RELATIONSHIP BETWEEN EMPLOYEES MOTIVATION & CUSTOMER SATISFACTION- A CASE STUDY OF SELECTED BANKS IN PAKISTAN.

Dr. Abdul Ghafoor Awan,
The Dean Faculty of Management and Social Sciences, Institute of Southern Punjab, Pakistan
Jahanzeb Hassan
MS Scholar, Faculty of Management Sciences, University of Central Punjab, Pakistan.
Perevaiz Shahid
MS Scholar, Department of Business Administration, Institute of Southern Punjab, Pakistan.

ABSTRACT: *In the present cut throat competition of business in Pakistan, keeping the faithful customers footings has become a major issue for the management of all types of companies. Few segments particularly of services Industry where the there is very high human participation in rendering the services; companies are trying to perk up the service standards to secure and maintain the loyal customers. In present era, the retention of existing customers has become more important even than the new customers. The reason for is that the markets are being saturated very quickly due to increasing number of participants and the competitors are fighting for the same shrinking piece of pie. This improvement in service quality is based on the hypothesis that motivate and professionally well-equipped employees are the significant customer satisfaction indicators. To assess the validity of above stated supposition, this research has selected banking sector as population and chosen three Banks namely: Askari Bank Ltd., Bank Al-Habib Ltd., Habib Metropolitan Bank Ltd. as sample of this research study.The objective of this study is to understand and evaluate the main drivers of employee motivation in banking sector of Pakistan and their impact on customer satisfaction. Primary Data has been used in this study and it was collected through structured questionnaire. The reliability and consistency of primary source i.e. questionnaire was tested through Cronbach's Alpha, whereas the author has applied Correlation and Regression technique for data analysis with Chi-Square Test for additional support to the results. Based on the rigorous literature review, survey instrument designing purified by help of pilot study, the results revealed that employee's motivators are Compensation, Working Environment, Job Design, Staff Trainings and Performance Management System.*

KEYWORDS**:** Employees Motivation, Customer Satisfaction, Compensation, Work Environment, Job Design, Career Development**.**

INTRODUCTION

Role of employees in determining the insight of customers carry in their minds with regard to any company through their performance and deeds. Companies spend huge funds to ascertain their customer faithfulness but most of the times ignore a very important factor of enhancing the motivation level of their employees to achieve their both financial and nonfinancial goals of the firm. In the situation of forceful competition, employees of the company can drive a very important role in winning customers' hearts and minds. Harter, Schmidt & Hayes (2002), states that both personal traits as well as the work environment of the company are responsible for designing the employee's motivation level. In companies the job designs of employees are formulated to get benefit from engaged workers, in a number of ways. In this respect two communication way traffic helps in shaping the employee's perception and developing a better

understanding about their employees. The fact is proven a number of times that the relationship established between employees motivation and customer satisfaction is positive.

There are different determinants of gagging organizational performance in services sector but customer satisfaction is considered very potent indicator. But the achievement of customer satisfaction is not just a one way road, the company has to design right products to meet the customer requirements and delivery of high quality services through dedicated employees (Bolman & Deal, 2008). The last factor is of great importance as in today's business management environment especially in labour intensive industry or services sector.

Masarech & Ann (2003), states that a number of firms of services sector family take their employees as valued asset and pay much attention to their grooming and skill development. The firms invest on their HR to cater the arising needs of the time with respect to customer satisfaction and this motivated the employees of a firm to deliver quality services with a new zeal. The motivational level of employees also increases with the increase in their increase in skill level.

Many researchers like Weiner (2000) have linked the element of job satisfaction to the employee's attachment and liking to their work. The job satisfaction can be said as name of mental state in which employee of a firm had a positive impression of its work. The employee takes it as a drive to make him internally satisfied with the organization and his/ her career. The job satisfaction makes a composite effect of all emotional and cognitive attachments which an employee feels about the organization. Because this sense of satisfaction gives him/her internal pride of being a valuable asset for the firm and the job experience for his/her professional career or track.

Ram et al., (2011) argues that a large number of firms had started investing heavy funds in developing the employees into a highly trained Human Resource. The major force working behind this foresight is the higher financial performance of the organization in services sector is highly dependent upon the satisfaction level of their workforce. If the staff of a company are not satisfied from the organization and have low level of motivation then there mental grievance will definitely emerge in the shape of low quality customer services. As in case of services sector the employee had direct contact with the customer so it leaves direct impact of inner state on the customer, and ultimately resulting poor customer satisfaction.

