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**THE IMPACT OF FRONTLINE EMPLOYEES' JOB SATISFACTION ON EACH OF ITS SUCCEEDING VARIABLES IN THE SERVICE-PROFIT CHAIN AT COMMERCIAL BANK OF ETHIOPIA**

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**ABSTRACT**

*Besides imperative contribution to an economy through their foremost function of connecting the customers who have capital deficits with those customers having capital surplus, banks are facing challenges of endowing with quality service, satisfying their employees, retaining employees, improving their employees' productivity, satisfying their external customers' and retaining them as well as improve the resultant profitability. In a proposition to verify the conception that employee job satisfaction steers employee loyalty, employee productivity, customers' service quality, customers' service value, customers' satisfaction, customers' loyalty and bank's profitability, this study as its purpose examined the effect of customer service officers' job satisfaction on each of its succeeding variables indicated on the service-profit chain separately by taking Commercial Bank of Ethiopia as a case bank. To analyze and to see the effect, the study used a multi-stage sampling method for data collection from both officers and external customers and then used a regression analysis on the data. The finding shows the officers' job satisfaction of the bank significantly affects all succeeding variables in the chain. It is thus, when the bank improves its officers' job satisfaction which can bring loyalty and productivity as well as it can bring external customers satisfaction which can make them to be retained in turn result in the repeated business then become the advocators so that the bank happens to be more profitable in the long-run.*

**Keywords:** *Job Satisfaction, Job Loyalty, Productivity, Service Quality, Service Value, Bank Profitability*

## **Introduction**

Job satisfaction of employees, especially frontline employees (the so called customer service officers in the study bank case) is crucial issue for assuring their loyalty and productivity. The benefit of satisfying frontline employees with their job does not stop there, it can go up to ensuring quality service for external customers, achieving high level value of service to customers, ensuring satisfaction of customers then their loyalty and finally the resulting outcomes in terms of profitability, growth, high market share, etc. Banks are actually facing challenges of satisfying their employees and thus retaining them who are one of the most important resources in turn ensuring their productivity, then as an outcome satisfying their external customers and retaining them. That is; they are facing challenge with proper service-chain executing and optimizing the resulting contribution of successful management of it.

Heskett et al., (1994) define the service-profit chain as ‘involving direct and strong relationships between profit; growth; customer loyalty; customer satisfaction; the value of goods and services delivered to customers; and employee capability, satisfaction, loyalty and productivity. The framework depicted in figure 1 lays the foundation for determining the causal relationship between customer service officers’ job satisfaction and its succeeding variables in the service-profit chain. Many researchers have examined the associations between some of the constructs of the chain in banking as well as in other service organizations’ contexts. These studies in part included some of the constructs in the chain of service-profit. Few have been able to link these constructs to customer contribution. Nevertheless, Bolton and Drew (1991) and Boulding, Kalra, Staelin and Zeithaml (1993) showed how behavioral intentions could be predicted by customer satisfaction and service attributes. Other researchers (for example Buzzell and Gale, 1987; Fornell, 1992) have investigated the profitability of service quality using aggregate, cross sectional data while the Harvard School of researchers (such as Reichheld and Sasser, 1990; Heskett et al 1994) have described the profit impact of reducing customer defection. The research that links employee satisfaction to productivity (e.g. Heskett et.al. 1994), job satisfaction to productivity (Schneider, et.al., 2003; Bockerman & Ilmakunnas, 2012), employee satisfaction to customer satisfaction (Evanschitzky, et.al., 2012; Koys, 2001; Wangenheim, et.al., 2007), and employee well being and job performance/productivity (Wright & Cropanzano, 2007) and with service quality (Lee, et.al., 2012). Employee satisfaction has also been linked to pride in service, customer orientation and how customers perceive the service (Johnson, 1996; Reynierse & Harker, 1992; Schneider, et.al., 1998), performance (Evanschitzky, et.al, 2012). Job satisfaction has also been linked to employee quitting behavior, absenteeism and job performance (Warr, 1999). Studies by Rust and Zahorik (1993) and Rust, Zahorik and Keiningham (1994) are among the few that have endeavored to trace the entire chain of effects from internal service quality programmes to customer satisfaction to customer retention (measures of behavioral loyalty) to measures of profitability. This research focused on the effects of CSOs’ job satisfaction on each of its succeeding variables in the service-profit chain in Commercial Bank of Ethiopia.

