

# Employees' Perception on Service Quality of Public Sector Banks

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**Abstract-** Service quality has been recognized as an important aspect for service organizations, especially from the employee's point of view. Employee perceptions are considered vital to the service quality in organizations as employees directly interact with customers and provide the services. Employees are said to be associated significantly satisfied with the service quality and customer satisfaction. Satisfied employees are more productive, innovative, and loyal, so the impact on customer satisfaction. Employees who are satisfied will be able to play the role of a strong core in achieving excellence and organizational effectiveness. Therefore, the study aims to provide an understanding of how employees perceive service quality in public sector banks and to gain deeper insight of the dimensions influencing employees' perception by using SERVQUAL instrument. The results of the study reveal that the dimensions tangibles, reliability, assurance and responsiveness show significant influence on employees' perception on service quality. However, empathy does not show significant influence on employees' perception on service quality.

**Index Terms-** Banks, Employees, Perception, Public Sector, Service Quality.

## I. INTRODUCTION

Service quality has become an important factor for success and recognition in the banking sector. The financial services belong to a group of services that almost all people of developed countries encounter during their life. In order to survive in this intensively competitive sector banks need to identify factors that ensure the long-term success. A strong relationship between employee satisfaction and customer satisfaction with the service quality is considered very important for managerial strategy that focuses on a comprehensive approach to manage service

quality. In a service sector the employee satisfaction, customer satisfaction and service quality are the three things that are very important (Ariani, 2015). The previous studies found a positive relationship between employee satisfaction and customer satisfaction (Wagenheim et al., 2007).

Now-a-days with an increase of the global competition, organizations and companies are fundamentally trying to change how they manage and control their activities and related to their people. Organizations are becoming more responsive to their customers, reducing costs and improving service quality (Yee, Yeung and Cheng, 2008). As a result, they are becoming more competitive, in addition to; they are generating higher returns for shareholder and more opportunities for employees. The most fundamental realization is that people are making the difference in the organizational performance. Moreover, the new organization has a greater value on employees than organizations have that evolving places in the past. It achieves more by creating process for employees to share in the results that they help achieve (Kirana, 2017). Therefore, the real value and assets of the organizations are the employees and customers. Organizations should also satisfy employees by motivation; rewarding, encouraging and supporting them, job safety and security, meeting the employees' needs and wants, in order to increase the profit of the business and to meet the customer's satisfaction.

Employee satisfaction can also be considered to influence the quality of service delivery in organizations. Employee satisfaction is very important to enhance the quality of services that rendered to the customers in any given company, and is crucial to the firms' profitability (Tahernejad et al.,

2013). Yee, Yeung and Cheng (2008) assert that the employees who are satisfied with their jobs tend to be more involved in their employing organization and more dedicated to delivering services with a high level of quality. Wyse (2013) agrees that satisfied employees help the organization to produce satisfied customers. She maintains that satisfied employees are more likely to assist customers with a more pleasant behaviour and a high level of customer services which bring about a more satisfying experience. Thus, organizations' success depends on employee's contribution in service delivery (Mayhew, 2017). Conversely, low employee satisfaction and overall low employee morale can negatively affect company operations. This is because unsatisfied employees are less likely to assist the customers causing dissatisfied customers and bad impression about the organization. The importance of employees' satisfaction is growing all the time in the organizations. Many researchers have made to find out the employees' and how this can effect on the productivity of the organizations and companies. In the banking industry in which what is served to the customer is service, it is crucial to be aware of the factors that influence customer loyalty. For this reason, it becomes an obligation for banks to consistently measure customer satisfaction and to improve the quality of services that cause dissatisfaction. The banks aim should be not only to attract new customers but also to ensure that existing ones will keep being our customers. This can be achieved only by maintaining, and even improving customer satisfaction. Given the fact that firms can survive as long as they have customers and they can increase profitability, expectations of customers should be consistently assessed and satisfied. Therefore, there is a constant need for examining the expected and perceived quality of goods and services. It is not easy to measure the quality of services since it is difficult to develop definitions and practices that are acknowledged and preferred by all existing and potential customers.

