



IMPACT OF INDIVIDUAL AND PROFESSIONAL ASPECTS OF EMPLOYEE BEHAVIOR ON CUSTOMER SATISFACTION: EMPIRICAL EVIDENCES FROM PAKISTANI BANKING SECTOR

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ABSTRACT

Employee behavior plays an important role in convincing bank clients; conversely, there is a scarcity of study which emphasized the individual and professional features of employee behavior and their effects on client's satisfaction. Therefore, this study provides a good detail regarding influence of bank employee service behavior on customer satisfaction. Sample population was 200 clients with functional bank accounts in four commercial banks of Pakistan. A close-ended questionnaire was employed for collection of data by conducting survey. The analysis of data was performed by employing various statistical techniques such as descriptive statistics and multiple regressions. The key findings evidently indicate significant influence of both individual (Individual traits and Individual marketing skills) and professional (Professional knowledge and Professional marketing skills) features of employee behavior on the satisfaction of clients. This study also showed that individual features of service behavior of employee have great influence on the satisfaction of clients than professional aspects. Finally, it found that bank staff's individual and professional features positively and significantly affect satisfaction of their customers; while, individual features have revealed a dominance in forecasting the clients' satisfaction.

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1. INTRODUCTION

Relationship management is very important for service providers and customers because of its ability to help out them to attain new customer, maintain existing ones and increase

their lifetime worth. The association between behavior of service and quality had established its value and also had great significance in marketing. The phenomenon of satisfaction and quality of service had attained prominence in the activities and texts related to marketing, all through preceding decades.

Benefits of quality and satisfaction had been praised by the marketing researchers and devised these values as indicators of competitive benefit of an organization. Because of its final influence on repeated purchases by customers, service loyalty is considered as most vital aspect in the service marketing. Repeated purchases made by those loyal customers are thought as the foundation of any business. Even though these aspects had been employed several times in literature, but still the exact nature of relation between these three aspects remain unclear (Caruana, 2002).

The current scenario of business is becoming more challenging and competitive than before. With multidimensional demand and challenges of globalization, the business firms are forced to modify their systems and products to enhance the quality of services and stay competitive (Yasin *et al.*, 2004).

Customer service is believed to be an important element of any facade of business firm and it delineates the future of any business firm. The speedy progresses in the systems, which are based on technology, associated to internet are leading to elementary techniques in how different organizations act together. This applies similar for association of a customer with its organization. In different industries related to services sector, the affiliation between services attributes and customer satisfaction has been tricky to recognize because nature of services is (Hong *et al.*, 2004).

Customers' expectations are increased by industries through providing a globally competitive and superior service quality. Failure or success of an organization is determined by its quality of service. Reason for determining the customer satisfaction of industry is that organizations and companies considered the satisfaction of customers essential for successful operation of business. Satisfaction of customers is also determined by the service quality. On other hand, determining factors of service quality were getting more intricate with dynamic environment of business (Robinson, 1999).

Banking firms that provide good quality services can obtain an advantage in terms of customer retention, higher revenue and clients' loyalty (Kumar *et al.*, 2010). Accomplishment in increasing the satisfaction of clients and endearing the competition, which is linked to uphold the stage and quality of service (Duncan and Elliot, 2002). This shows that success of a firm, which provides good services, always based on the reliable provision of good quality service and sustaining the association with clients (Panda, 2003). This establishes the level of client's loyalty and satisfaction of a firm, which provides good services (Lymperopoulos *et al.*, 2006).

Commercial banking setups in Pakistan normally intended with furnish significance as a part of general performance of corresponding banks by providing quality services to the clients. Clients give high value to the personal hygiene and appearance of staff, beside with

their comfortable manners and facial expressions like smile more than other features of service behavior.

Particularly, this research is intended to answer the below mentioned question:

- Does improvement in the service quality of banks lead to amplify in satisfaction of clients?
- What are potential factors that may affect internal satisfaction of customer?
- How can these features be better by banks to boost the level of internal satisfaction of customers?

This study attempts to clarify the attributes of individual and professional aspects of employee service behavior of banking setups operating in Pakistan that affect the satisfaction of customers.