This phenomenon is widely applied in the services sector therefore the researcher has selected a group of commercial banks in the region. In services industry, the organizational profits and business survival depends upon the quality of services provided by the employees to the customers. The banks selected by the researcher for this study are:

1. Askari Bank Ltd.
2. Bank Al-Habib Ltd
3. Habib Metropolitan Bank Ltd.
All three target commercial banks are working with equal tenure in the financial market of Pakistan. They have the same vision of customer services in the banking sector.

Main Research Questions
Our main research question is "Relationship between Employee Motivation & Customer Satisfaction: A case study of selected banks in Bahawalpur Region".

Other related sub-questions are as under:

- What is the relationship between staff motivation and satisfaction of the customer?
- What is the role of a motivated staff member in ascertaining the overall customer satisfaction level?
- Why it has become the need of time for survival in services sector that the organizations have to invest on the skill development of their employees regarding delivery of services?
- What is the role of employee motivational strategies of the firms in achieving the high financial performance and profitability of the banks?

Objectives of the study

- To analyse the relationship between employee motivation and its effect on the customer satisfaction of the bank.
- To analyse the character of employee motivation in ascertaining overall business objectives of the firm.
- To pinpoint the staff motivational factors or indicators which will help the banks to motivate and satisfy their internal customers i.e. Employees.

Scope of Study

The research work is covering services sector; only the selected commercial banks in the Bahawalpur Region. The findings of the research can be generalised to the other commercial banks of Pakistan as well in the same and in other regions of the country. The study will also provide a mentor and road map for the further advancement in this area for exploration of other determinants of employee motivation and their impact on customer satisfaction.

LITERATURE REVIEW

The researcher will also illuminate the basic terminologies being used in this particular field. Then the researcher will also discuss about current research problem which will lead to the further process of the research and to the next chapters.

How we define Service and its features?
Schein, (2009) argues that the term service can have different situational meanings in different context. According to them service can be defined as a cluster of sequential activities, most of the time intangible in nature, between the services provider and service user which actually aids the later to resolve the problem. They noticed that there is big logical gap between manufacturing and services. Linstead et al (2011) stated that the quality of service provided to the user by the service provider has great impact on customer satisfaction and building customer loyalty with the organization. They explored the fact that there is a direct relationship between high level of service quality and more satisfaction of clients which ultimately drives a company towards achievement of its corporate organizational goals. They said that apart from problem solving the direct interaction of service provider and user is very potent. In case direct interaction a single person used to deliver the image of whole company. In labour intensive industries especially in service sector people having direct interaction with the clients are of great importance as they are the key to success of the company. Daft & Marcic, (2011) argued that in services sector frontline employees play very potent role in image building of the organization which helps an organization to capture and then retain loyal customer base. In customer service, the delivery of high quality service is an going process.

Job Satisfaction

Gronroos (2001), argued another very potent element of the employee satisfaction is defined as the happy mental state of emotions which arises from the results of appraisal and back-up by the organization. He stated that if the employees of a firm are satisfied and happy with the organization, they will deliver high quality of services and staff turnover will be very low. The problem of mind drain does not occur in case satisfied employees. This will formulate staff loyalty base. He noted during his research tenure of 1940s to 1960s that the there is an inverse relation between employee absence from job, job turnover and employee satisfaction level.

Empowerment of employees

Michal & Cronin (2000), argued that the employees work as more productive and concurrent problem solver when are empowered. The feeling of empowerment helps the employee in solving business problems in favour of the firm. They also noted that the employee empowerment also reduces communication gap between employees and management which increase the output level of employees and management had a better chance to understand the real business problems. They argued that the positive impact of employee empowerment and delivery of high quality services is been established in various hypothetical and realistic ways. The organization should observe the empowerment level of their frontline employees i.e. people having direct interaction with the customer, to increase the service quality level. The front desk human resource should to empower enough to make real-time decisions for customer problem solving, this will enhance customer satisfaction.