## II. REVIEW OF LITERATURE

Employee satisfaction indicates feelings of employees towards the work. Employee satisfaction is also defined as an overall evaluation of the work for the company. Employee satisfaction can be viewed as a machine that brings a change in the

internal environment in the employee's performance and service quality required in the repair and improvement services to customers. Employee satisfaction is an important thing but never fulfilled at any time and is very difficult to calculate the employee satisfaction (Sharma and Mani, 2013). Organizations prefer to measure something that is easily measured because it is quantitative, such as financial performance and productivity. Satisfied employees are employees who can be empowered. In other words, employees who are satisfied will have the resources and the responsibility to understand and meet the customer's demands and needs. Employees who are satisfied assessed as having emotional resources sufficient to show empathy, understanding, respect, and attention to the customer (Paul, 2013). Kusku (2003) stated that employee satisfaction is important to achieving quality and accountability of the organization. Employees will be more productive if they are satisfied with the work and the environment in which employees work and can improve the quality of the organization.

Trivellas and Dargenidou (2009) study revealed that employee job satisfaction caused by human relations and job enrichment, as well as the work environment that is positively related to the quality of administration. These employees not only deliver and create services, but also become part of the service, so that employee satisfaction will improve the service quality. Xu and Goedegebuure (2011) suggested a positive relationship between employee satisfaction and customer satisfaction. The relationship between employee satisfaction and customer satisfaction shows that employee satisfaction will increase when customers appreciate her efforts and employee's service. Ahmed and Ali (2009) emphasized that due to the fact that identification or reward has been changed a lot, therefore, work motivation and satisfaction will be change parallelly, so the greater focus on incentives and acknowledgment, the greater positive impact on the job satisfaction level. Hunjra (2010) found positive and meaningful relationship between employee satisfaction and management behavior such as group work, leadership and independence positions. Hanif and Kamal (2009) study found that special strategies and rules which are related to salaries, work environment, policy involvement and the staff input, may lead to employee commitment, satisfaction. Employee who is more

satisfied is more likely to be welcoming and observant. This manner attracts customers in compare to the employee not satisfied with his job. Smith (2008) considers job satisfaction as a pleasant and positive emotional state resulting from the appraisal of career or employee's experience. The study also found that job satisfaction is connected to how the working environment, meets the individual employee's demands.

Abdulla and Djebavni (2011) found the relationship between demographic (such as age, sex, educational level, and also elements which are related to experience, like years of experience and level of the job) and environmental factors (such as pay promotion and management) and job satisfaction. They maintain that environmental factors as compared to demographic factors are better predictors of job satisfaction. Ramman (2011) argues that there is statistically association between nature of work and job satisfaction. He also found that there is no statistically correlation between demographic factors and working environment. Saba et al. (2013) noted that although intrinsic factors of motivation, including, career opportunities, recognition, work, responsibility, professional growth, good feeling about the organization have substantial relationship with job satisfaction, but the hygiene as an external factor has no substantial correlation with employee satisfaction. Akbar et al. (2011) empowered employees who have more power and authority leads towards higher levels of employee satisfaction. All in all, some of the factors causing dissatisfaction regarding job, some are causing neither dissatisfaction nor contributing much towards job satisfaction. Alina (2010) shows the lack of correlation between elements such as educational level of the defendant and the demographic characteristics such as age, gender, years of experience.

Hind (2013) study found that factors like marital status, city, education level and the duration of work have positive effects on the level of job satisfaction while factors such as gender, age and work itself have no substantial effects on the level of job satisfaction. Shallu (2012) found that association of socio-personal factors with job satisfaction is concerned with age and income and job satisfaction of the employee were significant and positively correlated. There is a positive correlation between job

satisfaction and job security, good supervision, promotional opportunities, pay and relationship with co-worker. Job satisfaction depends on a lot of job facets, and that satisfaction with one facet might lead to the satisfaction with another. Some elements such as job security, operation of the organization, working condition, rewards and incentives brought a high concern to employees regarding their satisfaction (Zark, 2011). Musaba et al. (2014) argued that employees as internal customers are always the first to get in contact with the clients and it is them who can build or break the reputation of the organization. They maintain that understanding employee perceptions of service quality is relevant because their perception of the work environment determine what kind of service quality the organization will offer to the customers. Elnagal and Imran (2014) identified that employees are the most valuable assets for the organization as they are invariably source of knowledge and abilities that cannot be imitated by the competitors. Employees become very important aspect in the organization and the success of any service organization is dependent on how they have been engaged to the overall strategy of the organization.

### III. OBJECTIVE OF THE STUDY

The purpose of this study is to investigate the employees' perceptions of banking service quality. The study also aims to identify the number of dimensions for expectations and perceptions scales of modified SERVQUAL model.

