Hence, the mediating role of customer-oriented behavior was not supported in terms of the models in this study. The result of this study indicates that the mediating model of customer-oriented behavior is worth further research for verification or reinvestigating the relationship between relevant variables.

Furthermore, this study accentuated the influential factors of service quality, a critical performance standard of financial services. Customers' perception of services will be influenced by not only clerks' behavior treating customers but also the overall management style and culture showed by banks. Consequently, the management

and culture of organizations would influence not only the behavior of employees but also the evaluation of external customers. This is similar to the perspective of Homburg and Pflesser (2000), in which they considered organizational culture as a deeper system of beliefs which would affect the behavior showed by employees, so the influence of their external behavior was sometimes not as powerful as their hidden values, beliefs, and attitudes. This finding thus proved again that it was more feasible to adopt the market-oriented cultural concept instead of the behavioral concept for implementing the investigation in this study.

Suggestions are brought up respectively for financial services and following researchers in light of the literature review and empirical analysis of this study. In recent years, the market has been opened up, and the competition has gradually become fierce, so when confronting the competition with international and domestic banks, bank administrators should not stick to established practice and silently wait for customers to come.

Developing new customers as well as keeping old customers have become important issues in bank management. However, numerous theories and research verified that whether customers decided to leave or stay depended on the service quality of an organization that they perceived and the profits they obtained. Therefore, service quality can be regarded as one of the critical factors in business management nowadays.

While providing services, the attitudes and behavior of employees profoundly influence service quality as well as the feelings and evaluation of service receivers, or customers, on the enterprises providing services, and the behavior of employees is also influenced by factors of organizational policies and the leadership styles of superintendents.

Hence, it is not tolerable to ignore issues relevant to factors influencing the critical management of banks. Since the empirical result supported the correlation of market-oriented culture, perceived organizational support, and transformational leadership with customer-oriented behavior and service quality, it is obviously necessary to encourage employees to generate behavior beneficial for customers in order to improve the service performance of banks, and this can begin through constructing the culture valuing customers as well as interfunctional integration and negotiation, respecting and approving the contribution of employees, and the management practices of changing the beliefs of employees, inspiring them, advancing their capability to cope with their work, and caring their personal needs.

Bank administrators are suggested setting up a set of perfect policies for human resources management, caring the needs and development of their employees, timely providing them necessary support, regularly or irregularly holding training courses or seminars relevant to their work skills, respecting their work performance, and publicly praising their contribution for the banks. Good

policies of human resources management will not only increase the capability and quality of employees but also enhance their recognition and centripetal force of the banks to further generate employee behavior advantageous to the banks.

Regarding the suggestions for following researchers, first, although, this study aimed at financial services, most of the focus still placed on general counter services and loan services. In recent years, financial laws and regulations have been loosened, so financial services continuously develop and release diversified new financial products in order to grab the market share. Nevertheless, numerous innovative studies still focus on the development of tangible products (De Brentani, 1995). Due to the characteristic differences between services and tangible products as well as the lack of new service development and research, it is suggested that following researchers may aim at the service industry to explore the relationship between organizational culture, employee behavior, and New Service Development (NSD). Furthermore, it was found in this study that market-oriented culture and perceived organizational support not only influenced service quality through customer-oriented behavior (indirect influence) but also had mediating effects on customer-oriented behavior and service quality. Thus, the relationship between, culture, behavior, and performance can be further investigated. Finally, this study mainly aimed at the influence of organizational cultures and leadership styles on employee behavior and service performance instead of different management policies of organizations and the inspiration of team leaders to team members, including the support of high-rank superintendents and rewarding systems. Consequently, it is suggested that following researchers may extensively study the organizational policies and leadership factors positively influencing service performance.

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APPENDIXES

Table 1. The variance analysis of the years of establishment and the number of employees on major research variables.

Research variable	Years of establishment			The number of employees		
	< Mean of 30 years	> Mean of 30 years	F value	< Mean of 1,500 people	> Mean of 1,500 people	F value
1. Market-oriented culture	4.79	4.22	0.97	3.83	3.51	1.61
2. Perceived organizational support	3.98	4.43	1.67	3.85	3.97	1.78
3. Transformational leadership	3.25	4.92	3.89**	4.02	3.88	1.91
4. Customer-oriented behavior	4.01	3.74	0.61	3.63	4.58	3.95**
5. Service quality	3.75	3.91	0.36	4.02	4.89	3.47**

*p < 0.1, **p < 0.05 and ***p < 0.01.

Table 2a. The result of factor analysis – market-oriented culture.

