



## AN IMPACT OF EMPLOYEE SATISFACTION ON CUSTOMER SATISFACTION IN SERVICE SECTOR OF PAKISTAN

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### ABSTRACT

*This research paper is intended to establish the impact of the employee satisfaction on the customer satisfaction. Customer satisfaction is the emerging issue nowadays and the present study was conducted to evaluate the customer satisfaction via employee satisfaction. This study is focused on the services sector especially in banking sectors of Pakistan. A stratified random sampling was taken to conduct the field survey. Furthermore, two different questionnaires have been developed on 5 point likert scale to check the responses of employees and customers separately. Further, the five variables have discussed both on the customer side and the employee side: Good care, IT facility, e- message reply, Manager Relationship and Welcome in need of help. It was found that Customer satisfaction is followed by the employee satisfaction.*

**Key Words:** Good care, IT facility, E-message reply, Manager relationship, Welcome in need of help

### INTRODUCTION

#### Customer Satisfaction – Emerging issue

Customer satisfaction is an emerging issue for the organizations today especially the firms that are operating beyond the boundaries. The satisfied customer is a permanent advertisement and good will of the company, so they are now putting their efforts to satisfy the customer up to maximum level. In researching satisfaction, firms generally ask customers whether their product or service

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has met or exceeded expectations. Thus, expectations are a key factor behind satisfaction. When customers have high expectations and the reality falls short, they will be disappointed and will likely rate their experience as less than satisfying. For this reason, a luxury resort, for example, might receive a lower satisfaction rating than a budget motel—even though its facilities and service would be deemed superior in “absolute” terms.

### **Globalization and Customer Satisfaction**

Today it's an era where the information technology has made great progress. Latest IT techniques and instruments have made this earth like a global village and many things across the boundaries are now in access of the human beings. The firms competing for their business are also taking effect from globalization. Now they have their customers overall the world and satisfaction is compulsory for all the customers, at domestic and foreign, level to be satisfied.

Emergence of worldwide production markets enabled broader access to a range of foreign products and services for consumers and companies. It is particularly movement of material and goods between and within national boundaries. International trade in manufactured goods increased more than 100 times. So to retain the customer overall the world the customer satisfaction is compulsory. Many techniques are used to check the customer satisfaction about some particular company. One phenomenon says that the satisfied employees can create the customer satisfaction. Here the topic is also concerned with satisfaction of employees and satisfaction of customer in services sector.

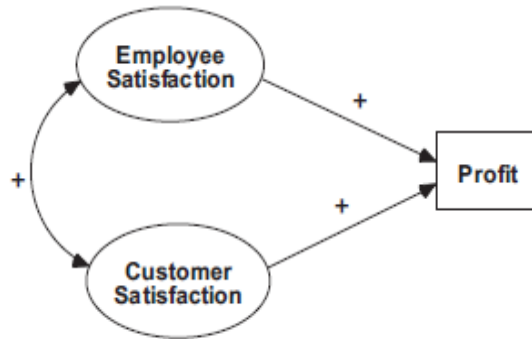
A satisfied customer may be retained for a long time, so satisfactions will improve the overall performance of the company. As satisfied customer will make the good will in other general public so he will be a resource of advertisement for the company. Services sectors are dominant in Pakistan and have major role now as other manufacturing and production sectors have been affected due to adverse load shedding. They are also showing good performance. So it was decided to study the relationship in services sector about employee satisfaction and customer satisfaction.

### **Research Objectives**

The research objectives are given here under:

1. To conduct a literature review in the relevant area of study of customer satisfaction.
2. To analyze the impact of employee satisfaction on customer satisfaction in services sector of Pakistan.
3. To study the relationship between employee satisfaction and customer satisfaction in services sectors of Pakistan.

These research aims and objectives will serve as a framework. The candidates doing research will refer to it at every stage of research so as to ensure that each stage of research is staying on track.