2. REVIEW OF LITERATURE

Liljander and Strandvik (1993) reported that experience is not required for evaluation of service quality and proposed that tolerance zone of the customer acted as inertia regarding their behavioral responses related to the disconfirmation of their precious expectations. Mittal and Kamakura (2001) reported that satisfaction of customer was an important feature in creation of desires by customers for purchase in future and investigated the functional form that related satisfaction with intent repurchase behavior was totally different from that related the customer satisfaction with actual repurchase behavior.

Beatson and Gudergan (2008) investigated the relationship quality consisting three aspects satisfaction, trust, and commitment. The results indicated that all independent variables had positive impact on the behavioral intention but trust affected the activism negatively while commitment affected the perceived switching cost negatively.

Jun and Cai (2010) identified the significance of customers and employees satisfaction of organization and their major effect on the qualities of services. Workers of any service providing organization had an effective role and determine the internal service quality.

Sivadas and Prewitt (2000) presented that definition of clients` satisfaction engages perceived and predicted services; as quality of services proceeded as one of the most important factors which influence the clients` satisfaction. Wang and Hing-Po (2002) paid emphases to the study of the dynamic relationships among service quality, customer value, customer satisfaction and their influences on future behaviors after the key drivers of customer value and customer satisfaction were identified.

Kuo (2003) conducted a research on service quality of virtual community websites with the purpose of constructing an instrument to evaluate service quality of virtual community websites and to have a further discussion of the relationship between service quality dimensions and overall service quality, customer satisfaction and loyalty.

3. RESULTS AND DISCUSSION

The aim is to analyze the various factors that affect clients` satisfaction empirically by employing this already developed study framework.

3.1 CONCEPTUAL FRAMEWORK

It also searches out the problems related to employee service behavior and the need for banking firms based in the Punjab to improve the employee service behavior for clients' satisfaction. Main objective of this research is to check state of current individual and professional aspects of employee service behavior of commercial banks that influencing customer satisfaction in the Pakistan. Its purpose is to build the cause-effect relationship between employ and consumer's point of view for which it follows an explanatory approach.

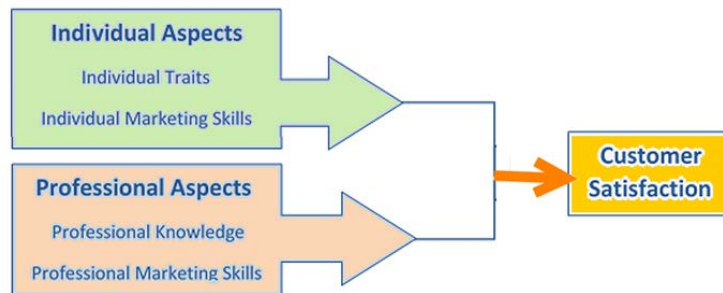


Figure 1: A conceptual framework of individual and professional aspects of employee behavior

The importance of this problem deserves the very broader coverage of area at provisional level but because of obvious limitations of research student (financial resources and time), this study was limited to Faisalabad town in Pakistan. The Faisalabad city is important as it is third largest city of Pakistan. It is also known as the textile hub of the country. Most of the textile firms of Pakistan are operating in Faisalabad. The targeted sample population for this research was clients having functional bank accounts in the four commercial banks located in the Faisalabad city in Pakistan. The four banks located in the Faisalabad city were; Habib bank limited (HBL), Meezan bank limited, Allied bank limited (ABL) and National bank of Pakistan (NBP).

A represented sample population of about 200 participants was used for collection of data. Random technique of sampling was applied simply to choose participants from banking firms. A well planned and self-administered questionnaire was distributed among the specified sample population to record primary data. After completing the procedure of collecting data procedure of the interviewing schedules were carefully checked properly with objective of making sure that all the responses had been collected accurately. Then, whole collected data were shifted to data analysis software from the questionnaire. An amalgamation of inferential and descriptive statistics was employed to analyze the data collected in this study. The data were analyzed through use of SPSS® (version 21.0).

