Customer- and Employee-Related Variables Affecting Customer Retention: A Study of Eghtesad Novin Bank Branches in Tehran

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Abstract: This study aimed to explain and analyze the structural relationships between intra-organizational variables and external outcomes within the banking system by examining branches of Eghtesad Novin Bank in Tehran. The conceptual framework of the study was developed based on service-profit chain theory, the resource-based view, and social exchange theory to assess the causal relationships among employee loyalty, customer orientation at both behavioral and perceptual levels, perceived bank performance, and customer retention. Using structural equation modeling (SEM) and data obtained from two statistical populations comprising employees and customers, the findings showed that employee loyalty, with an effect coefficient of 0.58, serves as a key driver of enhanced customer orientation. Furthermore, employee loyalty and employees' customer-oriented behaviors exerted positive and statistically significant effects on perceived bank performance, with coefficients of 0.24 and 0.35, respectively. Analysis of the customer sample also indicated that perceived customer orientation, with a path coefficient of 0.67, was the strongest predictor of customer retention. In addition to confirming the pivotal role of human capital in competitive markets, the findings emphasize that aligning human resource policies with customer needs constitutes a key strategy for ensuring sustainable performance and maintaining competitive advantage in commercial banking.

Keywords: customer retention, bank performance, employee loyalty, customer orientation, Eghtesad Novin Bank.

1. Introduction

Customer retention has become one of the central strategic concerns of contemporary banking institutions because the ability to maintain long-term relationships with customers directly affects revenue stability, service continuity, market competitiveness, and sustainable organizational performance. In highly competitive financial markets, banks no longer compete solely on the basis of traditional financial products, interest rates, or branch accessibility; rather, differentiation increasingly depends on the quality of customer relationships, the behavioral performance of frontline employees, the perceived value of banking services, and the institution's ability to create satisfactory and trustworthy experiences across multiple service channels. The growing convergence of traditional banking and digital financial services has further intensified this competitive environment, making customer retention a multidimensional outcome shaped by service quality, technology, relationship management, employee behavior,

perceived value, trust, and organizational responsiveness. Recent evidence indicates that customer loyalty in banking is not determined by a single transactional factor but emerges from a complex configuration of relational, experiential, organizational, and technological determinants [1, 2]. Therefore, examining the organizational and customer-related antecedents of retention within an integrated framework is essential for understanding how banks can strengthen their competitive position and maintain durable customer relationships.

The strategic importance of customer retention is particularly pronounced in the banking sector because customer acquisition is costly, financial relationships are often cumulative and long term, and customers' switching decisions can affect not only immediate revenues but also cross-selling opportunities, referral behavior, and lifetime value. The services marketing literature emphasizes that retention represents an advanced stage of relationship development in which customers continue their interaction with a service provider because of accumulated positive experiences, perceived benefits, trust, commitment, and satisfaction [3]. In banking, customer retention may therefore be reflected in continued account use, repeated service utilization, reduced switching intentions, willingness to purchase additional services, and positive word-of-mouth behavior. Empirical studies increasingly show that loyalty and retention are associated with customer experience, satisfaction, trust, perceived value, service quality, and employee-related service encounters [4, 5]. These findings imply that retention should not be approached simply as an attitudinal preference but as the downstream result of multiple organizational and relational processes that influence customers' evaluations of a bank.

One of the most influential organizational mechanisms in this process is customer orientation. Customer orientation refers to the extent to which an organization and its employees understand customer needs, prioritize customer interests, provide appropriate solutions, and engage in behaviors intended to create superior customer value. In service-intensive industries such as banking, the customer orientation of employees is especially important because frontline employees frequently constitute the primary human interface between the institution and its customers. Their responsiveness, professionalism, empathy, transparency, and problem-solving behavior can shape how customers evaluate service encounters and determine whether they perceive the bank as genuinely committed to their interests. Hennig-Thurau demonstrated that the customer orientation of service employees can influence customer satisfaction, commitment, and retention by improving the relational quality of service interactions [6]. More recent evidence similarly indicates that employee customer orientation contributes to customer retention both directly and indirectly through satisfaction and commitment [7]. Consequently, customer-oriented employee behavior can be viewed as a critical behavioral capability through which internal organizational conditions are translated into customer-level outcomes.

The importance of customer orientation is further reinforced by evidence from the banking sector. Service quality and customer orientation often operate jointly in shaping satisfaction and subsequent loyalty because customers evaluate not only what services they receive but also how these services are delivered. Research in emerging banking markets has shown that customer orientation strengthens service quality perceptions and contributes to customer satisfaction, indicating that customer-focused behaviors play a substantial role in generating favorable customer responses [8]. Similarly, customer orientation has been found to influence customer loyalty through the mediating mechanism of customer satisfaction, suggesting that a bank's customer-centered behavior must first be translated into positive customer evaluations before it can produce durable relational outcomes [9]. These findings are particularly relevant to branch-based banking, where repeated interpersonal interactions can gradually shape customers' perceptions of fairness, competence, reliability, and relationship quality.

However, customer orientation does not emerge independently of internal organizational conditions. A bank's ability to encourage customer-focused behavior depends substantially on the attitudes, commitment, motivation, and loyalty of its employees. Employee loyalty can be understood as the willingness of employees to remain with the organization, identify with its objectives, invest effort in organizational success, and maintain a positive relational bond with the employer. In customer-facing service organizations, loyal employees may be more likely to internalize organizational values, engage in discretionary service behaviors, develop stronger knowledge of customers, and contribute to stable service delivery. Such employees can also accumulate firm-specific knowledge and relationship experience that are difficult for competitors to imitate, thereby constituting an important organizational resource. Within the banking sector, internal marketing practices have been shown to contribute to employee satisfaction and retention, especially among younger workforce segments whose expectations concerning development, communication, support, and meaningful employment may differ from those of previous generations [10]. This suggests that employee retention and loyalty are not merely human resource outcomes; they can have broader implications for organizational effectiveness and customer relationship continuity.

The resource-based view provides a useful theoretical foundation for understanding this relationship. From this perspective, sustainable competitive advantage can emerge from valuable, rare, difficult-to-imitate, and organizationally embedded resources. In service organizations, employee knowledge, relational competence, organizational commitment, and customer-handling skills can function as strategic intangible resources because they affect service quality and are not easily replicated by competitors. Within banking, where many financial products can be technically imitated and digital functionalities may rapidly diffuse across institutions, human interaction and organizational capabilities can represent important sources of differentiation. Employee loyalty may therefore contribute to competitive advantage by preserving accumulated knowledge, reducing disruptions caused by turnover, and supporting consistent customer-oriented behavior. Moreover, effective leadership communication can influence how employees interpret organizational priorities and implement customer-facing marketing practices, thereby strengthening the linkage between internal managerial processes and external market outcomes [11]. Thus, internal human resource conditions should be examined not only as antecedents of employee attitudes but also as possible drivers of customer orientation and organizational performance.