According to the Walker (2005), relationship between employees’ job satisfaction and employees’

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job loyalty would be positive if the organization provides different opportunities such as learn, grow and clear established career path. There is strong correlation between employee satisfaction and employee loyalty based on these variables, recognition and rewards, working conditions, relationship with supervisor teamwork (Fosam et al 1998). Many researchers have different opinions and found the connection between job satisfaction and job performance (Borman & Motowidlo, 1993; Hartline & Ferrell, 1996; Kahya, 2007; MacKenzie, Podsakoff, & Ahearne, 1998; Sonnentag, Volmer, & Sychala, 2008). Much research evidence shows that employees who experience high levels of job satisfaction are also more productive. Yoon and Suh (2003) showed that satisfied employees are more likely to work harder and provide better services via organizational citizenship behaviors. Employees who are satisfied with their jobs tend to be more involved in their employing organizations and more dedicated to delivering services with a high level of quality. Various previous researches have also suggested that loyal employees are more eager to and more capable of delivering a higher level of service quality (Loveman 1998, Silvestro and Cross 2000). Perceived value may be a key to enhancing customer loyalty (Lam et al., 2005). Thus to have good perceived value, the employees who are satisfied with their job are important. Numerous empirical studies show a strong positive relationship between employee satisfaction and customer satisfaction (e.g., Reynierse & Harker, 1992; Schmitt & Allscheid, 1995; Schneider & Bowen, 1985; Schneider, White, & Paul, 1998). As suggested by this wealth of findings, positive changes in employee attitudes lead to positive changes in customer satisfaction. Research in consumer psychology has shown that exposing customers to happy employees results in customers having a positive attitudinal bias towards a product (Howard and Gengler 2001). Likewise, research in organizational behavior has revealed that the hostility of service employees has a direct impact on the hostile mood of customers (Doucet 2004), leading to customer dissatisfaction regardless of the performance of the core tasks of the services delivered to fulfill customer needs. First, internal customer satisfaction enhances firm customer loyalty and influences customers' future repurchases intentions and behaviors (Verhoef et. el., 2003). When this happens, the profitability of a firm would increase (Mittal and Kamakura 2001). Highly satisfied internal customers are willing offer quality service where firm external customer pay premium prices and less price-sensitive (Anderson et al. 1994). This implies customers tend to pay for the benefits and service quality they receive and be tolerant of increases in price, ultimately increasing the economic performance of the firm. Generally the purpose of the study is to explore the effect of customer service officers' (CSOs) job satisfaction on each of its succeeding variables indicated on the service-profit chain in Commercial Bank of Ethiopia. Accordingly, the following hypotheses were proposed to be tested:-

*H<sub>01</sub>*: CSOs' job satisfaction has no significant effect on CSOs' loyalty

*H<sub>02</sub>*: CSOs' job satisfaction has no significant effect on CSOs' productivity

*H<sub>03</sub>*: CSOs' job satisfaction has no significant effect on customers' perceived service quality

*H<sub>04</sub>*: CSOs' job satisfaction has no significant effect on customers' perceived service value

