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The Effect of Organizational Agility on Customer Satisfaction through Competitive Advantage in Jordanian Banks

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ABSTRACT

In a highly intensive competitive environment, agility might work as a primary source of survival and success. This study investigates the influence of organizational agility on customer satisfaction through competitive advantage at Jordanian commercial Banks that represent one of the most important sectors in Jordan. A quantitative study based on previous studies is used to measure the variables. After excluding the incomplete answered questionnaires, 400 questionnaires are analyzed using exploratory factor analysis and multiple linear regression analyses along with Baron and Kenney's approach to test the study's hypotheses. Findings show that organizational agility has a positive effect on customer satisfaction. On the other hand, the mediation effect of competitive advantage is found in the relationship between organizational agility and customer satisfaction. Results indicate the importance of competitive advantage in the effectiveness of organizational agility practices. Competitive advantage can enhance the implementation of organizational agility tactics, which, in turn, impact customer satisfaction positively. This study represents a contribution to the literature by exploring how competitive advantage enhances the organizational agility-customer satisfaction relationship.

KEYWORDS: *Agility, Organizational Agility, Customer Satisfaction, Competitive Advantage*

1. INTRODUCTION

Recently, organizations start facing several environmental changes characterized by unexpected, continuous, and severe rapidity. One of the important changes that organizations need to adapt is customer satisfaction, which is a vital performance index leading to success and expanding the market value. Therefore, it is indispensable to sense and respond to the changing customers' demands promptly. Organizational agility with its several capabilities enables organizations to cope with any unpredictable changing environments. This study emphasizes the role of organizational agility on customer satisfaction, which is assumed as an essential factor for organizations' survival. Organizational agility including sensing, making decision, and acting capabilities can lead organizations to satisfy customers' needs. Supporting this argument, Swafford et al., (2006) reported that reducing manufacturing costs, satisfying customers, and the ability to develop new products or services are some consequences of organizational agility. Nethavhani (2020) argued that organizational agility affects customer satisfaction significantly. On the other hand, Tallon et al., (2011) explained how organizational agility needs to be adopted in order to make organizations aware of their

competitive positions in their changing environment. The severe competitions push organizations to realize the importance of making their organization agile and responsive to the ongoing changes to compete in their industry effectively (Hugos, 2009).

Considering all, this study attempts to examine how competitive advantage plays a mediating role in the relationship between organizational agility and customer satisfaction.

Nowadays, customer satisfaction is more important than ever. Thus, service must be more agile than before with the ability to possess a competitive edge to treat varying needs. Customer satisfaction can be driven by obtaining agile operating capabilities and competitive traits to quickly pivot to customer preferences and continuously consider their feedback to increase overall customer satisfaction. On account of the critical role that banks play in economic prosperity, it is better for them to be in a strong, flexible, and sustainable shape for the good of the majority. One way to achieve that goal is to sense, seize, and respond to the customers' changing demands and competitors' actions. Agility in banks enables expecting and fulfilling customers' needs, responding quickly to these needs, and delivering new services by inspiring continuous innovation (Asgari et al., 2014). Therefore, this study investigates the influence of organizational agility on customer satisfaction specifically in the banking industry. On the other hand, it tries to find out how competitive advantage can mediate the influential relationship between organizational agility and customer satisfaction at Jordanian banks.

1.1. Problem Statement

In a highly intensive competitive environment, agility might work as a primary source of survival and success. Even though the importance of agility has a growing consensus, scarce research has been done to investigate the relationships between organizational agility, customer satisfaction, and competitive advantage by answering the following problem statement

1- Does organizational agility affect customer satisfaction?
2- Does competitive advantage mediate the relationship between organizational agility and customer satisfaction?

1.2. Purpose

This study intends to examine the effect of organizational agility on customer satisfaction through the mediating effect of competitive advantage.

1.3. Research Hypotheses

H1: Organizational agility has a significant effect on customer satisfaction.

H2: Competitive advantage mediates the relationship between organizational agility and customer satisfaction.

