

Title: From side effects to work attitudes influencing customer service quality: moderating impacts of work experience in banking industry

Author: Long Kim, Sook Fern Yeo

Abstract: To help banks maintain competitive advantages, bank workers must develop superior financial products and services that meet customers' needs and expectations, and developing customer service quality also merits closer attention. Research emphasizes that developing customer service quality has direct associations with not only individual career growth and development but also customer satisfaction, loyalty, retention. Thus, this research aims to explore how bank workers develop their customer service quality by investigating side effects (stress and satisfaction) on work attitudes (organizational commitment and employee performance) along with work experience acting as moderators (1) between organizational commitment and customer service quality and (2) between employee performance and customer service quality. Researchers collected data from 650 Cambodian bank workers via a survey questionnaire. A path analysis technique was used to analyze the data. Results revealed that bank commitment was significantly influenced by stress and satisfaction. Next, employee performance was significantly influenced by bank commitment, stress and satisfaction. Meanwhile, customer service quality was significantly influenced by bank commitment and employee performance. Finally, work experience moderated both relationships (1) between bank commitment and customer service quality and (2) between employee performance and customer service quality. Although significant side effects of stress and satisfaction on worker behavior in various industries, not my researchers have investigated how side effects of stress and satisfaction influence work attitudes (commitment and performance) which develop customer service quality in banking industry, along with work experience as a moderator.

Keywords: Work, Quality, Experience, Bank, Commitment, Performance, Productivity

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