## LITERATURE REVIEW

### The Satisfaction

Feelings derived from the fulfillment of one's wishes, expectation and need is termed as satisfaction. The business has also concept of satisfaction. By receiving more than or equal than expectation one feels good and motivated, that state is his satisfaction(Allen and American Society for, 2004). Customer when pays for the product purchased he makes a standard about the performance of that product. The product performing better than the expectation generates loyal customers.

The satisfaction of customers is necessary for a successful organization but the value for employee satisfaction is there to achieve the vision and mission(Banker et al., 2000). The Banker also emphasized that non-financial measures play the game of your goodwill and produce the long term benefits for the organizations. The services sector specially should take good care of the employee satisfaction. In such industry customers interact directly with employees and employee behavior, attitude turns the customer to retain or to leave. And the researches have proved that satisfied employee can satisfy the customer(Johnson, 1996).

The balanced score card is vital now in recent era and widely being implemented in organizations. Beside the traditional financial measures the non-financial factors should be considered by managers to establish a system that may produce feedback for further improvements. Taking response from customers can help to improve efficiency as some times the resources are being applied sincerely but lack of true direction creates ambiguity for success of organization. The new terms introduces the business with taking steps other than the financial measures only (Xu and Goedegeburre, 2005). The multinational corporations are working effectively to apply the changes coming in next upcoming scenarios. Globalization and due to intense competition other organizations are also considering the factors like product quality, employee satisfaction and customer satisfaction as integral part of their system. Social welfare programs are also on the priorities as they have long term effects for business growth and affect both the employee and the customer.