2. LITERATURE REVIEW

2.1. Organizational Agility and Customer Satisfaction

The roots of agility range from the late 1980s to the 1990s, when the competition got intensive and customer demand became complicated (Sharifi and Zhang, 1999). The development in international organizations, globalization, and fast-paced growth in

technology led to intensifying competition, particularly in the manufacturing industry. At that time, the USA was facing a threat from other countries in Europe and Asia; thus, finding a way to revive its competitiveness became indispensable. Consequently, in 1991, the Iacocca Institute of the USA issued a report called "21st Century Manufacturing Enterprise Strategy", which includes a vision and a preliminary action plan that may return the USA to leading the manufacturing industry (Nagel, 1991).

However, the report became a springboard for academicians and practitioners to delve into the attributes, enablers, and outcomes in which agility is defined as the system with exceptional capabilities enabling manufacturing enterprises to respond to the fast-changing market needs (Sharifi and Zhang, 1999). Different definitions have emerged for agility. While some of them were related to the efficient changes that organizations can perceive and implement (Goldman et al., (1995), Dove (1994), US Agility Forum Literature), the others were focusing on the capabilities that enable the organization to adapt to the environmental uncertainty and to handle the unpredictable changes (Sharifi and Zhang (1999), Bessant et al., (2001), Nelson & Harvey (1995), Gunasekaran (1999)).

Kuleelung (2015) argues that organizations can successfully promote their products when they respond quickly to customers' demands. So agility plays an important role in satisfying customers' desires. Agility means aligning technology, people, and management to respond to the changeable demands of customers (Majlesi and Sajjad, 2015). In their study, Majlesi and Sajjad (2015) show that agility affects customers in terms of firm and brand reputation while customer satisfaction is a dimension of the firm's reputation. Gligor et al., (2020) found that agility has a direct link with customer satisfaction.

Agile organizations can react to changes and keep satisfying their customers (Yauch, 2011). Swafford et al., (2006) argue that reducing manufacturing costs, satisfying customers, and the ability to develop new product or service are some consequences of organizational agility. Lin et al., (2006) explained that increasing customer satisfaction, reducing manufacturing costs, and eliminating non-value-added practices result from organizational agility practices.

Using interpretive structural modeling, Barve (2011) suggests that supply chain agility impacts customer satisfaction. Moreover, Zhang et al., (2005) found that flexible logistics capability positively affects customer satisfaction. In their study, logistic flexibility is a part of the organization's responsiveness, which is a crucial capability of an agile organization. Kish and Rojuee (2016) claimed that organization agility and customer satisfaction have a positive and significant relationship. Using regression analysis, Kish and Rojuee conclude that the speed dimension of organizational agility has the most significant influence on customer satisfaction. Similarly, Mirabi (2018) adopted the structural equation modeling technique with partial least squares methodology to find that the agile supply chain in terms of speed, competence, flexibility, and responsiveness influences customer satisfaction.

Moreover, Nyachanchu et al.,(2017) found that dynamic capabilities such as sensing, seizing, and reconfiguration influence firm performance, including profitability, growth in sales, market share, customer satisfaction, employee satisfaction, environmental performance, and social performance. Moreover, firm agility mediates the influence of perceived price and assurance/empathy on customer satisfaction.

Mirabi et al., (2018) revealed that all dimensions of agility (speed, competence, flexibility, and responsiveness) affect customer satisfaction using the structural equation modeling

technique with partial least squares approach. The definition of agility was "the quick response to demand requirement." It emphasizes the importance of responsiveness toward customer demands. Alamarri (2020) found that agility in commercial Qatari banks in terms of sensitivity, leadership unity, and resource liquidity has an influence on customer satisfaction. In this study, agility is those procedures and the operations that Qatari commercial banks take to adapt to the variables that surround their work environment, and what enables them to shape their strategy to achieve strategic success.