Social exchange theory also provides a strong explanation for why employee loyalty may influence customer-oriented behavior and performance. The theory proposes that workplace relationships develop through reciprocal exchanges in which favorable treatment from the organization can generate feelings of obligation, trust, commitment, and positive discretionary behavior among employees. When employees perceive organizational support, fair treatment, recognition, investment, and relational quality, they may reciprocate through stronger commitment, loyalty, and contributions that extend beyond narrowly defined job requirements [12]. In the banking context, such reciprocation may be expressed through attentive customer service, greater willingness to resolve customer problems, proactive communication, and a stronger commitment to institutional goals. Therefore, employee loyalty can reasonably be expected to serve as an antecedent of customer orientation and, through both direct and indirect mechanisms, influence perceived bank performance.

The service-profit chain perspective further strengthens this logic by proposing that internal service quality and employee-related outcomes precede customer satisfaction, loyalty, and organizational profitability. Contemporary extensions of the service-profit chain emphasize that the relationship between employee experiences and customer outcomes is neither purely linear nor limited to conventional service variables; rather, multiple relational and organizational mechanisms can intervene between internal practices and external performance [13]. Within banks,

employee loyalty may improve service consistency and customer orientation, while customer orientation may enhance customers' perceptions of service quality and institutional effectiveness. These processes can ultimately contribute to customer retention and organizational performance. Therefore, investigating both employee-level and customer-level pathways offers a more comprehensive understanding of how internal organizational resources are converted into external market outcomes.

Bank performance itself is a multidimensional construct that can include operational effectiveness, customer acquisition, resource mobilization, service efficiency, relationship quality, and perceived success in achieving organizational objectives. Customer relationship management is increasingly recognized as an important contributor to such outcomes because effective relationship management enables banks to identify customer needs, personalize interactions, increase satisfaction, and improve organizational responsiveness. Research has indicated that customer relationship management practices can positively influence organizational performance in the banking sector by strengthening customer relationships and improving the efficiency of market-oriented activities [14]. Accordingly, customer orientation can be conceptualized as one of the behavioral mechanisms through which customer relationship management principles are enacted at the employee level. If employees consistently identify and respond to customer needs, they can contribute to both favorable customer experiences and improved perceptions of bank performance.

At the same time, the rapid digitalization of banking has introduced new dimensions into customer retention. Customers now interact with banks through branch offices, websites, mobile applications, automated systems, social media platforms, and other digital channels. Omnichannel banking has therefore increased the importance of maintaining coherent customer experiences across different touchpoints. Evidence shows that brand engagement, trust, loyalty, and personal innovativeness can shape customer responses in omnichannel banking environments [15]. Digital banking research also demonstrates that customer experience and perceived value can mediate the relationship between digital service characteristics and customer loyalty [4]. These developments do not diminish the importance of human relationships; instead, they increase the need for integration between technological capabilities and customer-oriented service practices. Customers may evaluate a bank through a combination of digital functionality and human service interactions, making both dimensions relevant to retention.

Technology adoption itself can also affect customer retention. Modified technology acceptance models suggest that customers' perceptions of usefulness, ease of use, trust, accessibility, and technology-related service quality may influence whether they continue using a bank's services [16]. At the organizational level, technological integration can also contribute to profitability when effectively aligned with marketing capabilities and service strategies [17]. Nevertheless, technology does not automatically create loyalty or superior performance. Digitalization can introduce new risks and negative customer experiences when technology is poorly designed, lacks transparency, or creates exclusion, privacy concerns, complexity, and perceived loss of control. Research into the negative dimensions of financial technology highlights potential tensions associated with digital financial services and indicates that technological innovation must be managed carefully to avoid adverse consequences for stakeholders [18]. Hence, even in increasingly digital banking systems, customer retention remains dependent on the quality of the broader organizational relationship rather than on technological capability alone.

The contemporary banking literature therefore points toward a relational system in which employee factors, customer orientation, service quality, technology, customer experience, and loyalty are interdependent. Meta-analytic research has confirmed that customer loyalty in banking is influenced by multiple antecedents and that the magnitude of these relationships can vary across contexts and study conditions [1]. A systematic review and

meta-analysis similarly emphasizes the multifaceted nature of banking loyalty and shows that relational and perceptual variables play prominent roles in shaping customer behavioral outcomes [2]. Comparative research on customer retention also suggests that the relative importance of retention determinants may vary depending on mediating and moderating mechanisms, thereby reinforcing the need to examine structural relationships rather than isolated bivariate associations [5]. These findings underline the necessity of integrated models capable of connecting organizational antecedents with customer-level consequences.

An important research issue, however, concerns the distinction between customer orientation as an employee behavior and customer orientation as perceived by customers. These two concepts are related but not identical. Employees may believe that they act in a highly customer-oriented manner, yet customers may evaluate the same behaviors differently based on expectations, prior experiences, service outcomes, and comparison standards. Thus, employee-level customer orientation reflects an internal behavioral orientation, whereas perceived customer orientation represents the customer's external interpretation of the bank's efforts to prioritize and satisfy customer needs. This distinction is theoretically important because internal organizational behaviors can contribute to performance only to the extent that they are successfully translated into value recognizable by customers. Evidence showing that customer orientation affects satisfaction and loyalty supports the relevance of customer perceptions as a critical link in this translation process [8, 9].

Furthermore, customer retention may depend on the accumulation of both relational and experiential benefits over time. Customers who consistently receive reliable, responsive, and personalized service may develop greater confidence in the bank and become less inclined to switch providers. The customer orientation of service employees can strengthen this process by generating commitment and relational attachment [6, 7]. In parallel, positive customer experiences across physical and digital channels can increase perceived value and loyalty [4]. Therefore, retention should be regarded as the culmination of a broader service system in which internal human capital, employee behaviors, customer perceptions, and organizational capabilities jointly determine whether customers maintain long-term relationships with the bank.

Despite substantial research on banking loyalty and customer retention, an important gap remains in the simultaneous assessment of employee-side and customer-side mechanisms within a unified structural framework. A considerable proportion of prior research has focused either on customer-level variables such as satisfaction, service quality, trust, technology acceptance, experience, and loyalty, or on employee-related issues such as internal marketing, communication, and retention [10, 11, 16]. Fewer studies have explicitly connected employee loyalty to employee customer orientation and perceived bank performance while separately examining how customers' perceptions of customer orientation translate into retention. Integrating these relationships can provide a more complete representation of the internal-to-external value creation process proposed by service-profit chain logic and can clarify whether the relational behavior of employees constitutes a meaningful mechanism linking human resource conditions with organizational and customer outcomes [13].

This issue is especially relevant in commercial banking environments characterized by intense competition, increasing technological convergence, and relatively low differentiation among core financial products. Under such conditions, sustainable advantage may increasingly depend on relational capabilities and the quality of interactions between employees and customers. Effective integration of technological systems, marketing practices, customer relationship management, internal employee policies, and customer-oriented behaviors can contribute to stronger organizational outcomes [14, 17]. Conversely, if internal organizational practices fail to generate employee loyalty or if customer-oriented intentions are not perceived positively by customers, technological investment and product

innovation alone may be insufficient to ensure durable customer relationships. The strategic challenge for banks is therefore to align human resource practices, frontline employee behavior, service delivery, and customer expectations within an integrated value-creation architecture.