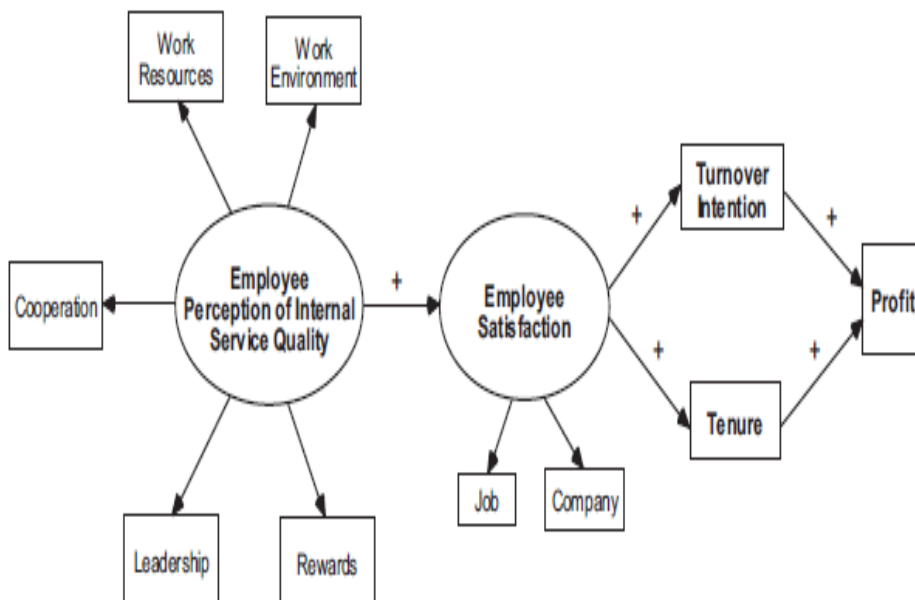
### Satisfaction Mirror

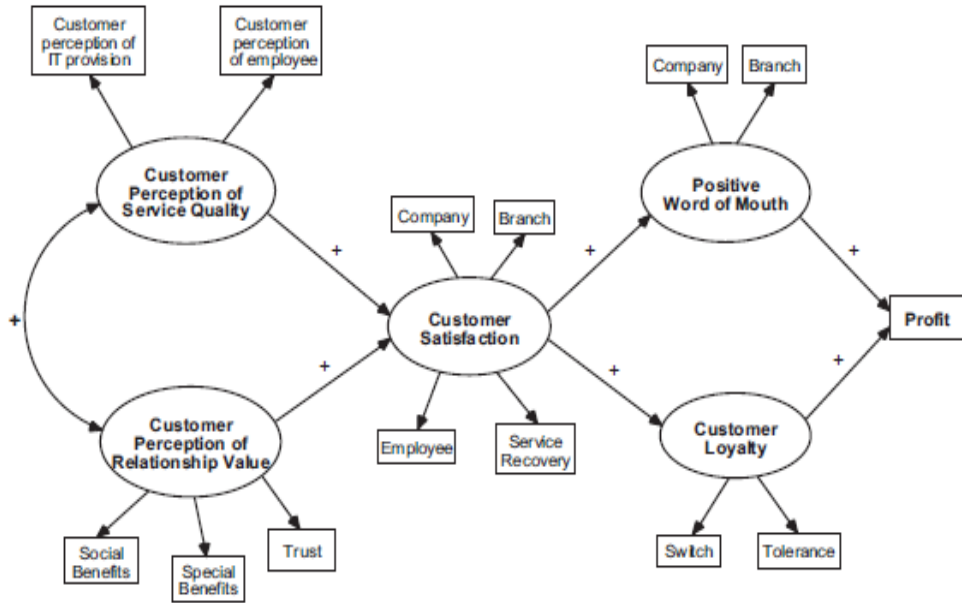
Research has focused the link between employee satisfaction and customer satisfaction. Business success is the ultimate result of the employee satisfaction but it is reflected in customer satisfaction (Xu and Goedegeburre, 2005). Goedegeburre said the concept as satisfaction mirror which reflects the satisfaction levels at both ends. Successful organizations can maintain their advantage only by satisfying the employees and then motivating towards continuous improvement. The internal customers are the employees of some organization and there is definitely need to satisfy the internal customer if external is to be retained and satisfied.

Service profit chain is undertaken by many studies and the workings provide documented evidence between employee satisfaction and customer satisfaction. They also contributed about impossibility of the loyal customer without loyalty of employee. The customer can only be retained and loyal by providing them a service satisfying them.

### Services Sector and Satisfaction

With increasing share of services sectors the academics and managers are trying to apply best practices in functional areas like as production and human resources management. That is the reason the services is the hot topic for specializations in academic careers. As the marketing sector involves the direct interaction with general public so the question is there what relation is there between HRM department and satisfaction? The policies and strategies adopted in HR affect the satisfaction of employees and employee satisfaction have impact towards customer satisfaction (Xu and Goedegeburre, 2005).





It is critical to understand impact of employees’ performance because the intangibility of services leads customers to rely on employees’ behavior in forming opinion about the services offering. Today customer satisfaction is the key nonfinancial measure monitored by many organizations (Banker et al., 2000). A survey of large US Canadian 250 firms found the result that 93% rated the customer satisfaction as highly important measure. The loyal and satisfied employee will work in such way that reduces the production and operating cost of company which leads towards profitability. Similarly the satisfied customer is the moving advertisement of goodwill and he increases the number of customers which leads to profits. In this way this process takes a shape of the profit chain and this chain is being considered today by organizations(Barbosa et al.).



Most of the corporate are now- days are claimed from the empirical research that corporate become competitive with an achievement of the knowledge based resources(Lin, 2007). Another researcher claim in his research article (Silvi and Cuganesan, 2006) the technology and the

environment condition matters a lot for the corporate to become the competitive in the stuff of the knowledge management.

Some of the literature is in the favor that the employee satisfaction is more dependent upon the job characteristic. The job characteristics give the job autonomy to the employee and enhancing the capability of the employee to attract more customer(Thompson and Prottas, 2006). Another aspect of the employee satisfaction is the e job challenge the literature in the favor that the challenging work (Arnolds and Boshoff, 2008) allows employee to use their knowledge and skills and to engage in wide range of activities that may lead to higher self-efficacy and greater opportunities for recognition(Diskien and Goštautas).