The supposed excellence of service

Baeten (2000), stated that the quality of services delivered is calculated by taking the difference of perceived value of service quality and expected value of customer service. He also mentioned that the tool for measurement of customer services should be the expectation level of customers i.e. customer point of view. The services quality lies in the borders of customer perception rather actual performance. But again the basis of customer perception is actual services delivered to them. Overall image of firm's customer services is actually the perceived value of customer services in the minds of customers. It can be said as the judgmental image of the organization decided by the customer in result of series of events and dealings with that firm.

Employees motivation

Budhwar (2008), stated that there is a strong positive relationship between customer satisfaction and the profitability of the firm. Customer loyalty is also influential factor for financial performance for a firm. They also describe the fact that the roots of customer loyalty are settled on base of employee's motivational level and customer satisfaction. They said that employee's motivation and personal engagement with its job is the prime factor for the calculation of employee's motivation especially in service industry. They noted that it is the employee motivation which decide employees high moral, work ethics, organizational loyalty and delivery of quality customer services with esteem. The major outcome of motivated and committed employee is that they keep on improving their quality of work which ultimately results in improvement of service quality. Employee satisfaction has a millstone importance for the financial growth a firm.

Identified Research Gap

The researcher has found a strong relationship among employee's motivation and customer satisfaction which has theatrically been established by various early researchers. But the

researchers previously had focused on the elements having monetary effects i.e. compensation and skill development of the employees. The elements under discussion were from the employee's motivational side but the fact is established that now the quality and level of customer services must be gagged from the customer view point. The quality of services to be rendered to the customer is no more than the customer perceived level of services or expectations. This potent element has been neglected by the previous researchers. The elements of employee motivation selected previously from the services sector were Compensation, Trainings, Employee Empowerment and Feedback system only. Unfortunately, very less research has been conducted in banking sector of services industry. The determinants of customer satisfaction were neglected by the previous researchers. The previous researchers have discussed the relationship of employee's motivation and customer satisfaction on limited scope, under influence of few variables.

Distinction of this Study

Our study is distinct from previous studies in the following ways:-

1. The researcher has widened the scope of topic by using seven variables of employee motivational factors and five customer satisfaction determinants to study the relationship of employee motivation and customer satisfaction in the Banking Sector of Pakistan.

2. The researcher has selected Compensation, Employee Empowerment & Participation, and Performance Management System, opportunities for Career Development, Work Environment, Job Design and Training for determination of employee motivational level in banks.

3. The researcher has also taken into account the factors affecting and building customer perception regarding expected service quality. Factors used to evaluate customer satisfaction level are Service Quality, Transaction Turnaround Time, Service Availability, Staff Professionalism and Overall Satisfaction.

4. The researcher has added three new influencing factors of Career Development, Performance Management System and work environment to study the employee motivation level in banking sectors of Pakistan.

First time in Pakistan, the researcher has explored the issue of employee's motivational and moral level in banking sector. The researcher has mobilised qualitative techniques to conduct the process of research and latter the researcher has rechecked the concepts by testing through statistical analysis.

RESEARCH METHODOLOGY

Selected Type of Data & Research Technique

After analysing different data types and research methodology techniques the researcher has decided to opt primary data, observed through qualitative technique. Keeping in view the nature of data, qualitative research method suits the best. As the topic selected is more diverted toward the marketing field so the observation of respondents has much importance for the researcher and the qualitative research methodology will serve the purpose. The flexibility of the method also encouraged the researcher to be opted. The primary data collection will be made through the questionnaire. Two separate questionnaires were designed for obtaining the responses of selected sample. The reliability of data collected will be tested through Cronbach's Alpha values to measure the biasness in observations.

Selected Variables

The research is being conducted to ascertain the relationship between following two variables;