In the context of Eghtesad Novin Bank branches in Tehran, examining these relationships can provide empirical evidence regarding how internal human capital variables are associated with external customer outcomes. The Tehran banking market represents an environment in which customers have access to multiple competing banking institutions and increasingly diverse digital and branch-based service channels. Under these conditions, understanding whether employee loyalty contributes to customer-oriented behavior and perceived bank performance, and whether customers' perceptions of customer orientation contribute to their retention, can provide both theoretical and managerial value. Such an investigation can also extend previous research by operationalizing the employee and customer perspectives separately while embedding both within a broader structural model derived from the resource-based view, social exchange theory, and service-profit chain perspective.

Accordingly, the aim of this study is to examine the structural relationships among employee loyalty, employee customer orientation, perceived bank performance, perceived customer orientation, and customer retention in Eghtesad Novin Bank branches in Tehran.

2. Methods and Materials

This study employed structural equation modeling (SEM) to test the conceptual model and examine the relationships among latent variables. This approach was selected because of SEM's strong capability to simultaneously examine multivariate relationships, analyze direct and indirect effects, and account for measurement error in observed variables.

The statistical population in this section consisted of two distinct groups:

a) Employees of Eghtesad Novin Bank, for measuring employee loyalty and internal customer orientation.

b) Customers of the bank branches, for measuring perceived customer orientation and customer retention.

Given the effectively unlimited size of the population, the required sample size was calculated using Cochran's formula at a 95% confidence level. Stratified random sampling was employed to enhance sampling precision.

The structural model was implemented in LISREL software. The analytical procedure was conducted in two stages.

In the first stage, the measurement models were fitted to confirm the validity of the questionnaire items.

In the second stage, the hypotheses were tested through the structural model to estimate path coefficients (γ and β) and t-statistics. At this stage, paths were considered statistically significant at the 5% error level when $|t| > 1.96$, and this criterion was used as the basis for accepting or rejecting the hypotheses.

In this study, the data collection process was divided into two broad categories: perceptual data, obtained through questionnaires and used for structural equation modeling analyses, and objective data, extracted from the bank's Management Information System (MIS) and used in the branch performance regression model.

In this section, data were collected using two standardized and researcher-developed questionnaires. All items were rated on a five-point Likert scale ranging from "strongly disagree" to "strongly agree."

The employee questionnaire was designed to measure the internal variables of employee loyalty and employee customer orientation.

The customer questionnaire was designed to measure perceived customer orientation, reflecting the quality of services received, and customer retention.

Construct validity was assessed through confirmatory factor analysis (CFA) in LISREL. For this purpose, model fit indices, including χ^2/df, RMSEA, GFI, CFI, and NFI, were examined to ensure adequate fit of the measurement model. Construct reliability was also assessed using Cronbach's alpha and composite reliability (CR).

Table 1. Dimensions, Number and Allocation of Items, and Validated Sources of the Research Questionnaires

Target Population	Variable / Construct	Dimensions / Components	Item Numbers	Number of Items	Measurement Scale	Standard Source / Reference
Employees	Employee loyalty	Affective commitment and intention to remain with the organization	1–6	6	Five-point Likert scale	Allen and Meyer (1990); Matzler and Renzl (2006)
Employees	Employee customer orientation	Customer-oriented behavior and fulfillment of customer needs	7–12	6	Five-point Likert scale	Thomas et al. (2001); Saxe and Weitz (1982; SOCO)
Employees	Perceived bank performance	Achievement of operational objectives, resource mobilization, and satisfaction	13–18	6	Five-point Likert scale	Delaney and Huselid (1996); Kaplan and Norton (2001)
Total employee questionnaire				18 items		
Customers	Perceived customer orientation	Attention to customer interests, professional conduct, and transparency	1–6 (CCO1–CCO6)	6	Five-point Likert scale	Brady and Cronin (2001); Zhang, Liu, and Han (2023)
Customers	Customer retention	Intention to reuse services, behavioral loyalty, and recommendation to others	7–11	5	Five-point Likert scale	Zeithaml, Berry, and Parasuraman (1996); Lee et al. (2021)
Total customer questionnaire				11 items		

3. Findings and Results

Understanding the structure and composition of respondents' demographic characteristics constitutes a fundamental step in statistical analysis because the individual and contextual characteristics of sample members can facilitate a more accurate interpretation of organizational and consumer attitudes, responses, and behaviors. In the present study, demographic data were collected from two distinct statistical populations: employees of Eghtesad Novin Bank branches in Tehran (N = 275) and customers of these branches (N = 384). The demographic variables measured for employees included gender, age group, educational level, organizational tenure, organizational position, and type of employment relationship. For customers, the variables included gender, age group, educational level, duration of relationship and interaction with the bank, and customer type, namely individual or corporate. The frequency distributions and corresponding percentages for all variables and categories in both groups are summarized comprehensively in Table 2.

Table 2. Frequency and Percentage Distribution of Respondents' Demographic Characteristics (Employees and Customers)

Statistical Group	Variable	Category	Frequency	Percentage
Employees (N = 275)	Gender	Male	171	62.2
		Female	104	37.8
	Age	Under 30 years	53	19.3
		30–39 years	118	42.9
		40–49 years	79	28.7
		50 years and above	25	9.1
	Education	Associate degree	27	9.8

		Bachelor's degree	158	57.5
		Master's degree	78	28.4
		Doctoral degree	12	4.4
	Organizational tenure	Less than 5 years	55	20.0
		5–10 years	98	35.6
		11–15 years	69	25.1
		More than 15 years	53	19.3
	Organizational position	Bank operations officer	87	31.6
		Expert	79	28.7
		Section head	56	20.4
		Deputy branch manager	34	12.4
		Branch manager	19	6.9
	Employment type	Permanent	146	53.1
		Contractual	86	31.3
		Fixed-term / project-based	43	15.6
Customers (N = 384)	Gender	Male	220	57.3
		Female	164	42.7
	Age	18–25 years	49	12.8
		26–35 years	116	30.2
		36–45 years	123	32.0
		46–55 years	72	18.8
		56 years and above	24	6.2
	Education	High school diploma	78	20.3
		Associate degree	62	16.1
		Bachelor's degree	176	45.8
		Master's degree or higher	68	17.7
	Customer type	Individual customer	352	91.7
		Corporate customer	32	8.3
	Duration of relationship with bank	Less than 1 year	49	12.8
		1–3 years	114	29.7
		3–5 years	105	27.3
		More than 5 years	116	30.2