### **Building of variables**

The study shows that the IT facility were very cumbersome of the employee(Hekman et al., 2010). The study showed that the employees are satisfied with the facility of IT and Quick E(Hekman et al., 2010). message reply. Because when early message are replied from the immediate authority the employee are in strong position to reply to their respective customers(Mattila and Mount, 2003). Another study also in the favor that the care of the employee will lead the profit maximization of the organization(Loveman, 1998). The manager relationship with the employee are also consider the most significant factor for the employee satisfaction in the study of(Gill, 2008). Some of the researchers are unanimous that if the employee is helped from the employer will tend to increase the satisfaction level of the employee(Loveman, 1998).

## **METHODOLOGY**

The present study will show the impact of the employee satisfaction on customer satisfaction in the services sector especially in the banking sector of the nearest city of Gujranwala. To conduct the study more authentic the researcher develop two questionnaire one for the Employee satisfaction and second for the customer satisfaction. Both of the questionnaires has been built of the 5 Likertscale in which satisfaction level of the employee and the customer has been taken. The target population is Gujranwala, Gujrat, Sialkot and Lahore. The sample size of the study is 50 respondents from every city against each Questionnaire

The purposed model of employee satisfaction and customer satisfaction requires running Chi Square. The Chi Square method suggests checking the association between the variables. The significant associated variable should be included in the model and vice versa.

The fitted values from equation are further processed to check the correlation between significant variable, the employee satisfaction and the customer satisfaction. The correlation technique will be used to test the Second hypothesis. The results will explain whether is there positive relation or not between the customer satisfaction. The reliability of the questionnaire will be checked using chronback alpha. The value of Chronback alpha should be greater than 0.70. By taking the above

variable from the critical literature review the present study develop the proposed model to prove the study.

**Fig-3.1**



The propose model shows that his employee satisfaction has impact on customer satisfaction. Some is the dimension in the study which will have an influence on the employee satisfactionsuch as it facility, good one, e-message Reply, Good relationship and Welcome for help. The proposed model suggests the customer satisfaction is followed by the employee satisfaction.

The study will be conducted in services sectors of Pakistan. The cities considered were Gujranwala, Gujrat, Sialkot and Lahore. One hundred questionnaires will be filled by total. The questionnaires will be of the two types: First will be related to employees and other for customers. Both will include factors regarding satisfaction of employees and satisfaction of customers to whom the employees deal. The data will be collected via questionnaires, surveys and unstructured interviews.

### **Hypothesis 1**

H<sub>0</sub>: There is no association between customer satisfaction with perception of service quality, perception of relationship value, employee coordination, customer loyalty and employee behavior and customer.

H<sub>1</sub>: There is an association between customer satisfaction with perception of service quality, perception of relationship value, employee coordination, customer loyalty and employee behavior and customer.

### **Hypothesis 2**

H<sub>0</sub>: There is no association between Employee satisfaction with perception of work resources, perception of relationship value, leadership and reward system.

H<sub>1</sub>: There is an association between Employee satisfaction with perception of work resources, perception of relationship value, leadership and reward system.

### Hypothesis 3

H<sub>0</sub>: There is no correlation between employee satisfaction and customer satisfaction.

H<sub>1</sub>: There is a positive correlation between employee satisfaction and customer satisfaction.

## ANALYSIS OF DATA

The very first stage of the article the researcher requires checking the validity of the construct by using reliability analysis. It is commonly used as a measure of the internal consistency or reliability of a psychometric test score for a sample of researcher. It is suggested that value of the cronbach,s alpha should be greater than 0.70(Cortina, 1993). The Value of cronabck's alpha was .873 of 41 items.

The descriptive statistics shows that the average responses of the respondent are present in the tabular form. Fifty samples have been taken from the 4 nearest city of the home station. Gujranwala, Gujarat, Sialkot and Lahore have been selected for the target population. Most of the questionnaire has been filled from Gujranwala. It shows the standard deviation, mean Maximum value and maximum value of the responses of the respondent. The maximum value and the factor which have the more standard deviation among all is the institution take care of the customer which shows more or less that the e customer and the employee are very much concerned for help when it is required whether on customer side and vice versa in table no.1.

