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# Frontline Employees Empowerment, Job Satisfaction, Service Quality and Customer Satisfaction. An Empirical Examination

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#### **Abstract**

This study stresses and is confined to how employee empowerment affect job satisfaction and how employee satisfaction affects customer satisfaction. The main aim of this study is to find out the relationship between the employee satisfaction and customer satisfaction. It also studies whether employees-customer interaction attracts customers or not. The findings from regression analysis suggest that frontline employee's empowerment is positively related to customer satisfaction; employees' empowerment is positively related to job satisfaction; job satisfaction is positively related to service quality.

**Keywords:** Empowerment, Service quality, Customer satisfaction, Customer loyalty & brand image.

#### Introduction

The employees who have direct contact with their customers are known as Boundary Spanners (Zeithamel et al, 2006). In case of services, production and consumption take place at the same time. This implies that employees are responsible for producing and delivering the services to its customers. Gronroos, (2001) referred employees as the marketers of the organization. Boundary spanners play an important role in producing and delivering the services. In service organizations customers get the tangible clue about the quality of services when employees contact directly with consumers, so it's the interaction between employees and consumers that helps consumers to have



an idea about the quality of services. Employee's satisfaction is as important as satisfaction of consumers. Satisfied employees are motivated and willing to deliver promises to its customers. Service organizations should consider frontline employees as internal customers of the organization and organizations should do everything to satisfy needs of the employees before satisfying needs of the customers.

Frontline employees play a critical role for the success of the organization, therefore investing in them means investing in final service. Service organizations should take important steps to empower its employees so that they can be motivated to satisfy their customers. Frontline employees or boundary spanners are the employees who interact with the consumers directly. Their behavior and attitude affect the perception of the consumers about the brand quality. The interaction between employees and consumers influence the quality of services. Brand image of a company is not only built by the features of the core product or Service. But is also affected by the interaction of employees with their customers. Due to intangible nature of services, production and consumption is simultaneous and employees play an important and critical role in developing the brand image in the minds of consumers. Their behavior and attitudes affect the satisfaction level of consumers. Organizations should consider boundary spanners as first customers of the organization, as many scholars have referred employees as internal customers of the organization. Before acquiring services customers look for tangible things in order to get some clue about the quality of the service because of the intangible nature of the services and the important clue that they get about the service quality is the interaction with contact employee or boundary spanner.

Employee Satisfaction is important in order to make customers satisfy, many scholars have found that if the employees or boundary spanners will not be happy with their jobs it will be difficult to satisfy its customers that means satisfied employees make satisfied customers (Looy et al,2003; Gronroos ,2001; Zeithaml et al ,2006). Therefore employees should be considered as internal consumers of the organization for that employee's should be empowered by providing them training and development, by giving them participation in decision making of the organization. In order to carry out the current study the following objectives have been postulated:

- a. To study the relationship between frontline employees empowerment and customer satisfaction.
- b. To find out whether the employee- customer interaction attracts customers.
- c. To study the impact of employees satisfaction on service Quality.

#### **Review of Literature**

Boundary spanners or frontline employees have close and direct interaction with customers in high contact service industries. In high contact service industries they communicate with their customers for longer duration and it provides opportunity for employees to build strong relationship with its customers and exchange useful information about the purchase (Kellogg & Chase, 1995). So there is an immense need to develop and empower employees in order to deliver high quality services and influence consumers to make purchases and boost sales performance.

Employees who are highly satisfied with their jobs are more committed to better serve their customers and provide them quality services and they make every effort to satisfy their customers



(Loveman,1998). Loyal employees are more willing to deliver in a way to satisfy their customers (Loveman,1998; Silvestro & Cross, 2000). Researchers have argued service quality is influenced by job satisfaction of employees (Bowen & Schneider, 1985; Hartline & Ferrell, 1996). Hartline and Ferrell(1996). Therefore if the service organization's want their Customers to receive best of their services from their employees they need to ensure that their boundary spanners or contact employees or frontline employees are satisfied or motivated by providing them training, good condition of service and good working environment to enable them to work effectively.