A detailed examination of the results presented in Table 2 indicates that, within the employee population (N = 275), the gender composition consisted of 171 men (62.2%) and 104 women (37.8%), indicating a higher proportion of male employees in the study sample. Regarding age distribution, the largest proportion of employees belonged to the 30–39-year age group, with 118 participants (42.9%), followed by the 40–49-year group, with 79 participants (28.7%). The presence of only 25 employees (9.1%) aged 50 years or older indicates that the age structure of the workforce was concentrated predominantly in the middle and active stages of professional life. In terms of educational attainment, most respondents held bachelor's degrees (158 employees, 57.5%) or master's degrees (78 employees, 28.4%), whereas doctoral degree holders (12 employees, 4.4%) and associate degree holders (27 employees, 9.8%) represented smaller proportions. This distribution indicates a relatively high level of professional specialization and academic knowledge among employees. Furthermore, the assessment of organizational tenure showed that the highest frequencies were observed among employees with 5–10 years of service (98 employees, 35.6%) and 11–15 years of service (69 employees, 25.1%). The relatively balanced distribution of employees with less than 5 years of service (20.0%) and more than 15 years of service (19.3%) suggests the coexistence of accumulated organizational experience and relatively newer perspectives within the sample. With respect to

occupational position, bank operations officers, with 87 employees (31.6%), and experts, with 79 employees (28.7%), constituted the principal operational and professional groups. Supervisory and managerial positions included section heads (20.4%), deputy branch managers (12.4%), and branch managers (6.9%). Finally, regarding employment status, more than half of the employees held permanent positions (146 employees, 53.1%), followed by contractual employees (86 employees, 31.3%) and fixed-term or project-based employees (43 employees, 15.6%).

For the bank customer population (N = 384), the demographic indicators showed that 220 respondents (57.3%) were men and 164 respondents (42.7%) were women, reflecting a relatively balanced gender distribution. In terms of age structure, the majority of customers were concentrated in the 36–45-year age group (123 respondents, 32.0%) and the 26–35-year age group (116 respondents, 30.2%), indicating that the statistical population was predominantly composed of economically active individuals who are regular consumers of banking services. The 46–55-year age group comprised 72 respondents (18.8%), the 18–25-year group included 49 respondents (12.8%), and respondents aged 56 years and older accounted for 24 participants (6.2%). Regarding educational attainment, bachelor's degree holders represented the largest group, with 176 respondents (45.8%), followed by high school diploma holders (20.3%), respondents with master's degrees or higher qualifications (17.7%), and associate degree holders (16.1%). This educational profile suggests an adequate level of understanding and awareness among respondents in completing the measurement instruments. In terms of customer classification, individual customers represented the overwhelming majority of respondents, with 352 individuals (91.7%), whereas corporate customers accounted for 32 respondents (8.3%). Finally, examination of the duration of the banking relationship showed that more than 87% of respondents had maintained a relationship with Eghtesad Novin Bank for more than one year. Specifically, customers with more than 5 years of experience with the bank accounted for 116 respondents (30.2%), those with 1–3 years of experience accounted for 114 respondents (29.7%), and those with 3–5 years of experience accounted for 105 respondents (27.3%). Only 49 respondents (12.8%) had maintained a relationship with the bank for less than one year. These results indicate that most customers had developed substantial experience and familiarity with the bank's services, thereby increasing the credibility of their evaluations of customer orientation and retention. Overall, the distribution of demographic variables across both populations demonstrates sufficient comprehensiveness, representativeness, and diversity of the statistical samples for use in structural analyses and hypothesis testing.

Understanding the statistical behavior of the research variables and examining measures of central tendency and dispersion constitute fundamental steps in the preliminary assessment of data quality and preparation of the dataset for inferential analysis. Accordingly, the variables examined in the two statistical populations included employee loyalty, customer orientation, and bank performance among employees of Eghtesad Novin Bank branches (N = 275), and perceived customer orientation and customer retention among customers of these branches (N = 384). These variables were examined using descriptive statistics, including the mean, standard deviation, range of scores (minimum and maximum values), and distributional shape indices, namely skewness and kurtosis. In addition, the Shapiro–Wilk test was applied to examine the fundamental assumption of normality of the data distribution. The analytical results for both populations are systematically presented in Table 3.

Table 3. Descriptive Statistics and Results of the Normality Assessment for the Research Variables in the Employee and Customer Populations

Statistical Group	Research Variable	N	Mean	Standard Deviation	Minimum	Maximum	Skewness	Kurtosis	Shapiro–Wilk Statistic	p	Normality Result
Employees	Employee loyalty	275	3.249	1.004	1.00	5.00	-0.142	-0.218	0.988	0.184	Confirmed (normal)
	Customer orientation	275	3.187	0.984	1.00	5.00	-0.118	-0.165	0.991	0.297	Confirmed (normal)
	Bank performance	275	3.257	1.014	1.00	5.00	-0.165	-0.192	0.989	0.223	Confirmed (normal)
Customers	Perceived customer orientation	384	3.000	1.159	1.00	5.00	0.009	-0.231	0.994	0.412	Confirmed (normal)
	Customer retention	384	3.000	1.152	1.00	5.00	0.010	-0.208	0.993	0.365	Confirmed (normal)

According to the results presented in Table 3, the mean values of employee loyalty (3.249), customer orientation (3.187), and bank performance (3.257) in the employee population were above the midpoint of the Likert scale (3.00), indicating relatively favorable, positive, and above-average assessments of these components within the organizational structure of the branches. The calculated standard deviations of 1.004, 0.984, and 1.014, respectively, together with the full coverage of scores from 1.00 to 5.00, indicate a balanced dispersion of observations around the means and an appropriate degree of diversity in respondents' views. In the customer population, the mean scores for perceived customer orientation (3.000) and customer retention (3.000) were exactly at the midpoint of the measurement scale, while the corresponding standard deviations of 1.159 and 1.152 indicate balanced, moderate, and realistic customer evaluations of service quality and their willingness to continue their relationship with the bank.

With regard to the normality assumption, the skewness coefficients for all variables ranged approximately from -0.165 to 0.010, while kurtosis coefficients ranged from approximately -0.231 to -0.165. These values were fully within the conventional acceptable range for an approximately Gaussian distribution, namely ±1.96, and therefore did not indicate any substantial asymmetry or excessive deviation from normality. Furthermore, the Shapiro–Wilk test showed that the significance level for all components in both the employee and customer groups exceeded the 5% threshold ($p > .05$), including employee loyalty ($p = .184$), customer orientation ($p = .297$), bank performance ($p = .223$), perceived customer orientation ($p = .412$), and customer retention ($p = .365$). Accordingly, the null hypothesis that the data were normally distributed was not rejected for any of the variables. Confirmation of this fundamental assumption provides the methodological basis required for the use of parametric statistical tests as well as covariance-based approaches and classical linear structural equation modeling in the subsequent inferential analyses and hypothesis testing.