From the above discussion, it can be inferred that organizational agility leads to satisfying customers. The director of the Center for Information Systems Research at the Massachusetts Institute of Technology (MIT), Peter Weill, argues that customer satisfaction is one of the primary profitability sources in the current competitive environment. He suggested that "If you are not agile, you cannot do it, because customer expectations are never static." (Glenn 2009). Based on the above arguments, the following main hypothesis is formed:

H1: Organizational agility (Sensing agility, Decision Agility, Acting Agility) has a significant effect on customer satisfaction.

2.2. Organizational Agility, Competitive Advantage, and Customer Satisfaction

Chakravarty et al., (2013) argue that organizations pay more attention to agility because of the unstable competition of the modern business environment. However, agile organizations master market and environmental changes for developing their competitive advantage. Agility enables organizations to succeed in a competitive market (Goldman et al., 1995). The flexibility of an agile organization can prepare management for any changes, which, in turn, gains a competitive advantage (Christopher, 2000).

Alberts and Hayes (2003) explain that organizations use different techniques to achieve agility, allowing them to gain an edge over competitors by coping with the dynamic environment (Okotoh 2015). These techniques can be acquiring and retrieving knowledge in a way that enhances the service and product quality (Cegarra-Navarro et al., 2016). Therefore, there is a positive relationship between organizational agility and firm performance with respect to service and product quality (Alegre and Sard, 2015; Shahrabi, 2012). Hence, this study suggests that an agile organization possesses a capability that helps to gain better service quality than non-agile organizations.

Firms that do not have much experience in sensing and seizing opportunities are less effective, costly, and complex (Zahra et al., 2006). This can be explained by considering the case of Hewlett Packard (HP) in 1995. The lack of sensing capability and knowledge regarding the market printers pushed Hewlett Packard (HP) to stack its inventory of LaserJet printers, causing substantial financial losses.

Consequently, what makes an agile organization distinctive is its ability to collect and deliberate the surrounding environment. Organizational agility practices enhance and affect competitive advantage in cost, efficiency, and effectiveness. Thus, agile organizations can compete in terms of service price. Katayama and Bennett (1999) used break-even points, fixed costs, and price elasticity as competitive bases to approve that agile organizations are more competitive than non-agile organizations.

Introducing a new product or service to the market is a competitive advantage. The lack of agility hinders organizations from quickly submitting new products/ services, which reduces

product revenue (van Oosterhout 2010). Having agility enables organizations to be the first mover and shorten the time of introducing innovations.

Moreover, Schilke (2014) found that agility in terms of dynamic capabilities has a positive influence on competitive advantage. Cegarra-Navarro et al., (2015) evaluate firm performance based on rating organizational performance concerning others in the industry. Their study found that there is a relationship between organizational agility and competitive advantage. Almahamid (2008) found that organizational agility and knowledge-sharing influence competitive advantage. (Yusuf et al., 2014) show that organizational agility, which includes enriching the customer, cooperating to compete, mastering change and uncertainty, leveraging people's impact, and distinctive competence, substantially impacts competitive advantage and business success.

Vázquez-Bustelo et al., (2007) found that a turbulent environment drives organizations to adopt agile manufacturing capabilities, which affect competitive manufacturing strength and lead to better operational and financial performance. On the other hand, based on the balanced scorecard (BSC), customer satisfaction is one way to evaluate organizational performance. Therefore, customer satisfaction is a terminal concept that is most likely used as a dependent variable. In contrast, several studies evaluate the mediating role of competitive advantage on the relationship between agility and firm performance (e.g., Hernández-perlines et al., 2016; Mohsenzadeh and Ahmadian, 2016; Tallon and Pinsonneault, 2011).

Furthermore, other studies found that competitive advantage has a relationship with customer satisfaction. For instance, Al-nashmi (2015) found that competitive advantage has a positive relationship with customer satisfaction in the Islamic banks in Yemen. Similarly, Ngari and Bichanga (2017) found that market focus strategy and differentiation strategy positively correlate with customer satisfaction.

Banks can achieve customer satisfaction and loyalty that support their survival and continuity by providing competitive services characterized by reliability, quickness, cheapness, and adequacy (Fetres and Beygi, 2010). Based on the above thoughts, the second main hypothesis is developed

H2: Competitive advantage mediates the relationship between organizational agility and customer satisfaction.