Frontline employees who are highly satisfied with their jobs can positively affect customer satisfaction by serving them very nicely and develop long term relationship with them. Therefore employees have the critical role to play in order to satisfy their customers. Satisfied employees serve them in such a way that they build long term relationship with their customers this helps to increase the financial performance of the organization (Schlesinger and Pugh ,2002).

Employee satisfaction influence the satisfaction of customer and employee satisfaction is very much important in order to achieve firms target performances (Rucci,1998). Furthermore Researchers have indicated that the interaction between employees and customers is important for influencing satisfaction of customers (Zeithaml, Berry, & Parasuraman, 1996). If other aspects of service delivery is poor but there is high-quality interaction between customers and service personnel (frontline employee) it will still satisfy the customers. On the other hand if interaction between boundary spanners or frontline employees with their customers is poor it may dissatisfy the customers and will lead to low sales performance (Brown and Lam, 2008).

Several studies have shown positive and significant effect of employee satisfaction on firm"s profitability (Heskett, 1994; Rucci, 1998; Pugg, 2002; Dabholkar, 2008).

Furthermore, studies in this area has indicated that interaction between customers and service personnel (frontline employee) is the key determinant factor in influencing the satisfaction of customers (Zeithaml, Berry, & Parasuraman, 1996). Brown and Lam, (2008) found that although other aspects of service delivery may be poor, high-quality interaction between customers and service personnel (frontline employee) still lead to customer satisfaction; on the contrary, low-quality interaction with customers would harm the consumers" pleasure in service encounter process.

# **Hypothesis Development**

Researchers agree that there exist a significant relationship between employee empowerment and employee job satisfaction. Satisfied employees are more likely to address complaints and problems of customers promptly and quickly. Continues training and development help employees to better deliver their services in order to enhance satisfaction of customers (Ugboro & Obeng, 2000). Frontline employee's empowerment strongly influences customer satisfaction and firm performance. Organizations should provide training to their employees regarding their attitudes and behavior with their customers in order to increase their satisfaction. Findings have shown that leader empowering behavior (LEB) positively influence customer satisfaction and employee satisfaction. Employee satisfaction is positively related to customer satisfaction (Lei et al, 2014).



#### H1: Employees Empowerment is Positively related to Customer Satisfaction

Employee empowerment has a significant impact on job satisfaction of employees (Snipes, 2000;Kostiwa et al,2009). Employee empowerment is important to motivate service employees to improve quality of services. Also empowered employees are more willing to satisfy their customers by meeting their expectations during service encounters. They are more satisfied with their jobs and are more willing to deliver quality services to their customers (P.He et al,2010). Researchers have found that training and development programme can motivate contact employees to provide nice and correct behavior and attitudes towards their customers. Also job satisfaction has a significant and positive influence on customer oriented behavior.(Choi & Joung,2017)

#### H2: Employee Empowerment is Positively related to Job Satisfaction

Contact employees who perceive that they are empowered through training and development are more satisfied with their jobs. This increase their confidence in performing their jobs and increase their ability to change their attitudes and behaviors with the changing conditions at the time of service encounters or moment of truth (Chebat & Kollias,2000). Employee satisfaction impacts satisfaction of customers but customer satisfaction does not affect employee satisfaction. Satisfied employees have high self-efficacy that motivates employees to deliver their promises in a better way (Choi & Jeon,2012).

#### H3: Employee Empowerment is Positively related to Service Quality

Researchers have argued that employee satisfaction positively influences service quality. Results showed that high degree of job satisfaction leads to high level of service quality. Satisfied front line employees are more willing to deliver better services to their customers (Karatepe et at,2004). In order to achieve high service quality and customer satisfaction, organizations need to satisfy employees first. This means employee's satisfaction play a vital role in improving the operational performance of organizations in high contact service sector (Yee et al).