3.2 CORRELATION

Correlation technique is used to check the significance of the association between the individual (Individual traits and Individual marketing skills) and professional (Professional knowledge and Professional marketing skills) features of employee behavior.

3.3 REGRESSION ANALYSIS

The regression analysis was employed study to examine the effect of Bank employ services' practices on clients' satisfaction. Multiple regressions were employed to obtain the superior explanation of variables by estimating the coefficients. This coefficient measures

that how powerfully independent variables affect the dependent variable. Consumer perception was treated as dependent variable whereas their point of view about employees' individual and professional aspects of service behavior was treated as independent variable. So the connection between individual (Individual traits and Individual marketing skills) and professional (Professional knowledge and Professional marketing skills) features of employee behavior, is given as:

$$CS = \alpha + \beta_1 IT + \beta_2 IMS + \beta_3 PK + \beta_4 PMS + \varepsilon \quad (1),$$

where:

IT= Individual traits,

IMS= Individual marketing skills,

PK= Professional knowledge,

PMS= Professional marketing skills,

and α is the intercept, while β_1 , β_2 , β_3 , and β_4 are the coefficients, ε is the random error. where CS represents the consumer satisfaction. IT represents the Individual Traits, IMS is Individual Marketing Skills. PK represents the Professional Knowledge, while PMS represents the Professional Marketing Skills of model.

4. RESULTS AND DISCUSSION

This part is consisted of results and discussion and it is presented section wise where Section1: Frequency distribution of demographic characteristics. Section2: Ranking and frequency distribution of each dimensions of conceptual framework. Section3: Correlation to test hypothesis Section4: Regression analysis to verify hypothesis. Section 5: Factor analysis for final verification of direct relationship of dimensions

Table 1: Reliability Statistics

Cronbach's Alpha	N of Items
.80	46

Table 1 consisted of reliability statistics. Cronbach's Alpha elucidates the result to significant positive. The result describe in figure of 0.80 which found as "Acceptable" according to George and Mallery (2003).

4.1 TESTING HYPOTHESIS

Hypothesis 1

H1: Individual Traits has a significant impact on clients' satisfaction

Ho: Individual Traits has a non-significant impact on clients' satisfaction

Table 2: Correlation of Individual Traits and Customer Satisfaction

Statement	Individual Traits	Customer satisfaction
Individual Traits	Person Correlation	1
	Significance (2.tailed)	<0.001
	N	200
Customer Satisfaction	Pearson Correlation	0.422
	Significance (2.tailed)	<0.001
	N	200

*Correlation is significant at the 0.05 level (2-tailed)

Table 2 explains the correlation between Individual Traits and Customer Satisfaction. The bivariate correlation check was used on 200 sample size. The result explains that significant of the level .000 which is less than to 0.05. It specify that null hypothesis i.e. Individual Traits has a significant impact on clients` satisfaction has been accepted and alternate i.e. Individual Traits has a non-significant impact on clients` Satisfaction has been rejected.

Hypothesis 2

H1: Individual Marketing Skills has a significant influence on customer satisfaction

Ho: Individual Marketing Skills has a non-significant influence on customer satisfaction.

Table 3: Correlation of Individual Marketing Skills and Customer Satisfaction

Statement		Individual Marketing Skills	Customer satisfaction
Individual Marketing Skills	Pearson Correlation	1	0.594
	Significance (2.tailed)		<0.001
	N	200	200
Customer Satisfaction	Person Correlation	0.594	1
	Significance (2.tailed)	<0.001	
	N	200	200

*Correlation is significant at the 0.05 level (2-tailed)

Table 3 explains the correlation between Individual Marketing Skills and Customer Satisfaction. The bivariate correlation check was used on 200 sample size. The result explains that significant of the level .000 which is less than to 0.05. It specify that null hypothesis i.e. Individual Marketing Skills has a significant influence on clients` satisfaction has been accepted and alternate i.e. Individual Marketing Skills has a non-significant influence on clients` Satisfaction has been rejected.