Based on the above discussion, the study model is developed (Fig 1)

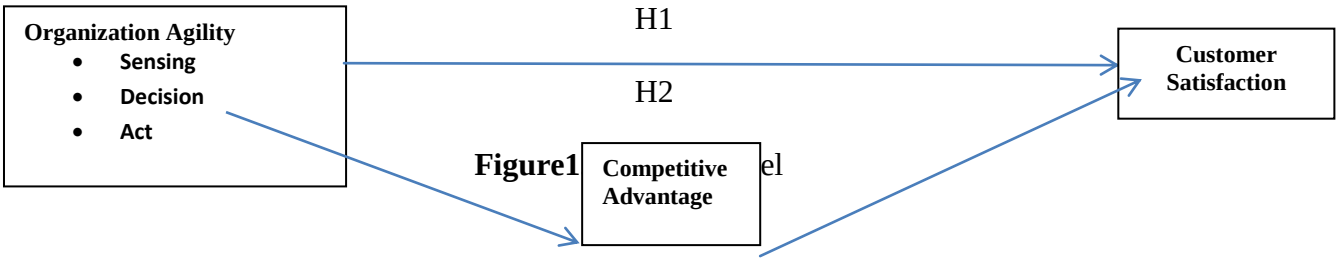

Figure1 el

3. RESEARCH METHODOLOGY AND FINDINGS

3.1. Research Instrument

As the purpose of this study is to explore the causal relationships between the study's variables, the quantitative methodology is used where data are collected through a questionnaire. The organizational agility scale is adopted from Park (2011) with 15 items divided into three factors named: sensing agility, decision agility, and acting agility. The customer satisfaction scale is developed by Galbreath (2010) with 7 items, and the competitive advantage scale is adopted from Chen and Lai's (2006) with 8 items.

3.2. Sampling and Data Collection

The study population consists of employees and managers working in the commercial Banks of Jordan, which are (12,493) in total as indicated by the Association Banks of Jordan. In order to collect the data for the study, individualized questionnaires were distributed to a random sample consisting of managers and employees working at different commercial banks in Jordan. Only 6 banks accepted to answer the questionnaires. 430 individualized answered questionnaires are collected. 30 incomplete questionnaires are excluded from the analysis. Thus, 400 questionnaires remain to represent the study population, which are satisfactory at a 95% confidence interval.

Table1. Demographic Profile of Sample

		Frequency	Percentage
Gender	Female	215	53.8
	Male	185	46.3
Marital Status	Married	180	45.0
	Single	202	50.5
	Others	18	4.5
Age	26 or less	85	21.3
	27 to 35	193	48.3
	36 to 45	104	26
	46 and more	18	4.5
Education	College Degree	29	7.2
	Bachelor's degree	330	82.5
	Graduate degree	41	10.3

Experience	5 years and less	100	25
	6 to 10 year	207	51.7
	11 to 15 year	82	20.5
	16 years and above	11	2.8
Job Title	Branch manager	38	9.5
	Office manager	54	13.5
	Branch Supervisor	49	12.3
	Head of Department	80	20.0
	Subordinate	179	44.8

The number of participants who responded as males exceeds the number of participants who responded as females, which constitutes (53.8%) of the study sample, while females constitute (46.3%) of the total sample. Participants answered as employees constitute 44.8% of the total sample, followed by the head of the department (20.0%), the office manager with 13.5%, and branch supervisor (12.3%), and finally, a branch manager with 9.5% of the total sample. 51.7% of the respondents have (6-10) years of work experience. The next group represents those with 5 years and less practical of experience, which constitutes 25% of the sample. Respondents with 11 to 15 years of experience represent 20.5%. Finally, those with 16 years' experience and above represent 2.8% (Table 1)

3.3. Analysis

3.3.1. Factor Analysis

To conduct the exploratory factor analysis for each variable, principal component analysis with varimax rotation is used.