#### H4: Job Satisfaction is Positively Related to Service Quality

Service quality positively influences satisfaction of customers. Companies should put more stress on customer perception of the overall service quality in order to increase satisfaction of customers. (Lee et al,2016). Service quality has a positive influence on customer satisfaction which in turn leads to customer loyalty. Service quality leads to customer loyalty, customers satisfaction and customer happiness (Yi & Gong,2017)

#### H5: Service Quality is Positively related to Customer Satisfaction

## **Research Methodology**

A self-administrative questionnaire was developed in order to collect the required data and the sampling technique that was used was convenience sampling. There were 20 items in the scale, 6 items for empowerment, 4 items for job satisfaction, 5 items for service quality & 5 items for customer satisfaction measured through 5 point likert scale ranging from (1= strongly disagree to 5= strongly agree). Targeted population was frontline or contact employees of banks and



customers. The sample size was determined on the basis of the number of items in the questionnaire; for each item, 5 to 10 respondents are adequate (Hair, Tatham, Anderson, & Black, 1998). After taking expert opinion into consideration, a sample of at least 100 respondents was finalized based on 5 respondents for every item, since the scale was having 20 items. Respondents were approached on the basis of convenience sampling.

Mean and standard deviation were calculated for all scale items that were used in the current study. A summary statistics is shown in Table1. Descriptive statistics of factors Empowerment have six items (mean = 21.7, variance=13.6, & standard deviation=3.7), job satisfaction has four items (mean= 15.4, variance= 4.8 & standard deviation = 2.19), service quality has five items (mean= 18.6, variance= 11.01, & standard deviation = 3.3, and customer satisfaction has five items (mean= 19.3, variance= 7.5 & standard deviation = 2.6 given in the Table 2.

**Table1 Summary Statistics** 

	N	Mean	Std.	Minimum	Maximum	m Percentiles		s
			Deviation			25th	50th	75th
							(Median)	
SQ1	50	3.7600	.79693	1.00	5.00	3.0000	4.0000	4.0000
CS3	50	4.1400	.85738	2.00	5.00	4.0000	4.0000	5.0000
SQ2	50	3.9400	.68243	1.00	5.00	4.0000	4.0000	4.0000
JS1	50	4.2800	.72955	1.00	5.00	4.0000	4.0000	5.0000
CS4	50	3.9000	.83910	2.00	5.00	3.0000	4.0000	4.2500
CS5	50	3.9800	.89191	1.00	5.00	4.0000	4.0000	4.2500
JS3	50	2.5000	.88641	1.00	5.00	2.0000	2.0000	3.0000
JS2	50	4.4400	.78662	1.00	5.00	4.0000	5.0000	5.0000
EMP6	50	4.0000	.85714	1.00	5.00	4.0000	4.0000	4.2500
EM1	50	4.1400	.75620	1.00	5.00	4.0000	4.0000	5.0000
JS4	50	4.1800	.71969	1.00	5.00	4.0000	4.0000	5.0000
EM3	50	2.8600	1.04998	1.00	5.00	2.0000	3.0000	4.0000
EM5	50	4.0000	.69985	1.00	5.00	4.0000	4.0000	4.0000
SQ3	50	4.1400	.85738	1.00	5.00	4.0000	4.0000	5.0000
EM4	50	3.0200	1.07836	1.00	5.00	2.0000	3.0000	4.0000
CS2	50	3.5200	1.01499	1.00	5.00	3.0000	4.0000	4.0000
EM2	50	3.6800	1.16829	1.00	5.00	3.0000	4.0000	5.0000
SQ4	50	3.4200	1.05153	1.00	5.00	3.0000	3.5000	4.0000
SQ5	50	3.3800	1.12286	1.00	5.00	3.0000	4.0000	4.0000
CS1	50	3.8800	.62727	2.00	5.00	4.0000	4.0000	4.0000



**Table 2 Discriptive Statistics** 

Construct	Mean	Standard Deviation	variance	Items
Empowerment	21.7	3.7	13.6	6
Job satisfaction	15.4	2.1	4.8	4
Service quality	18.6	3.3	11.01	5
Customer satisfaction	19.3	2.6	7.5	5