Question item	The loading of factor 1 after rotation	The loading of factor 2 after rotation	The loading of factor 3 after rotation	The loading of factor 4 after rotation	The loading of factor 5 after rotation	The correlation coefficient of the question item toward the whole
M-OOC1	0.73	0.16	0.09	0.10	0.06	0.71
M-OOC2	0.86	0.16	0.21	0.05	0.11	0.73
M-OOC3	0.78	0.24	0.13	0.14	0.06	0.84
M-OOC4	0.80	0.09	0.26	0.31	0.11	0.81
M-OOC5	0.86	0.15	0.14	0.20	0.16	0.72
M-OOC6	0.73	0.26	0.03	0.28	0.10	0.81
M-OOC7	0.15	0.69	0.34	0.10	0.27	0.86
M-OOC8	0.41	0.72	-0.10	0.19	0.18	0.82
M-OOC9	0.31	0.81	0.17	0.08	0.12	0.70
M-OOC10	0.04	0.79	0.26	0.03	0.18	0.72
M-OOC11	0.18	0.10	0.65	0.31	0.27	0.77
M-OOC12	0.28	0.41	0.68	0.18	0.19	0.72
M-OOC13	0.15	0.34	0.74	0.13	0.20	0.70
M-OOC14	0.41	-0.10	0.76	0.18	0.16	0.78
M-OOC15	0.16	0.20	0.73	0.31	0.11	0.80
M-OOC16	0.09	0.33	0.15	0.78	0.14	0.84
M-OOC17	0.18	0.20	0.16	0.68	0.10	0.86
M-OOC18	0.15	0.34	0.33	0.59	0.13	0.87
M-OOC19	0.31	0.27	0.10	0.82	0.08	0.83
M-OOC20	0.18	0.28	0.13	0.74	0.20	0.79
M-OOC21	0.31	0.27	0.18	0.10	0.59	0.86
M-OOC22	0.41	-0.11	0.09	0.18	0.75	0.72
M-OOC23	0.15	0.14	0.31	0.13	0.66	0.79
M-OOC24	0.05	0.34	0.20	0.18	0.80	0.86
M-OOC25	0.28	0.41	0.10	-0.08	0.80	0.76

The five factors are respectively named customer orientation, competitor orientation, interfunctional negotiation, long-term perspective, and profit orientation according to the content of the question items. The eigen values of the five factors are respectively 80.62, 40.14, 30.78, 10.93 and 10.60 the total cumulative variance =840.4%, $\alpha = 0.920$.

Table 2b. The result of factor analysis – transformational leadership.

Question item	The loading of factor 1 after rotation	The loading of factor 2 after rotation	The loading of factor 3 after rotation	The loading of factor 4 after rotation	The loading of factor 5 after rotation	The correlation coefficient of the question item toward the whole
TL1	0.88	0.16	0.20	0.18	0.09	0.80
TL2	0.83	0.20	0.13	0.31	-0.08	0.78
TL3	0.80	0.15	0.14	0.20	-0.11	0.83
TL4	0.80	0.41	-0.10	0.09	0.12	0.98
TL5	0.16	0.84	0.10	0.24	0.16	0.88
TL6	0.15	0.82	0.14	0.28	0.09	0.90
TL7	0.17	0.73	0.09	0.18	0.20	0.85
TL8	0.15	0.70	0.34	0.14	0.07	0.81
TL9	0.05	0.26	0.85	0.18	0.10	0.93
TL10	0.27	0.10	0.82	-0.03	0.18	0.90
TL11	0.14	0.39	0.80	-0.02	0.16	0.84
TL12	0.31	0.13	0.78	0.10	-0.11	0.87
TL13	0.18	0.15	0.33	0.76	0.06	0.87
TL14	0.10	0.28	-0.01	0.75	0.13	0.91
TL15	0.28	0.11	0.09	0.82	0.01	0.88
TL16	0.31	0.27	0.10	0.81	0.09	0.90
TL17	0.28	-0.11	0.20	0.14	0.73	0.90
TL18	0.05	0.13	0.31	0.10	0.73	0.91
TL19	0.35	0.13	-0.11	-0.10	0.83	0.87
TL20	0.15	0.31	0.14	0.09	0.80	0.88

The five factors are respectively named the idealized influence of personality, the idealized influence of behavior, inspiration and encouragement, intelligence stimulation, and personal consideration according to the content of the question items. The eigen values of the five factors are respectively 6.12, 4.29, 1.30, 1.26 and 1.06 the total cumulative variance =70.5%, $\alpha=0.94$.

Table 2c. The result of factor analysis – service quality.

Question item	The loading of factor 1 after rotation	The loading of factor 2 after rotation	The loading of factor 3 after rotation	The correlation coefficient of the question item toward the whole
SQ1	0.73	0.16	0.09	0.79
SQ2	0.71	0.20	0.18	0.85
SQ3	0.70	0.15	0.31	0.84
SQ4	0.91	0.31	0.28	0.78
SQ5	0.73	0.16	0.19	0.81
SQ6	0.18	0.82	0.10	0.74
SQ7	0.15	0.78	0.34	0.79
SQ8	0.24	0.88	0.16	0.83
SQ9	0.05	0.69	0.33	0.84
SQ10	0.78	0.15	0.34	0.85
SQ11	0.82	0.10	0.19	0.82
SQ12	0.81	0.17	0.08	0.79
SQ13	0.88	0.24	0.16	0.80
SQ14	0.20	0.12	0.84	0.89
SQ15	0.10	0.19	0.82	0.85
SQ16	0.27	0.30	0.71	0.88
SQ17	0.33	0.09	0.79	0.88

The three factors are respectively named reliability, responsiveness, and empathy according to the content of the question items. The eigen values of the three factors are respectively 7.14, 3.92, and 1.35 the total cumulative variance =73.5%, $\alpha=0.91$. The explanation for the question items: M-OOC-market-oriented culture, TL-transformational leadership, SQ-service quality.