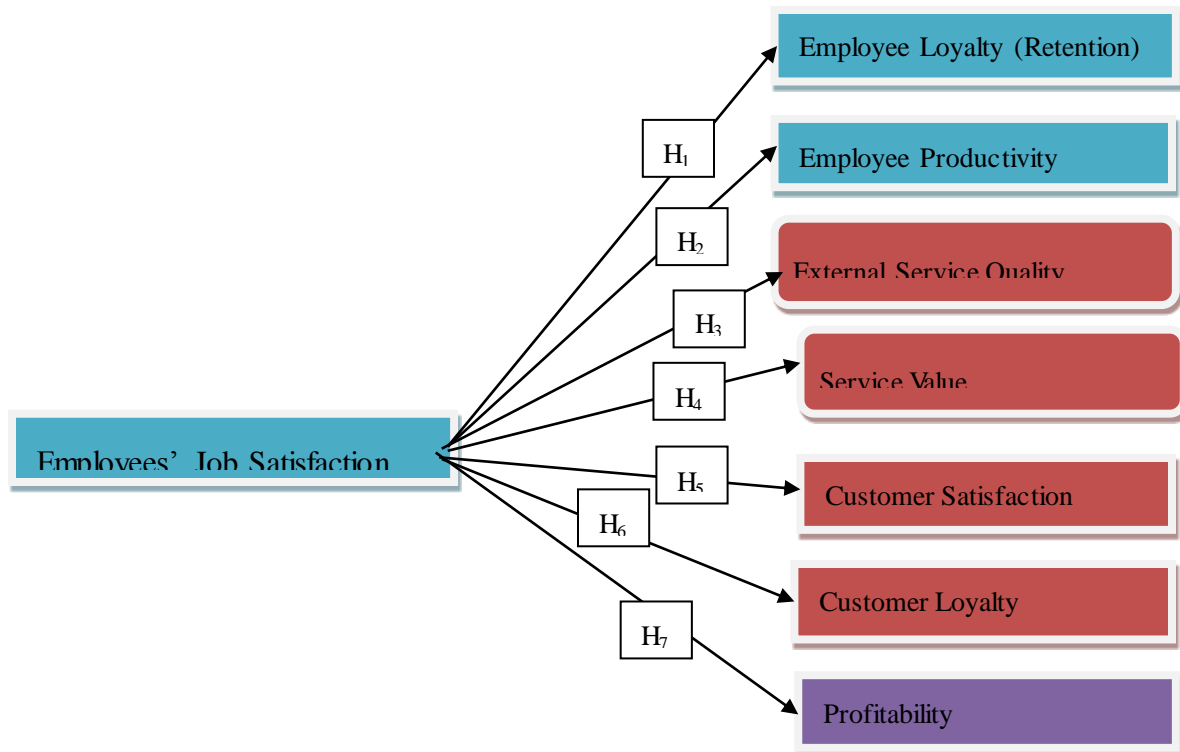
*H<sub>05</sub>*: CSOs' job satisfaction has no significant influence on customers' satisfaction

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*H<sub>06</sub>*: CSOs' job satisfaction has no significant influence on customers' loyalty

*H<sub>07</sub>*: CSOs' job satisfaction has no significant influence on bank's profitability

Figure 1: Research framework



Source: Service-Profit Chain of Heskett et al., (1994)

## Materials and Methods

Causal research design with quantitative approach for data analysis was used. The sampling technique in general was based on multi-stage judgmental and random sampling as Southern Nations, Nationalities and People Regional state was selected in judgment out of the nine regional states in the country and the bank district offices in the region considered by census method. Whereas the bank branches and customers of the bank were selected randomly, employees of the bank considered through census method.

The sample of customers of the bank were determined by using Daniel Soper, (2010) Statistical Calculators Version 3.0 Beta- a priory sample size calculator supplying the necessary input values for regression analysis and found to be 563 and customer service officers taken through census survey and made to be 563. According both primary and secondary data were used in the research.

By taking 10% of final sample size for the pilot survey, the scales reliability was checked by using

Cronbach's alpha coefficient and found as indicated in the table below:

Table 1: Showing the Cronbach's Alpha coefficient for reliability of the scale

Items	Cronbach's Alpha
Customer service officers' job satisfaction	0.784
Customer service officers' loyalty	0.803
Customer service officers' productivity	0.741
External customers' perceived service quality	0.782
External customers' perceived service value	0.789
External customers' satisfaction	0.766
External customers' loyalty	0.829
Bank's profitability	0.824

Source: Survey (2016)

Before going for showing the results of data, it was checked for its normal distribution by using the Z-values of skewness and kurtosis as well as looked into the plotted normal curve on histogram and normal Q-Q plot (*Note: not presented here*) as indicated below in table for Z-values of skewness and kurtosis:-

Table 2:- Summary for Z-values of skewness and kurtosis to check normality of data distribution

Items	Skewness			Kurtosis		
	Statistic	S.E	Z-values	Statistic	S.E.	Z-values
CSOs' Job Satisfaction	-0.24	0.103	-2.33	-0.424	0.206	-2.056
CSOs' Loyalty	-0.078	0.103	-0.76	-0.026	0.206	0.13
CSOs' Productivity	0.153	0.103	1.48	-0.098	0.206	-0.48
Perceived Service Quality	-0.058	0.103	0.56	-0.768	0.206	-3.73
Perceived Service Value	-0.274	0.103	-2.66	-0.414	0.206	-2.01
Customers' Satisfaction	0.097	0.103	0.94	-0.575	0.206	-2.79
Customers' Loyalty	0.092	0.103	0.89	-0.055	0.206	-0.27
Bank's Profitability	0.046	0.103	0.45.	-0.217	0.206	-1.05

Source: Survey (2016)

It is pretty clear that for both Z-values of skewness and kurtosis indicate significant skewness and kurtosis (at  $p < 0.05$ ) for all data sets; however, because of the large sample, it can take comfort in the fact that all values are below the upper threshold of  $\pm 3.29$  except for perceived service quality. Thus, it can be verified that the data is normally distributed.