### **Results**

Exploratory factor analysis was performed in IBM SPSS statistic version 26, for reducing data to smaller set of summary variables and to interpret the relationship between factors, The Kaiser-Meyer Olkin (KMO) and Bartletts test of Sphericity was conducted to determine appropriateness of factor analysis. Bartletts test of sphericity was significant (414.45; df; 171;p 0.00) and KMO measure was .744, these results indicate sample adequacy and validity of factor analysis. Also a Principle components factor analysis was performed with Varimax rotation. Items with factor loading more than 0.600 were retained and the items with factor loading less than 0.600 were eliminated and two items CS2 and CS5 were eliminated in this process. The factor loading of remaining items was greater than .060 as presented in the Table 3.

Table 3.EFA, Reliablity and Validity

FACTORS	ITEMS	LOADING	CR	AVE	CRONBACH
Empowerment	Em1	.679	0.90	0.60	.721
2powerment	Em2	.782	0.70	0.00	
	Em3	.857			
	Em4	.792			
	Em5	.794			
	Em6	.741			
Job Satisfaction	JS1	.605	0.84	0.57	.756
	JS2	.736			
	JS3	.882			
	JS4	.796			
Service quality	SQ1	.773	0.88	0.61	.773
•	SQ2	.732			
	SQ3	.827			
	SQ4	.875			
	SQ5	.675			
Customer	CS1	.759	0.82	0.54	.710
satisfaction	CS3	.875			
	CS4	.670			



Also goodness of fit test was conducted in SPSS, in order to determine whether sample data matches the population. Goodness of fit is a statistical hypothesis test to see whether sample data fits a distribution from a population with a normal distribution. The significance level of the chi square test is 0.05.All the variables have p value less than the significance level see Table 4. Thus it can be concluded that sample data matches a population. According to chi square test all the variable have a significant impact, hence we reject the null hypothesis.

Table 4

Factors	χ2	df	P value	Decision
Emp1	41.36	3	.000	Reject the null hypothesis
Emp2	14.6	4	.006	Reject the null hypothesis
Emp3	15.8	4	.003	Reject the null hypothesis
Emp4	17.8	4	.001	Reject the null hypothesis
Emp5	66.2	4	.000	Reject the null hypothesis
Emp6	49.4	4	.000	Reject the null hypothesis
Jsat1	25.7	3	.000	Reject the null hypothesis
Jsat2	43.2	3	.000	Reject the null hypothesis
Jsat3	36.0	4	.000	Reject the null hypothesis
Jsat4	80.6	4	.000	Reject the null hypothesis
SQ1	56.2	4	.000	Reject the null hypothesis
SQ2	55.9	3	.000	Reject the null hypothesis
SQ3	45.5	3	.000	Reject the null hypothesis
SQ4	19.4	4	.001	Reject the null hypothesis
SQ5	15.8	4	.003	Reject the null hypothesis
CS1	56.5	3	.000	Reject the null hypothesis
CS2	24.2	4	.000	Reject the null hypothesis
CS3	17.6	3	.001	Reject the null hypothesis
CS4	20.2	3	.000	Reject the null hypothesis
CS5	62.6	4	.000	Reject the null hypothesis

Level of significance < 0.05

Confirmatory factor analysis (CFA) was conducted in AMOS 26.0, For model fit indices various measurement model were analyzed.CMIN/DF < 2 is good and 2.5 is acceptable, Comparative fit index (CFI> 0.90); Normed fit index (NFI>0.90), Root mean square error of approximation (RMSEA<0.10) is good and acceptable (Hu & Bentler 1999, Witta & Willse,2006: Chau,1997)

The initial model fig1, Shows model fit indices which were unacceptable, confirmatory factor analysis (CFI) was 0.651, TLI was .568, IFI was .651 RAMSEA was .094, NFI was .570 and CMIN/DF was 1.850 this indicate that model was not fit. In order to improve model fit indices item CS2 and CS5 was deleted and other modification were done according to model fit indices which resulted in improved model with improved model fit indices(Byrne,2009). The final model fig,2 CMIN/DF was 1.348 and this shows goodness of fit model because CMIN/DF value < 2 is good, CFI WAS 0.902, IFI was 0.950, TLI was 0.850 that is good and acceptable and RMSEA was 0.58 that should be <0.08 this proves that final model if fit.