3.3.1.1. Organization Agility

For making sure that the study sample is sufficient and the data are correlated enough to perform factor analysis, The Kaiser-Meyer-Olkin (KMO) test and Bartlett test of sphericity are conducted. The results extracted from the analysis are (KMO=.819, χ^2 Bartlett test=3521.312, df=105, p=0.000).

Factor analysis of organizational agility returned four components named Decision Agility, Sensing Agility, Acting Agility, and Reconfiguration Agility. The four dimensions' cumulative variance is 73.218 % (Table 2).

Table 2. Factor Analysis Results of Organizational Agility

Factor / Item	Factor Loading	Variance (%)	Alpha
Decision Agility		23.790	0.880
DA_4	0.833		
DA_3	0.814		
DA_1	0.800		
DA_2	0.799		
DA_5	0.768		
Sensing Agility		18.004	0.929

SA_1	0.936		
SA_3	0.922		
SA_2	0.919		
Acting Agility		17.208	0.833
AA_3	0.885		
AA_2	0.797		
AA_1	0.693		
AA_4	0.650		
Reconfiguration Agility		14.278	0.744
RA_1	0.806		
RA_2	0.796		
RA_3	0.752		

3.3.1.2. Customer Satisfaction

The results of The Kaiser-Meyer-Olkin (KMO) test and Bartlett test of sphericity for the customer satisfaction extracted is (KMO=0.943, χ^2 Bartlett test=3514.497, df= 21, p=0.000), which thus hold. Factor analysis test using principal component analysis and Varimax rotation returned only one component named Customer Satisfaction with 84.708% as a cumulative variance (Table 3).

Table3. Factor Analysis and Reliability Results of Customer Satisfaction

Factor / Item	Factor Loading	Variance (%)	Alpha
Customer Satisfaction		84.708	0.970
CS_6	0.933		
CS_1	0.926		
CS_4	0.924		
CS_5	0.919		
CS_3	0.915		
CS_2	0.914		
CS_7	0.912		

3.3.1.3. Competitive Advantage

The results of The Kaiser-Meyer-Olkin (KMO) test and Bartlett test of sphericity for the competitive advantage extracted is (KMO=0.926, χ^2 Bartlett test=3747.651, df=28, p=0.000). Factor analysis test using principal component analysis and Varimax rotation returned only one component named Competitive Advantage with 80.620% as a cumulative variance (Table 4).

Table4. Factor Analysis and Reliability Results of Competitive Advantage

Factor / Item	Factor Loading	Variance (%)	Alpha
Competitive Advantage		80.620	0.965
CA_5	0.915		
CA_2	0.912		
CA_4	0.907		

CA_1	0.907
CA_3	0.902
CA_8	0.885
CA_6	0.884
CA_7	0.871

3.3.2. Multiple Regression Analysis

3.3.2.1. The Effect of Organizational Agility on Customer Satisfaction

For testing the first main hypothesis, the multiple linear regression test is used. All regression assumptions are met to conduct the multiple linear regressions (Table 5).

Table 5. Multiple Linear Regression of Model 1

Dependent Variable	Independent Variables	β	Std. Error	t-value	p-value	VIF
Customer Satisfaction	Decision Agility	0.294	0.044	6.307	0.000	1.242
	Acting Agility	0.238	0.048	4.583	0.000	1.432
	Reconfiguration Agility	0.179	0.046	3.581	0.000	1.547
	Sensing Agility	0.170	0.035	3.957	0.000	1.049
R=0.556	***R^2=0.309***	***Adjusted R^2 = 0.302***	***F:44.166***	***p:0.000***		

Table 5 shows the dimensions of organizational agility (Sensing agility, Decision Agility, Reconfiguration Agility, and Acting Agility) have a statistically significant effect on customer satisfaction (R=0.556, R^2=0.309, F(44.166), p:0.000). The analysis indicates that the independent variable (organizational agility) explains 30.9% of the variation in the dependent variable (Customer Satisfaction). Decision agility represents the strongest effect on customer satisfaction with beta 0.294. In general, all dimensions of organizational agility affect customer satisfaction positively. Therefore, the first hypothesis of this study can't be rejected.