**Table-4.1.Descriptive Statistics**

	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
<b>Institution provide the It facility</b>	5	2.00	5.00	3.8367	.92075
<b>Institution Replies Quickly on E.message</b>	5	2.00	5.00	3.7143	.79057
<b>The institution take care of the customer</b>	5	1.00	5.00	3.2857	1.20761
<b>the Institution Welcome you when the help required</b>	5	2.00	4.00	3.5918	.67449
<b>The manager has a good relationship with you</b>	5	1.00	5.00	3.1224	1.14805
<b>Valid N (listwise)</b>	5				



Figure-4.1

Associations between Employee Satisfaction and Customer Satisfaction Via Chi Square

	Institution provided the It facility	E Instition Replies Quickly on E. message	Institution Works using the lates Technology tools	Satisfaction with the reply speed of the Email	The Employee know u personally	You feel Secure as banker knows you personally	E The institution take care of the employee	E The manager has a good relationship with you	The employees welcome you on the trade counter
Chi-Square	74.600 <sup>a</sup>	58.800 <sup>a</sup>	3.714 <sup>a</sup>	13.347 <sup>c</sup>	20.469 <sup>d</sup>	13.347 <sup>c</sup>	5.120 <sup>a</sup>	41.680 <sup>f</sup>	27.200 <sup>a</sup>
df	4	4	2	4	3	4	1	3	4
Asymp. Sig.	.000	.000	.156	.010	.000	.010	.024	.000	.000

the employee Welcome you when the help required	The employee work with commitment to their work	You can bother if the bank has instablity sometimes in the system	You feel happy to leave this institution	You know about more attractive offers,you will think to switch	You suggest Others to join bank for the Account Opening	You are a Brand Conscious customer	If there will be rude behaviour of the employee you will search another organization	You will prefer the Quality of the product	You prefer Employee attitude without selecting the organization
29.429 <sup>a</sup>	20.469 <sup>d</sup>	4.163 <sup>c</sup>	51.490 <sup>d</sup>	18.449 <sup>c</sup>	27.633 <sup>c</sup>	17.796 <sup>b</sup>	2.510 <sup>d</sup>	10.673 <sup>d</sup>	6.163 <sup>b</sup>
2	3	4	3	4	4	2	3	3	2
.000	.000	.384	.000	.001	.000	.000	.473	.014	.046

Sales person should be ethically trained	You consider a lot the behaviour of the sales personnel	Price should be perfered while purchasing something	No of visit impact on the pserformance	Service Sector Employees should be tolerant	You like any organization due to good behaviour of the employee	E Institution provided the It facility	E Institution Replies Quickly on E. message	E Happy in current situation	E Employer know u personally
11.490 <sup>d</sup>	18.837 <sup>d</sup>	15.388 <sup>c</sup>	9.857 <sup>d</sup>	19.653 <sup>d</sup>	7.388 <sup>b</sup>	29.040 <sup>f</sup>	13.480 <sup>a</sup>	2.560 <sup>a</sup>	25.680 <sup>f</sup>
3	3	4	3	3	2	3	2	2	3
.009	.000	.004	.020	.000	.025	.000	.001	.278	.000

E You feel Secure as employer knows you personally	E The institution take care of the employee	E The manager has a good relationship with you	E The boss welcome you on the job	E the employer Welcome you when the help required	E The employee work with commitment to their work	E Happy with sal pkg	E Management provides clear path	E Bonuses given	E You prefer employer attitude while selecting org
8.440 <sup>a</sup>	5.120 <sup>a</sup>	42.000 <sup>f</sup>	13.480 <sup>a</sup>	56.800 <sup>a</sup>	1.720 <sup>a</sup>	15.160 <sup>a</sup>	9.680 <sup>a</sup>	29.040 <sup>f</sup>	13.480 <sup>a</sup>
2	1	3	2	4	2	2	1	3	2
.015	.024	.000	.001	.000	.423	.001	.002	.000	.001

E There is a good reward system	E Slaray fulfills the financial needs
12.640 <sup>a</sup>	11.120 <sup>f</sup>
2	3
.002	.011

