

A STUDY ON THE RELATIONSHIP BETWEEN SPECIFIC JOB FACTOR SATISFACTION AND CUSTOMER PERCEPTIONS OF SERVICE QUALITY: A CASE STUDY OF MYANMAR PRIVATE BANKING INDUSTRY

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Abstract

Employee job satisfaction is a relevant factor in service quality improvement. Employees who feel satisfied with their jobs provide higher level of customer satisfaction. This study contributes to the current body of work in this area by investigating the responses from 351 employees and their 351 customers from private banking industry of Myanmar to determine the relationship between employee job satisfaction factors and customer service quality perceptions. The uniqueness of this study is in its design. Most other studies of this type have analyzed organization-level data, while this study employs employee-level data. This study also includes a limited analysis of the specific effects of job satisfaction factors on customer perceptions of service quality. To this end, correlation and simple regression analysis was used to analyze data. Results suggest that employee “Job contents” satisfaction was correlated with “Responsiveness” dimension of service quality, employee “Supervisor” satisfaction was associated with “Empathy” dimension of service quality, employee “Compensation” satisfaction was linked with “Tangibles” dimension of service quality and employee “Co-workers” satisfaction was correlated with “Empathy” and negatively correlated to “Attractiveness of bank” dimension of service quality. Implications of the findings are discussed in detail.

Keywords: job contents, supervisor, compensation, co-workers, customer perceived service quality

Introduction

The dramatic increase in the number of commercial private banks in Myanmar, have caused an increased interest in the antecedents and consequences of customer satisfaction (Swe, T. 2011). To achieve this, banks of all sizes focus on improving service quality.

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Service quality as perceived by customers, is one of the most important nonfinancial performance measures to examine in a service organization. A service is often produced through interaction between two human beings during the so-called service encounter. Thus, when consuming of a service, the personal interaction between customers and service providers is the heart of service experiences. Every interaction between these service employees and their customers has a direct impact on the customers' opinion of the quality of service (Bowen & Schneider, 1985; Wooside et al., 1989). Thus, employees play an important role (Boshoff & Tait, 1996), and a major antecedent of their job performance, according to the internal marketing research stream (Gounaris, 2006; Lings and Greenley, 2009), is their job satisfaction because unless employees are happy with their job they will not be willing to take extra effort, when and if necessary, to serve the customer with the customer's best interests in their heart and mind. Most managers today recognized that good service is a direct result of having effective, productive people in customer contact positions. To make a substantial impact on organizational service quality, frontline workers and customers' need to be the center of management concern.

Objective of the study

This study considers the role of employee job satisfaction and aims to explore its link to customer perceived service quality in a service industry.

Contributions of the study

This study contributes to previous work in the areas of employee job satisfaction and service quality in three ways. The primary contribution of this study is that previous studies have analyzed the link between job satisfaction and service quality by using global scale and found a significant and positive relationship (Hartline and Ferrell, 1996; Schneider and Bowen, 1985). However, in this study, individual job factor satisfaction scale was proposed because a study of individual job satisfaction factors could provide researchers and managers with more in-depth information on true relations of the job satisfaction-service quality linkage (Ironson et al., 1989; Smith, 1976). A knowledge of which specific job satisfaction contributes to

what dimension of service quality has both conceptual and managerial implications.

A second contribution of this study is in the way that data was aggregated. Most of the prior research linking job satisfaction to service quality has used organization-level data. However, this study examine the link at the individual employee-level of analysis.

A third contribution of the present study is that previous work on the employee-customer link has mainly considered either the views of the customers or the views of the employees. The present study accommodates, in a single research design, data from both employees and customers, which allows for a more accurate assessment of variable effects and relationships.

A fourth contribution is that such studies have been conducted in developed countries, neglecting the under-developed world. This study fill this gap exploring the role of employee satisfaction in the Myanmar private banking Industry.

Theoretical background and research hypotheses

The ground for this relationship rests on equity theory (Adams, 1965) and the service- profit chain theory (Heskett et al., 1994) and Bagozzi's 1992 model of attitudes, intentions and behaviors.

Equity theory

Employees evaluate the equity of their job by comparing their inputs, such as time and effort, with job-related outputs, such as benefits and rewards (Adams, 1963; Huseman and Hatfield, 1990). Employees will respond reciprocally to their company and perform better when they find the level of outputs exceeds their inputs. Hence, employees who are satisfied with their company, as a means of reciprocity will become more committed to deliver superior performance when interacting with the company's customers (Flynn, 2005).

The Service-Profit chain theory

Heskett et al. (1994) proposed a theory called the service-profit chain. In their proposed theory, the authors suggest that profit and growth

are derived from customer loyalty, which is derived from customer satisfaction, which is a result of service value. The authors also suggest that delivering service value is achieved by satisfied, loyal, and productive employees. This perspective stresses the need to drive a positive internal climate for the employees before customers can derive value from the interaction with the service providing organization. Actually, Heskett et al.(1997) report that employees who are satisfied with their company's working condition and climate, become more productive and provide higher level of service quality.