Hypothesis 3

H₁: Professional Knowledge has significant effect on Customer's Satisfaction

H₀: Professional Knowledge has a non-significant effect on Customer's Satisfaction

Table 1: Correlation of Professional Knowledge and Customer Satisfaction

Statement		Professional Knowledge	Customer satisfaction
Professional Knowledge	Pearson Correlation	1	0.470
	Significance (2.tailed)		<0.001
	N	200	200
Customer Satisfaction	Pearson Correlation	0.470	1
	Significance (2.tailed)	<0.001	
	N	200	200

*Correlation is significant at the 0.05 level (2-tailed)

Table 4 explains the correlation between Professional Knowledge and Customer Satisfaction. The bivariate correlation check was used on 200-sample size. The result explains that significant of the level less than to 0.05. It specify that null hypothesis i.e. Professional Knowledge has a significant consequences on clients` satisfaction has been accepted and alternate i.e. Individual Marketing Skills has a non-significant consequences on clients` Satisfaction has been rejected.

Hypothesis 4

H₁: Professional Marketing Skills has significant effect on Customer's Satisfaction

H₀: Professional Marketing Skills has a non-significant effect on Customer's Satisfaction

Table 2: Correlation of Professional Marketing Skills and Customer Satisfaction

Statement		Professional Marketing Skills	Customer satisfaction
Professional Knowledge	Person Correlation	1	0.511
	Significance (2.tailed)		<0.001
	N	200	200
Customer Satisfaction	Pearson Correlation	0.511	1
	Significance (2.tailed)	<0.001	
	N	200	200

*Correlation is significant at the 0.05 level (2-tailed)

Table 5 explains the correlation between Professional Marketing Skills and Customer Satisfaction. The bivariate correlation check was used on 200-sample size. The result explains that significant level less than to 0.05. It specify that null hypothesis i.e. Professional Marketing Skills has a significant impact on clients` satisfaction has been accepted and alternate i.e. Individual Marketing Skills has a non-significant impact on clients` Satisfaction has been rejected.

4.2 REGRESSION ANALYSIS

This research examined the associations between three main dimensions: satisfaction of bank customers (dependent variable), their point of view about employees' individual and professional aspects of service behavior (independent variable).

Table 3: ANOVA Table of study's model

Model	SS	DF	MSS	F	Sig.
Regression	3820.705	4.0	955.176	82.829	<0.001
Residual	2248.715	195	11.532		
Total	6069.420	199			

Table 4: Multiple regression-coefficient values of study's model constructs

	Standardized Coefficients "Beta"	Significance
Individual Traits	0.311	<0.001
Individual Marketing Skills	0.129	0.05
Professional Knowledge	0.207	0.004
Professional Marketing Skills	0.244	0.001
R Square	63%	
Significance	<0.001	

Tables 6 and 7, statistical analysis indicated that research model of current study appreciably forecast the clients` satisfaction having bank accounts in Faisalabad. This research model was capable of explaining the 63.0% ($P \leq 0.00001$) of the variation in the clients' satisfaction.

4.3 FACTOR ANALYSIS

Factor analysis is that the technique that accustomed scale back the big quantity of information into a fewer range of issue. Factor analysis, taking into account range of things, and examine the method to group the study variables beneath one model rising from collected data. During this means, less dimension were known which modify the

simplification of data.

Table 5: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measures of Sampling Adequacy	.687	
Bartlett's Test of Sphericity	Approx. Chi-Square	5050.928
	Df	1035
	Sig.	<0.001

Table 8 indicates the KMO and Bartlett's test of sampling adequacy. According to Emperor (1970) the KMO price ought to be bigger than 0.6. Approximate Chi sq. comes dead set be 5050.928 with 1035 degree of freedom and therefore the usually price of the Bartlett's check was significant at 5 percent confidence level. The values of equally tests gift area unit in satisfactory vary, that the factor analysis is evaluated.

Table 9 shows that standard segment examination performed to decide least number of factors. The factor in begin clarified greatest number of factors in Table 10 as shows relationship between factors when extraction. In case before extraction of the variables forty-five elements of linear extracted by fraction of variance shown variance caused by every variable by every of the linear part in information set in initial eigenvalues. Eigenvalues in factors analysis want to foresee and figure number of qualities to be extracted from overall correlational analysis. Factor analysis was drained SPSS®, extracted total of 14 factors through quite one eigenvalue.