Table 3. The descriptive and correlation analyses of the research variables.

Research variable	Mean	Standard deviation	The value of reliability	Correlation coefficient				
				4	5	50.1	50.2	50.3
1	30.95	0.62	0.92	0.52***	0.21**	0.30***	0.20**	0.23**
10.1	40.07	0.83	0.87	0.51***	0.25***	0.16*	0.27***	0.22**
10.2	40.01	0.91	0.72	0.27***	0.11*	0.09	0.05	0.06
10.3	30.62	0.89	0.80	0.32***	0.32***	0.29***	0.22**	0.20**
10.4	40.09	0.87	0.78	0.23**	0.23**	0.24**	0.13*	0.26***
10.5	30.36	0.83	0.78	0.15*	0.13*	0.17*	0.09	0.04
2	30.49	0.65	0.93	0.19**	0.75**	0.30**	0.41**	0.59**
3	30.62	0.94	0.94	0.21**	0.10*	0.21**	-0.01	0.15*
30.1	30.64	0.87	0.88	0.26***	0.17*	0.24**	0.02	0.21**
30.2	30.57	0.79	0.80	0.20**	0.11*	0.29**	0.10	0.18*
30.3	30.46	0.79	0.73	0.30***	0.09	0.17	-0.02	0.14
30.4	30.78	0.81	0.74	0.20**	0.22**	0.36***	0.03	0.19*
30.5	30.53	0.89	0.77	0.27***	-0.03	0.02	-0.06	0.07
4	40.05	0.51	0.90		0.08**	0.11**	0.03	0.11**
5	30.83	0.44	0.91					
50.1	30.9	0.52	0.82					
50.2	30.67	0.57	0.75					
50.3	30.74	0.50	0.80					

*p < 0.1, **p < 0.05 and ***p < 0.01. The explanation for the variables: 1. Market-oriented culture, 10.1-customer orientation; 10.2-competitor orientation; 10.3-interfunctional negotiation; 10.4-long-term perspective; 10.5-profit orientation; 2. Perceived organizational support; 3. Transformational leadership; 30.1-the idealized influence of personality; 30.2-the idealized influence of behavior; 30.3-inspiration and encouragement; 30.4-intelligence stimulation; 30.5-personal consideration; 4.Customer-oriented behavior; 5. Service quality; 50.1-reliability; 50.2-responsiveness; 50.3-empathy.

Table 4. The result of multiple regression analysis – direct effects.

Predictor	Dependent variable				
	Customer-oriented behavior	Service quality	Reliability	Responsiveness	Empathy
Direct effect					
H1:Customer-oriented behavior		0.22***	0.15*	0.09	0.26***
Control variable: the years of establishment		0.02			
Control variable: the number of employees		0.18*			
H2:Market-oriented culture	0.25***				
Customer orientation	0.39***				
Competitor orientation	-0.09				
Interfunctional negotiation	0.21**				
Long-term perspective	0.20*				
Profit orientation	0.08				
H3:Perceived organizational support	0.22**				
H4:Transformational leadership	0.20**				
The idealized influence of personality	0.16*				
The idealized influence of behavior	0.10*				

Table 4. Cont'd.

Inspiration and encouragement	0.35***							
Intelligence stimulation	0.09							
Personal consideration	0.32***							
Control variable: the years of establishment	0.08							
Control variable: the number of employees	0.20*							
R-square / F value	0.4829.15***	0.39	32.83***	0.2918.42*0.13	15.91	0.43	57.97**	

Table 5. The result of multiple regression analysis –the mediating effects of customer-oriented behavior.

		Market-oriented culture toward service quality		Market-oriented culture and customer orientation toward service quality		Perceived organizational support toward service quality		Perceived organizational support and customer-oriented behavior toward service quality		Transformational leadership toward service quality		Transformational leadership and customer-oriented behavior toward service quality	
Market-oriented culture		0.37***		0.16*									
Customer-oriented behavior				0.20**									
R-square	F value	0.36	220.71***	0.37	290.30***								
Perceived organizational support						0.29**		0.20**					
Customer-oriented behavior								0.14*					
R-square	F value					0.33	160.22**	0.48	310.27***				
Transformational leadership										0.19*		0.08	
Customer-oriented behavior												0.32***	
R-square	F value									0.31	19.98**	0.17	30.07*

*p < 0.1, **p < 0.05 and ***p < 0.01.