## RESULTS

### The Effect of CSOs' Job Satisfaction on Each of its Succeeding Variables

Table 3:- The summary of beta estimates for the effect of CSOs' job satisfaction on each of its succeeding variables in the chain

Unstandardized							Stand	P-Val	R <sup>2</sup>	F-Ratio
			$\beta_1$	$\beta_0$	S.E.	T	Beta	ue		
CSOL** <sup>1</sup>	<-	CSOS**	.571	1.80	.031	18.247	.610	.000	.37	332.4*
CSOP**	<-	CSOS	.417	2.52	.026	16.225	.565	.000	.32	262.8*
PSQ**	<-	CSOS	1.206	-0.78	.025	48.048	.897	.000	.80	2304.5*
PSV**	<-	CSOS	1.030	-0.01	.023	44.498	.883	.000	.78	1976.6*
CS**	<-	CSOS	.607	1.72	.037	16.495	.571	.000	.33	271.6*
CL**	<-	CSOS	.571	3.16	.031	18.247	.378	.000	.14	93.24*
BP**	<-	CSOS	.212	3.38	.026	8.202	.327	.000	.11	67.15*

\* *F-Ratio is significant at 5% significance level*  
 Source: Survey (2016)

### The Effect of CSOs' Job Satisfaction on the CSOs' Loyalty

The  $\beta_1$  of the regression weight is 0.571 with significant *P*-value at 5% significance level showing the customer service officers' job satisfaction is significantly and positively affecting the loyalty of customer service officers in the bank. In this case if the satisfaction of customer service officers is increased by one measurable unit, then the model predicts that 0.571 extra customer service officers' loyalty. Where the prediction model is  $y = 1.8 + 0.571x_1 + 0.031$ , indicating when nothing is considered for job satisfaction (that is, when  $x_1 = 0$ ), the model predicts that 1.8 level of loyalty of customer service officers to the bank. The  $R^2$  is 0.37 (37%) indicating the proportion of variance in the customer service officers' loyalty explainable by the job satisfaction of customer service officers and as the *p*-value of *F*-ratio confirms it is significant to explain the variation. This means that the 63% of the variation in customer service officers' loyalty cannot be explained by customer service officers' job satisfaction alone.

<sup>1</sup> \*\* indicates abbreviations for CSOS customer service officers' satisfaction, CSOL customer service officers' loyalty, CSOP customer service officers' productivity, PSQ perceived service quality, PSV perceived service value, CS customers' satisfaction, CL customers' loyalty, BP bank' profitability

### **The Effect of CSOs' Job Satisfaction on the CSOs' Productivity**

The  $\beta_1$  of the regression weight is 0.417 with significant  $P$ -value at 5% significance level indicating the customer service officers' job satisfaction is significantly and positively affecting the productivity of customer service officers in the bank. Thus, if the job satisfaction of the customer service officers is increased by one measurable unit, then the model predicts that 0.417 extra customer service officers' productivity. Where the prediction model is  $y = 2.52 + 0.417x_1 + 0.026$ , indicating when nothing is considered for job satisfaction (that is, when  $x_1 = 0$ ), the model predicts that 2.52 level of productivity of the customer service officers in the bank. The  $R^2$  is 0.32 (32%) indicating the proportion of variance in the customer service officers' productivity explainable by the job satisfaction. This means that the 68% of the variation in customer service officers' productivity cannot be explained by job satisfaction alone.

### **The Effect of CSOs' Job Satisfaction on the Customers' Perceived Service Quality**

The  $\beta_1$  of the regression weight is 1.206 with significant  $P$ -value at 5% significance level showing the job satisfaction of customer service offices is significantly and positively affecting the external customers' perceived service quality. Thus, if the job satisfaction is increased by one measurable unit, then the model predicts that 1.206 extra customers' perceived service quality. Where the prediction model is  $y = -0.78 + 1.206x_1 + 0.025$ , indicating when nothing is considered for job satisfaction (that is, when  $x_1 = 0$ ), the model predicts that 1.206 level of perceived service quality from the bank by the external customers. The  $R^2$  is 0.80 (80%) indicating the proportion of variance in the customers' perceived service quality explainable by the job satisfaction and as the  $p$ -value of  $F$ -ratio confirms it is significant to explain the variation. This means that the only 20% of the variation in customers' perceived service quality cannot be explained by job satisfaction of the customer service officers alone.