H1: Organizational agility (Sensing agility, Decision Agility, Reconfiguration Agility, and Acting Agility) has a significant effect on customer satisfaction at commercial banks of Jordan.

3.3.2.2. The Mediation Effect of Competitive Advantage

Baron & Kenny (1986) suggest 4 steps to test the mediation effect. Regression analyses are tested in each step to find the mediation effect of competitive advantage. The first step is already tested in the above section and is significant. Step 2, 3, and 4 are represented in tables 6, 7, 8.

Table 6. Baron & Kenny step 2

Dependent Variable	Independent Variables	β	Std. Error	t-value	p-value	VIF
Competitive Advantage	Decision Agility	0.113	0.050	2.274	0.023	1.242
	Acting Agility	0.211	0.054	3.895	0.000	1.432
	Reconfiguration Agility	0.132	0.051	2.573	0.010	1.547
	Sensing Agility	0.170	0.039	2.721	0.007	1.049
R=0.385	***R^2=0.149***	***Adjusted R^2 = 0.140***		***F:17.234***	***p: 0.000***	

The dimensions of organizational agility (Sensing agility, Decision Agility, Reconfiguration Agility, and Acting Agility) have an impact on the competitive advantage (R=0.385, R^2=0.149, F(17.234), p: 0.000). Table 6 shows that the independent variable (organizational agility) explains 14.9% of the variation in the competitive advantage. Therefore, the study can proceed to the next analysis test.

Table 7. Baron & Kenny step 3

Dependent Variable	Independent Variables	β	Std. Error	t-value	p-value	VIF
Customer Satisfaction	Competitive Advantage	0.637	0.038	16.772	0.000	1.000
R=0.644	***R^2=0.414***	***Adjusted R^2 = 0.413***		***F:281.311***	***p: 0.000***	

The analysis shows that competitive advantage impacts customer satisfaction (R=0.644, R^2=0.414, F(281.311), p:0.000). The results indicate that the predictor variable (Competitive Advantage) explains 41.4% of the variation in the dependent variable (Customer Satisfaction). Therefore, the analysis can proceed to the next step.

Table8. Baron & Kenny Step 4

Dependent Variable	Independent Variables	β	Std. Error	t-value	p-value	VIF
Customer Satisfaction	Decision Agility	0.222	0.037	6.043	0.000	1.259
	Acting Agility	0.115	0.041	2.827	0.005	1.606
	Reconfiguration Agility	0.097	0.038	2.552	0.011	1.456

Sensing Agility	0.084	0.029	2.900	0.000	1.069
Competitive Advantage	0.505	0.037	13.637	0.000	1.175

R=0.728 R^2***=0.531*** ***Adjusted*** R^2 ***= 0.525*** ***F:89.071*** ***p: 0.000***

The results show that Sensing agility, Decision Agility, Reconfiguration Agility, and Acting Agility, the dimensions of the independent variable (Organizational Agility), and the mediating variable (Competitive Advantage) have a statistically significant effect on the dependent variable (Customer Satisfaction) at ($\alpha \leq 0.05$) (R=.728, R^2=.531, F(89.071):, p:0.000).

To test the mediating variable's effect using Baron & Kenney approach, Beta values in the first step and those in the last steps are compared (Table 9)

Table9. Betas before and after controlling the mediating variable

Independent Variable	**Beta Coef before controlling the mediating variable**	**Significance relationship from the first step**	**Beta Coef after controlling the mediating variable**	**Significance relationship from the fourth step**	**Results**
Sensing Agility	0.170	Significant	0.103	Significant	Partial Mediation
Decision Agility	0.294	Significant	0.234	Significant	Partial Mediation
Reconfiguration Agility	0.179	Significant	0.106	Significant	Partial Mediation
Acting Agility	0.238	Significant	0.124	Significant	Partial Mediation

Table 9 shows that the beta values after controlling the mediating variable (Competitive Advantage) are reduced.