Table 5, KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sar	.744		
Bartlett's Test of Sphericity	Bartlett's Test of Sphericity Approx. Chi-Square		
	df	171	
	Sig.	.000	

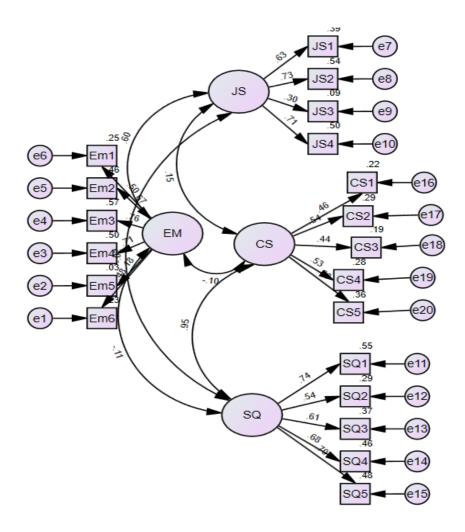


Fig 1.Initial CFA

For reliability and validity each construct was determined by Cronbach alpha. Cronbach alpha coefficient value of each construct is shown in Table 3. For internal validity of the Questionnaire Kaiser- Meyer Olkin (KMO) and Bartlett's Sphericity tests were conducted results of which are shown in the Table 5 and by analyzing Cronbach Alpha, KMO was .744 and cronbach alpha of each construct was above 0.07 that is considered good. Also the significance of Bartletts Sphericity is 0.00. Also Composite reliability (CR) of each construct was calculated and value of each composite reliability was above the benchmark of 0.60 in the similar way Average variance



extracted (AVE) value were also above the bench mark of .50 (Hair; Anderson ,1998) results of which is sown in the Table 3.

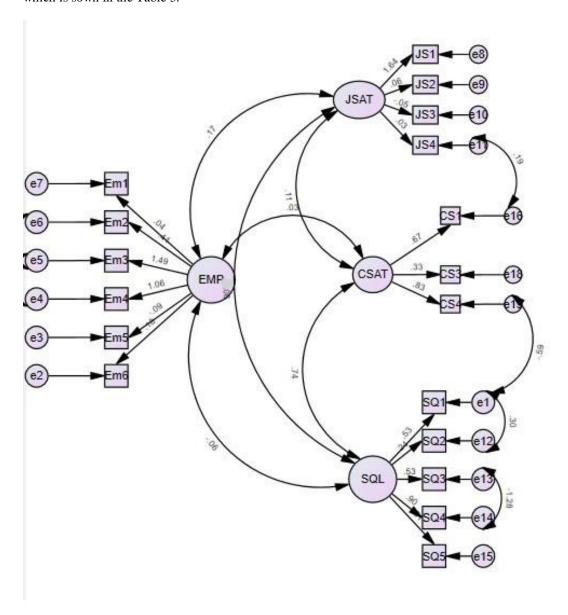


Fig2.Final CFA

The regression weights of the estimate, standard error was identified and results of different paths are given in the Table 5 Empowerment has a positive influence on customer satisfaction with the estimated value of .03 also it positively influences job satisfaction with the value of 0.22. Further service quality positively influence customer satisfaction with the estimate of 0.74 also, job satisfaction has a positive influence on service quality with the estimate value of .08 (see table-5).