Bagozzi's 1992 model

Bagozzi (1992) model of attitudes, intentions, and behaviors suggests that individuals typically engage in activities because of a desire to achieve certain outcomes. Accordingly, if an individual's appraisal of an activity indicates that the person has achieved the planned outcome, then "desire-outcome fulfillment" exists and an affect response follows, leading to a satisfaction (Gotlieb et al., 1994). In turn, positive emotional responses are followed by the coping intent to share the outcome. Finally, behavior follows from intent. When applied to service encounters, this model suggests that employees who have positive appraisals of their work environment have higher levels of job satisfaction. Employees who have high levels of job satisfaction are more likely to engage in prosocial and helping behavior.

Definitions of Key terms

Employee satisfaction

Employee job satisfaction describes whether employees are happy contented fulfilling their desires and needs at work. Locke (1976) defined employee satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences as achieving or facilitating the achievement of one's job values. Spector (1997) defined employee satisfaction as an individual's total feeling about their job and attitudes they have towards various aspects of the job.

The measurement of job satisfaction varies in terms of specificity and can be classified into at least two approaches: aspect/factor satisfaction and

overall satisfaction or global approach. Global scale can be described as a summary indicator of a person's attitude towards his or her job. Conversely, aspect scales are intended to cover separately each of the principal areas within the general satisfaction domain. A factor or an aspect of job satisfaction can be described as any part of a job that produces feelings of satisfaction or dissatisfaction (Spector, 1997).

Previous research suggests that specific job satisfaction measures should be used to measure specific behavior (Fisher, 1980; Ironson et al., 1989). Accordingly, this study employs the specific aspect scales to measure employee satisfaction. In the literature, despite many different factors have been proposed as precursors of job satisfaction, scholarly research has largely converged on particular job features that are of greatest importance (Smith et al., 1969). Those features include the degree to which individuals are satisfied with **pay, benefits, promotion, supervisor, co-workers, and the contents of their work**. Consistently, the author considers these four dimensions of job such as job contents, supervisor, co-worker, compensation (pay, benefits, promotion) as salient factor for the satisfaction of employees working in Myanmar private banking and these job factors were employed in this study.

Service quality

Oliver (1993) defined perceived service quality as the consumer's appraisal of a firm's overall quality of service delivery, which is the aggregate of each experience of a customer at various encounters. However, the fact that the overall service quality does involve some distinct dimensions (Dabholkar et al., 1996; Parasuraman et al., 1988, 2005), the aggregate approach may not always be desirable. Dimension-specific analysis may provide more diagnostic value for the improvement of service quality (Bloemer et al., 1999; Zhou, 2004). In other words, customers not only judge the accuracy and dependability (i.e. reliability) of the delivered service, but they also judge the other dimensions as the service is being delivered (Parasuraman et al., 1991; Levesque & McDougall, 1996). Therefore, the role that service quality dimensions play in customer evaluations of the service delivery cannot be underestimated. With this in mind and following Bloemer et al., (1999) the present study filled this gap, seeking whether each of employee job aspect satisfaction has a significant impact on service quality dimensions.

When measuring service quality, among the most popular is Parasuraman et al.'s (1988), SERVQUAL, an instrument of items representing five service quality dimensions: reliability, responsiveness, tangibles, assurance and empathy. There are some critics on short comings of SERVQUAL. Previous research suggested that the dimensionality might depend on the type of services under study. Based on this background, studies have investigated various attributes, which determine consumers' perception of service quality of banking industry (Avkiran, 1994; Stafford, 1996; Bahia & Nantel, 2000; Aldlaigan & Buttle, 2002).

Avkiran (1994) developed the BANKSERV model to measure the service quality as perceived by customers in retail banking of Australia. Four dimensions make up BANKSERV: staff conduct, credibility, communications, and access to teller services. Stafford (1996) conducted an exploratory study and reported seven attributes of bank service quality as perceived by customers: bank atmosphere; relationship; rates and charges; available and convenient services; ATMs; reliability/honesty; and tellers. Bahia & Nantel (2000) developed a scale called as bank service quality (BSQ) for the measurement of the perceived service quality of retail banking in Canada. The BSQ comprises 31 items, which span six dimensions: effectiveness and assurance, access, price, tangibles, service portfolio, and reliability. Aldlaigan & Buttle (2002) developed SYSTRA_SQ in UK. It consists of four dimensions: service system quality; behavioral service quality; machine service quality; and service transactional accuracy.