Evaluation of the psychometric properties of the research instruments is an essential prerequisite for ensuring accurate measurement of latent variables and the reliability of structural relationships. Internal consistency was assessed using Cronbach's alpha ($\alpha \geq .70$) and composite reliability (CR), with a minimum acceptable threshold of .70. These indicators reflect the internal consistency and robustness of the indicators associated with each construct. Convergent validity was assessed using the average variance extracted (AVE), for which values greater than .50 indicate that more than 50% of the variance in the observed indicators is explained by the corresponding latent construct. In addition, discriminant validity was assessed using the Fornell–Larcker matrix approach (Fornell &

Larcker, 1981). According to this criterion, constructs demonstrate adequate conceptual and empirical distinctiveness when the square root of the AVE (√AVE) for each latent construct, represented by the diagonal values of the matrix, exceeds the Pearson correlation coefficients between that construct and the other research variables represented by the off-diagonal elements. To provide an integrated representation of psychometric properties in both statistical populations, the construct quality indices and Fornell–Larcker matrices are presented together in Table 4.

Table 4. Reliability, Convergent Validity, and Discriminant Validity Matrix (Fornell–Larcker Criterion) for the Research Constructs

Statistical Population	Research Construct	Cronbach's Alpha (α)	Composite Reliability (CR)	Average Variance Extracted (AVE)	[1]	[2]	[3]	[4]	[5]
Employees (N = 275)	[1] Employee loyalty	0.901	0.924	0.670	0.819				
	[2] Customer orientation	0.913	0.931	0.657	0.530	0.811			
	[3] Bank performance	0.881	0.913	0.678	0.408	0.444	0.823		
Customers (N = 384)	[4] Perceived customer orientation	0.914	0.934	0.676	—	—	—	0.822	
	[5] Customer retention	0.903	0.920	0.661	—	—	—	0.580	0.813

Analysis of the values reported in Table 4 indicates strong psychometric properties of the questionnaires in both study populations. Regarding internal consistency, Cronbach's alpha coefficients for all variables in the employee population, including employee loyalty (0.901), customer orientation (0.913), and bank performance (0.881), as well as the customer population variables of perceived customer orientation (0.914) and customer retention (0.903), exceeded the conventional threshold of .70 and can therefore be regarded as excellent. Composite reliability (CR), which provides a more precise weighting of factor loadings, ranged from 0.913 to 0.934 across all constructs, demonstrating very high internal consistency of the measurement models. With respect to convergent validity, the AVE values for all latent constructs in both study populations exceeded .65. Specifically, AVE values were 0.670 for employee loyalty, 0.657 for customer orientation, 0.678 for bank performance, 0.676 for perceived customer orientation, and 0.661 for customer retention. These values are well above the minimum acceptable threshold of .50 and confirm that a substantial proportion of the variance in the observed indicators was explained by the corresponding latent constructs. Furthermore, based on the Fornell–Larcker criterion, discriminant validity was supported. In the employee population, the square roots of AVE for employee loyalty (0.819), customer orientation (0.811), and bank performance (0.823) were substantially greater than the highest interconstruct correlation, which was 0.530 between employee loyalty and customer orientation. A similar pattern was observed in the customer population, where the √AVE values for perceived customer orientation (0.822) and customer retention (0.813) clearly exceeded the correlation between these two constructs (0.580). These findings demonstrate that each latent construct possesses adequate internal coherence while remaining conceptually and empirically distinct from the other constructs. Overall, the simultaneous fulfillment of the Cronbach's alpha, CR, AVE, and Fornell–Larcker criteria confirms that the measurement models for both the employee and customer populations demonstrate strong reliability and validity and provide an appropriate analytical basis for proceeding to structural equation modeling and hypothesis testing.

To empirically validate the conceptual framework and examine the hypothesized causal relationships among the latent variables, structural equation modeling (SEM) was performed using LISREL for both Eghtesad Novin Bank employees and customers. The analytical process consisted of two fundamental stages. First, overall model fit indices were evaluated to determine the extent to which the sample covariance matrix corresponded with the covariance matrix reproduced by the model. Second, the statistical significance of the hypothesized paths was assessed using standardized path coefficients (β), t-statistics at the 5% significance level ($|t| > 1.96$), and the coefficient of determination (R^2) to evaluate the explanatory power of the endogenous variables. The estimates obtained for both statistical populations are presented comprehensively in Table 5.

Table 5. Model Fit Indices, Path Coefficients, and Coefficients of Determination for the Employee and Customer Populations

Analytical Section	Fit Index / Causal Path	Employee Population Estimate (N = 275)	Customer Population Estimate (N = 384)	Acceptance Threshold	Model Fit / Result
Overall model fit indices	Chi-square to degrees of freedom ratio (χ^2/df)	139.95/132 = 1.06 (p = .300)	93.20/64 = 1.46 (p = .010)	< 3	Excellent fit
	Root Mean Square Error of Approximation (RMSEA)	0.012	0.035	< 0.05	Excellent fit
	Root Mean Square Residual (RMR)	0.051	0.050	< 0.08	Acceptable
	Standardized Root Mean Square Residual (SRMR)	0.034	0.025	< 0.05	Excellent fit
	Goodness-of-Fit Index (GFI)	0.95	0.96	> 0.90	Excellent fit
	Adjusted Goodness-of-Fit Index (AGFI)	0.93	0.95	> 0.90	Excellent fit
	Normed Fit Index (NFI)	0.98	0.99	> 0.90	Excellent fit
	Non-Normed Fit Index (NNFI)	1.00	1.00	> 0.90	Excellent fit
	Comparative Fit Index (CFI)	1.00	1.00	> 0.90	Excellent fit
	Incremental Fit Index (IFI)	1.00	1.00	> 0.90	Excellent fit
	Parsimony Normed Fit Index (PNFI)	0.85	—	> 0.50	Acceptable
Direct hypothesis testing	Hypothesis 1: Employee loyalty → Customer orientation	β = 0.58 (t = 8.65)	—	$\|t\| > 1.96$	Supported
	Hypothesis 2: Employee loyalty → Bank performance	β = 0.24 (t = 3.15)	—	$\|t\| > 1.96$	Supported
	Hypothesis 3: Customer orientation → Bank performance	β = 0.35 (t = 4.40)	—	$\|t\| > 1.96$	Supported
	Hypothesis 4: Perceived customer orientation → Customer retention	—	β = 0.67 (t = 11.81)	$\|t\| > 1.96$	Supported
Indirect effect (mediation)	Employee loyalty → Customer orientation → Bank performance	β = 0.203 (0.58 × 0.35)	—	—	Mediating role supported
Coefficient of determination (R^2)	Endogenous variable: Customer orientation	R^2 = 0.34 (34% explained variance)	—	—	Moderate predictive power
	Endogenous variable: Bank performance	R^2 = 0.28 (28% explained variance)	—	—	Acceptable predictive power
	Endogenous variable: Customer retention	—	R^2 = 0.45 (45% explained variance)	—	Strong predictive power