The inferential Statistics is used to evaluate the result of the hypothesis whether to accept the Ho or reject the H0. There are two hypothesis is used to test the statistics of the data. Firstly in the analysis Chi square is used. Because the data is the ordinal level, so it is best in the practice to apply the chi square to significant the independent variables. Figure 4.1 shows the variables which become significant finally. Chi-square value and contingency coefficient value in conjunction with their p-values. A null hypothesis (HO) of no association between a pair is rejected if asymptotical significant value (p-value) is less than or equal to 0.05, otherwise it is accepted. A contingency coefficient value shows a percentage of association between a pair of practice and outcomes, higher the value of contingency coefficient depicts a stronger association. The Figure shows that the entire factor is become significant expect of working current situation of the employee, and customer is bother if the customer has seen the instability in the employee and the customer will search another organization if it is dissatisfied.

The final analysis of the present study is to run the correlation on the significant variables on the both of the factor of the employee satisfaction and the customer satisfaction. In this way the study finds out the impact of employee satisfaction on the customer satisfaction in the services sector. As the Figure 4.2 suggest that the dimension of employee satisfaction chosen in the research is positively correlate with the dimensions of the employee satisfaction The data is ordinal level so we choose spearman instead of Pearson correlation. Following are the main factors in Figure 4.2 which are highly positively correlated and suggested that employee satisfaction has impact on the customer satisfaction.

- *IT facility* (0.798)
- *Quick Reply* (0.781)
- *Good care* (0.882)
- *Manager relationship* (0.662)
- *Help in Need* (1.0)

Annexure 2

Figure-4.2.Spearman Correlations of Significant Variables

Correlations

			Institution provided the It facility	E Instition Replies Quickly on E.message	E The institution take care of the employee	E The manager has a good relationship with you	E Institution provided the It facility	E Instition Replies Quickly on E.message	E The institution take care of the employee	E The manager has a good relationship with you	E You prefer employer attitude while selecting org	You like any organization due to good behaviour of the employee	
Spearman's rho	Institution provided the It facility	Correlation Coefficient	1.000	.155	.064	.013	.798**	.072	.136	.057	.353*	.153	
		Sig. (2-tailed)		.284	.660	.927	.000	.619	.345	.685	.012	.284	
		N	50	50	50	50	50	50	50	50	50	50	
	E Instition Replies Quickly on E.message	Correlation Coefficient	.155	1.000	.027	.370**	.218	.781**	.027	.242	-.207	.012	.012
		Sig. (2-tailed)	.284		.853	.008	.127	.000	.853	.091	.150	.934	
		N	50	50	50	50	50	50	50	50	50	50	
	E The institution take care of the employee	Correlation Coefficient	.064	.027	1.000	.190	.218	-.074	.822**	.546**	.240	-.151	-.151
		Sig. (2-tailed)	.660	.853		.186	.128	.610	.000	.000	.094	.301	
		N	50	50	50	50	50	50	50	50	50	50	
	E The manager has a good relationship with you	Correlation Coefficient	.013	.370**	.190	1.000	.191	.492**	.212	.662**	-.156	-.105	-.105
		Sig. (2-tailed)	.927	.008	.186		.185	.000	.139	.000	.280	.471	
		N	50	50	50	50	50	50	50	50	50	50	
E Institution provided the It facility	Correlation Coefficient	.798**	.218	.218	.191	1.000	.242	.159	.193	.498**	.078	.078	
	Sig. (2-tailed)	.000	.127	.128	.185		.090	.270	.179	.000	.595		
	N	50	50	50	50	50	50	50	50	50	50		
E Instition Replies Quickly on E.message	Correlation Coefficient	.072	.781**	-.074	.492**	.242	1.000	-.144	.263	-.326*	.097	.097	
	Sig. (2-tailed)	.619	.000	.610	.000	.090		.317	.065	.021	.509		
	N	50	50	50	50	50	50	50	50	50	50		
E The institution take care of the employee	Correlation Coefficient	.136	.027	.822**	.212	.159	-.144	1.000	.476**	.146	-.271	-.271	
	Sig. (2-tailed)	.345	.853	.000	.139	.270	.317		.000	.312	.060		
	N	50	50	50	50	50	50	50	50	50	50		
E The manager has a good relationship with you	Correlation Coefficient	.057	.242	.546**	.662**	.193	.263	.476**	1.000	-.188	-.037	-.037	
	Sig. (2-tailed)	.685	.091	.000	.000	.179	.065	.000		.192	.799		
	N	50	50	50	50	50	50	50	50	50	50		
E You prefer employer attitude while selecting org	Correlation Coefficient	.353*	-.207	.240	-.156	.498**	-.326*	.146	-.188	1.000	.031	.031	
	Sig. (2-tailed)	.012	.150	.094	.280	.000	.021	.312	.192		.834		
	N	50	50	50	50	50	50	50	50	50	50		
You like any organization due to good behaviour of the employee	Correlation Coefficient	.153	.012	-.151	-.105	.078	.087	-.271	-.037	.031	1.000	1.000	
	Sig. (2-tailed)	.294	.934	.301	.471	.595	.509	.060	.799	.834			
	N	49	49	49	49	49	49	49	49	49	49		