To better capture the quality of characteristics perceived by Myanmar bank customers, the author developed an instrument that make up 25 items. These items are developed by integrating appropriate items from SERVQUAL, BANKSERF, BSQ, SYSTRA_SQ and the work of other scholars such as Akhtar (2011) and Choudhury (2013). "Access" and "communication" dimensions were added to five dimensions of SERVQUAL for that Myanmar bank customers give significant consideration to these two dimensions when choosing a bank. Thus, this study consider seven dimensions: tangibles, reliability, responsiveness, assurance, empathy, access, and communication for the measurement of service quality.

Research on relationship between job satisfaction and service quality

A substantial body of empirical work has shown that employees' attitudinal and behavioral responses can positively and negatively affect customers' perceptions of the service encounter and their judgments of service quality (Bitner, 1990).

On the negative side, early studies by Schneider (1980) reveal that employees' role stress (conflict and ambiguity) and dissatisfaction are major contributors to their inability to deliver good service. Boshoff and Tait (1996) argue that job satisfaction is an important factor in determining service quality. Schlesinger and Heskett (1991a) have also supported this notion through their concept of "cycle of failure". The concept claims that dissatisfaction amongst staff Associate results in high staff turnover, which in turn lead to poor training and rewards by the organization, in turn resulting in poor customer service. It is very difficult for unhappy and dissatisfied customer-contact employees to deliver exceptional service that satisfies the customer (Rogers et al., 1994).

On positive side, many researchers reported that satisfied employees are more likely to engage in behaviors that assist customers (Locke and Latham 1990; Weatherly and Tansik 1993). Researchers reported that people who are in a positive frame of mind are more likely to be altruistic, helpful and considerate (Motowidlo, 1984) and job satisfaction has been found to be antecedents of customer-oriented behavior (Hoffman and Ingram, 1992). Yoon and Suh (2003) also argued that satisfied employees are more likely to work harder and provide better services. Randy (2000), at his study of the Royal bank of Canada, found that 40% of the difference in how customers view its services directly link to their relationship with bank staff. Schneider and his colleagues (Schneider & Bowen, 1985, 1993; Schneider, et al., 1980), via their research of retail banks, suggested that what employees perceive about their experience as employees is positively related to what customer report about their experience as service consumers. Additional studies have also found a positive relationship between job satisfaction and customers' perception of service quality in several service industries such as banking (Boukis et al., 2011; Gounaris & Boukis 2013), hotel (Hartline & Ferrell, 1996), insurance organization (Schlesinger & Zornitsky, 1991), a meta-analysis (Brown & Lam, 2008), education (Snipes, et al., 2005), restaurant

(Gazzoli et al.,2010) and transportation (Kim & Han, 2013). The uniqueness of Snipes, et al.,(2005) and Kim & Han (2013) studies were that these studies investigated the specific effect of different satisfaction facets on customers' perception of service quality, whereas the others used global job satisfaction measures. Accordingly, the following hypothesis is hypothesized;

Hypothesis: Employees' satisfaction with job contents, supervisor, compensation and co-workers has a link to customer perceived service quality.

Hypothesized model

Based on the proposed hypothesis, Figure 1 depicts the conceptual model to be tested in this study. Each job satisfaction facet is hypothesized to exert a positive link to customer perceived service quality.

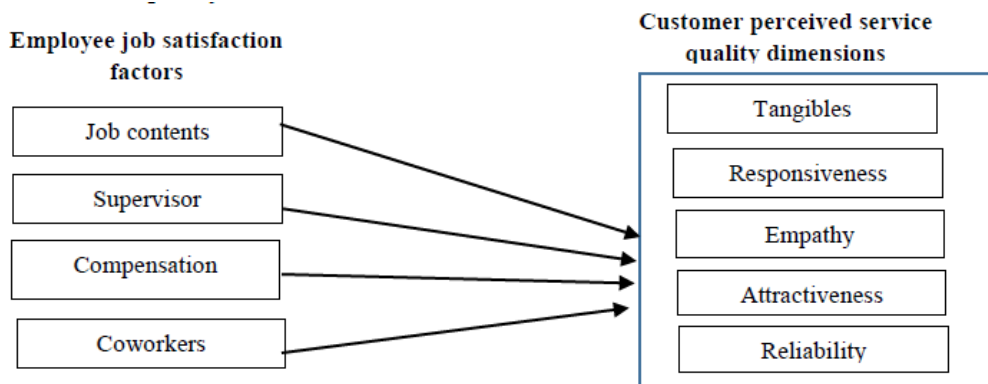


Figure1: Conceptual Model of the relationships between employee satisfaction factors & Customer perceived service quality

Empirical study context and Method

To test the hypothesized model, it is necessary to use a high-contact service system where the degree of interaction between customer-contact employees and customers represent an essential element of the customer's overall experience with the service providing organization. Thus, the one industry chosen for this study was Myanmar private banking industry for the following several reasons: 1) Banking is a high-contact service industry (Brown & lam, 2008); 2) Banking institutions are the backbone of a nation's economy and its efficient management of human resources and maintenance of higher job satisfaction levels affect the growth and performance of an entire economy. Myanmar banking sector experienced a major transformation from a monopoly status as the only state-owned Myanmar Economic bank into 23 banks including 4 state-owned banks and 19 private banks. Particularly, now-a-days Myanmar private banks have seen tremendous progress following liberalization in 1992.