The findings presented in Table 5 concerning the structural fit indices for the employee population indicate that the chi-square-to-degrees-of-freedom ratio was 1.06, with a nonsignificant statistical probability value (p = .300), indicating a high degree of correspondence between the observed data and the estimated model. In addition, the very low RMSEA value of 0.012, together with the maximum values obtained for the comparative fit indices CFI and NNFI (1.00) and a GFI value of 0.95, demonstrates excellent model fit. Analysis of the direct structural paths based on the t-statistics showed that all hypotheses formulated for the employee population were supported. The direct effect of employee loyalty on customer-oriented behavior was positive and statistically significant (β = 0.58, t = 8.65). Employee loyalty also had a direct and statistically significant effect on bank performance (β = 0.24, t = 3.15). Furthermore, the causal relationship between customer orientation and bank performance was supported, with a standardized coefficient of β = 0.35 and a t-statistic of 4.40. Regarding the indirect effect, multiplication of the sequential path coefficients indicates that employee loyalty exerted an additional indirect effect of 0.203 on overall bank performance through enhanced customer-oriented behavior, increasing the total effect to 0.443. The coefficients of determination further showed that employee loyalty explained 34% of the variance in customer-oriented behavior (R^2 = 0.34), while employee loyalty and customer orientation jointly explained 28% of the variance in branch performance (R^2 = 0.28). Evaluation of the item factor loadings in the employee measurement model also indicated factor loadings greater than 0.87, with corresponding t-statistics exceeding the critical threshold.

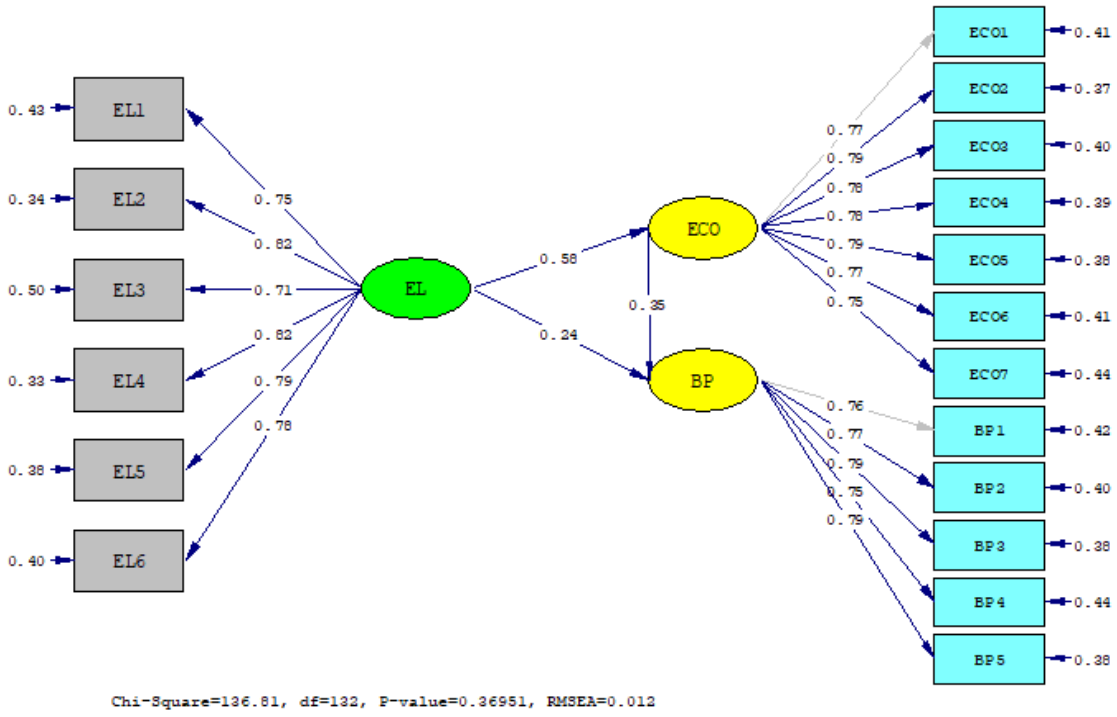

Figure 1. Standardized coefficients of the latent variables related to Eghtesad Novin Bank employees

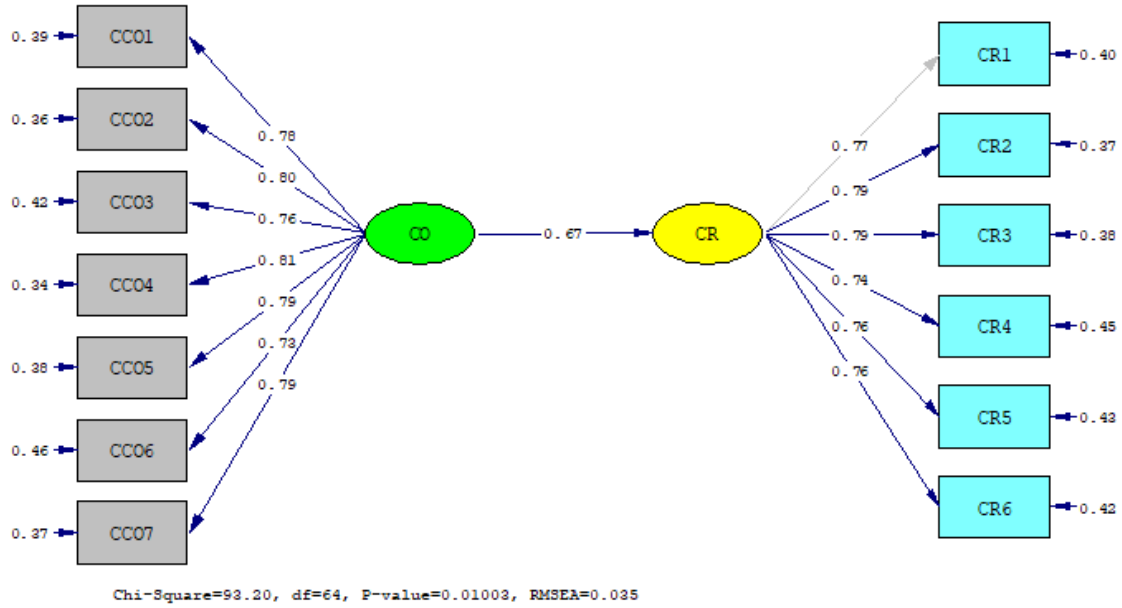

Figure 2. Standardized coefficients of the latent variables related to Eghtesad Novin Bank customers

4. Discussion and Conclusion

The present study examined the structural relationships among employee loyalty, employee customer orientation, perceived bank performance, perceived customer orientation, and customer retention in Eghtesad Novin Bank branches in Tehran. The findings supported all hypothesized direct relationships in both the employee and customer models and also confirmed an indirect pathway through which employee loyalty enhanced bank performance via customer orientation. More specifically, employee loyalty had a strong positive effect on employee customer orientation ($\beta = 0.58$, $t = 8.65$), a significant direct effect on perceived bank performance ($\beta = 0.24$, $t = 3.15$), and an additional indirect effect on bank performance through customer orientation ($\beta = 0.203$). Customer orientation itself had a significant positive effect on bank performance ($\beta = 0.35$, $t = 4.40$). In the customer model, perceived customer orientation emerged as a particularly strong predictor of customer retention ($\beta = 0.67$, $t = 11.81$), explaining a substantial proportion of the variance in retention ($R^2 = 0.45$). Collectively, these findings demonstrate that internal employee-related resources and external customer perceptions operate as complementary components of a broader service-value creation process.