1. Employee Motivation (Independent Variable)
2. Customer Satisfaction   (Dependent Variable)

Selected Model

According to Colwell, (2002) method of research to be selected is equally important as the selection of valuable research topic is. If the researcher is unable to formulate the right strategy to cope with the research then there is high probability of getting un-appropriate results and the research will not make any valuable addition to the existing Literature (Colwell, 2002). The author has designed following model for the research:
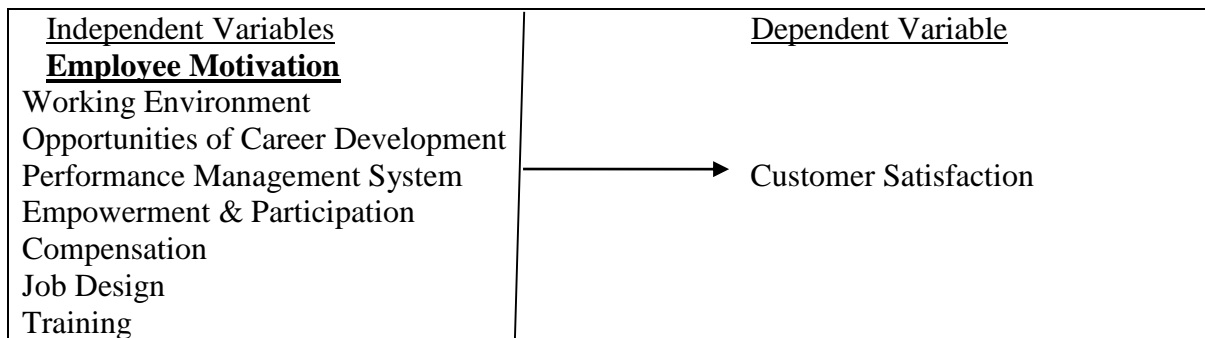
$$CustSatis = \alpha + \beta1 * Compansation + \beta2 * Career\ Development + \beta3 * Performance\ Managemet\ System + \beta4 * Empowerment + \beta5 * Job\ Design + \beta6 * Traiing + \beta7 * Work\ Environment + \varepsilon i$$

Hypothesis Formulation & Testing of Data

H0: The Employee Motivation and Customer satisfaction are two independent variables.

H1: There is a significant relationship between Employees Motivation and Customer Satisfaction.

H1a: There is a significant relationship between Opportunities of Career Development of Employees and Customer Satisfaction.

H1b: There is a significant relationship between Performance Management System of Employees and Customer Satisfaction.

H1c: There is a significant relationship between Empowerment & Participation of Employees and Customer Satisfaction.

H1d: There is a significant relationship between Compensation of Employees and Customer Satisfaction.

H1e: There is a significant relationship between Job Design of Employees and Customer Satisfaction.

H1f: There is a significant relationship between Training of Employees and Customer Satisfaction.

H1g: There is a significant relationship between Working Environment of Employees and Customer Satisfaction

H1h: All the selected independent variables are able to explain the Customer Satisfaction of selected commercial banks of the region

The regression and correlation will be applied to test the relationship between depend and independent variable. The results will be tested against co-efficient of determination, fitness of good, whereas, the Chi-Square test will also be applied to test the interdependence of variables as well.

THEORETICAL FRAMEWORK

Independent Variables **Employee Motivation** Working Environment Opportunities of Career Development Performance Management System Empowerment & Participation Compensation Job Design Training	Dependent Variable
	Customer Satisfaction

Testing of Data

The regression and correlation method will be applied to test the relationship between depend and independent variable. The results will be tested through co-efficient of selected determination, fitness of good, whereas, the Chi-Square test will also be applied to test the interdependence of selected variables as well. All this will lead to the acceptance or rejection of the already designed hypothesis.

Empirical Analysis

The main approach for achieving research objectives of this report was the qualitative research method where two separate research questionnaires have been used as a data gathering tool. The sample population were the employees & customers of selected banks, who are randomly selected from their branches in Bahawalpur Region. The responses received from the banks employees can be seen from table 4.1.

Table: 4.1: **Banks Response**

Sr. No.	Name of Bank	Questionnaires Sent	Questionnaires received	Questionnaires Selected for analysis
1	Askari Bank Ltd.	50	47	47
2	Bank Al-Habib Ltd.	50	41	41
3	Habib Metropolitan bank Ltd.	50	40	39
	Total	150	128	127

A total of 150 questionnaires each were distributed to both. Researcher got only 128 questionnaires filled by the respondents of bank employees and 115 from the customers with a response rate of 84.66% & 76.66% respectively. The researcher has selected 127 questionnaires from the bank employees & 104 questionnaires from customer for data analysis. Table 4.2 shows the frequency of responses received from the customers of the selected banks.