12 out of total 19 private banks participated in the study. As it was difficult to get access to banks and get questionnaire filled from their employees and customers, the final selection of the banks was based on the permission granted by the banks' managers to collect data. Owing to the tremendous visibility of types of bank service, and concentration of bank institutions, two major cities of Myanmar, namely Yangon and Mandalay were selected for the study. The survey was conducted there from October to November, 2014.

Data collecting procedure

Since the intent of this study is to determine any link of employee satisfaction to customer perceived service quality, both two samples and two different survey instruments were needed: one sample was employee sample and the other was customer sample. One instrument was used to measure employee attitudes and the other was for measuring the customer service quality perceptions. The unit of analysis for this study was a specific customer-contact employee and one of the customers for whom this customer-contact employee is responsible.

Only those employees who come into a direct interact with clients in the service encounter, and who meets a criteria of having at least one year working experience in their bank, were selected to participate in this research. In this regard, participated positions ranged from tellers to branch managers with an average of 33 employees participated per banking center. The basic theoretical reasoning for selecting customer-contact employees is that the suggested effect of employee satisfaction on customer perceived service quality depends on the visibility of the employee's job attitude (satisfaction) and behavior to customers.

Selected customer-contact employees were asked to read each statement of questionnaire carefully and rate their response on a 5 point Likert scale. To measure customer attitudes toward bank service quality, a questionnaire was administered to each customer of the participated employee. With the aim of obtaining one customer assessment per customer-contact employee, the author and assistants continued collecting data until having completed total 400 customer observations. The author also explained customer respondents about the purpose and implication of this study and asked their cooperation. After eliminating all incomplete responses, the final sample totaled 351 employees and 351 customers yielding a usable rate of 87 %.

Measures

Job factor satisfaction measures

Contents of all measurement scales applied in this study were adopted from previous researches. To measure employee job satisfaction, 15 items which reflect the four factors (job contents, supervisor, compensation, and co-workers) were used. The fifteen items were created by combining six items of Wiley, (1991); three items of Tornow & Wiley, (1991); three items of Spector, (1994); one item of Schmit & Allscheid, (1995) one item of Harris & Ogbonna (2001) and one item of Wangenheim, Florian V. et al. (2007).

Perceived service quality measures

To measure customer perceived service quality, 25 items were drawn by combining five items of the BANKSERF scale (Avkiran, 1994); six items of the SERVQUAL scale (Parasuraman et al.,1991); nine items of the BSQ scale (Bahia & Nantel, 2000); two items of the SYSTRA-SQ scale (Aldlaigan

& Buttle, 2002); two items of Akhtar (2011); and one item of Choudhury (2013).

Data analysis and results

Descriptive statistics

Of 351 employees respondents, 96 (27.35%) was male and 255 (72.65%) was female. In terms of age, the highest proportion of respondents fell into the age group (20-29) years (69%) of the total number of respondents. This was followed by 30-39 years (21.37%), 40-49 years (9.12%) and 50-59 years (.854%). Within the sample, 124 were junior assistants, 150 were senior assistants, 39 were assistant supervisors, 18 were supervisor, 11 were 2nd managers, and 9 were managers. Average length of service was 3.79 years ranging from minimum 1 year to maximum 18 years: 185 (50.8%) was less than 3 year length of service. Within the sample, educational level was high: 315 (89.74%) were graduates and 36 (10.26%) were master degree holders.

Among the 351 customer respondents, 43% of the respondents were between the ages of 20 to 29 years old. The majority of the respondents were female (55%) and were single (61%). In terms of the educational background and monthly salary, the majority of the respondents had a bachelor's degree (49 %) and had a monthly income of 100,000 to 200,000 kyats (48 %). 34% of respondents were entrepreneurs and 32% worked for private companies. Most of respondents reported that they usually used a single bank. Nearly 27% of customer respondents have been dealing with their main bank for 1 to 2 years. Most of customers visit their bank once a month (32%).

Preliminary Analysis

Prior to testing the hypothesis, the researcher conducted a factor analysis and a reliability analysis to test the construct validity of each questionnaire items. According to the results of confirmatory factor analysis of responses of employees' job satisfaction and customers' perceptions of service quality, it was found that not all items loaded on the proposed factors and some showed their contribution in more than one factor. To address this problem, exploratory factor analysis and factors rotation were conducted repeatedly by removing those items which show low correlation coefficients

between internal items or high correlation between various factors and external items. Ultimately, final results were reached after removing one item for job satisfaction, and six items for service quality. The summary of the final results of the factor analysis for employee job satisfaction and customer perceived service quality are presented in Table (1) and (2).