### IV. RESEARCH HYPOTHESES

For the purpose of the study, based on the literature the following research hypotheses are framed:

H01: The demographic factors (age, gender, education and experience) do not show significant influence on employees' perception on quality of tangibles.

H02: The demographic factors (age, gender, education and experience) do not show significant influence on employees' perception on reliability.

H03: The demographic factors (age, gender, education and experience) do not show significant influence on employees' perception on assurance.

H04: The demographic factors (age, gender, education and experience) do not show significant influence on employees’ perception on responsiveness.

H05: The demographic factors (age, gender, education and experience) do not show significant influence on employees’ perception on empathy.

V. RESEARCH METHODOLOGY

To pursue the objectives of the study, the data from primary sources were collected and analyzed. The primary data was collected from the employees’ of public sector banks (State Bank of India and Bank of Baroda) using a structured questionnaire by means of personal interview from the branches of Visakhapatnam Urban and Rural areas. The information was collected only from a small sample and it is confined to only one district of Andhra Pradesh. The researcher set a time frame to collect the responses. Simple random sampling method is used to collect data and the size of the sample is 200. The questions are constructed with 5 point likert scale ranging from 5 (Strongly Agree) to 1 (Strongly Disagree). The information collected from the respondents is analyzed with the help of different statistical tools to find the overall perception of the employees towards the quality of services. The data is analyzed using the frequency, mean, and ANOVA. IBM SPSS software version 22.0 is used for the statistical analysis.

VI. DEMOGRAPHIC PROFILE OF THE RESPONDENTS

The demographic profile of the respondents related to age, gender, marital status, education status, experience and employment position of the respondents are analyzed and discussed in the study.

Table-1: Demographic Profile of Respondents

Demographics		Frequency	Percent
Age	21- 30 Years	83	41.50%
	31- 40 Years	80	40.00%
	> 40Years	37	18.50%
	Total	200	100.00%
Gender	Male	144	72.00%
	Female	56	28.00%
	Total	200	100.00%
Marital	Married	132	66.00%

Status	Unmarried	68	34.00%
	Total	200	100.00%
Educational Status	Post Graduate	107	53.50%
	Graduate	82	41.00%
	S.S.C	11	5.50%
	Total	200	100.00%
Experience	Below 5 Years	89	44.50%
	6-10 Years	51	25.50%
	Above 10Years	60	30.00%
	Total	200	100.00%
Employment Position	Deputy Manager	24	12.00%
	Branch Manager	11	5.50%
	Manager	16	8.00%
	Assistant Manager	59	29.50%
	Probationary Officers	6	3.00%
	Accountant	18	9.00%
	Clerk	64	32.00%
	Development Executive	2	1.00%
	Total	200	100%

The age of the respondents varied between 21 years and above 40 years. The data shown in Table-1 reveals that 41.5 percent of the respondents are in the age group of 21-30 years, while 40 percent of the respondents are in the age 31-40 years. There are 18.5 percent of the respondents who are above the age of 40 years. The gender wise distribution of the respondents reveals that out of the total, 72 percent are males and 28 percent are females. The marital status of employees is presented shows that 66 percent of the respondents are married and 34 percent are unmarried. The analysis reveals that 53.5 percent of the respondents are post graduates, 41 percent of the respondents are graduates and the remaining 5.5 percent are SSC.

The data relating to job experience of the respondents with the bank shows that the job experience varied between below 5 years and above 10 years. The experience of 44.5 percent of the respondents is below 5 years. The experience of 30 percent of the respondents was above 10 years, whereas 25.5 percent of the respondents varied between 6-10 years with the bank. The employment position of the respondents reveals that 32 percent of the respondents are in clerical position while 29.5 percent of respondents are Assistant Managers. As many as 12 percent of the respondents are Deputy Managers, 9 percent are Accountants, 8 percent are

Managers, 5.5 percent are Branch Managers, 2 percent are Probationary Officers and only 1 percent are Development Executives.

VII. EMPLOYEES’ PERCEPTION ON PROVIDING SERVICE QUALITY

The employee perception on providing service quality to customers is assessed in the study. It includes Perceptions on quality of tangibles, Perception on reliability, Perception on assurance, Perceptions on responsiveness and Perceptions on empathy.