### **The Effect of CSOs' Job Satisfaction on the Customers' Perceived Service Value**

As indicated in the table 1 above, the  $\beta_1$  of the regression weight is 1.03 with significant  $P$ -value at 5% significance level showing the job satisfaction of customer service officers is significantly and positively affecting the external customers' perceived service value. Thus, if the job satisfaction is increased by one measurable unit, then the model predicts that 1.03 extra customers' perceived service value. Where the prediction model is  $y = -0.01 + 1.03x_1 + 0.023$ , indicating when nothing is considered for job satisfaction (that is, when  $x_1 = 0$ ), the model predicts the reduction of the perceived service value -0.01 level by the external customers. The  $R^2$  is 0.78 (78%) indicating the proportion of variance in the customers' perceived service value explainable by the job satisfaction and as the  $p$ -value of  $F$ -ratio confirms it is significant to explain the variation. The rest 22% of the variation in it cannot be explained by job satisfaction of the staff alone.

### **The Effect of CSOs' Job Satisfaction on the Customers' Satisfaction**

As indicated in the table 1 above, the  $\beta_1$  of the regression weight is 0.607 with significant  $P$ -value at 5% significance level showing the job satisfaction of customer service officers is significantly

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and positively affecting the satisfaction of customers. Thus, the one measurable unit change in predictor variable will result in the 0.607 extra customers' satisfaction. Where the prediction model is  $y = 1.72 + 0.607x_1 + 0.037$ , indicating when nothing is considered for job satisfaction (that is, when  $x_1 = 0$ ), the model predicts that 1.72 level of perceived service quality from the bank by the external customers. The  $R^2$  is 0.33 (33%) indicating the proportion of variance in the customers' satisfaction explainable by the job satisfaction of customer service officers and as the  $p$ -value of  $F$ -ratio confirms it is significant to explain the variation.

### **The Effect of CSOs' Job Satisfaction on the Customers' Loyalty**

As indicated in the table 1 above, the  $\beta_1$  of the regression weight is 0.571 with significant  $P$ -value at 5% significance level showing the job satisfaction of customer service officers is significantly and positively affecting the customers' loyalty. It is representing the change in the outcome associated with a unit change in the predictor. Therefore, if the job satisfaction is increased by one measurable unit then the model predicts that 0.571 extra customers' satisfaction. Where the prediction model is  $y = 3.16 + 0.571x_1 + 0.031$ , indicating when nothing is considered for job satisfaction (that is, when  $x_1 = 0$ ), the model predicts that 3.16 level of external customers' loyalty. The  $R^2$  is only 0.14 (14%) indicating the proportion of variance in the customers' loyalty explainable by the job satisfaction, though seems small, it is significantly explaining the loyalty of customers as the  $F$ -ratio of the ANOVA is significant.

### **The Effect of CSOs' Job Satisfaction on the Bank's Profitability**

As indicated in the table 1 above, the  $\beta_1$  of the regression weight is 0.212 with significant  $P$ -value at 5% significance level showing the job satisfaction is significantly and positively affecting the bank's profitability. Therefore, if the job satisfaction is increased by one measurable unit then the model predicts that 0.212 extra profitability of the bank. Where the prediction model is  $y = 3.38 + 0.212x_1 + 0.026$ , indicating when nothing is considered for job satisfaction (that is, when  $x_1 = 0$ ), the model predicts that 3.38 level of external customers' loyalty. The  $R^2$  is 0.11 (11%) indicating the proportion of variance in the profitability of the bank explainable by the job satisfaction and as the  $p$ -value of  $F$ -ratio confirms it is significant to explain the variation.

## **Discussion**

According to the Walker (2005), relationship between employees' job satisfaction and employees' job loyalty would be positive if the organization provides opportunities like learn, grow and clear established career path. There is strong correlation between employee job satisfaction and employee loyalty based on these variables, recognition and rewards, working conditions, relationship with supervisor teamwork (Fosam et al 1998). Thus, the current study also showed the existence of strong and positive influence of officers' job satisfaction on their loyalty.