Table 1: Employee Satisfaction Factors and their variance explained % and Cronbach's Alpha values

Factors	Items included	Factor loading	Eigenvalue	Variance explained	Cronbach alpha
Supervisor	trustworthiness	0.916	4.574	32.670%	0.869
	Encouragement of an open and participative work environment	0.876			
	Consideration of personal welfare of group members	0.836			
	Living example for organizational goal	0.777			
Coworkers	Enjoyment to work with	0.905	1.942	13.868%	0.851
	Encouragement between each other to give best effort	0.904			
	Team sprit	0.876			
Compensation	Flexible enough to meet particular needs	0.873	1.685	12.034%	0.751
	As good as other organizations offer	0.872			
	Encouragement to do the best	0.772			
	Justified promotion	0.368			
Job contents	Utilization of skills and abilities	0.841	1.370	9.785%	0.646
	Likeness of job	0.756			
	Feeling of personal accomplishment	0.737			
Overall				68.358%	0.811

As can be seen in Table (1) promax rotation method produced four factors with eigenvalue greater than one, cumulatively accounting for 68.358% of the variance labeling factors as “Supervisor”, “Co-workers”, “Compensation”, “Job contents”. As internal consistency of the instrument, the Cronbach's alpha values for each factor were 0.869, 0.851, 0.751, and 0.646 respectively. Table (1) revealed that all factor loadings except the item for promotion (0.368), were exceeding 0.7, and all the Cronbach's alpha values were higher than the criteria value (0.6) (Malhotra, N.K. 2009), thus suggesting that the instrument used in the study had the sufficient reliability.

Table 2: Service Quality Factors and their variance explained % and Cronbach's Alpha values

Factors/Dimensions	Items included	Factor loading	Eigenvalue	Variance explained	Cronbach alpha
1.Responsiveness	Waiting time is not too long	0.812	3.941	20.743%	0.666
	Not delay due to bureaucratic factors	0.791			
	Employees have the knowledge to answer questions.	0.621			
2. Tangibles	Providing one-stop-service	0.770	2.549	13.415%	0.669
	facilities feel secured	0.766			
	Availability of up to-date equipment	0.573			
	Visually appealing physical facilities	0.555			
	employees are neat-appearing	0.520			
3. Empathy	staff has knowledge of the client on a personal basis	0.795	1.482	7.800%	0.649
	keep informed every time a better solution appears for a problem	0.653			
	Keep customers informed about matter of concern to them.	0.607			
	provides information in understandable manner	0.538			
	put customers' best interest at heart	0.491			
4. Attractiveness of bank	convenient location of bank branches	0.790	1.304	6.863 %	0.564
	Bank's good reputation	0.747			
	Availability of sufficient number of branches	0.718			
5 .Reliability	Employees' ability to apologize when making a mistake	0.869	1.121	5.899 %	0.649
	Employees' ability to put a mistake right	0.860			
	cash machine are reliable	0.395			
Overall				54.720%	0.724

As shown in Table (2), promax rotation method produced five factors for service quality with eigenvalue greater than one, cumulatively accounting for 54.720% of the variance. Factors were named as “Responsiveness”, “Tangibles”, “Empathy”, and “Attractiveness of bank and Reliability”. All the Cronbach's alpha values except for Attractiveness of bank (0.564) (which is also acceptable in terms of mean inter-item correlation values range from .2 to .4) (Briggs & Cheek, 1986) were higher than the criteria value (0.6) (Malhotra, N.K. 2009), thus showing that the instrument used in the study had the sufficient reliability.

After validating the sufficiency of reliability for questionnaire items applied in this study, the research hypothesis was tested by analyzing the data using zero-order correlation and simple regression analysis.

Hypothesis test results

Table 3: Correlation and regression analysis between employee job satisfaction factors and Customer Perceived Service Quality dimensions (Tangibles)

	Correlation with “Tangibles”	Regression models (x: job satisfaction)	R2
Job contents	-.001	-.001X + 3.878 (not sig)	.000
Supervisor	.000	.000X + 3.875 (not sig)	.000
Compensation	.109*	.069X + 3.643 (sig)	.012
Co-workers	-.003	-.002X + 3.884 (not sig)	.000

* = $p < .05$

Table 4: Correlation and regression analysis between employee job satisfaction factors and Customer Perceived Service Quality dimensions (Responsiveness)

	Correlation with “Responsiveness”	Regression models (x: job satisfaction)	R2
Job contents	.112*	.083X + 3.446 (sig)	.013
Supervisor	.042	.028X + 3.653 (not sig)	.002
Compensation	-.015	-.009X + 3.791 (not sig)	.000
Co-workers	.018	.012X + 3.714 (not sig)	.000