Table 6: Total Variance Explained

Factors	Rotation Sums of Squared Loadings		
	Eigen values	Percentage of Variance	Cumulative Percentage
1	10.130	22.022	22.022
2	4.127	8.972	30.994
3	3.700	8.043	39.037
4	2.695	5.858	44.895
5	2.461	5.350	50.244
6	2.269	4.932	55.176
7	2.040	4.434	59.610
8	1.764	3.835	63.445
9	1.589	3.454	66.899
10	1.484	3.226	70.126
11	1.412	3.070	73.195
12	1.368	2.974	76.169
13	1.123	2.441	78.610
14	1.029	2.238	80.848

Table 9 indicates the total variance explained. The factors in eigenvalues accessible after alternation that compact the variance in factor 1 in of alternation squared sum of loading with 22.022% with total of eigenvalue represented 10.130. All 14 factors have total cumulative percentage 80.848%.

4.4 ROTATED AND INTERPRETATION OF FACTOR ANALYSIS

Table 10 indicates the rotation and interpretation of factor analysis. Factor 1 measured the brand individual traits of bank employees that how can they affect customer satisfaction, hospitable and cordial employee behavior, employee personal manners, employee leadership qualities, and whether employee provides detailed information, employee proactive approach to execute tasks, confidence, and solution-oriented approach, flexible

Table 7: Rotation of Factors Analysis

	Components				
	1	2	3	4	5
Individual Traits					
I believe that the attitude of Employee is cordial and hospitable generally	.811				
I believe that the Employee's personal manners produces a comfortable atmosphere	.866				
I believe that the Employee's display of leadership is always best to solve customer's issue	.830				
I believe that the Employee provide with detailed information	.800				
I believe that the Employee's approach is proactive to execute the tasks	.828				
I believe that the Employee is confident enough and solution oriented	.815				
I believe that the Employee is flexible by nature to deal with different customers	.844				
I believe that the Employee's clothes appear clean and tidy	.809				
Individual Marketing skills					
I believe that the Employee is able to explain how bank accounts are managed to customers		.808			
I believe that the Employee is ready to clarify any ambiguity		.765			
I believe that the Employee does not disturb personal conversation among customers		.834			
I believe that the Employee's communication skills are effective for customers		.885			
I believe that the Employee always shows comforting facial expressions such as smiling		.797			
I believe that the Employee's responsive eye contact with customers is appreciated		.735			
I believe that the Employee's behavior is facilitating to customers		.831			
I believe that the Employee reacts empathically to customer's mood.		.859			
I believe that the Employee speaks friendly and warmly		.740			
I believe that the Employee speaks politely and respectfully to customer		.733			
Professional knowledge					
I believe that the Employee knows well about the functions of bank to guide customer			.782		
I believe that the Employee can assist customer in choosing account type while opening an account			.830		
I believe that the Employee keeps the secrecy of customer's personal information			.828		
I believe that the Employee keeps the account detail and financial position of customer confidential			.776		
I believe that the Employee gives a fair financial advice about account maintenance to customer			.850		
I believe that the Employee has knowledge about current market and bank products for the customer awareness			.765		
I believe that the Employee's forecasting skills to guide customer about the financial decisions are adequate			.805		
I believe that the Employee has due ability to convince the customer about the new banking products			.790		
Professional Marketing Skills					
I believe that the Employee quickly respond in their services				.782	
I believe that the Employee follows good professional practices while serving customer				.736	
I believe that the Employee can handle customer's special needs effectively				.811	
I believe that the Employee is attentive to customer need.				.826	
I believe that the Employee respects customer's time space during banking experience without bothering				.801	
I believe that the Employee pays attention to customer without being asked				.788	
I believe that the Employee can accommodate customer complaints professionally				.804	
I believe that the Employee makes sure any special requests are well accommodated				.747	
I believe that the Employee respects customer privacy				.778	
I believe that the Employee's numeracy skills are good				.827	
Customer Satisfaction					
There is a good variety of banking offers which are suitable to customer very well					.876
I am satisfied with the level of services offered					.814
The atmosphere is nice and consistent with banking					.862
The products are reasonable and there is a good value of customer					.827
There is possibility that you would recommend this bank to a friend or colleague					.864
Overall I am dissatisfied with this bank					.526
This bank's products meet all banking needs					.863
Employee is responsive to questions and concerns					.882
I am likely to visit this bank again					.833
I will spread negative words of mouth about this bank					.854