Though early studies into the relationship between job satisfaction and productivity such as the Hawthorn studies of the 1930s showed that greater employee job satisfaction was not necessarily associated with higher productivity, later studies such as James Heskitt, W. Sasser and Leonard Schlesinger's 1997 study on the service-profit chain, demonstrated that high



employee satisfaction can lead to greater customer satisfaction and higher profit. Accordingly, this research pointed out that customer service officers' job satisfaction is significantly affecting their productivity and it is in conjunction with more recent research such as Gallup Poll (2003) finding that 40% of the companies listed on Fortune magazine's "America's Best Companies to Work For" survey are also on the Fortune 500 list of America's most successful companies. This indicates that employee satisfaction does relate to productivity and profit in some companies.

Various researchers have argued that service quality is influenced by job satisfaction of employees (Cropanzano et al. 2003). Hartline and Ferrell (1996) found evidence that job satisfaction felt by customer-contact employees is associated with service quality. The argument that employee satisfaction improves service quality is grounded on the theory of equity in social exchanges (Cropanzano and Mitchell 2005). Accordingly, the frontline staffs' satisfaction in the current study bank showed a strong influence on the external customers' perceived service quality of the bank that is perceived by the customers. The study also showed the same result that customer service officers' job satisfaction strongly and positively affecting the service value experienced by customers of the bank.

As various empirical studies shown a strong positive relationship between employee satisfaction and customer satisfaction (e.g., Band, 1988; George, 1990; Reynierse & Harker, 1992; Schmitt & Allscheid, 1995; Schneider & Bowen, 1985; Schneider, White, & Paul, 1998; Schneider, Ashworth, Higgs, & Carr, 1996; Johnson, 1996; Ulrich, Halbrook, Meder, Stuchlik, & Thorpe, 1991; Wiley, 1991), the current study as well indicated the strong influence of frontline employees job satisfaction on the customer satisfaction. This is because a positive changes in employee attitudes lead to positive changes in customer satisfaction.

Customer service officers' job satisfaction has also shown a strong influence on the external customers' loyalty and the existence of influence on profitability of bank, which is supported by Verhoef (2003), stated as internal customer job satisfaction enhances firm customer loyalty and influences customers' future repurchases intentions and behaviors. When this happens, the profitability of a firm would increase (Mittal and Kamakura 2001). Highly satisfied internal customers are willing offer quality service where firm external customer pay premium prices and less price-sensitive (Anderson et al. 1994). Gallup reports that highly satisfied groups of employees often exhibit above-average levels of the following characteristics: customer loyalty (56%), productivity (50%), employee retention (50%), safety records (50%), and profitability (33%).

## **Conclusion and Recommendation**

As the consequence of conceptualization and the hypotheses that states officers' job satisfaction triggers the officers' loyalty, officers' productivity, improves customers' perceived service quality, improves customers' perceived service value, improves customers' satisfaction, improves customers' loyalty and enhances bank's profitability, an attempt was made in this study to evaluate its effect on these succeeding variables in the service-profit chain of Commercial Bank of Ethiopia. It was importantly shown that there was significant and positive effect of officers' job

satisfaction on each of its succeeding variables in the chain. The other issue was that the variation in each of the variables indicated as the succeeding variables of officers' job satisfaction in the service-profit chain were well explainable by the officers' job satisfaction as their  $R^2$  was significant for each of the outcome variables. Thus, all the null hypotheses were rejected and the alternate hypotheses were accepted; that means, customer service officers' job satisfaction has a significant influence on each of the succeeding variables in the service-profit chain of the bank.

Thus, the study recommends that the management of the bank should sustain and if possible upgrade the officers' job satisfaction in the bank so as to facilitate quality service delivery to external customers, which is a prerequisite for customer satisfaction, delight, loyalty and patronage. This also shows the fact that when the bank gives due attention and improves its officers' job satisfaction, as it has effect on the succeeding variables it can bring their loyalty and productivity as well as it can bring external customers satisfaction which can make them to be retained and result in the repeated businesses as well as become the advocators so that the bank becomes more profitable in the long run.

### **Implications**

The deficiency of this study was that it looked only in to the direct effect of the officers' job satisfaction on each of the succeeding variables in the chain without looking the mediated and moderated effect of variables in the chain. But the effect can also be indirect through the mediator(s) and moderator(s); say for instance, the effect of officers' job satisfaction on the customers' loyalty can be mediated by the other middle variables in the chain like satisfaction of customers opposing the direct effect considered in this study by ignoring such mediation. Thus, the researchers who want to do further investigation on the area can see the mediated effect of the officers' job satisfaction on the other succeeding variables in the chain.

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