* = $p < .05$

Table 5: Correlation and regression analysis between employee job satisfaction factors and Customer Perceived Service Quality dimensions (Empathy)

	Correlation with “Empathy”	Regression models (x: job satisfaction)	R2
Job contents	.078	.064X + 3.100 (not sig)	.006
Supervisor	.110*	.082X + 3.028 (sig)	.012
Compensation	-.011	-.007X + 3.365 (not sig)	.000
Co-workers	.112*	.082X + 3.024 (sig)	.012

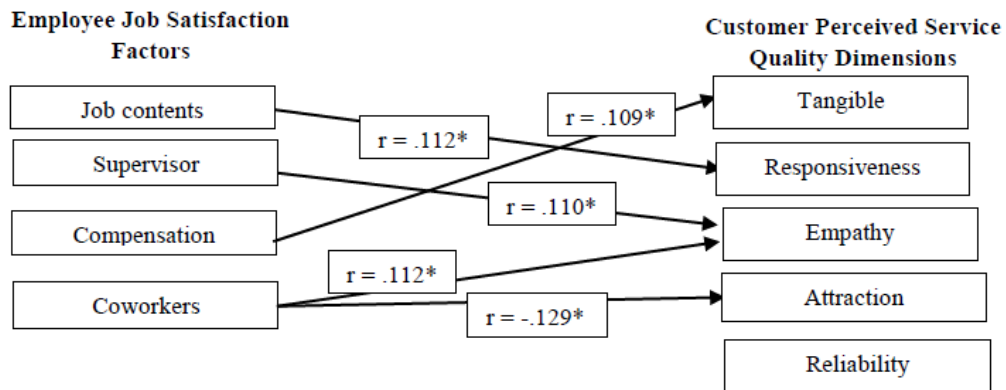
* = $p < .05$

Table 6: Correlation and regression analysis between employee job satisfaction factors and Customer Perceived Service Quality dimensions (Attractiveness of bank)

	Correlation with “Attractiveness of bank”	Regression models (x: job satisfaction)	R2
Job contents	.081	.072X + 3.332 (not sig)	.007
Supervisor	-.095	-.077X + 3.899 (not sig)	.009
Compensation	.015	.011X + 3.570 (not sig)	.000
Co-workers	-.129*	-.102X + 4.003 (sig)	.017

* = $p < .05$

Based on the results shown in Table (3) to Table (6), all employee job satisfaction factors were found to be statistically correlated with at least one dimension of customer perceived service quality, though not strongly. Employee satisfaction with “Job contents” was positively correlated with “Responsiveness” dimension of service quality ($r = .112$, $P < .05$) (Table 4). Moreover, employee satisfaction with “Supervisor” was positively correlated with “Empathy” dimension of service quality ($r = .110$, $P < .05$) (Table 5). Further, employee satisfaction with “Compensation” was positively correlated with “Tangible” dimension of service quality ($r = .109$, $P < .05$) (Table 3). Finally, employee satisfaction with “Co-workers” was positively correlated with “Empathy” dimension of service quality ($r = .112$, $P < .05$) (Table 5) and negatively correlated with “Attractiveness of bank” dimension of service quality ($r = -.129$, $P < .05$) (Table 6). The correlation coefficients between these four factors of job satisfaction and customer service quality perception range from 0.109 to -0.129, which are relatively low. The results of the regression analysis confirm the correlation analysis, which indicates that also the value of R^2 of each regression model ranges from 0.012 to 0.017, which are relatively low. This suggest that customer service quality perceptions are likely to be affected (though by only a limited amount) by job satisfaction factors. However, only 4 dimensions of customer service quality were found to be affected by employee job satisfaction factors. Therefore, the hypothesis was partially supported (see Figure 2) (* = $p < .05$).



Discussion

This study was conducted to investigate the specific relationship of different employee job satisfaction factors to customer perception of service quality. In other words this study help a better understanding of which job aspect satisfaction affect what dimension of customer service quality perception. This study also come up with some unexpected findings.

The first result was that employee satisfaction with “Job contents” was positively correlated with “Responsiveness” service quality dimension. This finding suggests that when employees consider their jobs, they look at factors such as whether they are presented with opportunities to use their skills, they achieve personal accomplishment from their job and also what interest, if any, they may have in their jobs. Employees’ positive perceptions to these factors can lead to increased levels of job satisfaction, which would increase their willingness to meet the needs of their customers and provide the requested service promptly and answer the questions of customers willingly at each encounter.