4. CONCLUSION AND IMPLICATIONS

Agile organizations are well known for their ability to mobilize quickly. They are nimble and empowered to act by supporting the dynamic capabilities of sensing, decision making, acting, and reconfiguration. By applying organizational agility practices along with using the power of the competitive edges, organizations, especially, banks can achieve better customer satisfaction.

This study proposed a model explaining how organizational agility can positively affect customer satisfaction, which is an essential factor in measuring organizational success.

Moreover, the study's model describes the roles of competitive advantage and organizational structure in the effect of organizational agility on customer satisfaction.

Regarding the direct effect of organizational agility on customer satisfaction, the results confirm the theoretical implication of the existing studies (e.g. Nurcholis, 2020, Mirabi et al., 2018, Alamarri, 2020, Gligor et al., 2020). Nurcholis (2020) found that organizational agility affects business performance, which is based on a subjective scale including customer satisfaction. Mirabi et al., (2018) argued that all dimensions of agility (speed, competence, flexibility, and responsiveness) impact customer satisfaction using the structural equation modeling technique with partial least squares approach. Alamarri (2020) found that agility in commercial Qatari banks in terms of sensitivity, leadership unity, and resource liquidity has an influence on customer satisfaction. Gligor et al., (2020) found that agility has a direct link with customer satisfaction.

In Jordan, customers frequently visit banks. Their need for banks is very critical. Therefore, it is essential to find the drivers of achieving customer satisfaction by applying the practices of organizational agility (decision agility, sensing agility, reconfiguration agility, and acting agility). Banks should invest in all abilities that enhance agility in services, because the more agile it is, the greater the customer satisfaction. Moreover, banks need to anticipate and respond quickly to macroeconomic factors such as monetary policy, GDP, unemployment, inflation, and crisis when it is occurring. This finding of the study may guide bank managers. Studies on customer satisfaction and organizational agility can contribute to managers in terms of organizational performance. The most effective factor in customer satisfaction was decision agility. That confirms the importance of making decisions promptly under the highly changing environments surrounding Jordanian banks.

The study contribution resides in the results of testing the mediation effect of the competitive advantage where it is found to have a partial mediation effect on the relationship between all determinants of organizational agility and customer satisfaction. Improving services and adopting agile capabilities are working in line with each other to improve customer satisfaction. Therefore, customer satisfaction can be driven by obtaining flexible operating capabilities and competitive traits to quickly pivot to customer preferences and continuously consider their feedback to increase overall customer satisfaction.

Few studies investigate the effect of organizational agility on customer satisfaction. On the other hand, As far as we found out, no study explains the mediation effect of competitive advantage on the organizational agility-customer satisfaction relationship. Therefore, this study can be a useful reference for all banks to gain competitive positions and satisfy their customers by adopting organizational agility capabilities. Also, it may represent a new contribution to the literature in the area of organizational agility since few studies are dealing with this subject in Arab countries, especially in Jordan. Finally, it may guide other researchers to do more studies that may help public and private organizations to be more productive by applying the organizational agility concept.

5. Future Studies and Limitations

The results of this study open many ways for future research. First of all, the researchers can include various control variables to explain the main relationship between organizational agility and customer satisfaction. For example, environmental factors, information

technology, and employee performance, which are related to organizational agility and customer satisfaction, are considered important control facilitating the relationship.

Moreover, the population sample is limited to Jordanian banks. Researchers can repeat investigating the same relationships in several sectors and various countries. In addition, using a larger sample, future research may also study the three path interaction between organizational agility and customer satisfaction.

One more suggestion for future research is to apply the topic in a case study. A case study could deeply explain the interaction between variables. Through monitoring bank parameters, a researcher can evaluate the variables and their determinants using a qualitative method. The case study can specifically understand how organizational agility can be applied in a bank setting. If not a case study, researchers can apply a longitudinal study based on time-relative data as tracking new customers and retention. That would allow measuring customer satisfaction based on time or intervention.

This study employed employees and managers working in Jordanian banks, where customer satisfaction is measured based on customer perception. Researchers can attempt to evaluate customer satisfaction based on customers' points of view.

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