**Table 5, Regression Weights** 

Casual paths	Estimate	Standard error	Results
Empowerment > Customer satisfaction	.03	.02	Accepted
Empowerment > Job satisfaction	0.22	0.05	Accepted
Job satisfaction >Service Quality	.08	.034	Accepted
Job satisfaction—euspomer satisfaction	.11	.048	Accepted
Service quality > Customer satisfaction	.74	.067	Accepted

#### **Discussion & Conclusion**

Findings indicate that frontline employees should be satisfied with their jobs by empowering them through training and development in order to satisfy their customers. They can be satisfied through proper empowerment to enable them work effectively. Also frontline employees should be given a part in decision making of the organization and they should feel that it's their organization for which they have to work. It's the frontline employees who interacts directly with customers at the time of service encounters by this interaction they can get an idea what changes organizations need to make. If they are satisfied with the organization they can provide innovative ideas to the organization in order to increase customer satisfaction. Before thinking about the customer's satisfaction, organizations need to think about employees first and about their satisfaction because in case of services it's very important that how contact employees deliver services to its customers. The way contact employees behave and interact with their customers, it can strongly affect the brand image of the organization. According to findings of the study the contact employees of the bank are less satisfied as they feel that they are not rewarded for delivering excellent services to customers. In other words, when there is employee satisfaction, there is a greater likelihood that customers will also be satisfied with bank's services. Employees need to be empowered for delivering promises to customers. Due to this they provide services with decency and courtesy to their customers. For retaining existing customers' employees of bank are responsive to queries.



They need to address their queries promptly. It is believed that high quality services are important for retaining existing customers and attract new ones; this can only be done if frontline employees are empowered and are satisfied with their jobs.

In conclusion, the study findings suggest that employee's satisfaction is necessary for achieving satisfaction of customers. The findings also indicate that when there is employee satisfaction; customers are more likely to be satisfied. This suggests a positive relationship between employee satisfaction and customer satisfaction. Also there is a link between employee satisfaction and quality of service in the service industry, it is therefore assumed that if the management of the bank wants to get the best of service from their employees, they need to ensure that their employees are satisfied through training and development of their employees and by giving them part in decision making process of the organization and by considering them as internal customers of the organization this will enable them to work for the betterment of the organization.

Service organizations should ensure that they are taking crucial steps in order to achieve employee satisfaction in order to achieve satisfaction of their customers. Satisfied employees can help in attracting new customers and retaining the existing ones. It is the contact employees who can help in developing long term relationships with their customers. By developing long-term relationships with customers it can motivate them to often visit the bank and also they can spread positive word of mouth and it will encourage the potential customers to also visit the bank and acquire the services from particular service organization

Contact employees should be properly rewarded as it will increase their job satisfaction only then they can deliver promises to their customers. As findings suggest that bank management is not rewarding their employees for delivering quality services to their customers. Large number of employees does not fully agree that they are rewarded for it. It can have a negative impact on the way employees deliver services to their customers. Service quality can be there only if employees are satisfied, that is important for customer satisfaction. Given that customers require the presence of all the following factors: Friendly Staff, responsive employees Quality Services, Environment and Prestige in order to return very often to bank, customers can often visit the bank only if there will be friendly, responsive, helping frontline employees. Even the customers who are illiterate can visit the bank when contact employees will help them in acquiring different kinds of services for example opening a new account, depositing or withdrawing cash or other kinds of services. Employees can have nice behavior with their customers only when they will be satisfied with their jobs.

Employees should be more responsive to the customer's queries as only 50% customers agree that employees are responsive to their queries. Organizations should also take steps to address employee problems so that they will feel that they are the important part of the organization. Management should ensure that frontline employees should interact with their customers in such a way that it should create distinctive image in the minds of customers. Proper training should be given to the frontline employees how to behave with the customers who are with bad attitudes, frontline employees should change their behaviors according to the moods of the customers thus employees should get training and knowledge regarding anger management.



# **Limitation of the Study and Future Directions**

As the study was conducted in banking sector of Kashmir only, therefore same study can be conducted in other service sectors e.g. Hospitality, Tourism and Health etc. Future studies can take many demographic factors (age, gender, income etc.) in order to investigate moderating influence of such factors.

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