This finding of present study was consistent with the argument of Kaplan & Norton (1996, p.130) who posited that satisfied employees are a precondition for increasing productivity, responsiveness, quality and customer service. This finding also agrees with the report of Wimonphan Piriyathanailai and Nuttawuth Muenjohn (2012) who found that employees who were satisfied with job advancement, which serves as an award to be given out in the future as result of today’s hard work, could boost morale and motivate employees to work hard and be willing to efficiently deliver their

services to customers. Thus, customers are likely to receive prompt service delivery. This finding also confirms previous literature such as ‘self-efficacy’ theory (Bandura, 1997) that individuals are motivated to undertake certain actions based on their perceptions of self-efficacy. Perceived self-efficacy is individual’s judgment of his or her ability to complete the necessary actions required to reach a designated level of performance. In this case, employees may base judgment of self-efficacy on that they achieve personal accomplishment within a given domain. This finding also supports other research which showed that intrinsic rewards may play an important role in customer-oriented behavior than their extrinsic counterparts (Huffman and Ingram, 1992). The second result indicated that employee satisfaction with “Supervisor” was found to be positively correlated with “Empathy” aspect of service quality. This finding suggests that in the event of customer contact, employees perceive their supervisor as a role model. The supervisor is seen as trustworthy, concerned with subordinates’ well-being and encouraging an open and supportive working environment. When employees’ such positive perceptions towards their supervisor are high, the results showed that they are more likely to exert effort in the workplace to meet the needs of customers. In terms of “empathy,” employees may pay individualized attention to customers, offering personalized service, and keeping informed of matter to them as well as offering new and better solutions to customer problems in an understandable manner.

The second result is consistent with prior literature such as Schneider and Bowen (1993) who proposed that when employees’ work is facilitated (i.e., via supporting mechanism such as supportive supervision and adequate resource), employees can devote themselves to fulfilling the demands of customers.

The second result supports previous studies such as Graen et al., (1982) and Scandura & Graen (1984) who examined the association between leader-member relationship and performance in the context of a leadership training program designed to enhance leader-member relationship quality. They found that subordinate performance increased as leader-member relationship quality improved over the course of the training program.

The second result also agrees with a prior research conducted by Setton, et al., (1996), a more direct examination of leader-member relationship and performance. They found that leader-member relationship quality was positively related to both in-role and extra-role behavior. The second result also support Dorman and. Kaiser, D M (2002) who concluded that a higher level of supervisor support is associated with the level of customer satisfaction with empathy.

The third result, was that employee satisfaction with “Compensation” has a relationship with customer perception with “Tangible” aspect of service quality. This finding is somewhat strange. The result seems to more concern with the organizational level rather than the individual level. This finding implies that those banks where employees perceived of their banks positively in terms of their salaries, customers of which reported a high level of perception to the tangibles of these banks. In other words, those banks that can satisfy their employees with salaries, can also satisfy their customers in terms of the tangible service quality dimension.

The third result is not in line with previous literature such as Tornow & Wiley (1991) who reported that when employee satisfaction was measured with respect to their salaries, the relationship between employee satisfaction and customer perceptions of service quality was found to be non-significant. Such disagreement may attribute to some reasons. The first is that employee who are not satisfied with their job may not be motivated to keep either themselves or their area of work neat and tidy.

Another reason is that the banks participated in the present study includes two types of banks with different practices: former banks and later banks. Former banks referred to those banks that were established within the period of 1992-1997, while later banks represent those banks that were set up after 2010. Later banks differ from former banks in some ways. Later banks provide one-stop services using up-to-date equipment, and have attractive and modern buildings with sufficient parking space. They also hire personnel focusing upon the physical appearance of potential employees, preferring young and attractive employees over older people. In addition, these later banks can provide their employees with a relatively higher salary.

On the other hand, former banks still retain their older premises, rather than trying to be attractive as modern bank buildings, and offer their workers relatively lower salaries. Under these circumstances, it is more likely to see that those banks which can provide higher salaries, also possess visually attractive facilities and appealing staff (Source: physical visit to these banks by the author). As a result, those banks that achieve employee satisfaction in terms of compensation, can also get positive customer ratings of their tangible service facilities and personnel. In this regard, the positive association was found between employee satisfaction with compensation and customer perceptions of the ‘tangibles’ service dimension.

The fourth result showed that employee satisfaction with “Co-workers” was positively correlated with “Empathy” aspect of service quality. This finding suggests that employees perceive their work group as characterized by co-operation, members work on encouraging each other, and co-workers are friendly. Thus, employees feel their job as more enjoyable and it usually leads to greater effectiveness, particularly, greater willingness to help customers by paying more attention to customers’ best interests and keeping them informed of important matters and better solutions in understandable manners.