\*\* Correlation is significant at the 0.01 level (2-tailed).

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

## DISCUSSION AND CONCLUSION

The increasing importance of the satisfaction has enforced the researchers to study the phenomenon of satisfaction at both sides i.e. satisfaction of customers as well as employees. The present study was an attempt to investigate the impact of employee satisfaction on customer satisfaction in service sector of Pakistan. The satisfied customers actually are the assets of company as they remain loyal for long terms and give long term benefits to organization. Similarly satisfied employees are also important for the organizations as they train them and invest on their trainings to make them skilled and satisfied work force. The study was cross sectional and data was collected at once. As such, the results reported the expected positive signs which are statistically significant at some level of significant.

The satisfaction of customers is necessary to perform a better business in this competitive era. The globalization and other factors have increased the competition in markets. It has been found by various researchers that satisfied customers are the repeat purchasers. So this research was intended to explore the factors that contribute towards the customer satisfaction. Among various factors this study focus on the employees' contribution in making the organizational customers satisfied. In this study we hypothesize that if the employees of an organization will be satisfied, they will perform their duties more efficiently and they will be more focused on their job causing their customers to be more satisfied in return. So, the employee satisfaction became an important factor as well as the customer satisfaction. The point was that is there any association or relation between the employee and customer satisfaction? The questionnaires proved the five variables significant. The correlation of the common variables proved following conclusion:

The employer provides good IT facilities to employees and employees provide those to their customers. The result is supported by correlation of the both variables which is positive and concludes that when employer provides good facilities then employees are satisfied and ultimately they provide those to customers and they also feel satisfied. Similarly the reply speed of emails or e-messages (may be complains or others), concept of good care, good relationship of employee with their employer and of customer with employees, the variable measuring issue the employee welcome if help required etc all these variables were tested by their correlation and the correlation coefficients proved positive value more than 0.50 showing that the employer-employee variables effect the employee-customer variables. Employer-employee variables were studying the satisfaction of employees and employee-customer variables were studying the satisfaction of customers. So the study can be concluded that satisfaction of employees has a positive impact on satisfaction of customer.

The services sector of Pakistan is an emerging sector in current situation of Pakistan where there are different types of crisis disturbing the business markets. But, generally the fact is that satisfied employee can only retain the satisfied customer. Organizations should make such policies which

may make the employees happy with their jobs and incentives. As happy and satisfied employee increases the good will of organization which results ultimately the increment in profits. So we can say that '*happy employees make customers happy*'.

This study has various implications for the managers working in the service sector of Pakistan that they can improve their business profits by investing on their employees and making their employees more satisfied. This satisfied workforce will then make their customers more satisfied which in turn increase the organization's profitability.

Finally there are some limitations in the paper. The study was conducted in some cities of Pakistan. It may have different results in any other city or region. The sample size was not so large; increasing sample size may show different statistics. The sector may influence this relationship, means that by selecting some other sector for study the results may differ from standard set by this study. The results could be more generalized if research is conducted in any other country than Pakistan or in any other sector, which was left out for the future research.

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