Table: 4.2: **Bank's Customer Response**

Sr. No.	Name of Customer's Bank	Questionnaires Sent	Questionnaires received	Questionnaires Selected for analysis
1	Askari Bank Ltd.	50	42	37
2	Bank Al-Habib Ltd.	50	39	34
3	Habib Metropolitan bank Ltd.	50	34	33
	Total	150	115	104

The population for this study is all the employees and customers of selected banks in the Bahawalpur Region i.e. Bahawalpur, Hasilpur, Yazman. The sampling is made on the basis of quota sampling technique. The data were collected through the distribution of questionnaires focusing on above mentioned areas of Bahawalpur Region. Then it was narrowed down to the three (3) branches of the selected banks working in Bahawalpur, two (2) branches of the selected banks working in Yazman and three (3) branches of the selected banks working in Hasilpur. The questionnaires were distributed to the Operations Department i.e. General banking, Credit Department, Consumer Finance Department. These are the departments whose staff has direct interaction with the customers. The customers of the above mentioned branches

of the selected banks were chosen for response analysis for attaining their customer satisfaction level.

The researcher has used SPSS 16.0 version & MS Excel for making graphs, charts of data, Cronbach's Alpha for reliability of questionnaires, applying Regression i.e. Linear Model.

Data Analysis

Firstly, in this segment the researcher will test Cronbach Alpha to check the reliability of collected primary data through both questionnaires (Banker + Customer) and in the second part the researcher will utilize different statistical techniques to test the hypothesis. In second part, major tests will Regression and Co-relation analysis.

Validity & Reliability Analysis

The researcher has used Cronbach Alpha test as the validity & reliability analysis tool to gauge the consistency and stability of data that the researcher has gathered from the help of questionnaires. A value that is less than 0.60 is considered to be poor. Table 4.3 shows the results of reliability test applied to the questionnaire built for the banker's response. However, in order to avoid the problem of multicollinearity, the researcher has adjusted and deleted a few questions for every section to obtain a much reliable inter-item measurement.

Table 4.3: Results of Cronbach alpha (Employees Questionnaire)

Variables	Non-Adjusted Cronbach alpha	Total Items	Adjusted Cronbach alpha	Total Items
Compensation	0.964	3	0.879	2
Job Design	0.949	3	0.949	3
Working Environment	0.950	3	0.896	2
Opportunities of Career Development	0.967	3	0.967	3
Performance Management System	0.970	4	0.884	3
Training	0.873	3	0.861	2
Empowerment & Participation	0.967	3	0.967	3

Similarly, the reliability test was also applied to the questionnaire built for the customer's response with respect to their satisfaction level. Table 4.4 shows the results of second questionnaire.

Table 4.4: Results of Cronbach alpha (Customer Questionnaire)

Variables	Non-Adjusted Cronbach alpha	Total Items	Adjusted Cronbach alpha	Total Items
Turnaround Time	0.872	2	0.872	2
Service Availability	0.965	3	0.965	3
Professionalism	0.968	4	0.876	3
Service Quality	0.944	2	0.944	2
Overall Satisfaction	0.959	3	0.888	2

Table 4.5 :Descriptive Statistics (Determinants of Employee's Motivation)

	N	Minimum	Maximum	Mean	Std. Deviation
Compensation	127	1.00	5.00	2.2835	1.36153
Job Design	127	1.00	5.00	2.3228	1.36919
Working Environment	127	1.00	5.00	2.2467	1.30134
Career Development	127	1.00	5.00	2.2625	1.29891
P.M. System	127	1.00	5.00	2.4488	1.38061
Training	127	1.00	5.00	2.3832	1.39733
Empowerment	127	1.00	5.00	2.6299	1.42368

Table 4.6 :Descriptive Statistics (Determinants of Customer Satisfaction)

	N	Minimum	Maximum	Mean	Std. Deviation
S.Quality	104	1.00	5.00	2.6154	1.33698
T.Time	104	1.00	5.00	3.0240	1.31714
S.Availability	104	1.00	5.00	2.2949	1.34966
Professionalism	104	1.00	5.00	2.2861	1.29666
O.Satisfaction	104	1.00	5.00	2.3045	1.32937