The fourth result agrees with McGregor (1960) who posited that whether or not an employee will give his/her service wholeheartedly to the organization and work, depends on the way the worker feels about the job, fellow workers and supervisor. The fourth result also supports Gronroos (1990) who argues that internal cooperation in the form of employees helping each other can ultimately lead to employees helping customers. The fourth result also agrees with prior empirical study of Susskind et al., (2003) who discovered that a supportive group of peers was important to help perform service-related duties, which require employees to meet all requests made by customers and to ensure that customers receive the best possible service available. The fourth result is also congruent with the work of Susskind et al., (2007) who conducted in casual dining restaurant chain and found that employees felt their co-workers were very helpful, they can rely heavily on their peers, and their colleagues provide important work-related information and advice that make performing their job easier. Consequently employees

reported high level of satisfaction with co-workers and it affected creating a positive service atmosphere. Employees became more willing to deliver excellent service to their customers. Customers noticed the service and reported high positive assessment. The fourth result also supports the finding of Kim & Han (2013) who found in a state-owned rail enterprise in South Korea that employee believe their co-workers are friendly, trustable, cooperative, and have mutual interests. When such employee positive perceptions of co-workers are high, they are likely to be motivated to meet the demands of train users and be concerned with customers' best interests.

Further, the fifth result also found that employee satisfaction with co-workers was negatively related to customer perception of the "attractiveness of bank" service dimension, which referred to the availability of adequate branches at convenient locations. The fifth result is unexpected and contrary to common sense that negative effect of employee satisfaction with co-workers will lead to high level of customer satisfaction with the attractiveness of bank. This unexpected finding may be attributed to Myanmar banking practices. It is typically seen in the Myanmar banking industry that, whenever a new branch was opened, where the staff composes of not only new employees, but also personnel who have transferred from existing branches (who have experience) to assist new staff. These experienced staff were asked by their bank manager to work in the new branch. Most of such requests were made together with a 'promotion' incentive, but sometimes without. Some staff may have accepted to work in new branch because of the 'promotion' incentive even though they may not, have been all that willing (Source: interviews with staff from some private banks).

On the other hand, opening a new branch provides customers with better convenience being the branch proximity to their places. Customers would therefore report being more satisfied with the service. Thus, this link implies that a negative perception of employee with co-workers, caused by being moved to work in a new branch, may result in a positive perception of customer to more accessibility of the bank.

The final result showed that there was no relation of employee any job aspect satisfaction to "reliability" aspect of service quality. This is perhaps due to both reasons: the items that were used to measure this dimension, and

customer sample respondent. To assess reliability dimension, three items were used in the present study. Two of them seek whether the employees apologize and quickly make it right when they make an error, and the other item is related to the reliability of cash machines. With respect to this, it is likely that these first two items could be answered by only those respondents who have experienced employees' error, whereas the last item could be responded to by only those who have often used ATMs. According to survey data, the majority of customer respondents had not experienced employees' errors during their time of dealing with the bank. Only a few customer respondents have used ATMs. Under these situations, perhaps, most customer respondents were more likely to choose a neutral score from 5 likert scale to rate this dimension. This might have led to the variability in the scores for this dimension to be remained constant, which may lead to being unable to find any relationship between this dimension and any factor of job satisfaction.

Conclusion

The magnitude of correlation found between employee job aspect satisfaction and customer perception of service quality might lead someone to conclude that with such small effect sizes, pursuing a link between employee satisfaction and customer service quality perception in a given organization is not worth continued implementation. However, the size of the company here would view such effects as quite large. According to Reicheld & Sasser (1990), if a firm reduces its customer defection ratio by 5% or increase the number of loyal customers by 5%, then it can witness a 25% -85% increase in its profits. This implied that the ability to increase customer retention or reduce customer defection in term of improving service quality by a few percentage points translates into a substantial sum of money.

Another fact to encourage pursuing employee satisfaction is that such small magnitude of relationship between employee satisfaction and performance may be due to level of analysis used in the present study for employee satisfaction (individual level). According to Schmitt, Colligan, and Fitzgerald (1980) there was little correlation on the satisfaction-performance relationship at the individual-level, however, the relationship at the organization level were much stronger. Similarly, Schneider & Schmitt (1986)

posit that the satisfaction-performance relationship at the organization level may be stronger than the relationship at the individual level.

Limitation & Future study

Although this investigation offers new insights that add to the existing literature of employee job satisfaction it is acknowledged that the study has some limitations. First, data collection was restricted to only twelve private banks located in Yangon and Mandalay. In order to generalize the findings for the banking industry of Myanmar future research should include other private and public banks. Second, the sample consists of data from the banking sector only which posts another limitation of empirical generalization. Future research should investigate current finding in other industries and other service firms or other countries to replicate and extend the current work and improve the understanding of the specific phenomena. Third, the same number of respondents for both employees and customers was used as a sample in this study. In this regard, future research should expand the research scope and sample size.

Implication & Suggestion

The results of this study have important implications both for theoretically and practical perspectives. From a theoretical perspective, this study extends our understanding on the relationship of specific job facet satisfaction to customer perception of service quality in a non-western environment, Myanmar. This could stimulate further research in this area such as the effect of specific job satisfaction facets on customer satisfaction and customer loyalty. From a practical standpoint, this study provides practitioners with key information that could enable them to make managerial decisions for improving customer perception of service quality.

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