The strongest relationship in the employee model was the effect of employee loyalty on customer orientation. This finding suggests that employees who feel attached to the organization, intend to remain with it, and identify with its goals are more likely to engage in behaviors centered on customer needs and interests. Such behaviors may include attentive communication, proactive problem solving, responsiveness, flexibility, and willingness to invest additional effort in serving customers. This result is consistent with social exchange theory, according to which favorable organizational experiences can generate reciprocal attitudes and behaviors among employees. Employees who perceive a positive exchange relationship with their organization may reciprocate through stronger commitment, loyalty, and discretionary role performance [12]. In service settings, such reciprocity can be manifested through higher-quality interactions with customers, thereby transforming employee-level attitudes into customer-facing behaviors.

This result is also consistent with the service-profit chain perspective, which emphasizes the sequential linkage between internal organizational conditions, employee attitudes, service behavior, customer responses, and organizational outcomes. Contemporary extensions of the service-profit chain indicate that employee-related factors remain fundamental to the creation of external value, although these relationships may operate through several behavioral and relational mechanisms rather than through a simple linear sequence [13]. The present findings support this logic by showing that employee loyalty is not merely an internal human resource outcome but functions as an antecedent of customer-oriented behavior. In other words, a loyal workforce appears more capable of translating organizational identification and commitment into service conduct that directly addresses customer expectations.

The observed relationship between employee loyalty and customer orientation also aligns with the growing literature on internal marketing and employee retention in banking. Brown showed that internal marketing practices can strengthen employee satisfaction and retention in banking environments, particularly among Generation Z employees, by addressing expectations related to recognition, communication, professional development, and meaningful organizational relationships [10]. Although the present study did not directly test internal marketing, its findings extend this line of reasoning by indicating that the benefits of employee loyalty may move beyond workforce stability and influence customer-directed behaviors. Similarly, leadership communication has been shown to affect bank marketing from the perspective of employees, suggesting that managerial communication can shape how staff members understand and execute customer-related priorities [11]. Thus, employee loyalty may function within a broader internal environment in which supportive management, communication, and commitment collectively reinforce customer orientation.

The second major finding was that employee loyalty had a positive and statistically significant direct effect on perceived bank performance. Although the magnitude of this direct relationship was more modest than the relationship between loyalty and customer orientation, the result is theoretically meaningful. Loyal employees are likely to possess greater organizational knowledge, lower turnover intentions, stronger familiarity with procedures, and greater continuity in customer relationships. These characteristics can reduce transaction costs associated with employee replacement, preserve firm-specific knowledge, and improve operational consistency. From a resource-based perspective, loyal and experienced employees can therefore constitute a strategic intangible resource that contributes to sustained organizational performance. Their accumulated knowledge, relational competencies, and familiarity with customer needs may be difficult for competitors to imitate quickly, especially in banking environments where service differentiation increasingly depends on intangible capabilities.

The positive association between employee loyalty and bank performance is also compatible with research emphasizing the role of organizational and relationship-management capabilities in banking performance. Hanaysha and Mehmood found that customer relationship management can improve organizational performance by enabling more effective customer interactions and strengthening the alignment between service delivery and customer expectations [14]. In this regard, employee loyalty can reinforce the effectiveness of customer relationship management by providing the organizational stability required for sustained relationship-building. Employees who remain longer with the organization are more likely to develop deeper knowledge of customer histories, preferences, and service expectations, which may facilitate more effective delivery of relationship-based banking services. Thus, the present result suggests that employee loyalty contributes to performance both directly, through operational and relational continuity, and indirectly, through the development of stronger customer-oriented behaviors.

The finding that customer orientation exerted a significant positive effect on perceived bank performance further confirms the strategic value of a customer-centered service philosophy. The standardized path coefficient of 0.35 indicates that customer-oriented behaviors were meaningfully associated with stronger perceptions of branch performance. This finding can be explained by the fact that employees who prioritize customer interests are better positioned to diagnose service needs, resolve problems, enhance service quality, and build stronger relationships. These behaviors can contribute to customer satisfaction, service utilization, positive referrals, and relationship continuity, all of which can improve organizational performance over time. In banking, where many core products are highly standardized, service behavior can become an important source of differentiation and competitive advantage.

This finding is consistent with previous evidence demonstrating that customer orientation is closely related to service quality and satisfaction in banking. Gonu et al. found that customer orientation, service quality, and customer satisfaction are strongly interrelated, indicating that a customer-focused approach can improve customers' service evaluations and contribute to more favorable organizational outcomes [8]. Similarly, Sihombing and Arief showed that customer orientation affects customer loyalty through customer satisfaction, emphasizing that customer-centered behaviors influence downstream behavioral outcomes by first improving customers' subjective assessments of service quality and relational value [9]. The present study extends these findings to the employee-side structural model by showing that customer orientation is also associated with better perceived bank performance.

The mediating pathway identified in the present study further strengthens this interpretation. Employee loyalty had an indirect effect of 0.203 on bank performance through customer orientation, increasing the overall effect of employee loyalty on performance. This finding implies that part of the contribution of loyal employees to organizational performance occurs because loyalty facilitates stronger customer-oriented behavior. In practical terms, employee loyalty alone may not automatically improve performance unless it is translated into behaviors that create value for customers. This is theoretically consistent with the service-profit chain, which assumes that favorable internal conditions produce external benefits through service-related mechanisms [13]. It is also consistent with social exchange logic, in which positive employee attitudes become organizationally valuable when they are reciprocated through discretionary behaviors that improve service delivery [12]. Therefore, the mediating role of customer orientation provides an important behavioral explanation for how internal human capital conditions can be converted into organizational outcomes.

The customer-side model produced an even stronger result: perceived customer orientation had a substantial positive effect on customer retention, with a standardized coefficient of 0.67. This was the strongest path identified in the overall study and indicates that customers' perceptions of the bank's attention to their interests, professional conduct, transparency, responsiveness, and service quality play a central role in their decision to maintain the relationship. This finding confirms that customer retention depends not only on objective service availability or functional banking infrastructure but also on how customers interpret the relational orientation of the institution. When customers perceive that the bank genuinely understands their needs and prioritizes their interests, they are more likely to continue using its services, recommend it to others, and demonstrate behavioral loyalty.

This result closely aligns with Hennig-Thurau's findings that the customer orientation of service employees contributes to customer satisfaction, commitment, and retention [6]. It is also strongly supported by more recent evidence showing that employee customer orientation can retain customers through the mediating effects of satisfaction and commitment [7]. The present study therefore confirms the durability of this relationship in the

contemporary banking context and demonstrates that perceived customer orientation remains highly relevant despite increasing digitalization. Even as banking becomes more technologically intensive, customers continue to evaluate service relationships in terms of responsiveness, fairness, understanding, and relational value.