Table 4.7: **Correlations**

		Customer Satisfaction	Training	Compensation	Job Design	Empowerment	Career Development	Work Environment	P.M. System
C. Satisfaction	Pearson Correlation	1							
	Sig. (2-tailed)								
	N	104							
Training	Pearson Correlation	.786**	1						
	Sig. (2-tailed)	.040							
	N	104	127						
Compensation	Pearson Correlation	.922**	.737**	1					
	Sig. (2-tailed)	.001	.000						
	N	104	127	127					
Job Design	Pearson Correlation	.546**	.879**	.916**	1				
	Sig. (2-tailed)	.021	.000	.000					
	N	104	127	127	127				
Empowerment	Pearson Correlation	.685**	.966**	.770**	.905**	1			
	Sig. (2-tailed)	.013	.000	.000	.000				
	N	104	127	127	127	127			
C. Development	Pearson Correlation	.076	.940**	.681**	.812**	.909**	1		
	Sig. (2-tailed)	.098	.000	.000	.000	.000			
	N	104	127	127	127	127	127		
W. Environment	Pearson Correlation	.665**	.949**	.681**	.839**	.940**	.939**	1	
	Sig. (2-tailed)	.039	.000	.000	.000	.000	.000		
	N	104	127	127	127	127	127	127	
P.M. System	Pearson Correlation	.798**	.965**	.769**	.895**	.975**	.922**	.931**	1
	Sig. (2-tailed)	.021	.000	.000	.000	.000	.000	.000	
	N	104	127	127	127	127	127	127	127

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

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

Table 4.8 :Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	7.425	1.495	.000	4.968	.000
	C. Development	.938	.347	.018	1.202	.068
	P.M. System	1.236	.402	.003	3.075	.003
	Empowerment	0.991	.431	.024	2.991	.024
	Compensation	1.058	.198	.000	5.343	.000
	Job Design	.973	.386	.043	2.519	.043
	Training	1.465	.377	.009	3.881	.009
	W. Environment	.963	.391	.041	2.464	.041

See table 4.8 to evaluate the significance value of all seven determinants of the employee motivation. During data analysis the rule of thumb has proposed to measure the strength of relationship between the above variables i.e. value of t greater than 2.0 is acceptable in continuation of significance level of 5%. In this regard, Career Development t-value =1.202 at sig.=0.68. Similarly, Performance Management System with t-value=3.075 at a sig.=0.003, Empowerment & Participation with t-value 2.991 at a sig.=.024, Compensation with t-value=5.343 at a sig.=.000, Job Design with t-value=2.519 at a sig.=0.043, Training with t-value=3.881 at a sig.=.009 and finally Work Environment with t-value=2.464 at a sig.=0.041, shows the extent of relationship of selected variables over the customer satisfaction.

Table 4.9: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.843[a]	.711	.699	1.00576

a. Predictors: (Constant), Training, Compensation, Career Development, Job Design, P.M. System, Work Environment, Empowerment

The value of R is 0.843 and r-square is 0.711 at a significance level of < 5% this shows that the model explains 71.1% of change in the dependent variable. The remaining 28.9% change in customer satisfaction is maybe addressed by other factor (See table 4.9). In this regard the rule of thumb has proposed to measure the strength of relationship between the above variables. The co-relation pattern also denotes that there is a positive relationship between dependent and independent variable. The linearity and equality of variance is tested through the above scatter diagram.

Hence, considering all results proves hypothesis H1, H1b, H1c, H1d, H1e, H1f and H1g are ACCEPTED and H1a is REJECTED.

CONCLUSION

The conclusion derived from the study is that the employee motivation is strongly influencing customer satisfaction in the selected banks. As the drivers of employee motivation are transferring their impact on customer satisfaction indicators so the banks need to focus elements of their employee motivation to enhance customer satisfaction and loyal customer base. In services sector, special frontline employees have direct interaction with the customers and if they are disgruntled with the bank then they will not be able to deliver quality services to the customers. Employees reflect the image of how they are being treated by their treating the customers in same way. In services every frontline employee is considered to be the company ambassador. Labour intensive industry like banking employees are actually the image of banks. The way they treat a customer delivers the overall strategic vision of the firm. It is found that main drivers of employee motivation are monetary benefits, Staff training, Job Design, Work Environment and P.M. System of employees in the sampled banks. And management has considered these factors while talking out the employment policies.

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