nature to deal with different customers and personal appearance of employee as these have the highest coefficients.

Factor 2 conducted individual marketing skills that employee is able to explain how bank accounts are managed, employee does not disturb personal conversation among customers, communication skills of employee are effective for customers, employee reacts empathically to customer's mood, employee speaks friendly and warmly, employee speaks politely and respectfully to customers as these have highest coefficients.

Factor 3 consisted professional knowledge which makes banking comfortable for customers, that employee knows well about the functions of the bank and he can guide customers, employee can assist customer in choosing account type while opening an account, employee keeps the secrecy of customer's personal information, employee keeps the account detail and financial position of customer confidential, employee gives a fair financial advice about account maintenance to customer, employee has knowledge about current market and bank products for the customer awareness, employee's forecasting skills to guide customer about the financial decisions are adequate, employee has due ability to convince the customer about the new banking products as these have highest coefficient.

Factor 4 included employee's quick response while serving the customer, employee follows good professional practices while serving customer, respects time space of customer during banking, employee gives concentration to customer without being asked, accommodate customer complaints professionally, employee makes sure any special requests are well accommodated; employee give respects for customer privacy, employee's numeracy skills are good as these have highest coefficient.

Factor 5 consisted customer satisfaction that there is a good variety of banking offers which are suitable to customer very well, I am satisfied with services offered to clients, atmosphere is nice and consistent with banking, products are reasonable and there is a good importance of customers, There is possibility that you would suggest this bank to a colleague or friend, overall I am dissatisfied with this bank, bank's products meet all banking needs, responsive to questions and concerns, I am likely to visit this bank again, I will spread negative words of mouth about this bank as these have highest coefficient. Factor 6 to 14 have a smaller amount value of coefficient so become disqualified.

5. CONCLUSION

Statistical analysis showed that the research model of current study significantly forecast the clients' satisfaction having bank accounts in Faisalabad. This research model was capable of explaining the 63.0% ($P \leq 0.00001$) of the variation in the clients' satisfaction. The findings of this study support the alternative hypotheses and reject the null one. The major findings of this regression model evidently demonstrate significant influence of both individual (Individual traits and Individual marketing skills) and professional (Professional knowledge and Professional marketing skills) features of employee behavior on the clients' satisfaction. Additionally, the findings of this research evidently demonstrate that all constructs of study's model play a statistically significant role in the rationalization of

variance of clients' satisfaction. From all variables of study, individual traits play the largest role (Beta = 0.311, $P \leq 0.0001$). Findings of this research also revealed that individual (Individual traits and Individual marketing skills) features of service behavior of bank employee have more impact on clients' satisfaction than professional (Professional knowledge and Professional marketing skills) features.

It can be concluded that bank staff's individual (Individual traits and Individual marketing skills) and professional (Professional knowledge and Professional marketing skills) features positively and significantly affect satisfaction of their customers; while, individual features have revealed a dominance in forecasting the clients' satisfaction. Levels of overall satisfaction of clients were higher when consumers had better perception about individual service features of bank employees, which shows that clients highly appreciate the better personal attitude, appearance, politeness, and cordiality of bank employees. It can be concluded with fact that service quality is affected by individual features of service provider, and this matter is prominent in the all features of services as diverse and insubstantial. Based on results from bank customers' evaluation, the current study brought to light the role of two master groups of aspects, i.e. individual (Individual traits and Individual marketing skills) and professional (Professional knowledge and Professional marketing skills) aspects, of Bank employee services' practices framing customer satisfaction.

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