Table-2: Perceptions on Quality of Tangibles

Sl.No.	Variables	Mean
1	Bank has modern equipment	4.36
2	Drinking water and washroom facilities provided	4.12
3	Forms for opening accounts easy to fill	4.09
4	Sufficient number of contact counters provided	4.07
5	Bank provides adequate infrastructure facilities	4.04
6	Supporting materials (pads, pins, etc.,) provided	4.03
Total		4.12

The perceptions of the respondents on quality of tangibles are ascertained based on six variables as shown in table-2. The total mean value of referred variables is 4.12 which indicate that the consumers have positive opinion towards the perception on quality of tangibles. Among the six variables ‘Bank has modern equipment’ secured highest rating ( $\mu=4.36$ ) followed by the variables ‘Drinking water and washroom facilities provided ( $\mu=4.12$ )’ and ‘Forms for opening accounts easy to fill ( $\mu=4.09$ )’. It is pertinent to note that all referred variables related to perception on quality of tangibles have positive ratings of above 4 by the respondents.

Table-3: ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	2.217	4	.554	1.780	.034 <sup>b</sup>
Residual	60.735	195	.311		
Total	62.953	199			

a. Dependent Variable: Perceptions on quality of tangibles  
 b. Predictors: (Constant), Experience, Education, Gender, Age

The results of the ANOVA test (Table-3) indicates that the dependent variable perception on quality of

tangibles ( $F=1.780, p=0.034<0.05$ ) show a significant relation with the independent variables Experience, Education, Gender and Age. Thus, the results presented in the above table provide a strong support for the rejection of the null hypothesis relating to the relationships between independent variables age, education and experience with the dependent variable perception on quality of tangibles.

Table-4: Perception on Reliability

Sl.No.	Variables	Mean
1	Employees show sincere interest in solving problems	4.39
2	Employees perform tasks within the time framework	4.15
3	Employees are aware of all services offered by the bank	4.07
4	The bank has good reputation	4.22
5	Bank has wide range of branch network	4.11
6	Bank provides various income generating options	4.04
7	Bank provides all banking services	4.11
Total		4.16

The perceptions of the respondents on reliability are assessed based on seven variables as shown in table-4. The total mean value of referred variables is 4.16 which indicate that the consumers have positive opinion towards the perception on reliability. Among the seven variables ‘Employees show sincere interest in solving problems’ secured highest rating ( $\mu=4.39$ ) followed by the variables ‘Bank has good reputation ( $\mu=4.22$ )’ and ‘Employees perform tasks within the time framework ( $\mu=4.11$ )’. It is pertinent to note that all referred variables related to perception on reliability have positive ratings of above 4 by the respondents.

Table-5: ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	.772	4	.193	1.821	.013 <sup>b</sup>
Residual	45.893	195	.235		
Total	46.665	199			

a. Dependent Variable: Perception on reliability  
 b. Predictors: (Constant), Experience, Education, Gender, Age

The results of the ANOVA test (Table-5) indicates that the dependent variable perception on reliability ( $F=1.821, p=0.013<0.05$ ) show a significant relation with the independent variables Experience,

Education, Gender and Age. Thus, the analysis results presented in the table provide a strong support for the rejection of the null hypothesis relating to the relationships between independent variables age, gender, education and experience with the dependent variable perception on assurance.

Table-6: Perception on Assurance

Sl.No.	Variables	Mean
1	Bank provides high security to deposits	4.36
2	Bank maintains fire safety system	4.15
3	Security personnel are usually present in bank premises	4.10
4	Employees ensure safety while transacting with customers	4.09
5	Employees constantly care for customers with courtesy	4.06
6	Bank provides high security to customer information	4.05
Total		4.14

The perceptions of the respondents on assurance are ascertained based on six variables as shown in table-6. The total mean value of referred variables is 4.14 which indicate that the employees have positive opinion towards the perception on assurance. Among the six variables ‘Bank provides high security to deposits’ secured highest rating ( $\mu=4.36$ ) followed by the variables ‘Bank maintains fire safety system ( $\mu=4.15$ )’ and ‘Security personnel are usually present in bank premises ( $\mu=4.10$ )’. It is pertinent to note that all referred variables related to perception on assurance have positive ratings of above 4 by the respondents.

Table-7: ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1.354	4	.339	.786	.035 <sup>b</sup>
Residual	83.968	195	.431		
Total	85.322	199			

a. Dependent Variable: Perception on assurance

b. Predictors: (Constant), Experience, Education, Gender, Age

The results of the ANOVA test (Table-7) indicates that the dependent variable perception on assurance ( $F=0.786$ ,  $p=0.035<0.05$ ) show a significant relation with the independent variables Experience, Education, Gender and Age. Thus, the results presented in the table provide a strong support for the rejection of the null hypothesis relating to the relationships between independent variables age,

gender, education and experience of the respondents with the dependent variable perception on assurance.