The strong effect of perceived customer orientation on retention is also consistent with meta-analytic evidence on customer loyalty in banking. Buhler et al. demonstrated that loyalty in the banking sector is influenced by a broad set of relational and perceptual antecedents rather than by transactional factors alone [1]. Similarly, Kim et al. showed through systematic review and meta-analysis that banking loyalty is shaped by multiple constructs including satisfaction, trust, service quality, perceived value, and customer experience [2]. The current findings contribute to this literature by identifying perceived customer orientation as a particularly powerful relational predictor of retention. This suggests that banks seeking to maintain customers should view customer orientation not as an abstract cultural principle but as a perceptible service characteristic that customers must actually experience.

The results are also compatible with research on customer retention dynamics in banking. Zhengmeng et al. emphasized that retention is influenced through complex mediation and moderation processes rather than simple direct relationships [5]. This perspective is important because it implies that customer retention is a cumulative outcome produced by multiple customer evaluations and service experiences. Although the present model focused specifically on perceived customer orientation as a direct antecedent of retention, the strength of this relationship may reflect the fact that customer orientation captures several broader relational dimensions, including responsiveness, fairness, personalization, professional treatment, and concern for customer interests.

The explanatory power of the customer model further supports this interpretation. Perceived customer orientation explained 45% of the variance in customer retention, indicating relatively strong predictive capacity. This level of explained variance is noteworthy because customer retention is typically influenced by numerous factors, including satisfaction, switching costs, trust, price perceptions, service quality, technological convenience, and perceived value. The ability of a single relational construct to explain nearly half of the variance in retention suggests that customer orientation represents a particularly salient determinant in the studied banking context. It also supports the services marketing view that customer focus across organizational processes is central to the development of durable customer relationships [3].

At the same time, the results should be interpreted within the broader context of digital transformation in banking. Current banking relationships increasingly combine branch-based interactions with mobile applications, online platforms, automated channels, and omnichannel experiences. Tran Xuan et al. showed that brand engagement, trust, loyalty, and personal innovativeness are relevant to customer responses in omnichannel banking environments [15]. Mackay et al. similarly demonstrated that customer experience and perceived value play important mediating roles in generating loyalty in digital banking [4]. These findings suggest that customer orientation must now be delivered consistently across both human and digital touchpoints. Customers may judge the bank's customer orientation not only through face-to-face interactions but also through the accessibility, transparency, usability, and responsiveness of digital services.

Technology acceptance and integration also remain important complementary factors. Meselhy and Kortam found that modified technology acceptance variables can improve customer retention in banking, highlighting the importance of perceived usefulness, ease of use, trust, and digital service quality [16]. Maniruzzaman and Raihan likewise reported that technological integration and marketing-related capabilities can influence commercial bank profitability [17]. These studies suggest that customer orientation and employee-related variables should not be

viewed as substitutes for technological capability. Instead, sustainable banking performance is likely to depend on integrating technological efficiency with relational quality. Customer-oriented employees can help customers navigate digital services, resolve technology-related concerns, and humanize increasingly automated service systems.

Nevertheless, technological development also carries risks. Sampat et al. highlighted the darker aspects of FinTech, including concerns related to complexity, exclusion, and unintended stakeholder consequences [18]. This observation reinforces the importance of customer orientation because a strong customer-centered philosophy can help banks identify and mitigate negative technological effects. Employees and service systems that remain attentive to customers' actual needs may be better able to recognize when technological innovations create barriers rather than value. Thus, customer orientation may serve as a balancing mechanism that ensures technological advancement remains aligned with customer welfare.

Overall, the findings support an integrated interpretation based on the resource-based view, social exchange theory, and service-profit chain logic. Employee loyalty appears to function as a valuable internal resource that supports customer-oriented behavior and contributes to performance. Social exchange processes help explain why loyal employees may reciprocate positive organizational relationships through customer-focused service behaviors. The service-profit chain further clarifies how such internal employee attitudes can be translated into customer-related and organizational outcomes. On the external side, perceived customer orientation strongly predicts retention, demonstrating that the success of internal policies ultimately depends on whether customers experience and recognize customer-centered value. The results therefore show that sustainable bank performance and customer retention are interconnected outcomes of both internal human capital conditions and external customer perceptions.

This study has several limitations that should be considered when interpreting the findings. First, the research was conducted only among employees and customers of Eghtesad Novin Bank branches in Tehran, which may limit the generalizability of the results to other banks, cities, or national banking environments with different organizational cultures, competitive structures, and customer profiles. Second, the study used a cross-sectional design, and therefore the observed structural relationships should not be interpreted as definitive evidence of temporal causality. Third, most of the variables were measured through self-report questionnaires, which may be affected by common method bias, social desirability, individual response tendencies, and perceptual subjectivity. Fourth, although the study separately examined employee and customer populations, it did not directly match individual employees with the specific customers they served, which limits the ability to establish dyadic employee-customer effects. Finally, the model focused on a selected set of employee- and customer-related variables and did not include other potentially relevant determinants such as customer satisfaction, trust, perceived value, switching costs, digital service quality, leadership style, organizational support, or objective branch-level financial performance.

Future research should replicate the proposed model across different commercial banks, geographical regions, and institutional settings to assess the stability and external validity of the structural relationships. Longitudinal designs are recommended to examine how employee loyalty, customer orientation, and customer retention evolve over time and to provide stronger evidence regarding causal ordering. Researchers could also employ multilevel or dyadic designs that link specific employees, branches, and customers, thereby enabling more precise analysis of how employee attitudes and behaviors translate into customer perceptions and retention. Additional mediating variables such as customer satisfaction, trust, perceived value, service quality, and organizational commitment

could be incorporated into extended models, while moderators such as age, customer tenure, branch type, digital banking intensity, and competitive pressure could be tested. Future studies may also integrate subjective questionnaire data with objective indicators such as customer churn, account activity, complaint frequency, profitability, branch productivity, and employee turnover to produce a more comprehensive assessment of organizational and customer outcomes.

Bank managers should treat employee loyalty and customer orientation as interconnected strategic priorities rather than as separate human resource and marketing concerns. Human resource policies should therefore focus on strengthening organizational attachment through fair rewards, career development opportunities, supportive supervision, effective internal communication, recognition, and stable employment relationships, while simultaneously training employees in customer-oriented service behaviors. Performance appraisal systems should include indicators related to responsiveness, problem resolution, professional communication, transparency, and customer relationship quality rather than relying exclusively on sales or operational targets. Branch managers should also systematically monitor customers' perceptions of customer orientation and use customer feedback to identify service weaknesses. Finally, digital transformation initiatives should be designed around customer needs and supported by employees who can facilitate technology adoption, explain digital processes, and resolve service difficulties, thereby ensuring that technological efficiency and human-centered service quality develop in parallel.

Authors' Contributions

Authors equally contributed to this article.

Ethical Considerations

All procedures performed in this study were under the ethical standards.

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Conflict of Interest

The authors report no conflict of interest.

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