Table-8: Perceptions on Responsiveness

Sl.No.	Variables	Mean
1	Employees tell the time required to perform the service	4.53
2	Employees provide timely services to customers	4.15
3	Employees show willingness to help customers	4.25
4	Employees answer customers' enquiry	4.14
5	Bank is prompt in resolving customer grievances	4.07
Total		4.23

The perceptions of the respondents on responsiveness are ascertained based on five variables as shown in table-8. The total mean value of referred five variables is 4.16 which indicate that the employees have positive opinion towards the perception on responsiveness. Among the five variables ‘Employees tell the time required to perform the service’ secured highest rating ( $\mu=4.53$ ) followed by the variables ‘Employees show willingness to help customers ( $\mu=4.25$ )’ and ‘Employees provide timely services to customers ( $\mu=4.15$ )’. It is pertinent to note that all referred variables related to perception on responsiveness compared to other banks have positive ratings of above 4 by the respondents.

Table-9: ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	.258	4	.064	.234	.019 <sup>b</sup>
Residual	53.767	195	.276		
Total	54.025	199			

a. Dependent Variable: Perceptions on responsiveness

b. Predictors: (Constant), Experience, Education, Gender, Age

The results of the ANOVA test (Table-9) indicates that the dependent variable perception on responsiveness ( $F=0.234$ ,  $p=0.019<0.05$ ) show a significant relation with the independent variables Experience, Education, Gender and Age. Thus, the analysis results presented in the table provide a strong support for the rejection of the null hypothesis relating to the relationships between independent variables age, gender, education and experience with the dependent variable perception on responsiveness.

Table-10: Perceptions on Empathy

Sl.No.	Variables	Mean
1	Bank attends to specific problems of customers	4.43

2	Bank provides individual attention to customers	4.17
3	Bank location is convenient for customers	4.15
4	Waiting time to receive service is not extensive	4.12
5	Bank takes care to prevent service failures	4.11
6	Bank provides a wide range of access to account info	4.07
7	Bank arranges convenient operating hours for customers	4.05
Total		4.16

The perceptions of the respondents on empathy compared are analyzed based on seven variables as shown in table-10. The total mean value of referred nine variables is 4.16 which indicate that the employees have positive opinion towards the perception on empathy. Among the eight variables ‘Bank attends to specific problems of customers’ secured highest rating ( $\mu=4.43$ ) followed by the variables ‘Bank provides individual attention to customers ( $\mu=4.17$ )’ and ‘Bank location is convenient for customers ( $\mu=4.15$ )’. It is pertinent to note that all referred variables related to perception on empathy have positive ratings of above 4 by the respondents.

Table-11: ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	.103	4	.026	.064	.992 <sup>b</sup>
Residual	78.327	195	.402		
Total	78.430	199			

a. *Dependent Variable: Perceptions on empathy*

b. *Predictors: (Constant), Experience, Education, Gender, Age*

The results of the ANOVA test (Table-11) indicates that the dependent variable perception on empathy ( $F=0.064$ ,  $p=0.992>0.05$ ) do not show significant relation with the independent variables Experience, Education, Gender and Age. Thus, the results presented in the table provide a strong support for the acceptance of the null hypothesis relating to the relationships between independent variables age, gender, education and experience with the dependent variable perception on empathy.

### VIII. CONCLUSION

The present study focuses on the employees’ perception on service quality of public sector banks. The results of the study reveals that the dimensions

quality of tangibles, reliability, assurance and responsiveness show significant influence on employees’ perception on service quality in the banks. However, the element empathy does not show significant influence on employees’ perception on service quality of the public sector banks. The study also reveals that the public sector banks are evaluated positively by respondents in general, but continuous improvements are recommended to maintain a competitive edge.

The banks need to consider human resources programs and ensure that employees are able to provide professional services to the customers. Staffs are assets of a corporation and the key to building bridges with customers. Training and development help organizations to be more flexible, proactive and customer-focused in the face of fierce competition and serve as a prime motivational tool. A strong infrastructure of providing professional services including knowledge, skills and attitudes can be adopted to encourage employees to become empowered, so that they can truly read customers’ needs and gain work satisfaction by providing correlated services. Moreover, banks should pay extra attention to customer needs. An exchange of information is essential to understand changing customer needs and behaviors so that corporations can customize products for individuals.

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